

Profit and loss report

(thousand manat)

Profit and loss items	From the beginning of the year to the reporting date, including the reporting date
Interest income	116336.23
Interest on loans	83706.47
Interest income on securities	15394.75
Interest income on loans to banks and other financial institutions	4405.52
Interest income on deposits from banks and other financial institutions	5308.69
Other interest income	7520.80
Interest expenses	23585.28
Interest on deposits	16691.03
Loans from banks and other financial institutions	5444.57
Deposits of banks and other financial institutions	509.30
Other interest expenses	940.38
Net interest income (loss)	93108.03
Non-interest income	20484.97
Commission income from services	14263.05
Net income (loss) from currency transactions (including exchange rate fluctuations)	4845.78
<i>income (losses) from foreign exchange trading</i>	4009.94
<i>income (losses) for revaluation of assets and liabilities in foreign currency</i>	835.84
Income / loss from participation in household companies and sale of securities (including revaluation)	450.00
Other income	926.14
Non-interest expenses	54909.20
Salary and other types of compensation	25299.79
General and administrative expenses	7657.63
Depreciation	5959.09
Other expenses	15992.69
Contributions to the creation of the Reserve (expenses)	194.49
Profit (loss) until income tax is paid	59267.18
Taxes from profit	5530.79
Net profit (loss)	53736.39