



BALANCE SHEET

(K AZN)

ASSETS

Cash and Cash equivalents (incl. blocked accounts)	2,010,634
Investment securities	1,506,004
Deposits to Banks and other Financial Institutions	569,349
Loans to Banks and other Financial Institutions	102,789
Loans to Customers	2,661,758
a) consumer loans	187,080
b) business loans	2,381,165
c) mortgage loans	93,513
d) other loans	0
Allowance for possible losses on loans	59,032
Loans to Customers (net)	2,602,727
Property and Equipment	16,629
Intangible Assets	29,232
Investments and financial participation	163,047
Investments and financial participation in other unconsolidated companies and joint ventures	2,318
Specific reserves against possible losses on loans on off-balance assets	2,405
Other assets	125,124
Total Assets	7,125,450

LIABILITIES

Deposits	5,668,622
a) retail customers	1,845,786
b) legal entities	3,822,836
Loro accounts	57,978
Deposits of banks and other financial institutions	615,730
Securities issued by bank	57,816
Other liabilities	154,082
Total liabilities	6,554,228

EQUITY

Equity capital	576,744
a) common stocks in circulation	354,512
Retained Earnings	222,232
Total reserves:	(5,522)
a) reserves on loans, leasings and other commitments	30,144
b) reserves on fixed assets valuation	0
c) other reserves	(52,774)
Total Equity	571,222
Total Liabilities and Equity	7,125,450



PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
Interest income:	71,495
Loans to customers	51,312
Loans to banks and other financial institutions	2,588
Deposits on banks and other financial institutions	1,109
Investment securities	16,338
Other interest income	148
Interest expense:	12,116
Customer deposits	8,538
CBAR and other governments	160
Other borrowed funds	3,028
Money markets	0
Securities	0
Other interest expenses	390
Net interest income(expense)	59,379
Non-interest income:	26,309
Fee and comission income	23,528
Net gain/(loss) on FX	7,906
Net gain/(loss) on securities operations	(9,378)
Other income	4,252
Non-interest expense:	42,163
Staff costs	13,436
General and administrative expenses	13,444
Amortisation and Depreciation Expense	8,085
Other expenses	7,199
Operational profit	43,260
Specific provisions on possible losses	(7,374)
Net profit before profit tax	50,898
Profit tax	12,572
Net Profit	38,326