



BALANCE SHEET

(K AZN)

ASSETS

Cash and Cash equivalents (incl. blocked accounts)	1,733,418
Investment securities	1,946,053
Deposits to Banks and other Financial Institutions	1,242,844
Loans to Banks and other Financial Institutions	172,268
Loans to Customers	3,248,971
a) consumer loans	94,508
b) business loans	2,943,845
c) mortgage loans	210,618
d) other loans	0
Allowance for possible losses on loans	106,306
Loans to Customers (net)	3,142,665
Property and Equipment	13,675
Intangible Assets	20,438
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	2,055
Other assets	193,151
Total Assets	8,575,821

LIABILITIES

Deposits	6,860,168
a) retail customers	1,915,732
b) legal entities	4,944,436
Loro accounts	12,532
REPO operations	7,500
Deposits of banks and other financial institutions	603,350
Securities issued by bank	86,062
Other liabilities	167,458
Total liabilities	7,737,070

EQUITY

Equity capital	775,362
a) common stocks in circulation	354,512
Retained Earnings	420,850
Total reserves:	63,389
a) reserves on loans, leasings and other commitments	46,457
b) provisions for compensation of possible losses from other assets	13,793
c) revaluation of fixed assets	0
d) revaluation of securities	3,140
Total Equity	838,752
Total Liabilities and Equity	8,575,821



PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
Interest income:	359,476
Loans to customers	195,238
Loans to banks and other financial institutions	15,209
Deposits on banks and other financial institutions	46,909
Investment securities	100,577
Other interest income	1,542
Interest expense:	84,928
Customer deposits	72,178
CBAR and other governments	0
Other borrowed funds	5,496
Money markets	3,352
Securities	3,640
Other interest expenses	262
Specific provisions created for interest debts	7,275
Net interest income(expense)	267,272
Non-interest income:	194,645
Fee and comission income	121,134
Net gain/(loss) on FX	30,591
Net gain/(loss) on securities operations	(443)
Other income	43,362
Non-interest expense:	268,606
Staff costs	81,241
General and administrative expenses	89,919
Amortisation and Depreciation Expense	27,471
Other expenses	69,975
Operational profit	193,311
Specific provisions on possible losses	7,990
Net profit before profit tax	185,321
Profit tax	38,543
Net Profit	146,778