



## BALANCE SHEET

(K AZN)

### ASSETS

|  |                  |
|--|------------------|
| Cash and Cash equivalents (incl. blocked accounts)   | 1,421,937        |
| Investment securities  | 1,849,411        |
| Deposits to Banks and other Financial Institutions   | 1,248,398        |
| Loans to Banks and other Financial Institutions  | 129,264          |
| Loans to Customers   | 3,303,277        |
| a) consumer loans  | 90,444           |
| b) business loans  | 3,002,987        |
| c) mortgage loans  | 209,846          |
| d) other loans   | 0                |
| Allowance for possible losses on loans   | 67,336           |
| Loans to Customers (net)   | 3,235,942        |
| Property and Equipment   | 10,496           |
| Intangible Assets  | 20,027           |
| 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                     | 1,549            |
| Other assets   | 192,887          |
| <b>Total Assets</b>  | <b>8,220,178</b> |

### LIABILITIES

|  |                  |
|--|------------------|
| Deposits   | 6,410,056        |
| a) retail customers                                | 1,888,408        |
| b) legal entities                                  | 4,521,648        |
| Loro accounts                                      | 11,392           |
| REPO operations                                    | 0                |
| Deposits of banks and other financial institutions | 638,252          |
| Securities issued by bank                          | 86,001           |
| Other liabilities                                  | 167,602          |
| <b>Total liabilities</b>                           | <b>7,313,303</b> |

### EQUITY

|   |                  |
|---|------------------|
| Equity capital  | 839,123          |
| a) common stocks in circulation                                     | 354,512          |
| Retained Earnings   | 484,611          |
| Total reserves:   | 67,753           |
| a) reserves on loans, leasings and other commitments                | 51,848           |
| b) provisions for compensation of possible losses from other assets | 15,838           |
| c) revaluation of fixed assets                                      | 0                |
| d) revaluation of securities  | 67               |
| <b>Total Equity</b>   | <b>906,875</b>   |
| <b>Total Liabilities and Equity</b>                                 | <b>8,220,178</b> |



## PROFIT and LOSS STATEMENT

(K AZN)

|   | Year To Date   |
|---|----------------|
| <b>Interest income:</b>                               | <b>478,003</b> |
| Loans to customers                                    | 265,164        |
| Loans to banks and other financial institutions       | 21,096         |
| Deposits on banks and other financial institutions    | 63,403         |
| Investment securities                                 | 126,526        |
| Other interest income                                 | 1,814          |
| <b>Interest expense:</b>                              | <b>121,410</b> |
| Customer deposits                                     | 105,156        |
| CBAR and other governments                            | 0              |
| Other borrowed funds                                  | 7,380          |
| Money markets   | 3,665          |
| Securities  | 4,855          |
| Other interest expenses                               | 354            |
| <b>Specific provisions created for interest debts</b> | <b>-319</b>    |
| <b>Net interest income(expense)</b>                   | <b>356,911</b> |
| <b>Non-interest income:</b>                           | <b>251,215</b> |
| Fee and comission income                              | 163,588        |
| Net gain/(loss) on FX                                 | 40,132         |
| Net gain/(loss) on securities operations              | -492           |
| Other income  | 47,987         |
| <b>Non-interest expense:</b>                          | <b>345,740</b> |
| Staff costs   | 101,488        |
| General and administrative expenses                   | 122,037        |
| Amortisation and Depreciation Expense                 | 37,540         |
| Other expenses  | 84,674         |
| <b>Operational profit</b>                             | <b>262,386</b> |
| <b>Specific provisions on possible losses</b>         | <b>-5,049</b>  |
| <b>Net profit before profit tax</b>                   | <b>267,435</b> |
| <b>Profit tax</b>                                     | <b>56,896</b>  |
| <b>Net Profit</b>                                     | <b>210,538</b> |