



BALANCE SHEET

(K AZN)

ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,473,562
Investment securities	1,960,222
Deposits to Banks and other Financial Institutions	1,080,318
Loans to Banks and other Financial Institutions	119,136
Loans to Customers	2,667,872
a) consumer loans	280,839
b) business loans	2,281,964
c) mortgage loans	105,069
d) other loans	0
Allowance for possible losses on loans	47,403
Loans to Customers (net)	2,620,469
Property and Equipment	13,734
Intangible Assets	26,886
Investments and financial participation	163,047
Investments and financial participation in other unconsolidated companies and joint ventures	2,318
Specific reserves against possible losses on loans on off-balance assets	7,917
Other assets	154,241
Total Assets	7,606,015

LIABILITIES

Deposits	6,117,833
a) retail customers	1,362,642
b) legal entities	4,755,191
Loro accounts	35,341
Deposits of banks and other financial institutions	569,366
Securities issued by bank	105,251
Other liabilities	156,971
Total liabilities	6,984,762

EQUITY

Equity capital	603,816
a) common stocks in circulation	354,512
Retained Earnings	249,304
Total reserves:	17,437
a) reserves on loans, leasings and other commitments	42,373
b) reserves on fixed assets valuation	0
c) other reserves	-32,256
Total Equity	621,253
Total Liabilities and Equity	7,606,015



PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
Interest income:	223,918
Loans to customers	156,606
Loans to banks and other financial institutions	7,122
Deposits on banks and other financial institutions	9,663
Investment securities	50,141
Other interest income	386
Interest expense:	39,626
Customer deposits	23,674
CBAR and other governments	0
Other borrowed funds	11,645
Money markets	0
Securities	0
Other interest expenses	4,307
Net interest income(expense)	184,292
Non-interest income:	143,905
Fee and comission income	81,434
Net gain/(loss) on FX	29,369
Net gain/(loss) on securities operations	-15,059
Other income	48,161
Non-interest expense:	178,309
Staff costs	40,624
General and administrative expenses	47,522
Amortisation and Depreciation Expense	25,132
Other expenses	65,030
Operational profit	149,888
Specific provisions on possible losses	3,787
Net profit before profit tax	146,101
Profit tax	36,389
Net Profit	109,712