



## BALANCE SHEET

(K AZN)

### ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,595,105
Investment securities	2,256,925
Deposits to Banks and other Financial Institutions	1,680,873
Loans to Banks and other Financial Institutions	136,659
Loans to Customers	2,753,791
a) consumer loans	270,063
b) business loans	2,368,794
c) mortgage loans	114,935
d) other loans	0
Allowance for possible losses on loans	67,564
Loans to Customers (net)	2,686,228
Property and Equipment	12,912
Intangible Assets	24,622
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	2,690
Other assets	137,037
<b>Total Assets</b>	<b>8,693,036</b>

### LIABILITIES

Deposits	7,105,283
a) retail customers	1,608,518
b) legal entities	5,496,765
Loro accounts	18,187
Deposits of banks and other financial institutions	603,500
Securities issued by bank	105,126
Other liabilities	140,590
<b>Total liabilities</b>	<b>7,972,686</b>

### EQUITY

Equity capital	685,729
a) common stocks in circulation	354,512
Retained Earnings	331,217
Total reserves:	34,620
a) reserves on loans, leasings and other commitments	38,401
b) provisions for compensation of possible losses from other assets	12,665
c) revaluation of fixed assets	0
d) other reserves	-16,446
<b>Total Equity</b>	<b>720,349</b>
<b>Total Liabilities and Equity</b>	<b>8,693,036</b>



## PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
<b>Interest income:</b>	<b>100,795</b>
Loans to customers	56,631
Loans to banks and other financial institutions	3,087
Deposits on banks and other financial institutions	13,695
Investment securities	27,292
Other interest income	90
<b>Interest expense:</b>	<b>12,871</b>
Customer deposits	9,066
CBAR and other governments	0
Other borrowed funds	2,478
Money markets	0
Securities	1,326
Other interest expenses	0
<b>Net interest income(expense)</b>	<b>82,707</b>
<b>Non-interest income:</b>	<b>29,699</b>
Fee and comission income	30,379
Net gain/(loss) on FX	7,114
Net gain/(loss) on securities operations	-1,273
Other income	-6,521
<b>Non-interest expense:</b>	<b>52,217</b>
Staff costs	21,187
General and administrative expenses	22,908
Amortisation and Depreciation Expense	8,617
Other expenses	-494
<b>Operational profit</b>	<b>60,189</b>
<b>Specific provisions on possible losses</b>	<b>5,387</b>
<b>Net profit before profit tax</b>	<b>54,802</b>
<b>Profit tax</b>	<b>12,571</b>
<b>Net Profit</b>	<b>42,231</b>