



BALANCE SHEET

(K AZN)

ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,761,608
Investment securities	1,699,661
Deposits to Banks and other Financial Institutions	1,071,590
Loans to Banks and other Financial Institutions	89,184
Loans to Customers	2,510,754
a) consumer loans	184,350
b) business loans	2,224,763
c) mortgage loans	101,641
d) other loans	0
Allowance for possible losses on loans	66,441
Loans to Customers (net)	2,444,313
Property and Equipment	14,343
Intangible Assets	27,830
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	5,574
Other assets	153,742
Total Assets	7,422,062

LIABILITIES

Deposits	5,951,519
a) retail customers	1,269,280
b) legal entities	4,682,239
Loro accounts	29,438
Deposits of banks and other financial institutions	559,632
Securities issued by bank	105,305
Other liabilities	194,051
Total liabilities	6,839,946

EQUITY

Equity capital	581,104
a) common stocks in circulation	354,512
Retained Earnings	226,593
Total reserves:	1,012
a) reserves on loans, leasings and other commitments	33,913
b) reserves on fixed assets valuation	0
c) other reserves	-49,681
Total Equity	582,116
Total Liabilities and Equity	7,422,062



PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
Interest income:	145,824
Loans to customers	104,572
Loans to banks and other financial institutions	4,880
Deposits on banks and other financial institutions	3,299
Investment securities	32,798
Other interest income	276
Interest expense:	25,044
Customer deposits	16,181
CBAR and other goverments	495
Other borrowed funds	6,818
Money markets	0
Securities	0
Other interest expenses	1,550
Net interest income(expense)	120,780
Non-interest income:	78,025
Fee and comission income	51,620
Net gain/(loss) on FX	21,786
Net gain/(loss) on securities operations	-14,863
Other income	19,482
Non-interest expense:	103,644
Staff costs	26,287
General and administrative expenses	27,924
Amortisation and Depreciation Expense	16,311
Other expenses	33,121
Operational profit	93,747
Specific provisions on possible losses	9,114
Net profit before profit tax	86,047
Profit tax	21,203
Net Profit	64,844