



BALANCE SHEET

(K AZN)

ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,765,187
Investment securities	2,242,715
Deposits to Banks and other Financial Institutions	1,292,518
Loans to Banks and other Financial Institutions	126,770
Loans to Customers	3,064,114
a) consumer loans	85,315
b) business loans	2,817,592
c) mortgage loans	161,207
d) other loans	0
Allowance for possible losses on loans	98,326
Loans to Customers (net)	2,965,787
Property and Equipment	10,889
Intangible Assets	20,964
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	3,333
Other assets	212,502
Total Assets	8,747,364

LIABILITIES

Deposits	6,958,965
a) retail customers	1,679,216
b) legal entities	5,279,749
Loro accounts	12,422
Deposits of banks and other financial institutions	587,712
Securities issued by bank	86,282
Other liabilities	219,530
Total liabilities	7,864,912

EQUITY

Equity capital	833,829
a) common stocks in circulation	354,512
Retained Earnings	479,317
Total reserves:	48,623
a) reserves on loans, leasings and other commitments	39,931
b) provisions for compensation of possible losses from other assets	13,800
c) revaluation of fixed assets	0
d) revaluation of securities	(5,108)
Total Equity	882,452
Total Liabilities and Equity	8,747,364



PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
Interest income:	121,909
Loans to customers	63,702
Loans to banks and other financial institutions	5,165
Deposits on banks and other financial institutions	18,173
Investment securities	34,830
Other interest income	39
Interest expense:	21,541
Customer deposits	18,416
CBAR and other governments	0
Other borrowed funds	1,720
Money markets	107
Securities	1,215
Other interest expenses	85
Net interest income(expense)	96,609
Non-interest income:	74,193
Fee and comission income	38,752
Net gain/(loss) on FX	8,797
Net gain/(loss) on securities operations	(291)
Other income	26,935
Non-interest expense:	106,525
Staff costs	30,279
General and administrative expenses	29,731
Amortisation and Depreciation Expense	8,872
Other expenses	37,643
Operational profit	64,277
Specific provisions on possible losses	(6,673)
Net profit before profit tax	70,950
Profit tax	19,827
Net Profit	51,123