

BALANCE SHEET
ASSETS

(K AZN)

ASSETS	TOTAL
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	50,018.08
a) in national currency	18,666.68
b) in currencies of OECD countries	31,270.50
c) in currencies of CIS and Baltic countries	80.90
d) in currencies of other countries, excluding b) and c)	-
2. Claims on NBA, total	37,262.53
a) correspondent accounts	26,671.73
b) reserve accounts	10,590.80
3. "Nostro" accounts (correspondent accounts at other banks), total	90,647.21
a) in Azerbaijan	4,192.51
b) in OECD countries	85,665.65
c) in CIS and Baltic countries	309.31
d) in other countries, excluding b) and c)	479.74
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	1,427.54
a) secured	-
b) unsecured	1,427.54
5. Deposits at financial institutions, including banks	66,697.77
5.1. Deposits at banks (excluding rows 3 and 4), total	66,697.77
a) in Azerbaijan	42,134.63
b) in OECD countries	17,633.92
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	6,929.22
5.2. Deposits at financial institutions	-
6. Investments in securities	-
7. Trade Securities	240,455.93
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 4), total	8,600.00
a) in Azerbaijan	8,600.00
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)	8,600.00
9. Loans and leasing extended to clients, including overdrafts, total	425,847.48
9.1. (less) Specific reserves against possible losses on loans and leasing to clients	12,463.04
9.2. Net loans and leasing (row 9 minus row 9.1)	413,384.44
10. Fixed assets used in banking operations, excluding depreciation	16,122.12
a) land and buildings	7,075.06
b) real estate under construction	3,850.66
c) equipment, furniture, movable property and other	11,015.30
d) (less) accrued depreciation	5,818.90
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	3,718.72
15. Other assets	61,170.04
a) Reserves on other operations	-
16. Total assets	1,038,985.15

LIABILITIES

(K AZN)

LIABILITIES	TOTAL
1. Deposits (except for banks and other financial institutions), total	436,852.66
a) Call deposits of legal entities (including all current and checking accounts), total	228,268.85
a1) non-interest-bearing call deposits	194,720.23
a2) interest-bearing call deposits	33,548.62
b) Call deposits of individuals	82,200.69
b1) non-interest-bearing call deposits	25,382.74
b2) interest-bearing call deposits	56,817.95
c) Time deposits of individuals	78,628.12
d) Time deposits of legal entities	47,755.00
2. NBA's claims to bank, total	-
a) auction	-
b) overdraft	-
c) pawn-shop	-
d) other	-
3. Claims of other banks ("loro" accounts), total	143.65
a) in Azerbaijan	2.82
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	140.83
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7 th day), total	-
a) secured	-
b) unsecured	-
5. Deposits of banks and other financial institutions, total	157,628.96
a) deposits of banks	117,864.09
b) deposits of financial institutions	39,764.87
6. Loans of banks (for a period above 7 days), total	38,635.99
a) secured	-
b) unsecured	38,635.99
7. Loans of other financial institutions (except for banks), total	49,955.77
a) financial institutions	49,955.77
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	5,321.72
12. Total liabilities	688,538.75

CAPITAL

(K AZN)

C. CAPITAL	TOTAL
13. Equity capital, total	345,393.50
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	12,393.50
d1) capital reserves	-
d2) net profit (loss) of previous years	-
d3) net profit (loss) of current year	12,393.50
e) (less) repurchased own common stocks and preferred call stocks (unliquidated or unsold)	-
14. Ordinary reserves	5,052.89
a) revaluation of fixed assets	-
b) general reserves to cover possible losses on loans, leasing and inter-bank claims	7,554.04
c) general reserves to cover possible losses on other assets	1,864.01
d) other ordinary reserves	(4,365.16)
15. Total capital	350,446.39
16. Total liabilities and capital	1,038,985.15