



## BALANCE SHEET

(K AZN)

### ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,359,467
Investment securities	1,764,253
Deposits to Banks and other Financial Institutions	390,455
Loans to Banks and other Financial Institutions	109,364
Loans to Customers	2,545,578
a) consumer loans	163,241
b) business loans	2,296,541
c) mortgage loans	85,796
d) other loans	0
Allowance for possible losses on loans	66,593
Loans to Customers (net)	2,478,985
Property and Equipment	17,004
Intangible Assets	30,562
Investments and financial participation	148,987
Investments and financial participation in other unconsolidated companies and joint ventures	2,318
Specific reserves against possible losses on loans on off-balance assets	2,918
Other assets	109,904
<b>Total Assets</b>	<b>6,408,381</b>

### LIABILITIES

Deposits	5,029,427
a) retail customers	1,640,576
b) legal entities	3,388,851
CBAR and other Governments' claims to bank	13,051
Deposits of banks and other financial institutions	625,390
Securities issued by bank	0
Other liabilities	163,237
<b>Total liabilities</b>	<b>5,831,105</b>

### EQUITY

Equity capital	538,418
a) common stocks in circulation	354,512
Retained Earnings	183,906
Total reserves:	38,858
a) reserves on loans, leasings and other commitments	28,902
b) reserves on fixed assets valuation	0
c) other reserves	(7,313)
<b>Total Equity</b>	<b>577,276</b>
<b>Total Liabilities and Equity</b>	<b>6,408,381</b>



## PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
<b>Interest income:</b>	<b>262,144</b>
Loans to customers	176,746
Loans to banks and other financial institutions	10,595
Deposits on banks and other financial institutions	4,256
Investment securities	70,160
Other interest income	386
<b>Interest expense:</b>	<b>52,800</b>
Customer deposits	33,330
CBAR and other governments	807
Other borrowed funds	12,158
Money markets	0
Securities	5,884
Other interest expenses	621
<b>Net interest income(expense)</b>	<b>209,344</b>
<b>Non-interest income:</b>	<b>128,278</b>
Fee and comission income	83,879
Net gain/(loss) on FX	25,000
Net gain/(loss) on securities operations	2,446
Other income	16,954
<b>Non-interest expense:</b>	<b>175,726</b>
Staff costs	50,023
General and administrative expenses	49,309
Amortisation and Depreciation Expense	29,560
Other expenses	46,834
<b>Specific provisions on possible losses</b>	<b>38,950</b>
<b>Net profit before profit tax</b>	<b>122,947</b>
<b>Profit tax</b>	<b>32,767</b>
<b>Net Profit</b>	<b>90,180</b>