

**BALANCE SHEET**  
**ASSETS**

(K AZN)

ASSETS	Total
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	67,189.31
a) in national currency	20,277.09
b) in currencies of OECD countries	46,910.89
c) in currencies of CIS and Baltic countries	1.33
d) in currencies of other countries, excluding b) and c)	-
2. Claims on NBA, total	40,395.80
a) correspondent accounts	39,013.54
b) reserve accounts	1,382.26
3. "Nostro" accounts (correspondent accounts at other banks), total	203,737.01
a) in Azerbaijan	738.91
b) in OECD countries	202,528.55
c) in CIS and Baltic countries	84.83
d) in other countries, excluding b) and c)	384.72
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	7,319.72
a) secured	4,772.56
b) unsecured	2,547.16
5. Deposits at financial institutions, including banks	209,453.27
5.1. Deposits at banks (excluding rows 3 and 4), total	209,453.27
a) in Azerbaijan	50,441.86
b) in OECD countries	132,155.00
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	26,856.41
5.2. Deposits at financial institutions	-
6. Investments in securities	-
7. Trade Securities	59,061.43
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 4), total	18,469.30
a) in Azerbaijan	18,469.30
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	-
8.1. (less) Specific reserves against possible losses on loans to banks	-
8.2. Net loans to banks (row 8 less row 8.1)	18,469.30
9. Loans and leasing extended to clients, including overdrafts, total	614,330.21
9.1. (less) Specific reserves against possible losses on loans and leasing to clients	28,149.73
9.2. Net loans and leasing (row 9 minus row 9.1)	586,180.48
10. Fixed assets used in banking operations, excluding depreciation	13,774.86
a) land and buildings	5,986.76
b) real estate under construction	3,850.66
c) equipment, furniture, movable property and other	10,165.75
d) (less) accrued depreciation	6,228.31
11. Fixed assets not used in banking operations, total	2,000.00
a) fixed assets repossessed by bank for overdue payments	-
b) other fixed assets, including fixed assets of shut-down branches	2,000.00

12. Investments and financial participation (50 % + 1 voting share) in unconsolidated affiliate companies, total	128,130.35
a) banks	128,130.35
b) other financial institutions	-
c) non-financial institutions	-
13. Investments and financial participation (less than 50 % voting share) in other unconsolidated companies and joint ventures, total	-
a) banks	-
b) other financial institutions	-
c) non-financial institutions	-
14. Intangible assets, excluding depreciation	3,570.27
15. Other assets	42,383.29
a) Reserves on other operations	-
<b>16. Total assets</b>	<b>1,381,665.09</b>

## LIABILITIES

(K AZN)

LIABILITIES	Total
1. Deposits (except for banks and other financial institutions), <i>total</i>	694,416.13
a) Call deposits of legal entities (including all current and checking accounts), <i>total</i>	480,253.88
a1) non-interest-bearing call deposits	436,390.24
a2) interest-bearing call deposits	43,863.64
b) Call deposits of individuals	102,458.67
b1) non-interest-bearing call deposits	56,427.53
b2) interest-bearing call deposits	46,031.14
c) Time deposits of individuals	95,585.54
d) Time deposits of legal entities	16,118.04
2. NBA's claims to bank, <i>total</i>	-
a) auction	-
b) overdraft	-
c) pawn-shop	-
d) other	-
3. Claims of other banks ("loro" accounts), <i>total</i>	198.62
a) in Azerbaijan	85.07
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	113.55
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7 <sup>th</sup> day), <i>total</i>	-
a) secured	-
b) unsecured	-
5. Deposits of banks and other financial institutions, <i>total</i>	206,724.86
a) deposits of banks	160,247.47
b) deposits of financial institutions	46,477.39
6. Loans of banks (for a period above 7 days), <i>total</i>	72,235.87
a) secured	-
b) unsecured	72,235.87
7. Loans of other financial institutions (except for banks), <i>total</i>	46,720.95
a) financial institutions	46,720.95
b) international organizations	-
8. Deposits and loans of central and municipal government bodies	-

9. Mortgage loans borrowed by bank for its own needs	-
10. Subordinated and other associated types of debt instruments issued by bank (including preferred time stocks)	-
11. Other Liabilities	25,620.28
12. Total liabilities	<b>1,045,916.71</b>

### **CAPITAL**

*(K AZN)*

<b>C. CAPITAL</b>	<b>Total</b>
13. Equity capital, total	323,721.17
a) common stocks (or shares) in circulation	333,000.00
b) preferred call stocks in circulation (including the difference between nominal and market prices)	-
c) difference between nominal and market prices of common stocks	-
d) net retained earnings (loss), total	(9,278.83)
d1) capital reserves	-
d2) net profit (loss) of previous years	-
d3) net profit (loss) of current year	(9,278.83)
e) (less) repurchased own common stocks and preferred call stocks (unliquidated or unsold)	-
14. Ordinary reserves	12,027.21
a) revaluation of fixed assets	-
b) general reserves to cover possible losses on loans, leasing and inter-bank claims	9,750.32
c) general reserves to cover possible losses on other assets	2,281.01
d) other ordinary reserves	(4.12)
<b>15. Total capital</b>	<b>335,748.38</b>
<b>16. Total liabilities and capital</b>	<b>1,381,665.09</b>