

PROFIT & LOSS STATEMENT

(K AZN)

PROFIT & LOSS INPUTS	Total
1. Interest and associated types of revenues, total	86,701
a) interest on loans, total	71,798
a1) oil industry enterprises	-
a2) energy and natural resources	1,383
a3) other sectors of industry, except for a1) and a2)	9,042
a4) trade and services sector	30,308
a5) agriculture	2,975
a6) loans extended to individuals for personal, household and other purposes, except for mortgage loans	7,258
a7) mortgage loans extended to individuals for purchase and construction of real estate	1,696
a8) loans extended to banks for a period above 7 days	2,545
a9) loans extended to central and municipal government bodies	-
a10) other loans	16,591
b) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	131
c) deposits at other banks	5,471
d) investments in securities	-
e) securities for trade	9,301
f) financial leasing	-
2. Interest and associated expenditures, total	22,510
a) interest on deposits, total	16,553
a1) call deposits of legal entities (including all current and checking accounts)	1,599
a2) call deposits of individuals	132
a3) time deposits of individuals and legal entities	14,822
b) Loans of NBA	22
c) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	16
d) deposits of banks	2,982
e) loans extended to banks for a period above 7 days	2,174
f) loans of other financial institutions, including debts from international financial organizations	610
g) Deposits and loans of central and municipal government bodies	-
h) mortgage loans borrowed by bank	-
i) subordinated and other associated types of debt instruments issued by bank	-
j) other interest-related expences	152
3. Net interest income (loss) (row 1 less row 2)	64,191
4. Non-interest income, total	43,372
a) commission fee for maintenance of accounts	6,586
b) net income from foreign exchange operations, including movement of exchange rate	35,895
c) commission fee for other types of services	3,711
d) income from participation in business entities, as well as from investments in inactive marketable securities, total	-
d1) income from participation in unconsolidated affiliate companies (share that gives 50% + 1 voting right)	-
d2) income from participation in unconsolidated companies and joint ventures (less than 50% of voting right)	-
e) other types of non-interest income	(2,821)
5. Non-interest expenses, total	36,866
a) salaries and other types of compensations, total	10,516
a1) salary	9,852
a2) bonuses	(1,303)

a3) other types of compensations and allowances	-
a4) social security expenses, including contributions to employment fund	1,968
b) expenditures related to fixed assets that are used in banking operations, total	10,789
b1) lease payments	3,838
b2) depreciation	3,339
b3) logistics expenses for maintenance of fixed assets	951
b4) other expenses related to fixed assets	2,661
c) other types of operating and other non-interest expenditures	15,561
6. Net operating profit (loss) (row 3 plus row 4 minus row 5)	70,697
7. Allowance for asset loss provisioning (expenditures)	65,655
8. Net profit (loss) before taxes and contingent expenses related to banking activity are paid (row 6 minus row 7)	5,041
9. Profit (loss) from unforeseen types of activity and from adjustments in accounting for previous period, total	-
a) profit (loss) from sales of real estate	-
b) other profit (loss)	-
10. Net profit (loss) before taxes (row 8 +/- row 9)	5,041
11. Taxes	2,050
12. Net profit (loss) after taxes (row 10 less row 11)	2,992
13. Declared dividends, amount	-