

## Profit and loss report

(thousand manat)

Profit and loss items	From the beginning of the year to the reporting date, including the reporting date
<b>Interest income</b>	<b>115362.09</b>
Interest on loans	95680.62
Interest income on securities	8081.02
Interest income on loans to banks and other financial institutions	2861.31
Interest income on deposits from banks and other financial institutions	3626.34
Other interest income	5112.80
<b>Interest expenses</b>	<b>22613.33</b>
Interest on deposits	14409.92
Loans from banks and other financial institutions	6849.49
Deposits of banks and other financial institutions	386.94
Other interest expenses	966.98
<b>Net interest income (loss)</b>	<b>92748.76</b>
<b>Non-interest income</b>	<b>24168.81</b>
Commission income from services	14855.13
Net income (loss) from currency transactions (including exchange rate fluctuations)	6598.84
<i>income (losses) from foreign exchange trading</i>	6423.59
<i>income (losses) for revaluation of assets and liabilities in foreign currency</i>	175.25
Income / loss from participation in household companies and sale of securities (including revaluation)	321.02
Other income	2393.82
<b>Non-interest expenses</b>	<b>64124.71</b>
Salary and other types of compensation	29079.47
General and administrative expenses	9983.88
Depreciation	7474.45
Other expenses	17586.91
<b>Allocations to create a special reserve to cover possible losses on assets (expenses)</b>	<b>19871.71</b>
<b>Profit (loss) until income tax is paid</b>	<b>32654.26</b>
<b>Taxes from profit</b>	<b>5439.07</b>
<b>Net profit (loss)</b>	<b>27215.19</b>