

BALANCE SHEET
ASSETS

(K AZN)

ASSETS	Total
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	38,887.68
a) in national currency	24,051.53
b) in currencies of OECD countries	14,792.19
c) in currencies of CIS and Baltic countries	43.96
d) in currencies of other countries, excluding b) and c)	-
2. Claims on NBA, total	26,888.75
a) correspondent accounts	25,506.49
b) reserve accounts	1,382.26
3. "Nostro" accounts (correspondent accounts at other banks), total	199,397.57
a) in Azerbaijan	2,835.45
b) in OECD countries	193,496.62
c) in CIS and Baltic countries	2,503.96
d) in other countries, excluding b) and c)	561.54
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	204.95
a) secured	181.17
b) unsecured	23.78
5. Deposits at financial institutions, including banks	247,760.33
5.1. Deposits at banks (excluding rows 3 and 4), total	247,760.33
a) in Azerbaijan	35,315.26
b) in OECD countries	174,329.20
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	38,115.87
5.2. Deposits at financial institutions	-
6. Investments in securities	-
7. Trade Securities	305,478.85
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 4), total	27,816.13
a) in Azerbaijan	27,816.13
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)	27,816.13
9. Loans and leasing extended to clients, including overdrafts, total	641,488.76
9.1. (less) Specific reserves against possible losses on loans and leasing to clients	35,167.27
9.2. Net loans and leasing (row 9 minus row 9.1)	606,321.49
10. Fixed assets used in banking operations, excluding depreciation	11,615.01
a) land and buildings	5,986.76
b) real estate under construction	941.26
c) equipment, furniture, movable property and other	11,517.67
d) (less) accrued depreciation	6,830.68
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	3,981.97
15. Other assets	46,044.42
a) Reserves on other operations	58.64
16. Total assets	1,644,468.86

LIABILITIES

(K AZN)

LIABILITIES	Total
1. Deposits (except for banks and other financial institutions), <i>total</i>	952,040.26
a) Call deposits of legal entities (including all current and checking accounts), <i>total</i>	568,901.26
a1) non-interest-bearing call deposits	489,578.33
a2) interest-bearing call deposits	79,322.93
b) Call deposits of individuals	139,244.45
b1) non-interest-bearing call deposits	113,713.41
b2) interest-bearing call deposits	25,531.04
c) Time deposits of individuals	99,993.70
d) Time deposits of legal entities	143,900.85
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>	1,151.00
a) in Azerbaijan	752.76
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	398.24
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7 th day), <i>total</i>	-
a) secured	-
b) unsecured	-
5. Deposits of banks and other financial institutions, <i>total</i>	205,184.44
a) deposits of banks	161,648.40
b) deposits of financial institutions	43,536.04
6. Loans of banks (for a period above 7 days), <i>total</i>	68,137.76
a) secured	-
b) unsecured	68,137.76
7. Loans of other financial institutions (except for banks), <i>total</i>	50,091.39
a) financial institutions	50,091.39
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	12,295.33
12. Total liabilities	1,288,900.18

CAPITAL

(K AZN)

C. CAPITAL	Total
13. Equity capital, <i>total</i>	342,959.35
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), <i>total</i>	9,959.35
d1) capital reserves	-
d2) net profit (loss) of previous years	10,832.19
d3) net profit (loss) of current year	(872.84)
e) (less) repurchased own common stocks and preferred call stocks (unliquidated or unsold)	-
14. Ordinary reserves	12,609.32
a) revaluation of fixed assets	-
b) general reserves to cover possible losses on loans, leasing and inter-bank claims	10,150.13
c) general reserves to cover possible losses on other assets	2,485.35
d) other ordinary reserves	(26.15)
15. Total capital	355,568.67
16. Total liabilities and capital	1,644,468.86