

## 06/30/2013

thousand AZN

| Income statement  |        |
|---|--------|
| Interest income   | 54,548 |
| Interest expense  | 22,037 |
| Net interest income   | 32,510 |
| Commissions and charges on opening and servicing customer accounts        | 4,335  |
| Profits in dealing with foreign currency (inc. exchange rate revaluation) | 603    |
| Other commissions and charges   | 14,899 |
| Net non-interest income   | 19,837 |
| Salary and other staff expenses   | 9,188  |
| Expenses relating fixed assets  | 2,781  |
| Operating and other non-inerest expenses                                  | 9,012  |
| Non-interest expenses   | 20,981 |
| Profit (loss) before tax  | 31,366 |
| Tax expense   | 6,301  |
| Net profit  | 25,065 |