

## REPORT OF PROFIT AND LOSS

(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
<b>Similar types of interest and income, total</b>	<b>17,399</b>
interests from loans, total	<b>13,254</b>
<i>oil companies</i>	-
<i>energy and natural resources</i>	-
<i>other fields of industry</i>	843
<i>trade and services</i>	8,327
<i>agriculture</i>	99
<i>Loans to physical entities for personal, family and other reasons, excluding mortgage loans</i>	206
<i>Mortgage loans to physical persons and legal entities for purchase and construction of real estate</i>	989
<i>Loans to banks over 7 day period</i>	312
<i>Loans to central and municipal agencies</i>	-
<i>Other loans</i>	2,478
Short-term financial instruments of the inter-bank market (loans up to 7 days including the 7th day)	156
Deposits in other banks	866
Investments in securities	3,032
Securities for trade	91
Financial leasing	-
<b>Interests and associated costs, total</b>	<b>6,550</b>
Deposit interests, total	<b>5,776</b>
<i>Demand deposits of legal entities (including all current and check accounts)</i>	382
<i>Demand deposits of physical persons</i>	0

<i>Time deposits of legal entities and physical persons</i>	5,394
Loans of the Central Bank	126
Short-term financial instruments of the inter-bank market (loans up to 7 days including the 7th day)	-
Deposits of banks	-
Loans to banks over 7 day period	320
Loans obtained from international financial institution including the loans of other financial institutions	82
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	246
<b>Net profit from the interest</b>	<b>10,849</b>
<b>Non-interest income, total</b>	<b>3,570</b>
Commission income from accounts services	285
Net profit from currency operations including the exchange rate	1,282
Commission income from other types of service	720
Other types of non-interest income	1,284
<b>5. Non-interest costs, total</b>	<b>6,624</b>
Salary and other types of compensation, total	2,351
Costs associated with fixed assets used in bank business	890
<i>Leasing fees</i>	113
<i>amortization</i>	423
<i>Costs associated with financial-technical guarantee for maintenance of fixed assets</i>	196
<i>Other costs associated with the fixed assets</i>	158
Other types of operational and other non-interest costs	3,383
<b>Net profit from operations</b>	<b>7,796</b>

Allocations (costs) for setting up of a special reserves for payment of possible losses over assets	5,509
<b>Gross income (loss)</b>	<b>2,287</b>
<b>Income tax</b>	<b>302</b>
<b>Net profit (loss) after taxation (item 10-11)</b>	<b>1,985</b>
Calculated dividends, total	-