

# PJSC Commercial Bank PrivatBank – Cyprus Branch

## Statement of comprehensive income for the year ended 31 December 2014

	Note	2014 €'000	2013 €'000
Interest and similar income	5	103.141	97.479
Interest and similar expenses	5	(94.803)	(91.740)
<b>Net interest income</b>		<u>8.338</u>	<u>5.739</u>
Loan impairment charges	6	(6.417)	(221)
		<u>1.921</u>	<u>5.518</u>
Fee and commission income	7	1.752	1.573
Fee and commission expense	7	(141)	(113)
Net fees and commission		<u>1.611</u>	<u>1.460</u>
Currency dealing profit		269	258
Net foreign exchange transaction gain/(loss)		1.307	(2.048)
		<u>5.108</u>	<u>5.188</u>
General and administrative expenses	8	(4.298)	(4.546)
<b>Profit before income tax</b>		<u>810</u>	<u>642</u>
Income tax expense	10	(231)	(559)
<b>Profit for the year</b>		<u>579</u>	<u>83</u>
Other comprehensive income		-	-
<b>Total comprehensive income for the year transferred to Head Office account</b>	18	<u>579</u>	<u>83</u>

The notes on pages 10 to 53 are an integral part of these financial statements.