

**BALANCE SHEET**  
**ASSETS**

(K AZN)

ASSETS	Total
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	65,973.15
a) in national currency	28,950.50
b) in currencies of OECD countries	36,841.53
c) in currencies of CIS and Baltic countries	181.12
d) in currencies of other countries, excluding b) and c)	-
2. Claims on NBA, total	237,510.93
a) correspondent accounts	230,923.25
b) reserve accounts	6,587.68
3. "Nostro" accounts (correspondent accounts at other banks), total	39,000.27
a) in Azerbaijan	17,308.22
b) in OECD countries	15,793.50
c) in CIS and Baltic countries	2,968.25
d) in other countries, excluding b) and c)	2,930.30
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	4,062.22
a) secured	-
b) unsecured	4,062.22
5. Deposits at financial institutions, including banks	578,703.42
5.1. Deposits at banks (excluding rows 3 and 4), total	578,703.42
a) in Azerbaijan	106,824.25
b) in OECD countries	437,655.21
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	34,223.96
5.2. Deposits at financial institutions	-
6. Investments in securities	-
7. Trade Securities	83,148.80
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 4), total	45,964.81
a) in Azerbaijan	45,964.81
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	6,141.83
8.2. Net loans to banks (row 8 less row 8.1)	39,822.98
9. Loans and leasing extended to clients, including overdrafts, total	735,237.12
9.1. (less) Specific reserves against possible losses on loans and leasing to clients	31,320.09
9.2. Net loans and leasing (row 9 minus row 9.1)	703,917.03
10. Fixed assets used in banking operations, excluding depreciation	13,386.23
a) land and buildings	4,522.58
b) real estate under construction	-
c) equipment, furniture, movable property and other	17,517.03
d) (less) accrued depreciation	8,653.38
11. Fixed assets not used in banking operations, total	3,444.38
a) fixed assets repossessed by bank for overdue payments	1,444.38
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	6,043.83
15. Other assets	40,972.48
a) Reserves on other operations	1,585.81
<b>16. Total assets</b>	<b>1,963,386.60</b>

## LIABILITIES

(min AZN)

LIABILITIES	Cəmi
1. Deposits (except for banks and other financial institutions), <i>total</i>	1,162,178.78
a) Call deposits of legal entities (including all current and checking accounts), <i>total</i>	662,542.63
a1) non-interest-bearing call deposits	362,261.52
a2) interest-bearing call deposits	300,281.11
b) Call deposits of individuals	84,046.72
b1) non-interest-bearing call deposits	40,844.59
b2) interest-bearing call deposits	43,202.13
c) Time deposits of individuals	164,505.13
d) Time deposits of legal entities	251,084.30
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>	2,589.42
a) in Azerbaijan	2,486.26
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	103.16
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>	235,774.86
a) deposits of banks	177,812.53
b) deposits of financial institutions	57,962.33
6. Loans of banks (for a period above 7 days), <i>total</i>	66,516.49
a) secured	-
b) unsecured	66,516.49
7. Loans of other financial institutions (except for banks), <i>total</i>	81,660.90
a) financial institutions	81,660.90
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	13,639.44
<b>12. Total liabilities</b>	<b>1,565,359.89</b>

## CAPITAL

(min AZN)

C. CAPITAL	Cəmi
13. Equity capital, <i>total</i>	383,728.83
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>	50,728.83
d1) capital reserves	-
d2) net profit (loss) of previous years	13,824.10
d3) net profit (loss) of current year	36,904.73
e) (less) repurchased own common stocks and preferred call stocks (unliquidated or unsold)	-
14. Ordinary reserves	14,297.88
a) revaluation of fixed assets	-
b) general reserves to cover possible losses on loans, leasing and inter-bank claims	12,423.21
c) general reserves to cover possible losses on other assets	1,882.03
d) other ordinary reserves	(7.35)
<b>15. Total capital</b>	<b>398,026.71</b>
<b>16. Total liabilities and capital</b>	<b>1,963,386.60</b>