

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
Net interest income	24 308	67 021
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
Net non-interest income	10 759	33 918
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
Non-interest expenses	18 697	51 073
Profit (loss) before tax	16 370	49 866
Tax expense	3 298	10 067
Net profit	13 072	39 798