

12/31/2013

thousand AZN

Income statement	During Reporting Quarter	From Beginning of the Financial year
Interest income	32,119	116,991
Interest expense	12,849	47,266
Net interest income	19,270	69,725
Commissions and charges on opening and servicing customer accounts	3,118	9,601
Profits in dealing with foreign currency (inc. exchange rate revaluation)	328	1,303
Other commissions and charges	8,630	30,592
Net non-interest income	12,077	41,496
Salary and other staff expenses	12,602	26,965
Expenses relating fixed assets	1,029	5,287
Operating and other non-interest expenses	5,906	19,306
Non-interest expenses	19,537	51,558
Profit (loss) before tax	11,809	59,664
Tax expense	2,575	12,171
Net profit	9,234	47,493