

12/31/2014

thousand AZN

Income statement	During Reporting Quarter	From Beginning of the Financial year
Interest income	40 018	146 764
Interest expense	14 148	53 873
Net interest income	25 870	92 891
Commissions and charges on opening and servicing customer accounts	2 608	8 038
Profits in dealing with foreign currency (inc. exchange rate revaluation)	315	1 277
Other commissions and charges	7 327	34 853
Net non-interest income	10 250	44 168
Salary and other staff expenses	8 080	25 656
Expenses relating fixed assets	1 843	6 716
Operating and other non-interest expenses	13 033	41 658
Non-interest expenses	22 957	74 030
Profit (loss) before tax	13 164	63 029
Tax expense	2 004	12 071
Net profit	11 160	50 958