

BALANCE SHEET
ASSETS

(K AZN)

ASSETS	TOTAL
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange stations), total	26,420.18
a) in national currency	17,760.47
b) in currencies of OECD countries	8,554.33
c) in currencies of CIS and Baltic countries	105.38
d) in currencies of other countries, excluding b) and c)	-
2. Claims on NBA, total	19,408.01
a) correspondent accounts	7,195.87
b) reserve accounts	12,212.14
3. "Nostro" accounts (correspondent accounts at other banks), total	25,223.25
a) in Azerbaijan	7,045.58
b) in OECD countries	17,132.06
c) in CIS and Baltic countries	623.96
d) in other countries, excluding b) and c)	421.65
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day), total	9,198.43
a) secured	6,845.53
b) unsecured	2,352.90
5. Deposits at financial institutions, including banks	61,559.38
5.1. Deposits at banks (excluding rows 3 and 4), total	61,559.38
a) in Azerbaijan	18,691.98
b) in OECD countries	39,895.69
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	2,971.71
5.2. Deposits at financial institutions	-
6. Investments in securities	-
7. Trade Securities	325,874.94
8. Loans to banks (except for short-term inter-bank financial instruments specified in row 4), total	16,107.64
a) in Azerbaijan	14,695.90
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	1,411.74
8.1. (less) Specific reserves against possible losses on loans to banks	-
8.2. Net loans to banks (row 8 less row 8.1)	16,107.64
9. Loans and leasing extended to clients, including overdrafts, total	365,266.27
9.1. (less) Specific reserves against possible losses on loans and leasing to clients	22,022.51
9.2. Net loans and leasing (row 9 minus row 9.1)	343,243.76
10. Fixed assets used in banking operations, excluding depreciation	13,980.74
a) land and buildings	9,075.06
b) real estate under construction	-
c) equipment, furniture, movable property and other	9,725.65
d) (less) accrued depreciation	4,819.97
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	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	3,736.74
15. Other assets	61,011.05
a) Reserves on other operations	-
16. Total assets	953,244.89

LIABILITIES

(K AZN)

LIABILITIES	TOTAL
1. Deposits (except for banks and other financial institutions), <i>total</i>	402,571.03
a) Call deposits of legal entities (including all current and checking accounts), <i>total</i>	167,143.83
a1) non-interest-bearing call deposits	137,373.17
a2) interest-bearing call deposits	29,770.66
b) Call deposits of individuals	141,760.65
b1) non-interest-bearing call deposits	140,603.55
b2) interest-bearing call deposits	1,157.10
c) Time deposits of individuals	81,766.55
d) Time deposits of legal entities	11,900.00
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>	12.64
a) in Azerbaijan	2.75
b) in OECD countries	-
c) in CIS and Baltic countries	-
d) in other countries, excluding b) and c)	9.89
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>	104,242.30
a) deposits of banks	69,842.30
b) deposits of financial institutions	34,400.00
6. Loans of banks (for a period above 7 days), <i>total</i>	41,012.36
a) secured	-
b) unsecured	41,012.36
7. Loans of other financial institutions (except for banks), <i>total</i>	38,237.74
a) financial institutions	38,237.74
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	125,545.83
12. Total liabilities	711,621.90

CAPITAL

(K AZN)

C. CAPITAL	TOTAL
13. Equity capital, total	238,126.69
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	10,126.69
d1) capital reserves	-
d2) net profit (loss) of previous years	-
d3) net profit (loss) of current year	10,126.69
e) (less) repurchased own common stocks and preferred call stocks (unliquidated or unsold)	-
14. Ordinary reserves	3,496.30
a) revaluation of fixed assets	-
b) general reserves to cover possible losses on loans, leasing and inter-bank claims	4,195.85
c) general reserves to cover possible losses on other assets	631.94
d) other ordinary reserves	(1,331.50)
15. Total capital	241,622.99
16. Total liabilities and capital	953,244.89