

BALANCE SHEET
ASSETS

(K AZN)

ASSETS	TOTAL
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	69,785.84
a) in national currency	25,500.99
b) in currencies of OECD countries	44,251.96
c) in currencies of CIS and Baltic countries	32.89
d) in currencies of other countries, excluding b) and c)	-
2. Claims on NBA, total	20,811.02
a) correspondent accounts	16,292.38
b) reserve accounts	4,518.64
3. "Nostro" accounts (correspondent accounts at other banks), total	226,843.70
a) in Azerbaijan	3,455.95
b) in OECD countries	223,036.94
c) in CIS and Baltic countries	69.58
d) in other countries, excluding b) and c)	281.23
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	89,137.48
5.1. Deposits at banks (excluding rows 3 and 4), total	89,137.48
a) in Azerbaijan	36,077.64
b) in OECD countries	34,949.18
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	18,110.66
5.2. Deposits at financial institutions	-
6. Investments in securities	-
7. Trade Securities	205,240.49
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 4), total	21,588.96
a) in Azerbaijan	21,588.96
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)	21,588.96
9. Loans and leasing extended to clients, including overdrafts, total	542,926.10
9.1. (less) Specific reserves against possible losses on loans and leasing to clients	19,303.36
9.2. Net loans and leasing (row 9 minus row 9.1)	523,622.74
10. Fixed assets used in banking operations, excluding depreciation	14,526.72
a) land and buildings	5,986.76
b) real estate under construction	3,850.66
c) equipment, furniture, movable property and other	10,876.59
d) (less) accrued depreciation	6,187.29
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	3,660.25
15. Other assets	63,206.70
a) Reserves on other operations	-
16. Total assets	1,287,904.67

LIABILITIES

(K AZN)

LIABILITIES	TOTAL
1. Deposits (except for banks and other financial institutions), <i>total</i>	657,474.64
a) Call deposits of legal entities (including all current and checking accounts), <i>total</i>	441,727.62
a1) non-interest-bearing call deposits	418,003.17
a2) interest-bearing call deposits	23,724.45
b) Call deposits of individuals	116,807.66
b1) non-interest-bearing call deposits	46,267.57
b2) interest-bearing call deposits	70,540.09
c) Time deposits of individuals	78,425.03
d) Time deposits of legal entities	20,514.33
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>	138.55
a) in Azerbaijan	2.66
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	135.89
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7 th day), <i>total</i>	3,897.24
a) secured	-
b) unsecured	3,897.24
5. Deposits of banks and other financial institutions, <i>total</i>	161,790.66
a) deposits of banks	117,864.09
b) deposits of financial institutions	43,926.57
6. Loans of banks (for a period above 7 days), <i>total</i>	54,937.72
a) secured	-
b) unsecured	54,937.72
7. Loans of other financial institutions (except for banks), <i>total</i>	48,404.88
a) financial institutions	48,404.88
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	17,467.92
12. Total liabilities	944,111.61

CAPITAL

(K AZN)

C. CAPITAL	TOTAL
13. Equity capital, total	333,000.00
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	-
d1) capital reserves	-
d2) net profit (loss) of previous years	-
d3) net profit (loss) of current year	-
e) (less) repurchased own common stocks and preferred call stocks (unliquidated or unsold)	-
14. Ordinary reserves	10,793.06
a) revaluation of fixed assets	-
b) general reserves to cover possible losses on loans, leasing and inter-bank claims	9,096.53
c) general reserves to cover possible losses on other assets	1,736.76
d) other ordinary reserves	(40.23)
15. Total capital	343,793.06
16. Total liabilities and capital	1,287,904.67