

Profit and loss statement

in 1000 AZN

No	PL Items	31-12-21	31-12-20
1	Interest income:	63588.67	53538.75
1.1	Interest income from loans to customers	61677.59	49862.63
1.2	Interests income from loans to banks and financial institutions	1366.21	2310.36
1.3	Interests income from deposits to banks and financial institutions	100.04	703.46
1.4	Interest income from securities	443.75	0.00
1.5	Other interest income	1.08	1.25
2	Interest expenses:	19626.85	18965.17
2.1	Interest expenses on the deposits and customer accounts	16289.12	15864.86
2.2	Interest expenses on due to Central Bank and other state funds	2269.66	2278.91
2.3	Interest expenses from funds raised	810.94	562.86
2.4	Interest paid on money market instruments	0.00	0
2.5	Interest paid on securities operations	0	0.00
2.6	Other interest expenses	257.13	258.54
3	Net interest income(loss)	43961.82	34573.58
4	Non-interest income:	3588.42	3783.35
4.1	Commissions income	3914.74	3095.90
4.2	Net gain/(loss) on foreign exchange operations	-575.88	25.70
4.3	Foreign exchange translation losses less gains	-317.91	543.35
4.4	Other income	567.47	118.40
5	Non-interest expenses:	49142.95	40802.67
5.1	Staff costs	23807.52	19322.88
5.2	Administrative expenses	6811.38	10185.40
5.3	Amortization expenses	4014.55	3435.10
5.4	Other expenses	14509.50	7859.29
	Oprational income(loss)	-1592.71	-2445.74
6	Revaluation reserves	-13325.83	37303.06
7	Income before taxes	11733.12	-39748.80
8	Income taxes	0.00	0.00
9	Net income	11733.12	-39748.80