

31/12/2018

thousand AZN

| Income statement | During Reporting Quarter | From Beginning of the Financial year |
|--|--------------------------|--------------------------------------|
| Interest income | 10 287 | 41 322 |
| Interest expense | 3 410 | 14 432 |
| Net interest income | 6 877 | 26 890 |
| Commissions and charges on opening and servicing customer accounts | 894.7 | 3 853 |
| Profits in dealing with foreign currency (inc. exchange rate revaluation) | (887) | (3 791) |
| Other commissions and charges | 820 | 3 071 |
| Other Non-interest incomes | 0 | 200 |
| Net non-interest income | 828 | 3 333 |
| Salary and other staff expenses | 4 015 | 15 851 |
| Expenses relating fixed assets | 1 276 | 5 390 |
| Operating and other non-interest expenses | 3 457 | 34 240 |
| Non-interest expenses | 8 749 | 55 480 |
| Specific reserves for losses | (3 532) | (30 280) |
| Profit/loss from unexpected (sudden) types of activities and from changes in accounting, total | (2 143) | (1 549) |
| Profit (loss) before tax | 345 | 3 473 |
| Tax expense | - | - |
| Net profit | 345 | 3 473 |