



## Statement of profit or loss and other comprehensive income

for the year ended 31 December

<i>In thousands of Leones</i>	Note	31 December 2017	31 December 2016
Interest and similar income	8	48,741,031	27,570,629
Interest expenses and similar charges	8	(10,067,134)	(7,117,693)
<b>Net interest income</b>		<b>38,673,897</b>	<b>20,452,936</b>
Fees and commission income	9	8,969,817	7,147,925
Net trading income	10	8,751,708	8,890,267
Other income	11	402,908	195,716
<b>Operating income</b>		<b>56,798,330</b>	<b>36,686,844</b>
Impairment loss on loans and advances	17	(24,221)	(8,359,015)
Personnel expenses	12.1	(6,021,580)	(5,116,276)
Operating lease expense		(1,429,688)	(1,048,968)
Depreciation and amortisation	19, 20	(1,955,636)	(2,254,738)
Other expenses	12b	(18,603,862)	(12,185,701)
<b>Profit before income tax</b>		<b>28,763,343</b>	<b>7,722,146</b>
Income tax expense	13a	(8,711,456)	3,827,156
<b>Profit for the year</b>	15	<b>20,051,887</b>	<b>11,549,302</b>
<b>Other comprehensive income, net of income tax</b>		<b>=====</b>	<b>=====</b>
Defined benefit plan actuarial loss on defined benefit obligation		28,803	88,752
Deferred tax on actuarial loss on defined benefit obligation		(8,641)	(26,626)
<b>Other comprehensive income for the year, net of income tax</b>		<b>20,162</b>	<b>62,126</b>
<b>Total comprehensive income for the year</b>		<b>20,072,049</b>	<b>11,611,428</b>

The notes on pages 14 to 89 are an integral part of these financial statements



