

BALANCE SHEET
ASSETS

(K AZN)

ASSETS	TOTAL
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	45,705.25
a) in national currency	24,117.30
b) in currencies of OECD countries	21,534.78
c) in currencies of CIS and Baltic countries	53.17
d) in currencies of other countries, excluding b) and c)	-
2. Claims on NBA, total	16,766.04
a) correspondent accounts	2,706.93
b) reserve accounts	14,059.11
3. "Nostro" accounts (correspondent accounts at other banks), total	84,647.67
a) in Azerbaijan	3,042.83
b) in OECD countries	80,924.14
c) in CIS and Baltic countries	409.36
d) in other countries, excluding b) and c)	271.34
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	1,255.56
a) secured	1,204.17
b) unsecured	51.39
5. Deposits at financial institutions, including banks	58,549.03
5.1. Deposits at banks (excluding rows 3 and 4), total	58,549.03
a) in Azerbaijan	30,805.31
b) in OECD countries	17,988.09
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	9,755.63
5.2. Deposits at financial institutions	-
6. Investments in securities	-
7. Trade Securities	300,622.63
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 4), total	5,000.00
a) in Azerbaijan	5,000.00
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	-
8.2. Net loans to banks (row 8 less row 8.1)	5,000.00
9. Loans and leasing extended to clients, including overdrafts, total	365,181.19
9.1. (less) Specific reserves against possible losses on loans and leasing to clients	9,659.69
9.2. Net loans and leasing (row 9 minus row 9.1)	355,521.51
10. Fixed assets used in banking operations, excluding depreciation	12,343.92
a) land and buildings	7,075.06
b) real estate under construction	-
c) equipment, furniture, movable property and other	10,662.24
d) (less) accrued depreciation	5,393.38
11. Fixed assets not used in banking operations, total	2,000.00
a) fixed assets repossessed by bank for overdue payments	-
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	47,480.77
a) banks	47,480.77
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	3,665.92
15. Other assets	60,375.27
a) Reserves on other operations	-
16. Total assets	993,933.56

LIABILITIES

(K AZN)

LIABILITIES	TOTAL
1. Deposits (except for banks and other financial institutions), <i>total</i>	411,063.58
a) Call deposits of legal entities (including all current and checking accounts), <i>total</i>	193,141.60
a1) non-interest-bearing call deposits	135,293.20
a2) interest-bearing call deposits	57,848.40
b) Call deposits of individuals	87,127.53
b1) non-interest-bearing call deposits	71,304.86
b2) interest-bearing call deposits	15,822.67
c) Time deposits of individuals	92,894.45
d) Time deposits of legal entities	37,900.00
2. NBA's claims to bank, <i>total</i>	-
a) auction	-
b) overdraft	-
c) pawn-shop	-
d) other	-
3. Claims of other banks ("loro" accounts), <i>total</i>	42.94
a) in Azerbaijan	2.72
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	40.22
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7 th day), <i>total</i>	-
a) secured	-
b) unsecured	-
5. Deposits of banks and other financial institutions, <i>total</i>	154,757.99
a) deposits of banks	117,857.99
b) deposits of financial institutions	36,900.00
6. Loans of banks (for a period above 7 days), <i>total</i>	42,003.86
a) secured	-
b) unsecured	42,003.86
7. Loans of other financial institutions (except for banks), <i>total</i>	36,431.36
a) financial institutions	36,431.36
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	4,386.67
12. Total liabilities	648,686.40

CAPITAL

(K AZN)

C. CAPITAL	TOTAL
13. Equity capital, total	339,656.07
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), total	6,656.07
d1) capital reserves	-
d2) net profit (loss) of previous years	-
d3) net profit (loss) of current year	6,656.07
e) (less) repurchased own common stocks and preferred call stocks (unliquidated or unsold)	-
14. Ordinary reserves	5,591.09
a) revaluation of fixed assets	-
b) general reserves to cover possible losses on loans, leasing and inter-bank claims	7,378.50
c) general reserves to cover possible losses on other assets	1,723.13
d) other ordinary reserves	(3,510.54)
15. Total capital	345,247.16
16. Total liabilities and capital	993,933.56