

09/30/2014

thousand AZN

Income statement	During Reporting Quarter	From Beginning of the Financial year
Interest income	38 029	106 746
Interest expense	13 721	39 725
<b>Net interest income</b>	<b>24 308</b>	<b>67 021</b>
Commissions and charges on opening and servicing customer accounts	1 932	5 430
Profits in dealing with foreign currency (inc. exchange rate revaluation)	315	963
Other commissions and charges	8 512	27 525
<b>Net non-interest income</b>	<b>10 759</b>	<b>33 918</b>
Salary and other staff expenses	6 377	17 575
Expenses relating fixed assets	1 744	4 873
Operating and other non-interest expenses	10 576	28 625
<b>Non-interest expenses</b>	<b>18 697</b>	<b>51 073</b>
<b>Profit (loss) before tax</b>	<b>16 370</b>	<b>49 866</b>
Tax expense	3 298	10 067
<b>Net profit</b>	<b>13 072</b>	<b>39 798</b>