

**BALANCE SHEET**  
**ASSETS**

(K AZN)

ASSETS	Total
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	82,897.63
a) in national currency	20,772.68
b) in currencies of OECD countries	62,107.77
c) in currencies of CIS and Baltic countries	17.18
d) in currencies of other countries, excluding b) and c)	-
2. Claims on NBA, total	17,617.95
a) correspondent accounts	13,322.61
b) reserve accounts	4,295.34
3. "Nostro" accounts (correspondent accounts at other banks), total	213,277.35
a) in Azerbaijan	2,382.51
b) in OECD countries	205,775.52
c) in CIS and Baltic countries	4,518.53
d) in other countries, excluding b) and c)	600.79
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	2,799.94
a) secured	253.18
b) unsecured	2,546.76
5. Deposits at financial institutions, including banks	257,805.32
5.1. Deposits at banks (excluding rows 3 and 4), total	257,805.32
a) in Azerbaijan	44,961.98
b) in OECD countries	175,853.96
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	36,989.38
5.2. Deposits at financial institutions	-
6. Investments in securities	-
7. Trade Securities	120,199.13
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 4), total	37,988.40
a) in Azerbaijan	37,988.40
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)	37,988.40
9. Loans and leasing extended to clients, including overdrafts, total	701,776.09
9.1. (less) Specific reserves against possible losses on loans and leasing to clients	53,705.76
9.2. Net loans and leasing (row 9 minus row 9.1)	648,070.33
10. Fixed assets used in banking operations, excluding depreciation	10,530.72
a) land and buildings	4,522.58
b) real estate under construction	941.26
c) equipment, furniture, movable property and other	12,430.87
d) (less) accrued depreciation	7,363.99
11. Fixed assets not used in banking operations, total	2,113.78
a) fixed assets repossessed by bank for overdue payments	113.78
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	3,834.22
15. Other assets	50,282.55
a) Reserves on other operations	-
<b>16. Total assets</b>	<b>1,575,547.68</b>

**LIABILITIES**

(K AZN)

<b>LIABILITIES</b>	<b>Total</b>
1. Deposits (except for banks and other financial institutions), <i>total</i>	873,661.98
a) Call deposits of legal entities (including all current and checking accounts), <i>total</i>	500,497.28
a1) non-interest-bearing call deposits	413,699.49
a2) interest-bearing call deposits	86,797.79
b) Call deposits of individuals	109,690.55
b1) non-interest-bearing call deposits	34,388.79
b2) interest-bearing call deposits	75,301.76
c) Time deposits of individuals	124,870.97
d) Time deposits of legal entities	138,603.18
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>	2,812.83
a) in Azerbaijan	2,778.10
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	34.73
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>	202,538.06
a) deposits of banks	163,669.92
b) deposits of financial institutions	38,868.14
6. Loans of banks (for a period above 7 days), <i>total</i>	83,194.71
a) secured	-
b) unsecured	83,194.71
7. Loans of other financial institutions (except for banks), <i>total</i>	55,066.95
a) financial institutions	55,066.95
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	8,835.38
12. Total liabilities	<b>1,226,109.91</b>

**CAPITAL**

(K AZN)

<b>C. CAPITAL</b>	<b>Total</b>
13. Equity capital, <i>total</i>	336,230.19
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>	3,230.19
d1) capital reserves	-
d2) net profit (loss) of previous years	10,832.19
d3) net profit (loss) of current year	(7,602.00)
e) (less) repurchased own common stocks and preferred call stocks (unliquidated or unsold)	-
14. Ordinary reserves	13,207.57
a) revaluation of fixed assets	-
b) general reserves to cover possible losses on loans, leasing and inter-bank claims	11,379.53
c) general reserves to cover possible losses on other assets	1,821.78
d) other ordinary reserves	6.27
15. Total capital	349,437.76
16. Total liabilities and capital	<b>1,575,547.68</b>