

Statement of financial position
as at 31 December

<i>In thousands of Leones</i>	Note	2013	2012
Assets			
Cash and cash equivalents	16	59,780,540	53,468,027
Loans and advances to customers	17	10,234,470	12,322,526
Investment securities	18	86,148,663	57,861,163
Property, plant and equipment	19	8,433,422	10,529,427
Intangible assets	20	216,610	358,849
Income tax receivable	13c	237,468	67,812
Deferred tax asset	13d	-	356,505
Other assets	22	2,339,850	819,202
Total assets		<u><u>167,391,023</u></u>	<u><u>135,783,511</u></u>
Liabilities			
Deposits from customers	23	142,366,981	102,143,565
Deferred tax liability	13d	-	-
Other liabilities	24	5,598,425	9,476,699
Total liabilities		<u><u>147,965,406</u></u>	<u><u>111,620,264</u></u>
Equity			
Share capital	26	28,174,373	28,174,373
Deposit for shares	28	13,544,642	13,544,642
Statutory reserve	27.2	352,806	352,806
Retained earnings	27.3	(29,960,908)	(18,735,581)
Credit risk reserves	27.4	7,253,330	786,823
Other reserves	27.1	61,374	40,184
Total equity attributable to equity holders of the Bank		<u><u>19,425,617</u></u>	<u><u>24,163,247</u></u>
Total liabilities and equity		<u><u>167,391,023</u></u>	<u><u>135,783,511</u></u>

These financial statements were approved by the Board of Directors on 2014

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The notes on pages 13 to 89 are an integral part of these financial statements

Statement of comprehensive income

for the year ended 31 December


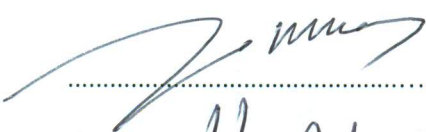
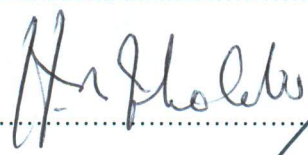

<i>In thousands of Leones</i>	Note	2013	2012
Interest and similar income	8	13,802,436	15,304,706
Interest expenses and similar charges	8	(3,978,717)	(2,423,974)
Net interest income		<u>9,823,719</u>	<u>12,880,732</u>
Fees and commission income	9	3,844,823	3,957,536
Net trading income	10	3,397,931	3,393,070
Other income	11	270,930	24,271
Operating income		<u>17,337,403</u>	<u>20,255,609</u>
Impairment loss on loans and advances	17	(4,980,752)	(2,896,507)
Personnel expenses	12.1	(3,693,806)	(4,824,738)
Operating lease expense	21	(727,527)	(619,573)
Depreciation and amortisation	19,20	(3,390,764)	(3,417,400)
Other expenses	12b	(8,955,950)	(8,269,567)
(Loss)/profit before income tax		<u>(4,411,396)</u>	<u>227,824</u>
Income tax (expense)/credit	13a	(347,424)	477,788
(Loss)/profit for the year	29	<u>(4,758,820)</u>	<u>705,612</u>
Other comprehensive income, net of income tax			
Defined benefit plan actuarial gain on defined benefit obligation		30,271	57,406
Deferred tax on actuarial gain on defined benefit obligation		(9,081)	(17,222)
Other comprehensive income for the year, net of income tax		<u>21,190</u>	<u>40,184</u>
Total comprehensive income for the year		<u>(4,737,630)</u>	<u>745,796</u>

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Statement of comprehensive income *(continued)*
for the year ended 31 December

<i>In thousands of Leones</i>	Note	2013	2012
<i>(Loss)/profit attributable to:</i>			
Equity holders of the Bank		(4,758,820)	705,612
<i>(Loss)/profit for the year</i>		<u>(4,758,820)</u>	<u>705,612</u>
Total comprehensive income attributable to:			
Equity holders of the Bank		(4,737,630)	745,796
Total comprehensive income for the year		<u>(4,737,630)</u>	<u>745,796</u>
Basic earnings per share	14	(168.9)	25
Diluted earnings per share	14	(114.1)	16.9

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