

STATEMENT OF PROFIT OR LOSS

31.12.2022

(in thousands AZN)

	Current reporting period	Prior reporting period
Interest income:	582,884.42	436,502.50
Loans to customers	370,211.53	285,962.35
Interest income on loans to banks and other financial institutions	1,325.83	1,173.81
Interest income on deposits with banks and other financial institutions	98,151.93	77,254.81
Interest income on trade and investment securities	73,337.88	59,637.60
Other interest income	39,857.25	12,473.93
Interest expense:	91,756.14	86,602.10
Interest expense on customer deposits	60,875.44	39,503.48
Interest expense on due to CBAR and government funds	7,620.88	4,505.41
Interest expense on borrowed funds	445.56	683.35
Interest expense on money market instruments	0.00	0.00
Interest expense on securities	22,801.27	41,909.86
Other interest expenses	12.99	0.00
Net interest income (expense)	491,128.28	349,900.40
Non-interest income:	197,355.34	168,149.13
Fee and commission income	99,133.51	71,858.57
Gain/losses on foreign currencies	80,338.28	59,409.48
Gain/losses on operations with securities and revaluation	874.01	-5,664.47
Other income	17,009.54	42,545.55
Non-interest income:	293,053.24	240,021.49
Expenses on salary and other type of compensations	125,413.69	98,663.65
General and administrative expenses	21,830.03	16,326.68
Depreciation expenses	28,827.51	24,145.28
Other expenses	116,982.01	100,885.88
(Special provision for possible losses)	61,509.81	18,087.12
Profit (loss) before income tax	333,920.57	259,940.92
Income tax	79,541.05	51,161.28
Net profit for the period	254,379.52	208,779.64