

Balance sheet

in thousands of AZN

ASSETS	
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	96,218
2. Claims on CBAR, total	701,602
3. "Nostro" accounts (correspondent accounts at other banks), total	299,281
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	171,197
5. Deposits at financial institutions, including banks	308,528
6. Reverse REPO operations	32,181
7. Securities, total	1,797,044
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 5), total	66,081
8.1 net loans to banks, total	56,294
9. Loans to other financial institutions, total	41,721
10. Loans to customers	2,196,153
10.1 (less) Specific reserves against possible losses on loans	51,893
10.2 Net loans (row 10 less row 10.1)	2,144,260
10. Fixed assets used in banking operations, excluding depreciation, total	16,703
12. Fixed assets not used in banking operations, total	3,252
13. Investments and financial participation (50 % + 1 voting share) in unconsolidated affiliate companies, total	148,987
14. Investments and financial participation (less than 50 % voting share) in other unconsolidated companies and joint ventures, total	315
15. Intangible assets, excluding depreciation	29,432
16. (less) Specific reserves against possible losses on loans on off-balance assets	4,782
17. Other assets (excluding specific reservers)	101,938
18. Total assets	5,944,170

Liabilities	
1. Deposits (except for banks and other financial institutions), total	4,534,455
2. CBAR's claims to bank, total	0
3. Claims of other banks ("loro" accounts), total	11,643
4. REPO operations	150,339
5. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	0
5. Deposits of banks and other financial institutions (except of 3rd and 5th row, total	299,735
7. Loans of banks (for a period above 7 days), total	0
8. Loans of other financial institutions (except for banks), total	299,014
9. Deposits and loans of central government bodies	0
10. Deposits and loans of municipal government bodies	0
11. Mortgage loans for bank's own requirement	0
12. Securities issued by bank	0
13. Other liabilities	104,392
14. Total liabilities	5,399,578

Equity	
15. Equity capital, total	498,878
a) common stocks in circulation	354,512
b) preferred call stocks in circulation	0
c) difference between nominal and market prices of common stocks and preferred call stocks	0
d) net retained earnings (loss), total	144,366
d1) net profit (loss) of previous years	93,726
d2) net profit (loss) of current year	50,640
d3) capital reserves	0
16. Ordinary reserves, total	45,714
17. Total capital	544,592
18. Total liabilities and capital	5,944,170

Profit and loss Statement

in thousands of AZN

Year to date 2020

1. Interest and associated types of revenues, total	128,819
1.1 Special reserves for interest receivables	-162
2. Interest and associated expenditures, total	26,406
3. Net interest income (loss) (row 1 less row 2)	102,575
4. Non-interest income, total	59,853
5. Non-interest expenses, total	75,807
6. Net operating profit (loss) (row 3 plus row 4 minus row 5)	86,621
7. Allowance for asset loss provisioning (expenditures), total	24,473
8. Net profit (loss) before taxes and contingent expenses related to banking activity are paid (row 6 minus row 7)	62,148
9. Profit (loss) from unforeseen types of activity and from adjustments in accounting for previous period, total	-2
10. Net profit (loss) before taxes (row 8 +/- row 9)	62,147
11. Taxes	11,507
12. Net profit (loss) after taxes (row 10 less row 11)	50,640
13. Declared dividends, amount	50,381

STATEMENT OF CHANGES IN EQUITY

in thousands of AZN

	as of 30 December 2020	Changes during the period	Changes during the period	as of 30 June 2021
1. Common stocks	354,512	0	0	354,512
2. Preferred call stocks	0	0	0	0
3. Difference between nominal and market prices of common stocks and preferred call stocks	0	0	0	0
4. Dividends	X	X	0	0
5. Net retained earnings (loss), total	59,854	0	84,512	144,366
a) Net profit (loss) of previous years	59,854	0	33,872	93,726
b) Net profit (loss) of current year	X	X	50,640	50,640
c) capital reserves	0	0	0	0
6. Ordinary reserves	42,524	0	3,190	45,714
7. Total capital	456,890	0	87,702	544,592

Statement of cash flows (in thousands of AZN)	2021 II quarter
Cash flows from operating activities	
Interest received	57,782
Interest paid	(11,540)
Net fees received	8,364
Realised gains less losses from dealing in foreign currencies	6,815
Personnel expenses paid	(10,502)
General and administrative expenses paid	(11,034)
Other operating received/(paid)	911
Cash flows from operating activities before changes in operating assets and liabilities	40,796
<i>Net (increase)/decrease in operating assets</i>	-
Trading securities	(7,658)
Amounts due from credit institutions	221,657
Loans to customers	(3,694)
Other assets	(25,991)
<i>Net increase/(decrease) in operating liabilities</i>	
Amounts due to the Central Bank of the Republic of Azerbaijan, banks and government funds	(5,130)
Amounts due to customers	356,282
Investment securities	(14)
Amounts due to credit institutions	-
Other liabilities	(58,798)
Net cash from/(used in) operating activities before income tax	517,450
Income tax paid	(4,523)
Net cash from/(used in) operating activities	512,927
	-
Cash flows from investing activities	-
Net cashflow from AFS	(179,417)
Net cashflow from PPE	(5,016)
Net cashflow from intangible	(860)
Net cash (used in)/from investing activities	(185,292)
	-
Cash flows from financing activities	-
Dividends paid	(45,232)
Increase in share capital	
Net cash from financing activities	(45,232)
	-
Net increase/(decrease) in cash and cash equivalents	282,403
Cash and cash equivalents, beginning	814,697
Cash and cash equivalents, ending	1,097,100