

Appendix 2 to  
Eesti Pank Governor's Decree No 6 of 23 May 2014  
"Establishment of substantive and formal requirements  
for the balance sheet and income statement of credit institutions"

**Scheme of income statement**

ITEM	NON-RESIDENTS	RESIDENTS	TOTAL
<b>1.1 Interest income</b>			
1.1.1 Financial assets held for trading			
1.1.2 Financial assets designated at fair value through profit or loss			
1.1.3 Available-for-sale financial assets			
1.1.4 Loans and receivables			
1.1.5 Held-to-maturity investments			
1.1.6 Derivatives – Hedge accounting, interest rate risk			
1.1.7 Other assets			
<b>1.2 Interest expenses</b>			
1.2.1 Financial liabilities held for trading			
1.2.2 Financial liabilities designated at fair value through profit or loss			
1.2.3 Financial liabilities measured at amortised cost			
1.2.4 Derivatives – Hedge accounting, interest rate risk			
1.2.5 Other liabilities			
<b>1.3 Expenses on share capital repayable on demand</b>			
<b>1.4 Dividend income</b>			
1.4.1 Financial assets held for trading			
1.4.2 Financial assets designated at fair value through profit or loss			
1.4.3 Available-for-sale financial assets			
1.4.4 Investments in associates and subsidiaries			
<b>1.5 Fee and commission income</b>			
<b>1.6 Fee and commission expenses</b>			
<b>1.7 Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net (+/-)</b>			
1.7.1 Available-for-sale financial assets			
1.7.2 Loans and receivables			
1.7.3 Held-to-maturity investments			
1.7.4 Financial liabilities measured at amortised cost			
1.7.5 Other			
<b>1.8 Gains or losses on financial assets and -liabilities held for trading, net(+/-)</b>			
1.8.1 Equity instruments and related derivatives			
1.8.2 Interest rate instruments and related derivatives			
1.8.3 Foreign currency transactions and derivatives related to foreign currency and gold			
1.8.4 Credit risk instruments and related derivatives			
1.8.5 Derivatives related to goods			
1.8.6 Other			
<b>1.9 Gains or losses on financial assets and liabilities designated at fair value through profit or loss, net (+/-)</b>			
1.9.1 Equity instruments			
1.9.2 Debt securities			

1.9.3 Loans and advances			
1.9.4 Other			
<b>1.10 Gains or losses from hedge accounting, net (+/-)</b>			
<b>1.11 Exchange differences (gains or losses), net (+/-)</b>			
<b>1.12 Gains or losses on derecognition of non-financial assets, net (+/-)</b>			
<b>1.13 Other operating income</b>			
<b>1.14 Other operating expenses</b>			
<b>1.15 TOTAL OPERATING INCOME, NET (+/-)</b>			
<b>2. Administrative expenses</b>			
2.1 Staff expenses			
2.2 Other administrative expenses			
<b>3. Depreciation</b>			
3.1 Property, plant and equipment			
3.2 Investment property			
3.3 Other intangible assets			
<b>4. Provisions (+) or reversal of provisions (-)</b>			
4.1 Commitments and guarantees given			
4.2 Other provisions			
<b>5. Impairment (+) or reversal of impairment (-) on financial assets not measured at fair value through profit or loss</b>			
5. A including reversal of impairment on financial assets (-)			
5.1 Financial assets measured at cost			
5.2 Available-for-sale financial assets			
5.3 Loans and receivables			
5.4 Held-to-maturity investments			
<b>6. Impairment (+) or reversal of impairment (-) on non-financial assets</b>			
6.1 Property, plant and equipment			
6.2 Investment property			
6.3 Other intangible assets			
6.4 Other			
<b>7. Profit/loss from non-current assets and disposal groups classified as held for sale, not qualifying as discontinued operations (+/-)</b>			
<b>8. PROFIT/LOSS BEFORE INCOME TAX FROM CONTINUING OPERATIONS (+/-)</b>			
<b>9. Income tax expense (+) or income (-) related to profit or loss from continuing operations</b>			
<b>10. PROFIT/LOSS AFTER INCOME TAX FROM CONTINUING OPERATIONS (+/-)</b>			
<b>11. Profit/loss after income tax from discontinued operations (+/-)</b>			
11.1 Profit/loss before income tax from discontinued operations (+/-)			
11.2 Income tax expense (+) or income (-) related to discontinued operations			
<b>12. PROFIT/LOSS (+/-) FOR THE FINANCIAL YEAR</b>			