



BALANCE SHEET

(K AZN)

ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,360,540
Investment securities	2,270,628
Deposits to Banks and other Financial Institutions	1,449,278
Loans to Banks and other Financial Institutions	162,260
Loans to Customers	2,720,769
a) consumer loans	86,297
b) business loans	2,500,237
c) mortgage loans	134,235
d) other loans	0
Allowance for possible losses on loans	78,486
Loans to Customers (net)	2,642,283
Property and Equipment	12,162
Intangible Assets	22,008
Investments and financial participation	55,541
Investments and financial participation in other unconsolidated companies and joint ventures	57,824
Specific reserves against possible losses on loans on off-balance assets	2,575
Other assets	204,114
Total Assets	8,234,064

LIABILITIES

Deposits	6,593,023
a) retail customers	1,725,534
b) legal entities	4,867,489
Loro accounts	13,766
Deposits of banks and other financial institutions	554,370
Securities issued by bank	105,005
Other liabilities	195,595
Total liabilities	7,461,758

EQUITY

Equity capital	730,767
a) common stocks in circulation	354,512
Retained Earnings	376,255
Total reserves:	41,540
a) reserves on loans, leasings and other commitments	36,903
b) provisions for compensation of possible losses from other assets	13,015
c) revaluation of fixed assets	0
d) other reserves	-8,379
Total Equity	772,306
Total Liabilities and Equity	8,234,064



PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
Interest income:	323,888
Loans to customers	168,633
Loans to banks and other financial institutions	11,859
Deposits on banks and other financial institutions	52,803
Investment securities	90,356
Other interest income	238
Interest expense:	44,023
Customer deposits	33,404
CBAR and other governments	0
Other borrowed funds	6,272
Money markets	0
Securities	4,039
Other interest expenses	308
Net interest income(expense)	269,079
Non-interest income:	165,913
Fee and comission income	101,296
Net gain/(loss) on FX	27,536
Net gain/(loss) on securities operations	-4,119
Other income	41,200
Non-interest expense:	229,325
Staff costs	68,184
General and administrative expenses	74,204
Amortisation and Depreciation Expense	26,388
Other expenses	60,549
Operational profit	205,667
Specific provisions on possible losses	15,899
Net profit before profit tax	189,768
Profit tax	42,499
Net Profit	147,269