



BALANCE SHEET

(K AZN)

ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,267,316
Investment securities	2,893,726
Deposits to Banks and other Financial Institutions	1,388,252
Loans to Banks and other Financial Institutions	205,876
Loans to Customers	4,001,929
a) consumer loans	58,070
b) business loans	3,682,538
c) mortgage loans	261,321
d) other loans	0
Allowance for possible losses on loans	118,168
Loans to Customers (net)	3,883,762
Property and Equipment	46,694
Intangible Assets	16,276
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	13,090
Other assets	184,886
Total Assets	9,987,063

LIABILITIES

Deposits	7,487,038
a) retail customers	1,977,932
b) legal entities	5,509,106
Loro accounts	13,509
REPO operations	314,976
Liabilities to the Central Bank and State Funds	0
Deposits of banks and other financial institutions	919,912
Current tax liabilities	0
Deferred tax liability	0
Subordinated debt	58,975
Securities issued by bank	0
Other liabilities	207,938
Total liabilities	9,002,348

EQUITY

Equity capital	936,428
a) common stocks in circulation	404,882
Retained Earnings	531,545
Total reserves:	48,287
a) reserves on loans, leasings and other commitments	42,991
b) provisions for compensation of possible losses from other assets	13,242
c) revaluation of fixed assets	0
d) revaluation of securities	(7,946)
Total Equity	984,715
Total Liabilities and Equity	9,987,063

PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
Interest income:	441,585
Loans to customers	244,286
Loans to banks and other financial institutions	46,377
Deposits on banks and other financial institutions	84,449
Investment securities	66,206
Other interest income	267
Interest expense:	173,176
Customer deposits	159,194
CBAR and other goverments	0
Other borrowed funds	7,353
Money markets	2,008
Securities	4,620
Other interest expenses	0
Specific provisions created for interest debts	2,408
Net interest income(expense)	266,001
Non-interest income:	176,158
Fee and comission income	137,031
Net gain/(loss) on FX	28,756
Net gain/(loss) on securities operations	(32)
Other income	10,403
Non-interest expense:	250,286
Staff costs	84,626
General and administrative expenses	11,796
Amortisation and Depreciation Expense	3,572
Other expenses	150,293
Operational profit	191,872
Specific provisions on possible losses	19,317
Income (Expense) from Extraordinary Activities and Changes in Accounting for the Previous Reporting Period	(276)
Net profit before profit tax	172,279
Profit tax	38,477
Net Profit	133,802