

<b>Cash and Cash Equivalents</b>	<b>31/12/2018</b>
Cash on hand	42 943.55
Balances with the CBA (Central Bank of Azerbaijan)	50 276.32
Correspondent acc with local banks	1 813.23
Correspondent acc with foreign banks	119 353.60
Securities available for sale	121 866.38
Gold	14 989.41
<b>Total</b>	<b>351 242.49</b>
<b>Cash flow from operating activities</b>	
Interest received	21 263.74
Interest paid	(1 975.85)
Fees and commissions received	663.38
Fees and commissions paid	(458.78)
Other operating income received	45.01
Other operating expenses paid	(2 003.90)
Income received on FCY trading (including foreign currency revaluation)	2 037.75
Staff costs paid	(2 843.63)
<b>Total</b>	<b>16 727.72</b>
<b>Cash flow before changes in operating assets and liabilities</b>	
Net change in due from banks	126.45
Net change in due from NBA (14 days deposit)	(5 962.52)
Net change in loans to customers	(31 393.49)
Net change in other assets	(16 829.32)
Net change in customer accounts	(108 533.41)
Net change in due to other banks and other non bank fin inst	15 262.21
Net change in due to NBA and other government agencies (Mortgage Fond, ANFES)	2 711.30
Net change in other liabilities	(10 769.33)
<b>Net cash provided from operating activities</b>	<b>(155 388.10)</b>
<b>Cash flow from investing activities</b>	
Acquisition of associates	
Acquisition (disposal) of investments held-to-maturity	(0.02)
Acquisition (disposal) of investments available for sale	-
Acquisition of fixed assets	(633.51)
Acquisition of non material assets	-
Proceeds from sale of interest in associates	
Proceeds from sale of premises and equipment	
<b>Net cash used in investing activities</b>	<b>(633.54)</b>
<b>Cash flow from financing activities</b>	
Long term funds borrowed	
Long term funds borrowed from NBA	-
Proceeds from stock issuing	
<b>Net cash used in investing activities</b>	

Taxes	(4 139.25)
Fixed assets and bad loans / non paid bad interests charge off	(10 086.76)
	<b>0.00</b>

\* CBA exchange rate 1USD

**31/12/2018**  
1.7000 AZN