

3/31/2013

thousand AZN

<b>Income statement</b>	
Interest income	25,790
Interest expense	10,519
<b>Net interest income</b>	<b>15,271</b>
Commissions and charges on opening and servicing customer accounts	2,191
Profits in dealing with foreign currency (inc. exchange rate revaluation)	276
Other commissions and charges	6,422
<b>Net non-interest income</b>	<b>8,888</b>
Salary and other staff expenses	4,476
Expenses relating fixed assets	1,249
Operating and other non-interest expenses	4,614
<b>Non-interest expenses</b>	<b>10,338</b>
<b>Profit (loss) before tax</b>	<b>13,831</b>
Tax expense	2,807
<b>Net profit</b>	<b>11,014</b>