

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	12,612.91
a) interest on loans, total	1a	8,254.05
a1) oil industry enterprises	1a1	-
a2) energy and natural resources	1a2	-
a3) other sectors of industry, except for a1) and a2)	1a3	1,068.36
a4) trade and services sector	1a4	4,241.76
a5) agriculture	1a5	84.29
a6) loans extended to individuals for personal, household and other purposes, except for mortgage loans	1a6	111.17
a7) mortgage loans extended to individuals for purchase and construction of real estate	1a7	1,075.86
a8) loans extended to banks for a period above 7 days	1a8	35.24
a9) loans extended to central and municipal government bodies	1a9	-
a10) other loans	1a10	1,637.37
b) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	1b	36.01
c) deposits at other banks	1c	393.29
d) investments in securities	1d	3,876.95
e) securities for trade	1e	52.61
f) financial leasing	1f	-
2. Interest and associated expenditures, total	2	3,417.90
a) interest on deposits, total	2a	2,665.64
a1) call deposits of legal entities (including all current and checking accounts)	2a1	54.73
a2) call deposits of individuals	2a2	22.56
a3) time deposits of individuals and legal entities	2a3	2,588.35
b) Loans of NBA	2b	2.44
c) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	2c	-
d) deposits of banks	2d	298.86
e) loans extended to banks for a period above 7 days	2e	330.34
f) loans of other financial institutions, including debts from international financial organizations	2f	86.13
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	34.49
3. Net interest income (loss) (row 1 less row 2)	3	9,195.01
4. Non-interest income, total	4	2,845.90
a) commission fee for maintenance of accounts	4a	540.34

b) net income from foreign exchange operations, including movement of exchange rate	4b	1,374.79
c) commission fee for other types of services	4c	61.06
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	869.71
5. Non-interest expenses, total	5	5,031.36
a) salaries and other types of compensations, total	5a	1,936.16
a1) salary	5a1	1,202.14
a2) bonuses	5a2	377.16
a3) other types of compensations and allowances	5a3	-
a4) social security expenses, including contributions to employment fund	5a4	356.86
b) expenditures related to fixed assets that are used in banking operations, total	5b	1,523.32
b1) lease payments	5b1	535.84
b2) depreciation	5b2	490.69
b3) logistics expenses for maintenance of fixed assets	5b3	117.04
b4) other expenses related to fixed assets	5b4	379.75
c) other types of operating and other non-interest expenditures	5c	1,571.88
6. Net operating profit (loss) (row 3 plus row 4 minus row 5)	6	7,009.55
7. Allowance for asset loss provisioning (expenditures)	7	632.24
8. Net profit (loss) before taxes and contingent expenses related to banking activity are paid (row 6 minus row 7)	8	6,377.31
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	6,377.31
11. Taxes	11	112.90
12. Net profit (loss) after taxes (row 10 less row 11)	12	6,264.41
13. Declared dividends, amount	13	-