

## PROFIT & LOSS

PROFIT & LOSS ITEMS	ANNUAL
1	3
<b>1. Interest and associated types of revenues, total</b>	40326.52
a) interest on loans, total	28342.39
a1) oil industry enterprises	0
a2) energy and natural resources	623.78
a3) other sectors of industry, except for a1) and a2)	4693.44
a4) trade and services sector	14090.55
a5) agriculture	159.58
a6) loans extended to individuals for personal, household and other purposes, except for mortgage loans	744.92
a7) mortgage loans extended to individuals for purchase and construction of real estate	3499.02
a8) loans extended to banks for a period above 7 days	164.87
a9) loans extended to central and municipal government bodies	0
a10) other loans	4366.23
b) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	91.56
c) deposits at other banks	859.47
d) investments in securities	10754.01
e) securities for trade	279.09
f) financial leasing	0
<b>2. Interest and associated expenditures, total</b>	9193.89
a) interest on deposits, total	6764.76
a1) call deposits of legal entities (including all current and checking accounts)	259.59
a2) call deposits of individuals	23.63
a3) time deposits of individuals and legal entities	6481.54
b) Loans of NBA	2.44
c) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	0
d) deposits of banks	449.71
e) loans extended to banks for a period above 7 days	1623.12
f) loans of other financial institutions, including debts from international financial organizations	278.88
g) Deposits and loans of central and municipal government bodies	0
h) mortgage loans borrowed by bank	0
i) subordinated and other associated types of debt instruments issued by bank	0
j) other interest-related expences	74.98
<b>3. Net interest income (loss) (row 1 less row 2)</b>	31132.63
<b>4. Non-interest income, total</b>	9018.64
a) commission fee for maintenance of accounts	2143.62
b) net income from foreign exchange operations, including movement of exchange rate	4092.94
c) commission fee for other types of services	1302.19
d) income from participation in business entities, as well as from investments in inactive marketable securities, total	0
d1) income from participation in unconsolidated affiliate companies (share that gives 50% + 1 voting right)	0
d2) income from participation in unconsolidated companies and joint ventures (less than 50% of voting right)	0
e) other types of non-interest income	1479.89

<b>5. Non-interest expenses, total</b>	17119.47
a) salaries and other types of compensations, total	6503.21
a1) salary	3927.25
a2) bonuses	1385.44
a3) other types of compensations and allowances	0
a4) social security expenses, including contributions to employment fund	1190.52
b) expenditures related to fixed assets that are used in banking operations, total	4317.52
b1) lease payments	1378.42
b2) depreciation	1516.42
b3) logistics expenses for maintenance of fixed assets	396.43
b4) other expenses related to fixed assets	1026.25
c) other types of operating and other non-interest expenditures	6298.74
<b>6. Net operating profit (loss) (row 3 plus row 4 minus row 5)</b>	23031.8
7. Allowance for asset loss provisioning (expenditures)	14706.32
<b>8. Net profit (loss) before taxes and contingent expenses related to banking activity are paid (row 6 minus row 7)</b>	8325.48
9. Profit (loss) from unforeseen types of activity and from adjustments in accounting for previous period, total	0
a) profit (loss) from sales of real estate	0
b) other profit (loss)	0
<b>10. Net profit (loss) before taxes (row 8 +/- row 9)</b>	8325.48
<b>11. Taxes</b>	138.12
<b>12. Net profit (loss) after taxes (row 10 less row 11)</b>	8187.36
13. Declared dividends, amount	0