

Notes to the financial statements (continued)

3. Interest income

<i>In thousands of Leones</i>	2015	2014
Interest on loans	2,452,600	2,140,512
	<u>2,452,600</u>	<u>2,140,512</u>
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4. Interest expense

<i>In thousands of Leones</i>	2015	2014
Deposit from customers	29,812	-
Interest on intercompany loan	-	175,795
	<u>29,812</u>	<u>175,795</u>
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5. Fees and commission

<i>In thousands of Leones</i>	2015	2014
Loan processing fees	381,269	409,625
Registration fee	-	-
Risk premium	492,607	251,422
	<u>873,876</u>	<u>661,047</u>
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6. Other income

<i>In thousands of Leones</i>	2015	2014
Profit on sale of fixed assets	1,200	-
Miscellaneous income	15,039	62,622
Profit on ID card	161,139	-
Profit on stock	35,992	-
Pass book sales	5,980	3,805
	<u>219,350</u>	<u>66,427</u>
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7. Personnel expenses

<i>In thousands of Leones</i>	2015	2014
Salaries	1,640,398	1,699,113
Allowances	66,601	98,214
Social security	61,777	60,496
End of service benefit expense	27,393	78,925
	<u>1,796,169</u>	<u>1,936,748</u>
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