

All Information is as of 30 September 2018

Share Capital information	
Type	Ordinary Share
Registry Number	AZ1011006629
Number	10,000
Nominal value (AZN)	33,300

(K AZN)

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	14,618
a) intangible assets	14,618
b) deferred tax assets	-
3. Tier I capital after deductions (row 1 less row 2)	326,794
4. Tier II capital (should not exceed the amount of tier I capital)	91,788
a) Profit of the current year	50,429
b) Common Reserves (should not exceed the general reserves created for assets)	23,055
c) other capital funds	18,700
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	18,700
d) Other assets	(395)
5. Total Regulatory Capital (rows 3 + 4)	418,582
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)	269,281
8. Net risk-weighted assets (from Table VI-G)	1,844,372

	FAKT
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	15.7%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	12.6%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	111,970	9.2%
Substandard loans	91,216	7.5%
Unsatisfactory	24,320	2.0%
Doubtful	7,701	0.6%
Loss	59,195	4.9%
Reserves	76,227	6.3%
General	16,612	1.4%
Specific	59,616	4.9%

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

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	635,047	52.4%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	5.5%
Total open "closed" currency position	max. 15%	-0.8%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	170,316
a) loan commitments	50,800
b) undisbursed lines of credit	119,516
2. Guarantees and liabilities of this type	281,171
a) Guarantees	281,171
3. Letters of credit, total	18,186
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	18,186
4. Forward and futures contracts, total	865,808
a) based on spot contracts	0
b) based on Forward and Futures contracts	74,405
c) swap contracts	0
d) based on other contracts	791,403
5. Other off-balance-sheet liabilities	0

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(K AZN)

RISK-WEIGHTED ASSETS

Total risk-weighted assets	1,844,372
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

	Loans	Overdue loans
Baku	1,166,050	98,179
Canja	17,950	13,739
Zaqatala	27,984	52
TOTAL	1,211,984	111,970

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

	Loans	Overdue loans
Mining industry	83,187	3,472
Processing industry	83,566	18,240
Electricity and Gas Production	2	-
Other manufacturing	17,315	3,149
Agriculture	105,830	470
Construction	48,374	991
Transportation	11,494	855
Information and Communication	20,114	-
Trade	197,745	3,673
Other manufacturing and service	195,768	76,077
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	6	-
Individuals (Consumer and Mortgage)	179,192	596
Other	269,391	4,448
Total	1,211,984	111,970

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)	-	-	278,701
Claims on NBA	-	-	306,184
"Nostro" accounts	-	-	220,794
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	145	-	-
Deposits at financial institutions, including banks	962,427	-	-
Trading Securities	1,117,891	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	43,088	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	29,464	-	-
Loans to clients	1,182,520	-	-
Fixed assets, excluding depreciation	-	-	29,953
Investments and financial participation in unconsolidated affiliate companies	-	-	149,301
Intangible assets, excluding depreciation	-	-	14,618
Other assets	-	-	90,867
(less) Specific reserves against possible losses on assets	-	-	80,700
TOTAL	3,335,534	-	1,009,718

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,684,632	-	1,823,603
CBA's claims to bank	-	-	-
Claims of other banks ("loro" accounts)	-	-	16,643
Deposits of banks and other financial institutions	166,980	-	-
Loans of banks (for a period above 7 days)	-	-	-
Loans of other financial institutions	196,180	-	-
Other Liabilities	-	-	29,437
Capital	-	-	416,778
TOTAL	2,047,792	-	2,286,460