

Statement of comprehensive income

for the year ended 31 December

<i>In thousands of Leones</i>	Note	2011	2010
Interest and similar income	7	9,599,984	4,202,398
Interest expenses and similar charges	7	(1,745,542)	(512,969)
Net interest income		7,854,442	3,689,429
Fees and commission income	8	3,342,823	1,758,038
Net trading income/(loss)	9	2,108,113	(3,486,247)
Other income		397,802	130,726
Operating income		13,703,180	2,091,946
Impairment loss on loans and advances	16	(1,346,533)	(1,317,119)
Personnel expenses	10	(3,909,213)	(2,876,993)
Operating leases expense		(738,546)	(447,037)
Depreciation and amortisation	18,19	(3,299,559)	(2,691,915)
Other expenses	11	(7,593,295)	(4,905,228)
Loss before income tax		(3,183,966)	(10,146,346)
Income tax expense	12a	89,188	(326,861)
Loss for the year	13	(3,094,778)	(10,473,207)
Other comprehensive income, net of income tax			
Net amount transferred to profit or loss		-	14,666
Other comprehensive income for the year, net of income tax		-	14,666
Total comprehensive income for the year		(3,094,778)	(10,458,541)

The notes on pages 12 to 65 are an integral part of these financial statements

Statement of comprehensive income *(continued)*

<i>In thousands of Leones</i>	Note	2011	2010
Loss attributable to:			
Equity holders of the Bank		(3,094,778)	(10,473,207)
Loss for the year		<u>(3,094,778)</u>	<u>(10,473,207)</u>
Total comprehensive income attributable to:			
Equity holders of the Bank		(3,094,778)	(10,458,541)
Total comprehensive income for the year		<u>(3,094,778)</u>	<u>(10,458,541)</u>
 Basic and diluted earnings per share	 14	 (110)	 (375)

These financial statements were approved by the Board of Directors on 22/03 2012

		Directors

