

**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	12,613
interests from loans, total	8,254
<i>oil companies</i>	-
<i>energy and natural resources</i>	-
<i>other fields of industry</i>	1,068
<i>trade and services</i>	3,880
<i>agriculture</i>	430
<i>Loans to physical entities for personal, family and other reasons, excluding mortgage loans</i>	465
<i>Mortgage loans to physical persons and legal entities for purchase and construction of real estate</i>	739
<i>Loans to banks over 7 day period</i>	35
<i>Loans to central and municipal agencies</i>	-
<i>Other loans</i>	1,637
Short-term financial instruments of the inter-bank market (loans up to 7 days including the 7th day)	36
Deposits in other banks	393
Investments in securities	3,877
Securities for trade	53
Financial leasing	-

Interests and associated costs, total	3,418
Deposit interests, total	2,666
<i>Demand deposits of legal entities (including all current and check accounts)</i>	55
<i>Demand deposits of physical persons</i>	23
<i>Time deposits of legal entities and physical persons</i>	2,588
Loans of the Central Bank	2
Short-term financial instruments of the inter-bank market (loans up to 7 days including the 7th day)	-
Deposits of banks	299
Loans to banks over 7 day period	330
Loans obtained from international financial institution including the loans of other financial institutions	86
Deposits and loans of central and municipal agencies	-
Mortgage loans received by the bank	-
Subordination and similar debts liabilities issued by the bank	-
Other costs associated with the interests	34
Net profit from the interest	9,195
Non-interest income, total	2,846
Commission income from accounts services	540
Net profit from currency operations including the exchange rate	1,375
Commission income from other types of service	61
Other types of non-interest income	870
5. Non-interest costs, total	5,031
Salary and other types of compensation, total	1,936

Costs associated with fixed assets used in bank business	1,523
<i>Leasing fees</i>	536
<i>amortization</i>	491
<i>Costs associated with financial-technical guarantee for maintenance of fixed assets</i>	117
<i>Other costs associated with the fixed assets</i>	380
Other types of operational and other non-interest costs	1,572
Net profit from operations	7,010
Allocations (costs) for setting up of a special reserves for payment of possible losses over assets	632
Gross income (loss)	6,377
Income tax	113
<u>Net profit (loss) after taxation (item 10-11)</u>	6,264
Calculated dividends, total	-