

All Information is as of 31 December 2020

Share Capital information

Type	Ordinary Share
Registry Number	AZ1011006629
Number	10,646
Nominal value (AZN)	33,300

CAPITAL

(K AZN)

1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)	414,366
a) common stocks (fully paid shares)	354,512
b) non-cumulative preferred call stocks	-
c) additional funds coming from issuance of stocks	-
d) net retained earnings (loss), total	59,854
d1) capital reserves	59,854
d2) profit (loss) of previous years	-
d3) (less) loss of current year	-
e) other	-
2. Deductions from Tier I capital	30,003
a) intangible assets	30,003
b) deferred tax assets	-
3. Tier I capital after deductions (row 1 less row 2)	384,363
4. Tier II capital (should not exceed the amount of tier I capital)	135,495
a) Profit of the current year	84,252
b) Common Reserves (should not exceed the general reserves created for assets)	29,841
c) other capital funds	18,700
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	18,700
d) Other assets	2,702
5. Total Regulatory Capital (rows 3 + 4)	519,858
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)	370,557
8. Net risk-weighted assets (from Table VI-G)	2,387,253

FAKT

9. Tier I capital adequacy ratio (row 3: row 8) x 100%	16.1%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	15.5%

CLASSIFICATION OF RISK-WEIGHTED ASSETS

	Amount	Credit Portfolio Weight
Overdue loans	39,045	1.9%
Substandard loans	126,427	6.0%
Unsatisfactory	118,703	5.7%
Doubtful	2,724	0.1%
Loss	5,000	0.2%
Reserves	53,028	2.5%
General	18,478	0.9%
Specific	34,550	1.6%

RELATED PARTY LOANS

	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	164,262	44.3%

TOTAL LARGE LOANS

	Amount (ths, AZN)
Total large loans (including off-balance commitments)	2,882,146

CURRENCY POSITION

Freely convertible currency position	max. 20%	-4.4%
Total open "closed" currency position	max. 15%	0.0%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	313,007
a) loan commitments	37,505
b) undisbursed lines of credit	275,501
2. Guarantees and liabilities of this type	509,446
a) Guarantees	509,446
3. Letters of credit, total	24,604
a) Standby Letters of Credit	-
b) Documentary Letters of Credit	24,604
4. Commitments on foreign currency agreements, total	-
a) Spot deals	-
5. Commitments on derivative financial instruments	428,337
a) based on Forward and Futures contracts	205,603
b) based on swap contracts	134,903
c) based on options	87,832
d) based on other contracts	-
6. Commitments on securities	-
7. Obligations on the purchase / sale of other financial instruments or commodities	-
8. Other off-balance-sheet liabilities	19,123

1,275,394

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RISK-WEIGHTED ASSETS	
Total risk-weighted assets	2,387,253

LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION		
	Loans	Overdue loans
Baku	1,995,243	15,497
Ganja	43,950	1,870
Zaqatala	55,089	17
TOTAL	2,095,034	17,384

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS		
	Loans	Overdue loans
Mining industry	65,456	759
Processing industry	161,007	12,377
Electricity and Gas Production	49	0
Other manufacturing	193,865	458
Agriculture	218,115	2,769
Construction	448,824	1,957
Transportation	37,139	0
Information and Communication	25,498	0
Trade	311,357	3,249
Other manufacturing and service	437,423	13,897
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	71	-
Individuals (Consumer and Mortgage)	196,230	3,579
Other	-	-
Total	2,095,034	39,045

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)	-	-	63,168
Claims on NBA	-	-	605,595
"Nostro" accounts	-	-	284,424
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	-	-	-
REPO Agreements	23,425	-	-
Deposits at financial institutions, including banks	541,460	-	-
Trading Securities	1,556,154	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	70,236	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	48,620	-	-
Loans to clients	2,055,988	-	-
Fixed assets, excluding depreciation	-	-	-
Investments and financial participation in unconsolidated affiliate companies	-	-	-
Intangible assets, excluding depreciation	-	-	-
Other assets	74,386	-	74,510
(less) Specific reserves against possible losses on assets	-	-	-
TOTAL	4,370,269	-	1,027,697

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,729,180	-	2,285,581
CBA's claims to bank	-	-	-
Claims of other banks ("loro" accounts)	69,582	-	-
Deposits of banks and other financial institutions	335,022	-	-
Loans of banks (for a period above 7 days)	-	-	-
Loans of other financial institutions	307,845	-	-
Other Liabilities	75,967	-	18,700
Capital	-	-	541,145
TOTAL	2,667,596	-	2,304,281
Net amount of financial assets (liabilities) for each period	1,702,674	-	1,276,584