

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 Institutuions	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
Propery 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 lialibities	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

Year To DateInterest income:245,970Loans to customers131,016Loans to banks and other financial institutions10,206Deposits on banks and other financial institutions32,880Investment securities71,773Other interest income76Interest expense:47,889Customer deposits40,900CBAR and other goverments0Other borrowed funds3,537Money markets849Securities2,426Other interest income(expense)1178Specific provisions created for interest debts8,117Net interest income79,003Net gain/(loss) on FX20,166Net gain/(loss) on FX32,974Non-interest income32,974Staff costs56,104General and administrative expenses56,104General and administrative expenses56,008Staff costs58,760Other expenses58,760Staff costs58,760Other expenses50,028Other expenses50,028Other expenses50,028Other expenses50,028Other expenses50,028Other expenses139,169Specific provisions on possible losses-10,080Net profit before profit tax149,250Profit tot119,060		(K AZN)
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Other income32,974Non-interest expense:182,588Staff costs56,104General and administrative expenses58,760Amortisation and Depreciation Expense17,696Other expenses50,028Operational profit139,169Specific provisions on possible losses-10,080Net profit before profit tax149,250Profit tax30,190	Net gain/(loss) on FX	20,166
Non-interest expense:182,588Staff costs56,104General and administrative expenses58,760Amortisation and Depreciation Expense17,696Other expenses50,028Operational profit139,169Specific provisions on possible losses10,080Net profit before profit tax149,250Profit tax30,190	Net gain/(loss) on securities operations	-375
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