



## BALANCE SHEET

(K AZN)

### ASSETS

Cash and Cash equivalents (incl. blocked accounts)	956,052
Investment securities	2,596,050
Deposits to Banks and other Financial Institutions	2,047,879
Loans to Banks and other Financial Institutions	175,847
Loans to Customers	3,432,035
a) consumer loans	75,143
b) business loans	3,114,419
c) mortgage loans	242,473
d) other loans	0
Allowance for possible losses on loans	98,797
Loans to Customers (net)	3,333,238
Property and Equipment	10,337
Intangible Assets	17,077
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	7,467
Other assets	164,935
<b>Total Assets</b>	<b>9,407,313</b>

### LIABILITIES

Deposits	7,552,109
a) retail customers	1,956,448
b) legal entities	5,595,661
Loro accounts	13,827
REPO operations	4,135
Liabilities to the Central Bank and State Funds	0
Deposits of banks and other financial institutions	650,761
Current tax liabilities	0
Deferred tax liability	0
Subordinated debt	67,150
Securities issued by bank	39,989
Other liabilities	161,577
<b>Total liabilities</b>	<b>8,489,548</b>

### EQUITY

Equity capital	859,298
a) common stocks in circulation	354,512
Retained Earnings	504,786
Total reserves:	58,468
a) reserves on loans, leasings and other commitments	46,919
b) provisions for compensation of possible losses from other assets	13,352
c) revaluation of fixed assets	0
d) revaluation of securities	-1,803
<b>Total Equity</b>	<b>917,765</b>
<b>Total Liabilities and Equity</b>	<b>9,407,313</b>

## PROFIT and LOSS STATEMENT

(K AZN)

	Year To Date
<b>Interest income:</b>	<b>542,055</b>
Loans to customers	301,680
Loans to banks and other financial institutions	28,571
Deposits on banks and other financial institutions	96,711
Investment securities	114,530
Other interest income	563
<b>Interest expense:</b>	<b>197,577</b>
Customer deposits	168,832
CBAR and other governments	13,124
Other borrowed funds	8,185
Money markets	1,092
Securities	6,344
Other interest expenses	0
<b>Specific provisions created for interest debts</b>	<b>-179</b>
<b>Net interest income(expense)</b>	<b>344,657</b>
<b>Non-interest income:</b>	<b>265,912</b>
Fee and comission income	173,730
Net gain/(loss) on FX	42,323
Net gain/(loss) on securities operations	589
Other income	49,269
<b>Non-interest expense:</b>	<b>360,072</b>
Staff costs	108,817
General and administrative expenses	11,755
Amortisation and Depreciation Expense	4,157
Other expenses	235,343
<b>Operational profit</b>	<b>250,496</b>
<b>Specific provisions on possible losses</b>	<b>48,815</b>
<b>Net profit before profit tax</b>	<b>201,682</b>
<b>Profit tax</b>	<b>52,786</b>
<b>Net Profit</b>	<b>148,896</b>