

All Information is as of 30 June 2019

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)	373,237
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	40,237
d1) capital reserves	40,237
d2) profit (loss) of previous years	-
d3) (less) loss of current year	-
e) other	-
2. Deductions from Tier I capital	31,165
a) intangible assets	31,165
b) deferred tax assets	-
3. Tier I capital after deductions (row 1 less row 2)	342,071
4. Tier II capital (should not exceed the amount of tier I capital)	98,684
a) Profit of the current year	51,703
b) Common Reserves (should not exceed the general reserves created for assets)	27,415
c) other capital funds	18,700
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	18,700
d) Other assets	866
5. Total Regulatory Capital (rows 3 + 4)	440,756
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)	291,454
8. Net risk-weighted assets (from Table VI-G)	2,193,204

FAKT	
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	15.6%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	13.3%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	24,346	1.7%
Substandard loans	143,952	9.9%
Unsatisfactory	128,056	8.8%
Doubtful	4,261	0.3%
Loss	11,636	0.8%
Reserves	60,412	4.2%
General	18,224	1.3%
Specific	42,188	2.9%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	39,830	2.7%

TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	1,985,431

CURRENCY POSITION		
Freely convertible currency position	max. 20%	3.6%
Total open "closed" currency position	max. 15%	0.0%

OFF-BALANCE LIABILITIES

Liabilities	Total
1. Loan instruments, total	169,589
a) loan commitments	32,817
b) undisbursed lines of credit	136,772
2. Guarantees and liabilities of this type	415,871
a) Guarantees	415,871
3. Letters of credit, total	20,375
a) Standby Letters of Credit	-
b) Documentary Letters of Credit	20,375
4. Commitments on foreign currency agreements, total	-
a) Spot deals	-
5. Commitments on derivative financial instruments	245,399
a) based on Forward and Futures contracts	82,352
b) based on swap contracts	28,372
c) based in options	134,676
d) based on other contracts	-
6. Commitments on securities	-
7. Other off-balance-sheet liabilities	-

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RISK-WEIGHTED ASSETS	
Total risk-weighted assets	2,193,204

LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION		
	Loans	Overdue loans
Baku	1,414,621	9,882
Ganja	17,380	12,276
Zaqatala	17,656	15
TOTAL	1,449,657	22,173

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS		
	Loans	Overdue loans
Mining industry	39,626	-
Processing industry	105,189	2,623
Electricity and Gas Production	262	-
Other manufacturing	113,281	565
Agriculture	151,648	10,098
Construction	149,399	4,652
Transportation	19,952	246
Information and Communication	26,815	-
Trade	270,523	1,737
Other manufacturing and service	341,236	1,715
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	-	-
Individuals (Consumer and Mortgage)	211,464	2,710
Other	20,263	-
Total	1,449,657	24,346

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)	-	-	101,705
Claims on NBA	-	-	535,976
"Nostro" accounts	-	-	148,093
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	4,662	-	-
REPO Agreements	18,994	-	-
Deposits at financial institutions, including banks	616,931	-	-
Trading Securities	1,274,907	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	62,786	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	37,895	-	-
Loans to clients	1,411,762	-	-
Fixed assets, excluding depreciation	-	-	28,263
Investments and financial participation in unconsolidated affiliate companies	-	-	149,301
Intangible assets, excluding depreciation	-	-	31,165
Other assets	-	-	86,830
(less) Specific reserves against possible losses on assets	-	-	54,438
TOTAL	3,427,938	-	1,026,895

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,776,013	-	1,725,143
CBA's claims to bank	-	-	-
Claims of other banks ("loro" accounts)	-	-	8,528
Deposits of banks and other financial institutions	176,419	-	-
Loans of banks (for a period above 7 days)	-	-	-
Loans of other financial institutions	243,085	-	-
Other Liabilities	-	-	68,335
Capital	-	-	457,310
TOTAL	2,195,518	-	2,259,315