

Table I

PROFIT-AND-LOSS STATEMENT

(million AZM)

Profit and loss items		For reporting quarter
1		2
1. Interest and associated types of revenues, total	1	13,658.87
a) interest on loans, total	1a	9,488.88
a1) oil industry enterprises	1a1	-
a2) energy and natural resources	1a2	261.58
a3) other sectors of industry, except for a1) and a2)	1a3	1,965.22
a4) trade and services sector	1a4	4,344.17
a5) agriculture	1a5	49.42
a6) loans extended to individuals for personal, household and other purposes, except for mortgage loans	1a6	196.38
a7) mortgage loans extended to individuals for purchase and construction of real estate	1a7	847.74
a8) loans extended to banks for a period above 7 days	1a8	34.63
a9) loans extended to central and municipal government bodies	1a9	-
a10) other loans	1a10	1,789.74
b) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	1b	33.58
c) deposits at other banks	1c	290.37
d) investments in securities	1d	3,750.60
e) securities for trade	1e	95.44
f) financial leasing	1f	-
2. Interest and associated expenditures, total	2	2,887.17
a) interest on deposits, total	2a	2,030.14
a1) call deposits of legal entities (including all current and checking accounts)	2a1	64.30
a2) call deposits of individuals	2a2	0.93
a3) time deposits of individuals and legal entities	2a3	1,964.91
b) Loans of NBA	2b	-
c) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	2c	-
d) deposits of banks	2d	119.77
e) loans extended to banks for a period above 7 days	2e	622.09
f) loans of other financial institutions, including debts from international financial organizations	2f	88.01
g) Deposits and loans of central and municipal government bodies	2g	-
h) mortgage loans borrowed by bank	2h	-
i) subordinated and other associated types of debt instruments issued by bank	2i	-
j) other interest-related expences	2j	27.16
3. Net interest income (loss) (row 1 less row 2)	3	10,771.70
4. Non-interest income, total	4	3,232.95
a) commission fee for maintenance of accounts	4a	885.65

b) net income from foreign exchange operations, including movement of exchange rate	4b	1,340.34
c) commission fee for other types of services	4c	686.10
d) income from participation in business entities, as well as from investments in inactive marketable securities, total	4d	-
d1) income from participation in unconsolidated affiliate companies (share that gives 50% + 1 voting right)	4d1	-
d2) income from participation in unconsolidated companies and joint ventures (less than 50% of voting right)	4d2	-
e) other types of non-interest income	4e	320.86
5. Non-interest expenses, total	5	6,170.91
a) salaries and other types of compensations, total	5a	2,553.44
a1) salary	5a1	1,456.26
a2) bonuses	5a2	631.12
a3) other types of compensations and allowances	5a3	-
a4) social security expenses, including contributions to employment fund	5a4	466.06
b) expenditures related to fixed assets that are used in banking operations, total	5b	1,296.28
b1) lease payments	5b1	382.45
b2) depreciation	5b2	495.65
b3) logistics expenses for maintenance of fixed assets	5b3	134.40
b4) other expenses related to fixed assets	5b4	283.78
c) other types of operating and other non-interest expenditures	5c	2,321.19
6. Net operating profit (loss) (row 3 plus row 4 minus row 5)	6	7,833.74
7. Allowance for asset loss provisioning (expenditures)	7	8,796.09
8. Net profit (loss) before taxes and contingent expenses related to banking activity are paid (row 6 minus row 7)	8	- 962.35
9. Profit (loss) from unforeseen types of activity and from adjustments in accounting for previous period, total	9	-
a) profit (loss) from sales of real estate	9a	-
b) other profit (loss)	9b	-
10. Net profit (loss) before taxes (row 8 +/- row 9)	10	- 962.35
11. Taxes	11	1,367.20
12. Net profit (loss) after taxes (row 10 less row 11)	12	- 2,329.55
13. Declared dividends, amount	13	-