

## Profit and loss report

(min manatla)

Profit and loss items	From the beginning of the year to the reporting date, including the reporting date
<b>Interest income</b>	<b>228641.00</b>
Interest on loans	149768.43
Interest income on securities	20130.41
Interest income on loans to banks and other financial institutions	6853.01
Interest income on deposits from banks and other financial institutions	31816.83
Other interest income	20072.32
<b>Interest expenses</b>	<b>97362.84</b>
Interest on deposits	75935.61
Loans from banks and other financial institutions	11485.02
Deposits of banks and other financial institutions	7538.38
Other interest expenses	2403.83
<b>Net interest income (loss)</b>	<b>131278.16</b>
<b>Non-interest income</b>	<b>52336.91</b>
Commission income from services	30162.24
Net income (loss) from currency transactions (including exchange rate fluctuations)	13031.95
<i>income (losses) from foreign exchange trading</i>	5207.21
<i>income (losses) for revaluation of assets and liabilities in foreign currency</i>	7824.74
Income / loss from participation in household companies and sale of securities (including revaluation)	6531.25
Other income	2611.47
<b>Non-interest expenses</b>	<b>115096.90</b>
Salary and other types of compensation	58139.87
General and administrative expenses	11612.60
Depreciation	7592.38
Other expenses	37752.05
<b>Contributions to the creation of the Reserve (expenses)</b>	<b>-6340.09</b>
<b>Profit (loss) until income tax is paid</b>	<b>74858.26</b>
<b>Taxes from profit</b>	<b>13777.22</b>
<b>Net profit (loss)</b>	<b>61081.04</b>

**Yerləşdirilib: 14.01.2026**

Responsible person: Pasha Konul

+994 12 404-43-43 (ext. 4006)

kepasha@xalqbank.az