

PROFIT & LOSS STATEMENT

(K AZN)

| PROFIT & LOSS INPUTS | Total |
|---|------------|
| 1. Interest and associated types of revenues, total | 19,408.42 |
| a) interest on loans, total | 15,848.60 |
| a1) oil industry enterprises | - |
| a2) energy and natural resources | 366.39 |
| a3) other sectors of industry, except for a1) and a2) | 1,845.12 |
| a4) trade and services sector | 7,216.87 |
| a5) agriculture | 339.58 |
| a6) loans extended to individuals for personal, household and other purposes, except for mortgage loans | 1,454.58 |
| a7) mortgage loans extended to individuals for purchase and construction of real estate | 316.13 |
| a8) loans extended to banks for a period above 7 days | 506.22 |
| a9) loans extended to central and municipal government bodies | - |
| a10) other loans | 3,803.71 |
| b) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day) | 27.80 |
| c) deposits at other banks | 1,134.54 |
| d) investments in securities | - |
| e) securities for trade | 2,397.48 |
| f) financial leasing | - |
| 2. Interest and associated expenditures, total | 2,998.68 |
| a) interest on deposits, total | 2,308.01 |
| a1) call deposits of legal entities (including all current and checking accounts) | 269.54 |
| a2) call deposits of individuals | 36.52 |
| a3) time deposits of individuals and legal entities | 2,001.95 |
| b) Loans of NBA | - |
| c) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day) | 3.97 |
| d) deposits of banks | 42.65 |
| e) loans extended to banks for a period above 7 days | 481.49 |
| f) loans of other financial institutions, including debts from international financial organizations | 131.14 |
| g) Deposits and loans of central and municipal government bodies | - |
| h) mortgage loans borrowed by bank | - |
| i) subordinated and other associated types of debt instruments issued by bank | - |
| j) other interest-related expences | 31.42 |
| 3. Net interest income (loss) (row 1 less row 2) | 16,409.74 |
| 4. Non-interest income, total | (4,658.51) |
| a) commission fee for maintenance of accounts | 1,274.57 |
| b) net income from foreign exchange operations, including movement of exchange rate | (5,941.49) |
| c) commission fee for other types of services | 399.94 |
| d) income from participation in business entities, as well as from investments in inactive marketable securities, total | - |
| d1) income from participation in unconsolidated affiliate companies (share that gives 50% + 1 voting right) | - |
| d2) income from participation in unconsolidated companies and joint ventures (less than 50% of voting right) | - |
| e) other types of non-interest income | (391.53) |
| 5. Non-interest expenses, total | 9,854.59 |
| a) salaries and other types of compensations, total | 2,956.11 |
| a1) salary | 2,170.36 |
| a2) bonuses | 240.60 |

| | |
|---|-------------------|
| a3) other types of compensations and allowances | - |
| a4) social security expenses, including contributions to employment fund | 545.15 |
| b) expenditures related to fixed assets that are used in banking operations, total | 2,491.34 |
| b1) lease payments | 966.44 |
| b2) depreciation | 721.48 |
| b3) logistics expenses for maintenance of fixed assets | 173.37 |
| b4) other expenses related to fixed assets | 630.05 |
| c) other types of operating and other non-interest expenditures | 4,407.14 |
| 6. Net operating profit (loss) (row 3 plus row 4 minus row 5) | 1,896.64 |
| 7. Allowance for asset loss provisioning (expenditures) | 11,202.82 |
| 8. Net profit (loss) before taxes and contingent expenses related to banking activity are paid (row 6 minus row 7) | (9,306.18) |
| 9. Profit (loss) from unforeseen types of activity and from adjustments in accounting for previous period, total | - |
| a) profit (loss) from sales of real estate | - |
| b) other profit (loss) | - |
| 10. Net profit (loss) before taxes (row 8 +/- row 9) | (9,306.18) |
| 11. Taxes | (27.35) |
| 12. Net profit (loss) after taxes (row 10 less row 11) | (9,278.83) |
| 13. Declared dividends, amount | - |