

**BALANCE SHEET**  
**ASSETS**

(KAZN)

| ASSETS  | Total               |
|---|---------------------|
| 1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total                                   | 116,493.49          |
| a) in national currency   | 20,515.98           |
| b) in currencies of OECD countries  | 95,950.89           |
| c) in currencies of CIS and Baltic countries  | 26.62               |
| d) in currencies of other countries, excluding b) and c)  | -                   |
| 2. Claims on NBA, total   | 203,314.94          |
| a) correspondent accounts   | 198,636.34          |
| b) reserve accounts   | 4,678.60            |
| 3. "Nostro" accounts (correspondent accounts at other banks), total   | 338,224.32          |
| a) in Azerbaijan  | 8,015.17            |
| b) in OECD countries  | 326,112.33          |
| c) in CIS and Baltic countries  | 2,164.62            |
| d) in other countries, excluding b) and c)  | 1,932.20            |
| 4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total                           | 4,163.11            |
| a) secured  | -                   |
| b) unsecured  | 4,163.11            |
| 5. Deposits at financial institutions, including banks  | 507,180.47          |
| 5.1. Deposits at banks (excluding rows 3 and 4), total  | 507,180.47          |
| a) in Azerbaijan  | 88,732.47           |
| b) in OECD countries  | 377,006.77          |
| c) in CIS and Baltic countries  | -                   |
| d) in other countries, excluding b) and c)  | 41,441.23           |
| 5.2. Deposits at financial institutions   | -                   |
| 6. Investments in securities  | -                   |
| 7. Trade Securities   | 53,674.28           |
| 8. Loans to banks (except for short-term inter-bank financial instruments specified in row 4), total                                  | 23,141.07           |
| a) in Azerbaijan  | 23,141.07           |
| 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   | 5,418.35            |
| 8.2. Net loans to banks (row 8 less row 8.1)  | 17,722.72           |
| 9. Loans and leasing extended to clients, including overdrafts, total   | 736,853.78          |
| 9.1. (less) Specific reserves against possible losses on loans and leasing to clients   | 35,193.43           |
| 9.2. Net loans and leasing (row 9 minus row 9.1)  | 701,660.35          |
| 10. Fixed assets used in banking operations, excluding depreciation   | 13,829.78           |
| a) land and buildings   | 4,522.58            |
| b) real estate under construction   | -                   |
| c) equipment, furniture, movable property and other   | 17,035.52           |
| d) (less) accrued depreciation  | 7,728.32            |
| 11. Fixed assets not used in banking operations, total  | 3,536.61            |
| a) fixed assets repossessed by bank for overdue payments  | 1,536.61            |
| 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                      | 148,986.68          |
| a) banks  | 148,986.68          |
| 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   | 4,773.24            |
| 15. Other assets  | 24,676.86           |
| a) Reserves on other operations   | 2,073.16            |
| <b>16. Total assets</b>   | <b>2,136,163.69</b> |

## LIABILITIES

(K AZN)

| LIABILITIES  | Total               |
|--|---------------------|
| 1. Deposits (except for banks and other financial institutions), <i>total</i>  | 1,321,549.84        |
| a) Call deposits of legal entities (including all current and checking accounts), <i>total</i>                                 | 703,518.03          |
| a1) non-interest-bearing call deposits   | 604,823.77          |
| a2) interest-bearing call deposits   | 98,694.26           |
| b) Call deposits of individuals  | 192,110.69          |
| b1) non-interest-bearing call deposits   | 58,580.51           |
| b2) interest-bearing call deposits   | 133,530.18          |
| c) Time deposits of individuals  | 175,643.88          |
| d) Time deposits of legal entities   | 250,277.24          |
| 2. NBA's claims to bank, <i>total</i>  | 3,000.00            |
| a) auction   | -                   |
| b) overdraft   | -                   |
| c) pawn-shop   | -                   |
| d) other   | 3,000.00            |
| 3. Claims of other banks ("loro" accounts), <i>total</i>   | 6,080.08            |
| a) in Azerbaijan   | 581.91              |
| b) in OECD countries   | -                   |
| c) in CIS and Baltic countries   | -                   |
| d) in other countries, excluding b) and c)   | 5,498.17            |
| 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>  | 270,381.48          |
| a) deposits of banks   | 231,633.28          |
| b) deposits of financial institutions  | 38,748.20           |
| 6. Loans of banks (for a period above 7 days), <i>total</i>  | 92,982.21           |
| a) secured   | -                   |
| b) unsecured   | 92,982.21           |
| 7. Loans of other financial institutions (except for banks), <i>total</i>  | 73,459.00           |
| a) financial institutions  | 73,459.00           |
| 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  | 8,672.93            |
| <b>12. Total liabilities</b>   | <b>1,776,125.54</b> |

## CAPITAL

(K AZN)

| C. CAPITAL   | Total               |
|--|---------------------|
| 13. Equity capital, total  | 346,824.10          |
| 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   | 13,824.10           |
| d1) capital reserves   | -                   |
| d2) net profit (loss) of previous years  | 10,832.19           |
| d3) net profit (loss) of current year  | 2,991.91            |
| e) (less) repurchased own common stocks and preferred call stocks (unliquidated or unsold)           | -                   |
| 14. Ordinary reserves  | 13,214.05           |
| a) revaluation of fixed assets   | -                   |
| b) general reserves to cover possible losses on loans, leasing and inter-bank claims                 | 11,508.35           |
| c) general reserves to cover possible losses on other assets   | 1,706.45            |
| d) other ordinary reserves   | (0.74)              |
| <b>15. Total capital</b>   | <b>360,038.15</b>   |
| <b>16. Total liabilities and capital</b>   | <b>2,136,163.69</b> |