



BALANCE SHEET

(K AZN)

ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,910,820
Investment securities	2,013,144
Deposits to Banks and other Financial Institutions	1,454,813
Loans to Banks and other Financial Institutions	158,659
Loans to Customers	2,835,443
a) consumer loans	85,675
b) business loans	2,594,324
c) mortgage loans	155,445
d) other loans	0
Allowance for possible losses on loans	90,523
Loans to Customers (net)	2,744,920
Property and Equipment	11,697
Intangible Assets	21,626
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	3,268
Other assets	225,596
Total Assets	8,651,371

LIABILITIES

Deposits	6,935,175
a) retail customers	1,633,931
b) legal entities	5,301,244
Loro accounts	32,792
Deposits of banks and other financial institutions	598,334
Securities issued by bank	86,244
Other liabilities	161,633
Total liabilities	7,814,178

EQUITY

Equity capital	782,706
a) common stocks in circulation	354,512
Retained Earnings	428,194
Total reserves:	54,486
a) reserves on loans, leasings and other commitments	47,740
b) provisions for compensation of possible losses from other assets	15,165
c) revaluation of fixed assets	0
d) revaluation of securities	-8,419
Total Equity	837,192
Total Liabilities and Equity	8,651,371



PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
Interest income:	448,411
Loans to customers	226,076
Loans to banks and other financial institutions	16,826
Deposits on banks and other financial institutions	80,603
Investment securities	124,616
Other interest income	290
Interest expense:	61,192
Customer deposits	47,392
CBAR and other governments	0
Other borrowed funds	8,034
Money markets	0
Securities	5,283
Other interest expenses	483
Net interest income(expense)	374,669
Non-interest income:	221,285
Fee and comission income	141,926
Net gain/(loss) on FX	40,452
Net gain/(loss) on securities operations	-4,747
Other income	43,655
Non-interest expense:	303,576
Staff costs	87,157
General and administrative expenses	106,507
Amortisation and Depreciation Expense	36,107
Other expenses	73,805
Operational profit	292,378
Specific provisions on possible losses	36,162
Net profit before profit tax	256,217
Profit tax	57,008
Net Profit	199,209