

## REPORT OF PROFIT AND LOSS

### ASSETS

(thousand AZN)

Items of profit and loss	From the start of the financial year to the day of report, including the day of report
1	2
Similar types of interest and income, total	24867.43
interests from loans, total	17462.27
<i>oil companies</i>	0.00
<i>energy and natural resources</i>	86.77
<i>Other fields of industry</i>	946.47
<i>trade and services</i>	11231.88
<i>agriculture</i>	142.67
<i>Loans to physical entities for personal, family and other reasons, excluding mortgage loans</i>	575.14
<i>Mortgage loans to physical persons and legal entities for purchase and construction of real estate</i>	991.72
<i>Loans to banks over 7 day period</i>	530.36
<i>Loans to central and municipal agencies</i>	0.00
<i>Other loans</i>	2957.26
Short-term financial instruments of the inter-bank market (loans up to 7 days including the 7th day)	297.38
Deposits in other banks	4421.33
Investments in securities	2673.78
Securities for trade	12.67
Financial leasing	0.00
Interests and associated costs, total	5923.70
Deposit interests, total	5360.10
<i>Demand deposits of legal entities (including all current and check accounts)</i>	172.14
<i>Demand deposits of physical persons</i>	1.23
<i>Time deposits of legal entities and physical persons</i>	5186.73

Loans of the Central Bank	178.54
Short-term financial instruments of the inter-bank market (loans up to 7 days including the 7th day)	0.00
Deposits of banks	5.02
Loans to banks over 7 day period	45.14
Loans obtained from international financial institution including the loans of other financial institutions	0.00
Deposits and loans of central and municipal agencies	0.00
Mortgage loans received by the bank	0.00
Subordination and similar debts liabilities issued by the bank	0.00
Other costs associated with the interests	334.90
Net profit from the interest	18943.73
Non-interest income, total	4580.75
Commission income from accounts services	410.20
Net profit from currency operations including the exchange rate	3038.49
Commission income from other types of service	416.95
Other types of non-interest income	715.11
5. Non-interest costs, total	7059.87
Salary and other types of compensation, total	3668.10
Costs associated with fixed assets used in bank business	784.23
<i>Leasing fees</i>	84.21
<i>amortization</i>	522.66
<i>Costs associated with financial-technical guarantee for maintenance of fixed assets</i>	29.56
<i>Other costs associated with the fixed assets</i>	147.80
Other types of operational and other non-interest costs	2607.54
Net profit from operations	16464.61
Allocations (costs) for setting up of a special reserves for payment of possible losses over assets	6740.55
Gross income (loss)	9724.06
Income tax	107.80
Net profit (loss) after taxation (item 10-11)	9616.26