

PROFIT & LOSS STATEMENT

| PROFIT & LOSS INPUTS | Total |
|---|-----------|
| 1. Interest and associated types of revenues, total | 29,403.30 |
| a) interest on loans, total | 22,161.52 |
| a1) oil industry enterprises | - |
| a2) energy and natural resources | 715.92 |
| a3) other sectors of industry, except for a1) and a2) | 3,350.52 |
| a4) trade and services sector | 11,806.56 |
| a5) agriculture | 215.83 |
| a6) loans extended to individuals for personal, household and other purposes, except for mortgage loans | 871.04 |
| a7) mortgage loans extended to individuals for purchase and construction of real estate | 550.95 |
| a8) loans extended to banks for a period above 7 days | 614.90 |
| a9) loans extended to central and municipal government bodies | - |
| a10) other loans | 4,035.80 |
| b) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day) | 87.25 |
| c) deposits at other banks | 734.17 |
| d) investments in securities | 4,471.81 |
| e) securities for trade | 1,948.55 |
| f) financial leasing | - |
| 2. Interest and associated expenditures, total | 6,853.55 |
| a) interest on deposits, total | 4,012.97 |
| a1) call deposits of legal entities (including all current and checking accounts) | 378.69 |
| a2) call deposits of individuals | 21.53 |
| a3) time deposits of individuals and legal entities | 3,612.75 |
| b) Loans of NBA | - |
| c) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day) | - |
| d) deposits of banks | 1,788.02 |
| e) loans extended to banks for a period above 7 days | 796.28 |
| f) loans of other financial institutions, including debts from international financial organizations | 208.64 |
| g) Deposits and loans of central and municipal government bodies | - |
| h) mortgage loans borrowed by bank | - |
| i) subordinated and other associated types of debt instruments issued by bank | - |
| j) other interest-related expences | 47.64 |
| 3. Net interest income (loss) (row 1 less row 2) | 22,549.75 |
| 4. Non-interest income, total | 5,507.88 |
| a) commission fee for maintenance of accounts | 1,528.38 |
| b) net income from foreign exchange operations, including movement of exchange rate | 2,645.87 |
| c) commission fee for other types of services | 862.81 |
| d) income from participation in business entities, as well as from investments in inactive marketable securities, total | - |
| d1) income from participation in unconsolidated affiliate companies (share that gives 50% + 1 voting right) | - |
| d2) income from participation in unconsolidated companies and joint ventures (less than 50% of voting right) | - |
| e) other types of non-interest income | 470.82 |
| 5. Non-interest expenses, total | 14,384.38 |
| a) salaries and other types of compensations, total | 4,569.65 |
| a1) salary | 3,447.40 |
| a2) bonuses | 80.75 |

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| a3) other types of compensations and allowances | - |
| a4) social security expenses, including contributions to employment fund | 1,041.50 |
| b) expenditures related to fixed assets that are used in banking operations, total | 4,492.39 |
| b1) lease payments | 1,710.47 |
| b2) depreciation | 1,392.67 |
| b3) logistics expenses for maintenance of fixed assets | 509.94 |
| b4) other expenses related to fixed assets | 879.31 |
| c) other types of operating and other non-interest expenditures | 5,322.34 |
| 6. Net operating profit (loss) (row 3 plus row 4 minus row 5) | 13,673.25 |
| 7. Allowance for asset loss provisioning (expenditures) | 7,229.68 |
| 8. Net profit (loss) before taxes and contingent expenses related to banking activity are paid (row 6 minus row 7) | 6,443.57 |
| 9. Profit (loss) from unforeseen types of activity and from adjustments in accounting for previous period, total | 1,923.00 |
| a) profit (loss) from sales of real estate | - |
| b) other profit (loss) | 1,923.00 |
| 10. Net profit (loss) before taxes (row 8 +/- row 9) | 8,366.57 |
| 11. Taxes | 1,710.50 |
| 12. Net profit (loss) after taxes (row 10 less row 11) | 6,656.07 |
| 13. Declared dividends, amount | - |