

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	80969.45
Interest on loans	69005.90
Interest income on securities	5574.13
Interest income on loans to banks and other financial institutions	1849.14
Interest income on deposits from banks and other financial institutions	986.24
Other interest income	3554.04
Interest expenses	16825.83
Interest on deposits	10956.41
Loans from banks and other financial institutions	5088.76
Deposits of banks and other financial institutions	288.75
Other interest expenses	491.91
Net interest income (loss)	64143.62
Non-interest income	14478.17
Commission income from services	9771.56
Net income (loss) from currency transactions (including exchange rate fluctuations)	2659.93
<i>income (losses) from foreign exchange trading</i>	4193.70
<i>income (losses) for revaluation of assets and liabilities in foreign currency</i>	-1533.77
Income / loss from participation in household companies and sale of securities (including revaluation)	317.34
Other income	1729.34
Non-interest expenses	44542.80
Salary and other types of compensation	20743.01
General and administrative expenses	6977.69
Depreciation	5586.28
Other expenses	11235.82
Allocations to create a special reserve to cover possible losses on assets (expenses)	9797.26
Profit (loss) until income tax is paid	24004.95
Taxes from profit	4079.30
Net profit (loss)	19925.65