

BALANCE SHEET**ASSETS**

(K AZN)

ASSETS	TOTAL
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	14,535.67
a) in national currency	9,817.67
b) in currencies of OECD countries	4,638.95
c) in currencies of CIS and Baltic countries	79.05
d) in currencies of other countries, excluding b) and c)	-
2. Claims on NBA, total	15,588.68
a) correspondent accounts	6,435.62
b) reserve accounts	9,153.06
3. "Nostro" accounts (correspondent accounts at other banks), total	18,429.31
a) in Azerbaijan	2,607.62
b) in OECD countries	15,513.87
c) in CIS and Baltic countries	74.63
d) in other countries, excluding b) and c)	233.19
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	-
a) secured	-
b) unsecured	-
5. Deposits at financial institutions, including banks	4,697.54
5.1. Deposits at banks (excluding rows 3 and 4), total	4,697.54
a) in Azerbaijan	4,357.85
b) in OECD countries	339.69
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	-
5.2. Deposits at financial institutions	-
6. Investments in securities	152,656.31
7. Trade Securities	56,848.74
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 4), total	5,896.60
a) in Azerbaijan	5,269.00
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	627.60
8.1. (less) Specific reserves against possible losses on loans to banks	-
8.2. Net loans to banks (row 8 less row 8.1)	5,896.60
9. Loans and leasing extended to clients, including overdrafts, total	350,267.93
9.1. (less) Specific reserves against possible losses on loans and leasing to clients	24,961.78
9.2. Net loans and leasing (row 9 minus row 9.1)	325,306.15
10. Fixed assets used in banking operations, excluding depreciation	10,450.98
a) land and buildings	6,458.13
b) real estate under construction	-
c) equipment, furniture, movable property and other	7,840.66
d) (less) accrued depreciation	3,847.81
11. Fixed assets not used in banking operations, total	-
a) fixed assets repossessed by bank for overdue payments	-
b) other fixed assets, including fixed assets of shut-down branches	-
12. Investments and financial participation (50 % + 1 voting share) in unconsolidated affiliate companies, total	16,615.49
a) banks	16,615.49
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	2,944.15
15. Other assets	65,474.51
a) Reserves on other operations	3,391.88
16. Total assets	686,052.26

LIABILITIES

(K AZN)

LIABILITIES	TOTAL
1. Deposits (except for banks and other financial institutions), total	276,023.74
a) Call deposits of legal entities (including all current and checking accounts), total	80,759.11
a1) non-interest-bearing call deposits	47,452.73
a2) interest-bearing call deposits	33,306.38
b) Call deposits of individuals	101,201.13
b1) non-interest-bearing call deposits	101,200.18
b2) interest-bearing call deposits	0.95
c) Time deposits of individuals	70,963.50
d) Time deposits of legal entities	23,100.00
2. NBA's claims to bank, total	-
a) auction	-
b) overdraft	-
c) pawn-shop	-
d) other	-
3. Claims of other banks ("loro" accounts), total	302.71
a) in Azerbaijan	9.05
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	293.66
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	-
a) secured	-
b) unsecured	-
5. Deposits of banks and other financial institutions, total	59,029.50
a) deposits of banks	30,629.50
b) deposits of financial institutions	28,400.00
6. Loans of banks (for a period above 7 days), total	63,058.13
a) secured	-
b) unsecured	63,058.13
7. Loans of other financial institutions (except for banks), total	37,428.10
a) financial institutions	37,428.10
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	6,316.76
12. Total liabilities	442,158.94

CAPITAL*(KAZN)*

C. CAPITAL	TOTAL
13. Equity capital, total	236,187.36
a) common stocks (or shares) in circulation	228,000.00
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	8,187.36
d1) capital reserves	-
d2) net profit (loss) of previous years	-
d3) net profit (loss) of current year	8,187.36
e) (less) repurchased own common stocks and preferred call stocks (unliquidated or unsold)	-
14. Ordinary reserves	7,705.95
a) revaluation of fixed assets	-
b) general reserves to cover possible losses on loans, leasing and inter-bank claims	6,221.06
c) general reserves to cover possible losses on other assets	1,491.30
d) other ordinary reserves	(6.41)
15. Total capital	243,893.31
16. Total liabilities and capital	686,052.26