

BALANCE SHEET

(KAZN)

**ASSETS**

1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	102,355
2. Claims on CBAR, total	800,024
3. "Nostro" accounts (correspondent accounts at other banks), total	204,143
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	0
5. Deposits at financial institutions, including banks	488,223
6. Reverse REPO operations	17,502
7. Securities, total	1,767,731
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 5), total	79,311
8.1 net loans to banks, total	69,524
9. Loans to other financial institutions, total	58,517
10. Loans to customers	2,335,020
10.1 (less) Specific reserves against possible losses on loans	59,072
10.2 Net loans (row 10 less row 10.1)	2,275,947
10. Fixed assets used in banking operations, excluding depreciation, total	14,665
12. Fixed assets not used in banking operations, total	3,489
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	2,318
15. Intangible assets, excluding depreciation	30,190
16. (less) Specific reserves against possible losses on loans on off-balance assets	7,452
17. Other assets (excluding specific reservers)	91,877
18. Total assets	6,068,042

LIABILITIES

1. Deposits (except for banks and other financial institutions), total	4,528,247
2. CBAR's claims to bank, total	0
3. Claims of other banks ("loro" accounts), total	30,268
4. REPO operations	235,328
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	305,595
7. Loans of banks (for a period above 7 days), total	6,758
8. Loans of other financial institutions (except for banks), total	301,807
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	100,532
14. Total liabilities	5,508,536

EQUITY

15. Equity capital, total	517,523
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	163,011
d1) net profit (loss) of previous years	93,726
d2) net profit (loss) of current year	69,285
d3) capital reserves	0
16. Ordinary reserves, total	41,983
17. Total capital	559,505
18. Total liabilities and capital	6,068,042

PROFIT and LOSS STATEMENT

(KAZN)

	Year To Date
1. Interest and associated types of revenues, total	194,336
1.1 Special reserves for interest receivables	(425)
2. Interest and associated expenditures, total	40,122
3. Net interest income (loss) (row 1 less row 2)	154,639
4. Non-interest income, total	91,343
5. Non-interest expenses, total	126,292
6. Net operating profit (loss) (row 3 plus row 4 minus row 5)	119,689
7. Allowance for asset loss provisioning (expenditures), total	32,036
8. Net profit (loss) before taxes and contingent expenses related to banking activity are paid (row 6 minus row 7)	87,653
9. Profit (loss) from unforeseen types of activity and from adjustments in accounting for previous period, total	502
10. Net profit (loss) before taxes (row 8 +/- row 9)	88,154
11. Taxes	18,869
12. Net profit (loss) after taxes (row 10 less row 11)	69,285
13. Declared dividends, amount	50,381

(KAZN)

STATEMENT OF CHANGES IN EQUITY	As of 30 December 2020	Changes during the period	Changes during the period	As of 30 September 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	0	0	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	0	0	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

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STATEMENT OF CASH FLOWS	2021 III quarter
Cash flows from operating activities	
Interest received	72,916
Interest paid	(10,967)
Net fees received	10,099
Realised gains less losses from dealing in foreign currencies	7,621
Personnel expenses paid	(9,934)
General and administrative expenses paid	(9,642)
Other operating received/(paid)	4,141
Cash flows from operating activities before changes in operating assets and liabilities	64,234
<i>Net (increase)/decrease in operating assets</i>	-
Trading securities	6,485
Amounts due from credit institutions	(22,499)
Loans to customers	(143,874)
Other assets	11,291
<i>Net increase/(decrease) in operating liabilities</i>	
Amounts due to the Central Bank of the Republic of Azerbaijan, banks and government funds	41,362
Amounts due to customers	(8,570)
Investment securities	84,988
Amounts due to credit institutions	-
Other liabilities	(4,548)
Net cash from/(used in) operating activities before income tax	28,871
Income tax paid	(6,584)
Net cash from/(used in) operating activities	22,287
Cash flows from investing activities	
Net cashflow from AFS	40,780
Net cashflow from PPE	(2,508)
Net cashflow from intangible	(758)
Net cash (used in)/from investing activities	37,515
Cash flows from financing activities	
Dividends paid	(50,381)
Increase in share capital	
Net cash from financing activities	(50,381)
Net increase/(decrease) in cash and cash equivalents	9,421
Cash and cash equivalents, beginning	1,097,100
Cash and cash equivalents, ending	1,106,522