

PROFIT & LOSS STATEMENT

(K AZN)

PROFIT & LOSS INPUTS	Total
1. Interest and associated types of revenues, total	25,123.06
a) interest on loans, total	20,511.43
a1) oil industry enterprises	-
a2) energy and natural resources	27.92
a3) other sectors of industry, except for a1) and a2)	2,471.67
a4) trade and services sector	8,388.49
a5) agriculture	1,155.59
a6) loans extended to individuals for personal, household and other purposes, except for mortgage loans	2,345.39
a7) mortgage loans extended to individuals for purchase and construction of real estate	496.27
a8) loans extended to banks for a period above 7 days	775.68
a9) loans extended to central and municipal government bodies	-
a10) other loans	4,850.42
b) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	30.43
c) deposits at other banks	2,917.82
d) investments in securities	-
e) securities for trade	1,663.38
f) financial leasing	-
2. Interest and associated expenditures, total	7,790.33
a) interest on deposits, total	5,882.98
a1) call deposits of legal entities (including all current and checking accounts)	382.02
a2) call deposits of individuals	55.50
a3) time deposits of individuals and legal entities	5,445.46
b) Loans of NBA	62.69
c) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	-
d) deposits of banks	1,029.65
e) loans extended to banks for a period above 7 days	591.34
f) loans of other financial institutions, including debts from international financial organizations	208.23
g) Deposits and loans of central and municipal government bodies	-
h) mortgage loans borrowed by bank	-
i) subordinated and other associated types of debt instruments issued by bank	-
j) other interest-related expenses	15.44
3. Net interest income (loss) (row 1 less row 2)	17,332.73
4. Non-interest income, total	27,133.39
a) commission fee for maintenance of accounts	2,329.09
b) net income from foreign exchange operations, including movement of exchange rate	22,995.04
c) commission fee for other types of services	1,601.19
d) income from participation in business entities, as well as from investments in inactive marketable securities, total	-
d1) income from participation in unconsolidated affiliate companies (share that gives 50% + 1 voting right)	-
d2) income from participation in unconsolidated companies and joint ventures (less than 50% of voting right)	-
e) other types of non-interest income	208.07
5. Non-interest expenses, total	10,188.70
a) salaries and other types of compensations, total	4,028.28
a1) salary	2,584.76
a2) bonuses	677.86

a3) other types of compensations and allowances	-
a4) social security expenses, including contributions to employment fund	765.66
b) expenditures related to fixed assets that are used in banking operations, total	3,050.08
b1) lease payments	893.59
b2) depreciation	1,350.78
b3) logistics expenses for maintenance of fixed assets	230.13
b4) other expenses related to fixed assets	575.58
c) other types of operating and other non-interest expenditures	3,110.34
6. Net operating profit (loss) (row 3 plus row 4 minus row 5)	34,277.42
7. Allowance for asset loss provisioning (expenditures)	(2,656.72)
8. Net profit (loss) before taxes and contingent expenses related to banking activity are paid (row 6 minus row 7)	36,934.14
9. Profit (loss) from unforeseen types of activity and from adjustments in accounting for previous period, total	-
a) profit (loss) from sales of real estate	-
b) other profit (loss)	-
10. Net profit (loss) before taxes (row 8 +/- row 9)	36,934.14
11. Taxes	29.41
12. Net profit (loss) after taxes (row 10 less row 11)	36,904.73
13. Declared dividends, amount	-