

PROFIT & LOSS STATEMENT

(K AZN)

PROFIT & LOSS INPUTS	Total
1. Interest and associated types of revenues, total	62,914
a) interest on loans, total	52,041
a1) oil industry enterprises	-
a2) energy and natural resources	1,091
a3) other sectors of industry, except for a1) and a2)	6,920
a4) trade and services sector	22,089
a5) agriculture	1,806
a6) loans extended to individuals for personal, household and other purposes, except for mortgage loans	5,233
a7) mortgage loans extended to individuals for purchase and construction of real estate	1,133
a8) loans extended to banks for a period above 7 days	1,702
a9) loans extended to central and municipal government bodies	-
a10) other loans	12,065
b) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	90
c) deposits at other banks	3,642
d) investments in securities	-
e) securities for trade	7,141
f) financial leasing	-
2. Interest and associated expenditures, total	14,860
a) interest on deposits, total	10,559
a1) call deposits of legal entities (including all current and checking accounts)	1,049
a2) call deposits of individuals	99
a3) time deposits of individuals and legal entities	9,411
b) Loans of NBA	22
c) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	13
d) deposits of banks	2,120
e) loans extended to banks for a period above 7 days	1,616
f) loans of other financial institutions, including debts from international financial organizations	429
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 expences	100
3. Net interest income (loss) (row 1 less row 2)	48,054
4. Non-interest income, total	11,528
a) commission fee for maintenance of accounts	4,787
b) net income from foreign exchange operations, including movement of exchange rate	3,512
c) commission fee for other types of services	2,485
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	743
5. Non-interest expenses, total	25,476
a) salaries and other types of compensations, total	6,820
a1) salary	7,022
a2) bonuses	(1,483)

a3) other types of compensations and allowances	-
a4) social security expenses, including contributions to employment fund	1,282
b) expenditures related to fixed assets that are used in banking operations, total	7,549
b1) lease payments	2,844
b2) depreciation	2,310
b3) logistics expenses for maintenance of fixed assets	687
b4) other expenses related to fixed assets	1,708
c) other types of operating and other non-interest expenditures	11,107
6. Net operating profit (loss) (row 3 plus row 4 minus row 5)	34,107
7. Allowance for asset loss provisioning (expenditures)	40,489
8. Net profit (loss) before taxes and contingent expenses related to banking activity are paid (row 6 minus row 7)	(6,382)
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)	(6,382)
11. Taxes	1,220
12. Net profit (loss) after taxes (row 10 less row 11)	(7,602)
13. Declared dividends, amount	-