

Balance sheet

06/30/2013

thousand AZN

Assets	
Cash and Cash Equivalents	20,399
Nostro Accounts	31,594
Due from Banks and FI	-
Debt Securities	11,947
Loan to Customers	504,808
Investments to Subsidiaries	1,553
Fixed and intangible assets	19,652
Other assets	14,381
Total Assets	604,334

Liabilities	
Loro accounts	10
Customer deposits	346,630
Due to Banks and FI	84,580
Subordinated Debt and Securities Issued	22,747
Other liabilities	36,990
Total Liabilities	490,958

Equity	
Chartered Capital	94,873
Subscribed capital	52,870
Retained earnings	42,003
General reserves	18,503
Total Equity	113,376
Total assets	604,334