

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	3
Similar types of interest and income, total	49,420
interests from loans, total	36,149
<i>oil companies</i>	-
<i>energy and natural resources</i>	-
<i>other fields of industry</i>	4,003
<i>trade and services</i>	18,312
<i>agriculture</i>	905
<i>Loans to physical entities for personal, family and other reasons, excluding mortgage loans</i>	1,550
<i>Mortgage loans to physical persons and legal entities for purchase and construction of real estate</i>	3,663
<i>Loans to banks over 7 day period</i>	352
<i>Loans to central and municipal agencies</i>	-
<i>Other loans</i>	7,364
Short-term financial instruments of the inter-bank market (loans up to 7 days including the 7th day)	170
Deposits in other banks	1,914
Investments in securities	11,010
Securities for trade	176
Financial leasing	-

Interests and associated costs, total	14,636
Deposit interests, total	11,256
<i>Demand deposits of legal entities (including all current and check accounts)</i>	277
<i>Demand deposits of physical persons</i>	37
<i>Time deposits of legal entities and physical persons</i>	10,943
Loans of the Central Bank	516
Short-term financial instruments of the inter-bank market (loans up to 7 days including the 7th day)	-
Deposits of banks	789
Loans to banks over 7 day period	1,213
Loans obtained from international financial institution including the loans of other financial institutions	313
Deposits and loans of central and municipal agencies	121
Mortgage loans received by the bank	-
Subordination and similar debts liabilities issued by the bank	-
Other costs associated with the interests	428
Net profit from the interest	34,783
Non-interest income, total	9,716
Commission income from accounts services	2,090
Net profit from currency operations including the exchange rate	3,814
Commission income from other types of service	2,226
Other types of non-interest income	1,587
5. Non-interest costs, total	17,857
Salary and other types of compensation, total	6,098

Costs associated with fixed assets used in bank business	3,756
<i>Leasing fees</i>	720
<i>amortization</i>	1,519
<i>Costs associated with financial-technical guarantee for maintenance of fixed assets</i>	579
<i>Other costs associated with the fixed assets</i>	939
Other types of operational and other non-interest costs	8,003
Net profit from operations	26,643
Allocations (costs) for setting up of a special reserves for payment of possible losses over assets	12,398
Gross income (loss)	14,245
Income tax	2,539
<u>Net profit (loss) after taxation (item 10-11)</u>	11,705
Calculated dividends, total	-