

Balance sheet

03/31/2013

thousand AZN

Assets	
Cash and Cash Equivalents	13,914
Nostro Accounts	14,476
Due from Banks and FI	1,500
Debt Securities	26,950
Loan to Customers	455,584
Investments to Subsidiaries	1,553
Fixed and intangible assets	14,523
Other assets	8,580
Total Assets	537,079

Liabilities	
Loro accounts	104
Customer deposits	311,973
Due to Banks and FI	73,305
Subordinated Debt and Securities Issued	12,747
Other liabilities	28,299
Total Liabilities	426,428

Equity	
Chartered Capital	96,705
Subscribed capital	52,870
Retained earnings	43,835
General reserves	13,946
Total Equity	110,651
Total assets	537,079