

Financial information as of 30 December 2016	
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)		341,411
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		10,973
a) intangible assets		10,973
3. Tier I capital after deductions (row 1 less row 2)		-
4. Tier II capital (should not exceed the amount of tier I capital)		330,438
a) Profit of the current year		75,195
b) Common Reserves (should not exceed the general reserves created for assets)		61,057
c) other capital funds		14,211
d) Other assets		(73)
5. Total Regulatory Capital (rows 3 + 4)		405,634
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)		256,647
8. Net risk-weighted assets (from Table VI-G)		1,136,889
		FAKT
9. Tier I capital adequacy ratio (row 3: row 8) x 100%		29.07%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%		20.00%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	83,141	9.07%
Substandard loans	95,664	10.44%
Unsatisfactory	36,283	3.96%
Doubtful	25,522	2.78%
Loss	33,859	3.69%
Reserves	57,656	6.29%
General	9,232	1.01%
Specific	48,424	5.28%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Əlaqədar şəxslərlə bağlanmış əqdlərin məbləği	39,369	15.34%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	415,272	45.31%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	-8.90%
Total open "closed" currency position	max. 15%	-0.43%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	83,054
a) loan commitments	30,998
b) undisbursed lines of credit	52,055
2. Guarantees and liabilities of this type	134,732
a) Guarantees	134,732
3. Letters of credit, total	9,220
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	9,220
4. Forward and futures contracts, total	45,363
b) foreign currency, total	11,345
5. Other off-balance-sheet liabilities	2,051

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(K AZN)

RISK-WEIGHTED ASSETS

Total risk-weighted assets 1,136,889

LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

	Loans	Overdue loans
Baku	883,045	82,808
Ganja	19,368	293
Zaqatala	14,064	40
TOTAL	916,477	83,141

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

	Loans	Overdue loans
Mədən çıxarma sənayesi	100,578	-
Emal sənayesi	83,044	27,672
Elektrik enerjisi və Qazın istehsalı	-	-
Sənayenin digər sahələri	713	-
Kənd təsərrüfatı	60,554	10,240
Tikinti sahəsi	71,509	4,442
Nəqliyyat	7,629	4,787
İnformasiya və Rabitə	10,348	-
Ticarət sahəsi	167,836	22,217
Digər qeyri-istehsal və xidmət sahələri	307,432	11,211
Mərkəzi idarəetmə orqanları	-	-
Bələdiyyələr	-	-
İctimai təşkilatlar	10,059	-
Fiziki şəxslər (istehlak və ipoteka)	96,776	2,573
Digər sahələr	-	-
CƏMI	916,477	83,141

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)	-	-	114,825
Claims on NBA	-	-	569,092
“Nostro” accounts	-	-	97,721
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	2,047	-	-
Deposits at financial institutions, including banks	995,987	-	-
Trading Securities	183,596	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	114,636	-	-
Loans to clients	916,477	-	-
Fixed assets, excluding depreciation	-	-	15,000
Investments and financial participation in unconsolidated affiliate companies	-	-	148,987
Intangible assets, excluding depreciation	-	-	10,973
Other assets	-	-	44,273
(less) Specific reserves against possible losses on assets	-	-	69,046
TOTAL	2,212,742	-	936,774
Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,468,846	-	871,721
CBA's claims to bank	23,000	-	-
Claims of other banks (“loro” accounts)	-	-	22,886
Deposits of banks and other financial institutions	155,687	-	-
Loans of banks (for a period above 7 days)	-	51,280	-
Loans of other financial institutions	108,702	-	-
Other Liabilities	-	-	28,974
Capital	-	-	418,420
TOTAL	1,756,235	51,280	1,342,001