

All Information is as of 30 June 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)	341,412
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	8,412
d1) capital reserves	8,412
d2) profit (loss) of previous years	-
d3) (less) loss of current year	-
e) other	-
2. Deductions from Tier I capital	15,161
a) intangible assets	15,161
b) deferred tax assets	-
3. Tier I capital after deductions (row 1 less row 2)	326,251
4. Tier II capital (should not exceed the amount of tier I capital)	42,623
a) Profit of the current year	22,162
b) Common Reserves (should not exceed the general reserves created for assets)	20,677
c) other capital funds	-
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	-
d) Other assets	(216)
5. Total Regulatory Capital (rows 3 + 4)	368,874
6. Deductions from total regulatory capital:	149,301
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)	315
7. Total Regulatory capital after deductions (row 5 less row 6)	219,573
8. Net risk-weighted assets (from Table VI-G)	1,720,993

	FAKT
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	17.7%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	11.4%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	195,243	17.6%
Substandard loans	120,372	10.8%
Unsatisfactory	39,745	3.6%
Doubtful	24,205	2.2%
Loss	56,422	5.1%
Reserves	81,402	7.3%
General	12,947	1.2%
Specific	68,455	6.2%

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

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	577,922	52.0%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	2.1%
Total open "closed" currency position	max. 15%	-1.0%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	153,914
a) loan commitments	61,660
b) undisbursed lines of credit	92,254
2. Guarantees and liabilities of this type	249,530
a) Guarantees	249,530
3. Letters of credit, total	4,284
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	4,284
4. Forward and futures contracts, total	609,968
a) based on spot contracts	0
b) based on Forward and Futures contracts	17,810
c) swap contracts	0
d) based on other contracts	592,158
5. Other off-balance-sheet liabilities	0

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RISK-WEIGHTED ASSETS

Total risk-weighted assets	1,720,993
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

	Loans	Overdue loans
Baku	1,081,526	181,445
Ganja	17,397	13,745
Zaqatala	12,657	53
TOTAL	1,111,580	195,243

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

	Loans	Overdue loans
Mining industry	46,861	3,099
Processing industry	62,995	18,280
Electricity and Gas Production	5	-
Other manufacturing	20,877	3,149
Agriculture	94,092	470
Construction	39,487	997
Transportation	12,354	855
Information and Communication	21,049	-
Trade	185,717	4,442
Other manufacturing and service	196,680	8,022
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	6	-
Individuals (Consumer and Mortgage)	166,430	599
Other	18,309	1,016
Total	864,863	40,929

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)	-	-	108,172
Claims on NBA	-	-	515,613
"Nostro" accounts	-	-	71,008
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	216	-	-
Deposits at financial institutions, including banks	1,093,495	-	-
Trading Securities	810,163	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	33,689	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	17,764	-	-
Loans to clients	1,093,816	-	-
Fixed assets, excluding depreciation	-	-	27,072
Investments and financial participation in unconsolidated affiliate companies	-	-	149,301
Intangible assets, excluding depreciation	-	-	15,161
Other assets	-	-	64,418
(less) Specific reserves against possible losses on assets	-	-	88,111
TOTAL	3,049,142	-	862,635

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,490,479	-	1,653,710
CBA's claims to bank	-	-	-
Claims of other banks ("loco" accounts)	-	-	36,474
Deposits of banks and other financial institutions	127,154	-	-
Loans of banks (for a period above 7 days)	-	-	-
Loans of other financial institutions	189,636	-	-
Other Liabilities	-	-	36,906
Capital	-	-	384,035
TOTAL	1,807,269	-	2,111,125