



BALANCE SHEET

(K AZN)

ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,524,958
Investment securities	2,351,106
Deposits to Banks and other Financial Institutions	1,133,403
Loans to Banks and other Financial Institutions	154,813
Loans to Customers	3,086,901
a) consumer loans	88,745
b) business loans	2,826,077
c) mortgage loans	172,079
d) other loans	0
Allowance for possible losses on loans	97,592
Loans to Customers (net)	2,989,309
Property and Equipment	10,572
Intangible Assets	20,255
Investments and financial participation	55,541
Investments and financial participation in other unconsolidated companies and joint ventures	57,824
Specific reserves against possible losses on loans on off-balance assets	3,618
Other assets	178,769
Total Assets	8,472,931

LIABILITIES

Deposits	6,538,377
a) retail customers	1,799,308
b) legal entities	4,739,069
Loro accounts	41,769
REPO operations	217,572
Deposits of banks and other financial institutions	582,644
Securities issued by bank	86,122
Other liabilities	153,645
Total liabilities	7,620,129

EQUITY

Equity capital	801,766
a) common stocks in circulation	354,512
Retained Earnings	447,254
Total reserves:	51,036
a) reserves on loans, leasings and other commitments	40,173
b) provisions for compensation of possible losses from other assets	12,430
c) revaluation of fixed assets	0
d) revaluation of securities	-1,567
Total Equity	852,802
Total Liabilities and Equity	8,472,931



PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
Interest income:	245,970
Loans to customers	131,016
Loans to banks and other financial institutions	10,206
Deposits on banks and other financial institutions	32,880
Investment securities	71,793
Other interest income	76
Interest expense:	47,889
Customer deposits	40,900
CBAR and other governments	0
Other borrowed funds	3,537
Money markets	849
Securities	2,426
Other interest expenses	178
Specific provisions created for interest debts	8,117
Net interest income(expense)	189,964
Non-interest income:	131,793
Fee and comission income	79,028
Net gain/(loss) on FX	20,166
Net gain/(loss) on securities operations	-375
Other income	32,974
Non-interest expense:	182,588
Staff costs	56,104
General and administrative expenses	58,760
Amortisation and Depreciation Expense	17,696
Other expenses	50,028
Operational profit	139,169
Specific provisions on possible losses	-10,080
Net profit before profit tax	149,250
Profit tax	30,190
Net Profit	119,060