

BALANCE SHEET
ASSETS

(K AZN)

ASSETS	TOTAL
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	11,664.17
2. Claims on NBA, total	18,095.00
a) reserve accounts	10,160.35
3. "Nostro" accounts (correspondent accounts at other banks), total	8,343.82
a) in Azerbaijan	5,629.16
b) in OECD countries	2,714.66
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 at financial institutions, including banks	34,900.07
5.1. Deposits at banks (excluding rows 3 and 4), total	34,900.07
a) in Azerbaijan	17,040.95
b) in OECD countries & CIS and Baltic countries	17,859.12
5.2. Deposits at financial institutions	-
a) Resident Financial Institutions	-
b) Non-Resident Financial Institutions	-
6. Rev-Repo	-
7. Securities, total	200,818.50
a) Held to Maturity	-
b) Trading securities	200,818.50
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 5), total	17,813.43
a) Resident Banks	14,047.83
b) Non-Resident Banks	3,765.60
8.1. Net loans to banks	17,813.43
9. Loans and leasing extended to clients, including overdrafts, total	13,688.65
a) Resident Financial Institutions	13,688.65
b) Non-Resident Financial Institutions	-
9.1 Net Loans to Financial Institutions	13,688.65
10. Loans to Customers	330,118.46
10.1. (less) Specific reserves against possible losses on loans and leasing to clients	21,620.34
10.2 Net Loans	308,498.12
11. Fixed assets used in banking operations, excluding depreciation	13,997.41
a) Land	2,000.00
b) Buildings	6,774.42
c) Real estate under construction	-
d) Equipment, furniture, movable property and other	9,497.79
e) (less) Accrued depreciation	4,274.80
12. 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	-
13. Investments and financial participation (50 % + 1 voting share) in unconsolidated affiliate companies, total	16,615.49
a) banklara	16,615.49
b) digər maliyyə institutlarına	-
c) digər təsərrüfat cəmiyyətlərinə	-
14. 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	-
15. Intangible assets, excluding depreciation	3,524.30
16. Reserves for Off Balance items	87.80
17. Other assets	57,123.54
18. Total Assets	704,994.70

LIABILITIES

(K AZN)

LIABILITIES	TOTAL
1. Deposits (except for banks and other financial institutions), total	238,137.53
a) Call deposits of legal entities (including all current and checking accounts), total	37,843.90
a1) non-interest-bearing call deposits	37,364.55
a2) interest-bearing call deposits	479.35
b) Call deposits of individuals	110,581.16
b1) non-interest-bearing call deposits	83,586.72
b2) interest-bearing call deposits	26,994.44
c) Time deposits of individuals	89,712.47
c1) Individuals	80,912.47
c2) Legal	8,800.00
2. NBA's claims to bank, total	-
a) auction	
b) overdraft	
c) pawn-shop	
d) other	
3. Claims of other banks ("loro" accounts), total	29.00
a) Resident Banks	8.52
b) Non-Resident Banks	20.48
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	
5. Deposits of banks and other financial institutions, total	-
a) deposits of banks	
b) deposits of financial institutions	
6. Total Loans to Banks and Financial Institutions	99,254.50
6.1 Bank Deposits, total	69,854.50
a) Resident Banks	69,070.00
b) Non-Resident Banks	784.50
6.2 Other Financial Institutions, total	29,400.00
a) Resident Financial Insititutions	29,400.00
b) Non-Resident Financial Institutions	
7. Loan to Banks, total	36,969.58
7.1 Resident Banks, total	-
a) secured	
b) unsecured	
7.2 Non-Resident Banks, total	36,969.58
a) secured	-
b) unsecured	36,969.58
8. Borrowings from Other Financial Institutions, total	37,383.03
a) Resident Financial Insititutions	37,383.03
b) Non-Resident Financial Institutions	
c) international organizations	
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	
12. Issued Securities	
13. Other Liabilities	55,977.94
14. Total liabilities	467,751.58

CAPITAL

(K AZN)

C. CAPITAL	TOTAL
15. Equity capital, total	228,000.00
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	-
d1) capital reserves	(14,991.72)
d2) net profit (loss) of previous years	14,991.72
d3) net profit (loss) of current year	-
16. Ordinary reserves	9,243.11
a) revaluation of fixed assets	7,689.37
b) general reserves to cover possible losses on loans, leasing and inter-bank claims	1,608.22
c) general reserves to cover possible losses on other assets	-
d) other ordinary reserves	(54.48)
17. Total capital	237,243.11
18. Total liabilities and capital	704,994.70