

	Actual	Budget
	Total, 2010	Total,2010
Interest income	33,841,577.83	37,450,144.04
Loans to customers, <i>including</i>	22,115,999.73	23,248,001.04
<i>Legal entities</i>	21,410,529.36	22,299,867.92
<i>Individuals</i>	705,470.37	948,133.13
Due from credit institutions, <i>including</i>	6,542,869.66	10,191,250.00
<i>Demand</i>	390,609.70	600,000.00
<i>Term</i>	5,885,043.29	9,343,750.00
<i>Overnight</i>	267,216.67	247,500.00
Investment securities	3,758,531.11	2,887,000.00
Guarantees	561,393.12	741,843.00
Letters of credit	862,784.21	382,050.00
Other	0.00	0.00
Interest expense	(8,745,253.91)	(7,749,118.05)
Due to banks and financial institutions, <i>including</i>	(561,517.97)	(1,211,258.75)
<i>Banks</i>	(68,637.83)	0.00
<i>National Fund for Support to Enterpreniurship</i>	(59,213.05)	(63,533.75)
<i>Azerbaijan Mortgage Fund</i>	(156,346.66)	(57,725.00)
<i>Loans from Central Bank of the Republic of Azerbaijan</i>	(234,110.12)	(123,333.33)
<i>Other borrowed funds</i>	(43,210.31)	(966,666.67)
Due to customers, <i>including</i>	(7,752,269.25)	(6,050,098.30)
<i>Legal entities (term)</i>	(2,086,783.12)	(1,977,321.46)
<i>Individuals (term)</i>	(5,518,341.71)	(4,001,526.83)
<i>Legal entities (demand)</i>	(145,083.53)	(69,000.00)
<i>Individuals (demand)</i>	(2,060.89)	(2,250.00)
Guarantees	(169,996.49)	(296,738.00)
Letters of credit	(261,470.20)	(191,023.00)
Other	0.00	0.00
Provisions	(8,598,916.82)	(5,892,379.50)
Provision for impairment losses on interest bearing assets, <i>including</i>	(8,598,916.82)	(5,277,500.00)
<i>Due from credit institutions</i>	(439,994.89)	(80,000.00)
<i>Loans to customers</i>	(5,398,274.09)	(5,197,500.00)
<i>Investment securities</i>	1,959.50	0.00
<i>Provision for guarantees and other commitments</i>	(2,762,607.34)	(614,879.50)
Fee and commission income	2,063,779.00	3,105,220.00
Cash operations	366,120.27	803,000.00
Settlements operations	631,582.46	1,034,680.00
Custodial services	600.00	7,550.00
Currency conversion operations	733,727.08	1,085,840.00
Servicing plastic card operations	108,670.68	110,200.00
Guarantees	8,206.70	46,364.00
Letters of credit	47,242.17	17,366.00
Loan origination fee	167,629.64	220.00
Fee and commission expense	(940,577.63)	(250,066.00)
Cash operations	(966.15)	0.00
Settlements operations	(101,100.95)	(77,104.00)
Securities (broker commissions)	(421,075.99)	(60,000.00)
Communication and computer centre services (AZIPS, XOHKS, SWIFT)	(109,257.81)	(55,133.00)

Currency conversion operations	(8,783.02)	(12,000.00)
Servicing plastic card operations (including Azerikard)	(73,644.35)	(15,000.00)
Guarantees	(16,508.43)	(18,547.00)
Letters of credit	(40,936.30)	(8,682.00)
Other	(168,304.63)	(3,600.00)
Net gain/(loss) on foreign currency operations	3,739,232.26	2,340,000.00
Net gain/(loss) on dealing operations	3,887,868.57	2,220,000.00
Net gain/(loss) on revaluation of securities	75,318.59	60,000.00
Net gain/(loss) on foreign exchange operations (translation operations)	(223,954.90)	60,000.00
Other income	401,738.22	0.00
Dividends	872.47	0.00
Precious metals operations	0.00	0.00
Selling of securities	0.00	
Other	400,865.75	0.00