

## 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>	51038.43
Interest on loans	44748.34
Interest income on securities	3864.73
Interest income on loans to banks and other financial institutions	1008.86
Interest income on deposits from banks and other financial institutions	152.69
Other interest income	1263.81
<b>Interest expenses</b>	10933.62
Interest on deposits	7235.56
Loans from banks and other financial institutions	3316.9
Deposits of banks and other financial institutions	192.5
Other interest expenses	188.66
<b>Net interest income (loss)</b>	39085.18
<b>Non-interest income</b>	9535.47
Commission income from services	5649.49
Net income (loss) from currency transactions (including exchange rate fluctuations)	2708.49
<i>income (losses) from foreign exchange trading</i>	2546.86
<i>income (losses) for revaluation of assets and liabilities in foreign currency</i>	161.63
Income / loss from participation in household companies and sale of securities (including revaluation)	35.19
Other income	1142.3
<b>Non-interest expenses</b>	28978.41
Salary and other types of compensation	13667.82
General and administrative expenses	4515.04
Depreciation	3725.79
Other expenses	7069.76
<b>Allocations to create a special reserve to cover possible losses on assets (expenses)</b>	5262.13
<b>Profit (loss) until income tax is paid</b>	14082.87
<b>Taxes from profit</b>	2255.1
<b>Net profit (loss)</b>	11827.77

