



BALANCE SHEET

(K AZN)

ASSETS

Cash and Cash equivalents (incl. blocked accounts)	3,020,907
Investment securities	1,745,543
Deposits to Banks and other Financial Institutions	593,605
Loans to Banks and other Financial Institutions	122,869
Loans to Customers	2,728,064
a) consumer loans	270,549
b) business loans	2,346,234
c) mortgage loans	111,281
d) other loans	0
Allowance for possible losses on loans	57,098
Loans to Customers (net)	2,670,966
Property and Equipment	13,614
Intangible Assets	26,186
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	3,938
Other assets	164,697
Total Assets	8,519,814

LIABILITIES

Deposits	7,004,319
a) retail customers	1,568,704
b) legal entities	5,435,615
Loro accounts	35,776
Deposits of banks and other financial institutions	567,483
Securities issued by bank	105,209
Other liabilities	144,030
Total liabilities	7,856,817

EQUITY

Equity capital	643,498
a) common stocks in circulation	354,512
Retained Earnings	288,986
Total reserves:	19,499
a) reserves on loans, leasings and other commitments	36,230
b) general reserves to cover possible losses on other assets	12,270
c) other reserves	-29,001
Total Equity	662,997
Total Liabilities and Equity	8,519,814



PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
Interest income:	312,340
Loans to customers	212,859
Loans to banks and other financial institutions	10,372
Deposits on banks and other financial institutions	20,830
Investment securities	67,795
Other interest income	484
Interest expense:	51,341
Customer deposits	37,178
CBAR and other governments	1,078
Other borrowed funds	8,796
Money markets	0
Securities	4,289
Other interest expenses	0
Net interest income(expense)	259,752
Non-interest income:	185,634
Fee and comission income	114,335
Net gain/(loss) on FX	42,373
Net gain/(loss) on securities operations	-13,899
Other income	42,825
Non-interest expense:	232,578
Staff costs	58,190
General and administrative expenses	72,333
Amortisation and Depreciation Expense	33,359
Other expenses	68,697
Operational profit	212,808
Specific provisions on possible losses	14,159
Net profit before profit tax	198,649
Profit tax	49,255
Net Profit	149,394