

Financial information as of 30 September 2016

Share Capital information	
Type	Ordinary Share
Registry Number	AZ1011006629
Number	10,000
Nominal value (AZN)	33,300
	<i>(K AZN)</i>

CAPITAL	
1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)	341,411
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	8,411
d1) capital reserves	-
d2) profit (loss) of previous years	8,411
d3) (less) loss of current year	-
2. Deductions from Tier I capital	6,200
a) intangible assets	6,200
3. Tier I capital after deductions (row 1 less row 2)	-
4. Tier II capital (should not exceed the amount of tier I capital)	335,211
a) Profit of the current year	26,483
b) Common Reserves (should not exceed the general reserves created for assets)	12,654
c) other capital funds	13,844
d) Other assets	(14)
5. Total Regulatory Capital (rows 3 + 4)	361,695
6. Deductions from total regulatory capital:	148,987
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)	-
7. Total Regulatory capital after deductions (row 5 less row 6)	212,708
8. Net risk-weighted assets (from Table VI-G)	1,107,532

	FAKT
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	30.27%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	16.71%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	89,992	11.12%
Substandard loans	155,285	19.19%
Unsatisfactory	61,888	7.65%
Doubtful	52,905	6.54%
Loss	40,492	5.00%
Reserves	81,378	10.05%
General	6,525	0.81%
Specific	74,853	9.25%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Ölaqadar şəxslərlə bağlanmış əqdərin məbləği	40,809	19.19%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	283,696	35.05%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	-5.63%
Total open "closed" currency position	max. 15%	-0.43%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	41,028
a) loan commitments	6,377
b) undisbursed lines of credit	34,651
2. Guarantees and liabilities of this type	136,383
a) Guarantees	136,383
3. Letters of credit, total	12,873
a) Standby Letters of Credit	3,272
b) Documentary Letters of Credit	9,601
4. Forward and futures contracts, total	332,221
b) foreign currency, total	332,221
5. Other off-balance-sheet liabilities	51,125

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(K AZN)

RISK-WEIGHTED ASSETS	
Total risk-weighted assets	1,107,532

LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION		
	Loans	overdue loans
Baku	770,616	89,669
Ganja	19,163	179
Zaqatala	19,578	144
TOTAL	809,356	89,992

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS		
	Loans	overdue loans
Mədən çıxarma sənayesi	75,000	141
Emal sənayesi	82,696	28,318
Elektrik enerjisi və Qazın istehsalı	-	-
Sənayenin digər sahələri	1,212	-
Kənd təsərrüfatı	84,180	5,471
Tikinti sahəsi	71,197	2,229
Nəqliyyat	8,079	3,550
Informasiya və Rabitə	13,712	-
Ticarət sahəsi	146,301	23,116
Digər qeyri-istehsal və xidmət sahələri	224,090	25,672
Mərkəzi idarəetmə orqanları	-	-
Bələdiyyələr	-	-
İctimai təşkilatlar	10,059	-
Fiziki şəxslər (istehlak və ipoteka)	92,830	1,494
Digər sahələr	-	-
CƏMI	809,356	89,992

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)	-	-	102,128
Claims on NBA	-	-	332,869
"Nostro" accounts	-	-	91,381
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	4,679	-	-
Deposits at financial institutions, including banks	1,201,421	-	-
Trading Securities	69,907	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	48,124	-	-
Loans to clients	809,356	-	-
Fixed assets, excluding depreciation	-	-	15,797
Investments and financial participation in unconsolidated affiliate companies	-	-	148,987
Intangible assets, excluding depreciation	-	-	6,200
Other assets	-	-	44,736
(less) Specific reserves against possible losses on assets	-	-	93,032
TOTAL	2,133,488	-	649,065

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,953,013	-	-
CBA's claims to bank	23,000	-	-
Claims of other banks ("loro" accounts)	-	-	15,724
Deposits of banks and other financial institutions	239,504	-	-
Loans of banks (for a period above 7 days)	-	60,747	-
Loans of other financial institutions	97,693	-	-
Other Liabilities	-	-	24,266
Capital	-	-	368,606
TOTAL	2,313,210	60,747	408,596