

**REPORT OF BALANCE ACCOUNT
ASSETS**

(thousand AZN)

Items of assets	Total
1	2
Cash assets (banknotes and coins, including cash in ATMs, currency exchanges and on the roads)	12,948
Claims against Central Bank of Azerbaijan, total	44,247
"Nostro" accounts (correspondent accounts in other banks), total	5,981
Short-term financial instruments of inter-bank market (loans up to 7 days including the 7th), total	-
Deposits in financial institutions, including banks	33,870
Securities	335,384
Loans to banks	1,000
The amount of loans and leasing given out to customers, including overdrafts, total	280,892
<i>Reserve capital for payment of possible losses from loans and leasing</i>	(10,823)
Assets used in banks business, excluding amortization	16,123
Intangible assets, excluding amortization	2,278
Other assets	11,433
Reserves for other operations	(1,299)
16. Total assets	732,034

LIABILITIES*(thousand AZN)*

Items of liabilities	Total
1	2
Deposits (excluding banks and other financial institutions), total	417,277
<i>Demand deposits of legal entities</i>	88,177
<i>Demand deposits of physical persons</i>	175,110
<i>Time deposits of physical persons</i>	103,772
<i>Time deposits of legal entities</i>	50,217
Claims of Central Bank to the bank	535
Claims of other banks ("Loro" accounts)	2
Short-term financial instruments of inter-bank market (loans up to 7 days including the 7th), total	-
Deposits of banks and other financial institutions, total	73,952
Loans of banks (over 7 days period), total	30,630
Loans of other financial institutions (except banks), total	30,227
Other liabilities	8,052
Total liabilities	560,674

CAPITAL

(thousand AZN)

	Total
1	2
Special capital, total	177,515
<i>Common stocks ((or shares) in circulation</i>	157,000
<i>Undistributed net profit (loss), total</i>	20,515
<i>Net profit (losses) form previous years</i>	8,809
<i>Net profit (losses) from the current year</i>	11,705
Common reserves, total	10,461
<i>Re-evaluation of the fixed assets</i>	
<i>Common reserves for payment of possible losses from loans, leasing and inter-bank requirements</i>	7,810
<i>Common reserves for payment of possible losses from other assets</i>	2,088
<i>Other common reserves</i>	563
15. Total capital	187,975
16. Total liabilities and capital	748,650