

**BALANCE SHEET**  
**ASSETS**

(K AZN)

ASSETS	Total
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	91,414.85
a) in national currency	14,670.23
b) in currencies of OECD countries	76,680.57
c) in currencies of CIS and Baltic countries	64.05
d) in currencies of other countries, excluding b) and c)	-
2. Claims on NBA, total	357,497.14
a) correspondent accounts	347,871.37
b) reserve accounts	9,625.77
3. "Nostro" accounts (correspondent accounts at other banks), total	60,845.69
a) in Azerbaijan	20,582.65
b) in OECD countries	37,534.68
c) in CIS and Baltic countries	1,689.75
d) in other countries, excluding b) and c)	1,038.61
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	3,981.27
a) secured	-
b) unsecured	3,981.27
5. Deposits at financial institutions, including banks	520,183.55
5.1. Deposits at banks (excluding rows 3 and 4), total	520,183.55
a) in Azerbaijan	158,800.57
b) in OECD countries	298,729.40
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	62,653.58
5.2. Deposits at financial institutions	-
6. Investments in securities	-
7. Trade Securities	87,142.91
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 4), total	45,231.37
a) in Azerbaijan	45,231.37
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	-
8.1. (less) Specific reserves against possible losses on loans to banks	6,133.05
8.2. Net loans to banks (row 8 less row 8.1)	39,098.32
9. Loans and leasing extended to clients, including overdrafts, total	730,637.99
9.1. (less) Specific reserves against possible losses on loans and leasing to clients	43,352.46
9.2. Net loans and leasing (row 9 minus row 9.1)	687,285.53
10. Fixed assets used in banking operations, excluding depreciation	12,628.13
a) land and buildings	4,522.58
b) real estate under construction	-
c) equipment, furniture, movable property and other	17,668.06
d) (less) accrued depreciation	9,562.51
11. Fixed assets not used in banking operations, total	3,803.39
a) fixed assets repossessed by bank for overdue payments	1,803.39
b) other fixed assets, including fixed assets of shut-down branches	2,000.00
12. Investments and financial participation (50 % + 1 voting share) in unconsolidated affiliate companies, total	148,986.68
a) banks	148,986.68
b) other financial institutions	-
c) non-financial institutions	-
13. Investments and financial participation (less than 50 % voting share) in other unconsolidated companies and joint ventures, total	-
a) banks	-
b) other financial institutions	-
c) non-financial institutions	-
14. Intangible assets, excluding depreciation	6,299.16
15. Other assets	26,376.84
a) Reserves on other operations	7,123.64
<b>16. Total assets</b>	<b>2,038,419.82</b>

## LIABILITIES

(min AZN)

LIABILITIES	Cəmi
1. Deposits (except for banks and other financial institutions), <i>total</i>	1,274,235.54
a) Call deposits of legal entities (including all current and checking accounts), <i>total</i>	647,366.80
a1) non-interest-bearing call deposits	377,425.17
a2) interest-bearing call deposits	269,941.63
b) Call deposits of individuals	154,882.30
b1) non-interest-bearing call deposits	55,214.81
b2) interest-bearing call deposits	99,667.49
c) Time deposits of individuals	180,766.03
d) Time deposits of legal entities	291,220.41
2. NBA's claims to bank, <i>total</i>	23,000.00
a) auction	-
b) overdraft	-
c) pawn-shop	-
d) other	23,000.00
3. Claims of other banks ("loro" accounts), <i>total</i>	2,954.78
a) in Azerbaijan	1,596.03
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	1,358.75
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7 <sup>th</sup> day), <i>total</i>	-
a) secured	-
b) unsecured	-
5. Deposits of banks and other financial institutions, <i>total</i>	194,891.70
a) deposits of banks	151,692.48
b) deposits of financial institutions	43,199.22
6. Loans of banks (for a period above 7 days), <i>total</i>	59,995.10
a) secured	-
b) unsecured	59,995.10
7. Loans of other financial institutions (except for banks), <i>total</i>	86,656.77
a) financial institutions	86,656.77
b) international organizations	-
8. Deposits and loans of central and municipal government bodies	-
9. Mortgage loans borrowed by bank for its own needs	-
10. Subordinated and other associated types of debt instruments issued by bank (including preferred time stocks)	-
11. Other Liabilities	21,588.07
12. Total liabilities	<b>1,663,321.96</b>

## CAPITAL

(min AZN)

C. CAPITAL	Cəmi
13. Equity capital, <i>total</i>	361,740.30
a) common stocks (or shares) in circulation	333,000.00
b) preferred call stocks in circulation (including the difference between nominal and market prices)	-
c) difference between nominal and market prices of common stocks	-
d) net retained earnings (loss), <i>total</i>	28,740.30
d1) capital reserves	-
d2) net profit (loss) of previous years	8,411.35
d3) net profit (loss) of current year	20,328.95
e) (less) repurchased own common stocks and preferred call stocks (unliquidated or unsold)	-
14. Ordinary reserves	13,357.56
a) revaluation of fixed assets	-
b) general reserves to cover possible losses on loans, leasing and inter-bank claims	11,981.85
c) general reserves to cover possible losses on other assets	1,509.79
d) other ordinary reserves	(134.08)
15. Total capital	375,097.86
16. Total liabilities and capital	<b>2,038,419.82</b>