

## Profit & loss statement

<b>Income Statement</b>	<b>12/31/2014</b>
Interest income	24,137,515.25
Interest expense	8,180,037.23
<b>NET INTEREST INCOME BEFORE ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>15,957,478.02</b>
Recovery of provision for impairment losses on interest bearing assets	1,553,889.70
<b>NET INTEREST INCOME</b>	<b>14,403,588.32</b>
Net gain on foreign exchange operations	2,431,196.08
Fee and commission income	3,459,513.41
Fee and commission expense	537,998.97
Other income	38,432.85
<b>NET NON-INTEREST INCOME</b>	<b>5,391,143.37</b>
<b>OPERATING INCOME</b>	<b>19,794,731.69</b>
<b>OPERATING EXPENSES</b>	<b>14,553,404.40</b>
<b>OPERATING PROFIT</b>	<b>5,241,327.29</b>
Allowance for impairment losses on other transactions	0.00
<b>PROFIT BEFORE INCOME TAX</b>	<b>5,241,327.29</b>
Income tax expense	1,053,013.33
<b>NET PROFIT</b>	<b>4,188,313.96</b>