



BALANCE SHEET

(K AZN)

ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,128,195
Investment securities	1,567,013
Deposits to Banks and other Financial Institutions	2,824,577
Loans to Banks and other Financial Institutions	213,464
Loans to Customers	3,624,791
a) consumer loans	60,358
b) business loans	3,309,885
c) mortgage loans	254,548
d) other loans	0
Allowance for possible losses on loans	134,347
Loans to Customers (net)	3,490,443
Property and Equipment	9,607
Intangible Assets	16,508
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	12,967
Other assets	172,150
Total Assets	9,522,354

LIABILITIES

Deposits	7,216,161
a) retail customers	1,854,050
b) legal entities	5,362,111
Loro accounts	21,767
REPO operations	162,311
Liabilities to the Central Bank and State Funds	0
Deposits of banks and other financial institutions	845,179
Current tax liabilities	0
Deferred tax liability	0
Subordinated debt	58,975
Securities issued by bank	39,989
Other liabilities	256,326
Total liabilities	8,600,708

EQUITY

Equity capital	870,674
a) common stocks in circulation	405,185
Retained Earnings	465,490
Total reserves:	50,972
a) reserves on loans, leasings and other commitments	41,188
b) provisions for compensation of possible losses from other assets	12,804
c) revaluation of fixed assets	0
d) revaluation of securities	-3,021
Total Equity	921,646
Total Liabilities and Equity	9,522,354

PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
Interest income:	287,681
Loans to customers	160,834
Loans to banks and other financial institutions	31,008
Deposits on banks and other financial institutions	54,954
Investment securities	40,689
Other interest income	196
Interest expense:	110,024
Customer deposits	101,422
CBAR and other goverments	0
Other borrowed funds	4,833
Money markets	296
Securities	3,472
Other interest expenses	0
Specific provisions created for interest debts	3,953
Net interest income(expense)	173,704
Non-interest income:	114,140
Fee and comission income	88,095
Net gain/(loss) on FX	17,751
Net gain/(loss) on securities operations	5
Other income	8,289
Non-interest expense:	166,545
Staff costs	56,708
General and administrative expenses	7,875
Amortisation and Depreciation Expense	1,858
Other expenses	100,104
Operational profit	121,300
Specific provisions on possible losses	32,873
Income (Expense) from Extraordinary Activities and Changes in Accounting for the Previous Reporting Period	-304
Net profit before profit tax	88,123
Profit tax	20,376
Net Profit	67,747