

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

(KAZN)

CAPITAL	
<b>1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)</b>	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	-
<b>2. Deductions from Tier I capital</b>	27,853
a) intangible assets	27,853
b) deferred tax assets	-
<b>3. Tier I capital after deductions (row 1 less row 2)</b>	313,559
<b>4. Tier II capital (should not exceed the amount of tier I capital)</b>	121,482
a) Profit of the current year	77,057
b) Common Reserves (should not exceed the general reserves created for assets)	26,046
c) other capital funds	18,700
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	18,700
d) Other assets	(320)
<b>5. Total Regulatory Capital (rows 3 + 4)</b>	435,041
<b>6. Deductions from total regulatory capital:</b>	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
<b>7. Total Regulatory capital after deductions (row 5 less row 6)</b>	285,740
<b>8. Net risk-weighted assets (from Table VI-G)</b>	2,099,493
	<b>FAKT</b>
<b>9. Tier I capital adequacy ratio (row 3: row 8) x 100%</b>	13.2%
<b>10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%</b>	11.8%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	22,336	1.6%
Substandard loans	113,912	8.3%
Unsatisfactory	85,502	6.2%
Doubtful	9,293	0.7%
Loss	19,118	1.4%
Reserves	60,664	4.4%
General	16,144	1.2%
Specific	44,520	3.3%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	42,824	3.1%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	653,993	47.7%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	3.8%
Total open "closed" currency position	max. 15%	-0.5%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	117,118
a) loan commitments	17,199
b) undisbursed lines of credit	99,918
2. Guarantees and liabilities of this type	406,171
a) Guarantees	406,171
3. Letters of credit, total	2,697
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	2,697
4. Forward and futures contracts, total	1,650,125
a) based on spot contracts	0
b) based on Forward and Futures contracts	85
c) swap contracts	0
d) based on other contracts	1,650,040
5. Other off-balance-sheet liabilities	0

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(K AZN)

**RISK-WEIGHTED ASSETS**

Total risk-weighted assets	2,099,493
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**LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION**

	Loans	Overdue loans
Baku	1,324,020	12,152
Ganja	15,339	10,165
Zaqatala	30,391	18
<b>TOTAL</b>	<b>1,369,750</b>	<b>22,336</b>

**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	427,157	85,186
<b>Total</b>	<b>1,369,750</b>	<b>22,336</b>

**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)	-	-	135,750
Claims on NBA	-	-	286,252
"Nostro" accounts	-	-	178,882
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	128	-	-
Deposits at financial institutions, including banks	1,047,829	-	-
Trading Securities	1,432,205	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	53,068	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	39,303	-	-
Loans to clients	1,330,447	-	-
Fixed assets, excluding depreciation	-	-	29,252
Investments and financial participation in unconsolidated affiliate companies	-	-	149,301
Intangible assets, excluding depreciation	-	-	27,853
Other assets	-	-	55,677
(less) Specific reserves against possible losses on assets	-	-	50,776
<b>TOTAL</b>	<b>3,902,981</b>	<b>-</b>	<b>812,191</b>

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,496,172	-	2,317,695
CBA's claims to bank	-	-	-
Claims of other banks ("loro" accounts)	-	-	25,137
Deposits of banks and other financial institutions	156,891	-	-
Loans of banks (for a period above 7 days)	-	-	-
Loans of other financial institutions	210,556	-	-
Other Liabilities	-	18,700	45,828
Capital	-	-	444,194
<b>TOTAL</b>	<b>1,863,619</b>	<b>18,700</b>	<b>2,832,853</b>