

Balance sheet

in 1000 AZN

№	Balance items	31-12-21	31-12-20
1	Assets:	533,721.98	390,923.76
1.1	Cash and cash equivalents	54,287.07	59,976.23
1.2	Securities	7,648.47	17,130.48
1.3	Deposits to banks and other financial institutions	5,246.63	9,824.91
1.4	Loans to banks and other financial institutions	6,902.80	8,983.39
1.5	Loans to customers	446,037.73	308,338.38
1.5.1	a) Consumer loans	116,095.95	84,089.37
1.5.2	b) Business loans	258,662.02	143,961.50
1.5.3	c) Mortgage loans	71,279.76	80,287.51
1.5.4	d) Other loans	-	-
1.5.5	Revaluation reserves for loans	40,782.14	58,658.51
1.5.6	Net loans to customers	405,255.59	249,679.87
1.6	Property and equipment	32,184.09	16,150.40
1.7	Intangible assets	7,228.96	5,373.40
1.8	Deferred tax assets	1,306.17	1,306.17
1.9	Revaluation reserves for off-balance items	-	-
1.10	Other assets	13,662.21	22,498.92
2	Liabilities:	464,945.47	333,839.08
2.1	Deposits	352,639.08	235,158.71
2.1.1	a) Deposits of individuals	303,898.00	206,272.82
2.1.2	b) Deposits of legal entities	48,741.08	28,885.89
2.2	Due to Central Bank and other state funds	77,499.00	75,798.88
2.3	Due to banks and other financial institutions	14,431.90	6,412.84
2.4	Borc qiymətli kağızları	-	-
2.5	Debt securities	-	-
2.6	Deferred tax liability	-	-
2.7	Subordination debt	8,500.00	8,500.00
2.8	Other liabilities	11,875.49	11,173.91
3	Equity:	68,776.51	57,084.68
3.1	Share capital	378,000.00	378,000.00
3.2	Share premium	400.95	850.00
3.3	Retained earnings	(314,244.42)	(325,120.43)
3.4	Ordinary reserves:	4,619.98	3,355.11
3.4.1	a) Ordinary reserves on loans	4,582.50	3,315.63
3.4.2	b) Ordinary reserves from the valuation of fixed assets	-	-
3.4.3	c) Other reserves	37.48	39.48
4	Total liabilities and equity	533,721.98	390,923.76