



## BALANCE SHEET

(K AZN)

### ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,334,115
Investment securities	2,433,944
Deposits to Banks and other Financial Institutions	1,393,248
Loans to Banks and other Financial Institutions	177,718
Loans to Customers	2,744,294
a) consumer loans	225,213
b) business loans	2,393,766
c) mortgage loans	125,315
d) other loans	0
Allowance for possible losses on loans	74,756
Loans to Customers (net)	2,669,538
Property and Equipment	12,593
Intangible Assets	23,001
Investments and financial participation	55,541
Investments and financial participation in other unconsolidated companies and joint ventures	57,824
Specific reserves against possible losses on loans on off-balance assets	1,252
Other assets	221,382
<b>Total Assets</b>	<b>8,377,653</b>

### LIABILITIES

Deposits	6,725,547
a) retail customers	1,705,904
b) legal entities	5,019,643
Loro accounts	27,065
Deposits of banks and other financial institutions	584,114
Securities issued by bank	105,065
Other liabilities	185,186
<b>Total liabilities</b>	<b>7,626,977</b>

### EQUITY

Equity capital	710,603
a) common stocks in circulation	354,512
Retained Earnings	356,091
Total reserves:	40,072
a) reserves on loans, leasings and other commitments	36,964
b) provisions for compensation of possible losses from other assets	12,425
c) revaluation of fixed assets	0
d) other reserves	-9,317
<b>Total Equity</b>	<b>750,676</b>
<b>Total Liabilities and Equity</b>	<b>8,377,653</b>



## PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
<b>Interest income:</b>	<b>204,552</b>
Loans to customers	112,371
Loans to banks and other financial institutions	7,017
Deposits on banks and other financial institutions	31,241
Investment securities	53,754
Other interest income	170
<b>Interest expense:</b>	<b>26,949</b>
Customer deposits	19,646
CBAR and other governments	0
Other borrowed funds	4,620
Money markets	0
Securities	2,683
Other interest expenses	0
<b>Net interest income(expense)</b>	<b>169,500</b>
<b>Non-interest income:</b>	<b>92,808</b>
Fee and comission income	63,827
Net gain/(loss) on FX	15,249
Net gain/(loss) on securities operations	-4,073
Other income	17,805
<b>Non-interest expense:</b>	<b>138,776</b>
Staff costs	46,041
General and administrative expenses	46,704
Amortisation and Depreciation Expense	17,606
Other expenses	28,425
<b>Operational profit</b>	<b>123,532</b>
<b>Specific provisions on possible losses</b>	<b>5,486</b>
<b>Net profit before profit tax</b>	<b>118,047</b>
<b>Profit tax</b>	<b>20,941</b>
<b>Net Profit</b>	<b>97,106</b>