

All Information is as of 31 March 2018	
Share Capital information	
Type	Ordinary Share
Registry Number	AZ1011006629
Number	10,000
Nominal value (AZN)	33,300

(KAZN)

CAPITAL	
1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)	402,826
a) common stocks (fully paid shares)	333,000
b) non-cumulative preferred call stocks	-
c) additional funds coming from issuance of stocks	-
d) net retained earnings (loss), total	69,826
d1) capital reserves	69,826
d2) profit (loss) of previous years	-
d3) (less) loss of current year	-
e) other	-
2. Deductions from Tier I capital	15,335
a) intangible assets	15,335
b) deferred tax assets	-
3. Tier I capital after deductions (row 1 less row 2)	387,491
4. Tier II capital (should not exceed the amount of tier I capital)	26,766
a) Profit of the current year	6,532
b) Common Reserves (should not exceed the general reserves created for assets)	20,471
c) other capital funds	-
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	-
d) Other assets	(237)
5. Total Regulatory Capital (rows 3 + 4)	414,257
6. Deductions from total regulatory capital:	149,237
a) capital investments in unconsolidated subsidiary banks and other financial institutions, as well as in non-banking institutions, including mutual investments (net)	148,987
b) all other investments (net)	250
7. Total Regulatory capital after deductions (row 5 less row 6)	265,021
8. Net risk-weighted assets (from Table VI-G)	1,637,693

	FAKT
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	21.4%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	13.7%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	182,720	17.5%
Substandard loans	122,914	11.7%
Unsatisfactory	57,190	5.5%
Doubtful	12,629	1.2%
Loss	53,095	5.1%
Reserves	75,766	7.2%
General	11,934	1.1%
Specific	63,832	6.1%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	-	0.0%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	600,316	57.4%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	6.4%
Total open "closed" currency position	max. 15%	-0.6%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	131,319
a) loan commitments	61,382
b) undisbursed lines of credit	69,937
2. Guarantees and liabilities of this type	239,534
a) Guarantees	239,534
3. Letters of credit, total	4,488
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	4,488
4. Forward and futures contracts, total	520,318
a) based on spot contracts	0
b) based on Forward and Futures contracts	33,880
c) swap contracts	0
d) based on other contracts	486,437
5. Other off-balance-sheet liabilities	0

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(K AZN)

RISK-WEIGHTED ASSETS

Total risk-weighted assets	1,637,693
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

	Loans	Overdue loans
Baku	1,013,286	174,197
Ganja	17,217	8,476
Zaqatala	16,185	47
TOTAL	1,046,688	182,720

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

	Loans	Overdue loans
Mining industry	86,644	3,473
Processing industry	101,040	25,115
Electricity and Gas Production	3	-
Other manufacturing	10,349	3,149
Agriculture	90,627	5,781
Construction	62,478	5,667
Transportation	15,092	3,500
Information and Communication	5,909	-
Trade	184,890	13,535
Other manufacturing and service	281,286	90,070
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	6,348	-
Individuals (Consumer and Mortgage)	138,283	1,222
Other	18,309	1,016
Total	1,001,258	152,528

ASSETS AND LIABILITIES CLASSIFICATION BY FIXED AND FLOATING INTEREST RATES

Assets	Fixed interest rate	Floating interest rate	No interest
Cash (including banknotes, coins, cash in transit, teller machines and exchange stations)	-	-	103,612
Claims on NBA	-	-	766,840
"Nostro" accounts	-	-	115,334
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	4,220	-	-
Deposits at financial institutions, including banks	1,184,392	-	-
Trading Securities	306,291	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	21,600	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	17,008	-	-
Loans to clients	1,029,680	-	-
Fixed assets, excluding depreciation	-	-	21,428
Investments and financial participation in unconsolidated affiliate companies	-	-	149,237
Intangible assets, excluding depreciation	-	-	15,335
Other assets	-	-	74,166
(less) Specific reserves against possible losses on assets	-	-	78,364
TOTAL	2,563,190	-	1,167,587

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,504,188	-	1,370,370
CBA's claims to bank	-	-	-
Claims of other banks ("loro" accounts)	-	-	7,903
Deposits of banks and other financial institutions	108,321	-	-
Loans of banks (for a period above 7 days)	-	36,629	-
Loans of other financial institutions	173,903	-	-
Other Liabilities	-	-	93,820
Capital	-	-	435,642
TOTAL	1,786,412	36,629	1,907,736