CALCULATION OF RISK WEIGHTED A	SSETS		
			sand AZN)
A. Assets	Balance amount	Risk weight (%)	Calculated risk amount
1	2	3	4
1. Cash (including banknotes, coins, cash in transit, teller machines and exchange	114,825		29
stations), total			27
a) in national currency	19,822	0	-
b) in currencies of OECD countries	94,974	0	-
c) in currencies of other countries,	29	100	29
2. Claims on NBA, total	569,092	0	-
3. "Nostro" accounts (correspondent accounts at other banks), total	97,721	20	49,055
a) in OECD countries	60,833	20	12,167
b) in other countries, excluding a 4. Market securities	36,888 183,596	100	36,888 23,178
a) Securities issued by Azerbaijan government and CBAR (including	185,390		25,178
AMF)	157,910	0	-
b) Securities issued by OECD countries governments, Central Banks and Multilateral Development Banks with AAA credit rating	-	0	-
c) Securities issued by Multilateral Development Banks registered OECD countries with minimum "BBB" rating	3,135	20	627
d) Securities issued by OECD countries local authorities or municipalities)	-	50	-
e) Securities issued by Governments and central banks of the non-OECD	-	100	-
countries		100	
f) Other securities	22,551	100	22,551
4. Deposits and loans to banks and other financial institutions	1,122,130		264,280
a) deposits:	995,987		139,736
a1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Centrals Banks of OECD countries including Multilateral development Banks with "AAA" rating and unconditionally secured by them	525,000	0	-
a2) Multilateral Development Banks registered in OECD countries with minimum "BBB" rating and not included into zero risk group and unconditionally secured by them	414,063	20	82,813
a3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)	-	50	-
a4) banks and other financial institutions which are not in the OECD countries	56,924	100	56,924
b) Loans	126,144		124,544
b1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Centrals Banks of OECD countries including Multilateral development Banks with "AAA" rating and unconditionally secured by them	1,600	0	-
b2) Multilateral Development Banks registered in OECD countries with minimum "BBB" rating and not included into zero risk group and unconditionally secured by them	-	20	-
b3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)	-	50	-
b4) banks and other financial institutions which are not in the OECD countries	124,544	100	124,544
6. Loans to customers	907,016		724,115
a) loans to the industrial sector:	184,334		140,169
a1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them	44,166	0	-
a2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are	-	20	-

		-	
not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them			
a3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)	-	50	-
a4) in other cases	140,169	100	140,169
b) loans for agriculture:	60,554		50,490
b1) secured in bank accounts with national currency of AR or			
convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them	10,065	0	-
b2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them	-	20	-
b3) secured by securities issued by OECD countries, local authorities	-	50	-
or municipalities (meeting demand is due to income on commercial projects)			FO 400
b4) other cases	50,490	100	50,490
c) Loans to construction sector:	71,509		71,509
c1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them	-	0	-
c2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them	-	20	-
c3) secured by securities issued by OECD countries, local authorities	-	50	-
or municipalities (meeting demand is due to income on commercial projects) c4) other cases	71,509	100	71,509
d) Loans to the transport and communication sectors:	17,976	100	17,044
d1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them	932	0	-
d2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them	-	20	-
d3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)	-	50	-
d4) other cases	17,044	100	17,044
e) Loans trade and service sectors :	465,807		343,292
e1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them	122,515	0	-
e2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them	-	20	-
e3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)	-	50	-
e4) other cases	343,292	100	343,292
f) loans to individuals for personal purposes	96,776		91,552
f1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them	3,224	0	-
f2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are	-	20	-

not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by themImage: the source of the same conditions) and securities issued by OECD countries, local authorities or by the municipal authorities (a revenue demand is for commercial projects)44,000502,000Id) unsecured consumer loans43,16610043,16643,16643,16610043,166(f) unsecured consumer loans40,005910,059<				
f3) Mortgage loans (ADF funds or other sources to the same conditions) and securities issued by OECD countries, local authorities or by the municipal authorities (are revenue demand is for commercial projects)4.000502.000f4) unsecured consumer loans43,16610043,16643,16610043,166f5) other consumer loans46,38710046,38710046,387g) Loans to other sectors10,05910,05910,059g1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them-0-g2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-g3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-g4) other cases10,05910018,95010018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets444,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks, Multilateral Development Banks, Multilateral Development Banks, Multilateral Development Banks-200 <td< td=""><td></td><td></td><td></td><td></td></td<>				
conditions) and securities issued by OECD countries, local authorities or by the municipal authorities (a revenue demand is for commercial projects)4,000502,000If 4) unsecured consumer loans43,16610043,16610043,166(5) other consumer loans46,38710046,38710046,387g) Loans to other sectors10,05910,05910,05910,059ornwertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them-0-g2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-g3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)100010,0597. Fixed assets not used in bank operations (minus depreciation)18,95010018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies114,2970-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally gueranteed by them-50-020000				
municipal authorities (a revenue demand is for commercial projects)Image: Comparison of the sectors10043,16610043,166fd) unsecured consumer loans46,38710046,38710046,387g) Loans to other sectors10,05910,05910,05910,059g1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them0		4 000	50	2 000
f4) unsecured consumer loans43,16610043,166f5) other consumer loans46,38710046,387g) Loans to other sectors10,05910,05910,059g1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them0-g2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them2020g3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)10010,059g4) other cases10,05910010,059g. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870g. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible governments, central banks, Multilateral Development Banks and other in companies11,2090g. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them11,2090b) Pledged part with securities of Government of AR, Central Bank, QECD governments, central banks, Multilateral Development Banks which are not in 0 o) secured by securiti		4,000	50	2,000
f5) other consumer loans46,38710046,387g) Loans to other sectors10,05910,05910,059g1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them-0-g2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-g3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects) g4) other cases10,05910010,0597. Fixed assets not used in bank operations (minus depreciation)18,95010018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies1148,9870-9. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or gledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them-20b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (z		42.166	100	42.166
g) Loans to other sectors10,05910,059g1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them0g2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20g3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-7. Fixed assets not used in bank operations (minus depreciation)18,95010010,0598. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets442,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries, local authorities or municipalities (meeting demand is due to income on convertible currencies of OECD countries of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-2002010.0010.05910010.05910.0111,2090-2020202020				-,
g1) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them0g2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them20-g3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-7. Fixed assets not used in bank operations (minus depreciation)18,95010018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets444,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,209002020202033,0641018,95010018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets02020-020-0		,	100	,
convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them-0-g2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-g3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-g4) other cases10,05910010,05910010,0598. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets444,27333,06433,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,20920-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BB" credit rating or unconditionally guaranteed by them-50-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BB" credit rating or unconditionally guaranteed by them-20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due		10,059		10,059
Multilateral development Banks with "AAA" rating and unconditionally secured by themImage: Constraint of the securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by themImage: Constraint of the securities is supported by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: Constraint of the securities is supported by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: Constraint of the securities is supported by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: Constraint of the securities is supported by OECD countries, local authorities or municipalities (meeting demand is due to income on convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by themImage: Constraint of the securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by themImage: Constraint of the securities of Government of AR, Central Bank, OECD socured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: Constraint of the securities of Government of AR, Central Bank, OECD socured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: Constraint of the securities of Government of AR, Central Bank, OECD socured by securiti				
Multilateral development Banks with "AAA" rating and unconditionally secured by themImage: Constraint of the securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by themImage: Constraint of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: Constraint of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: Constraint of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: Constraint of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: Constraint of the securities of the secure of the secure of the securities or the securities of the securities or the securities of the securities or		-	0	-
g2) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them20g3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-g4) other cases10.05910010,0597. Fixed assets not used in bank operations (minus depreciation)18,95010018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-50c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50d) other cases33,06410033,064lo (minus) Allowance for possible losses68,04611. Intangible assets10,9730-12. Total balance assets3,149,516X-			Ŭ	
OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them20g3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)100100059g4) other cases10,05910010,0597. Fixed assets not used in bank operations (minus depreciation)18,95010018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets44,27333,06433,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,0640-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)33,0640-d) other cases33,06410033,0640-10. (minus) Allowance for possible losses <td></td> <td></td> <td></td> <td></td>				
not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them20-g3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)10,05910010,059g4) other cases10,05910010,05910018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-50-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,06410033,064l1. Intangible assets10,9730l2. Total balance assets3,149,516X-				
not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by themaag3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-g4) other cases10,05910010,0597. Fixed assets not used in bank operations (minus depreciation)18,95010018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-50-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,0640-lo. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-		-	20	_
g3) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-g4) other cases10,05910010,0597. Fixed assets not used in bank operations (minus depreciation)18,95010018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-50-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,0640-l0. (minus) Allowance for possible losses68,046011. Intangible assets10,973012. Total balance assets3,149,516X-		-		
or municipalities (meeting demand is due to income on commercial projects)Image: solution of the solu				
or municipalities (meeting demand is due to income on commercial projects) g4) other cases10010010,0597. Fixed assets not used in bank operations (minus depreciation)18,95010018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,0640-10. (minus) Allowance for possible losses68,046011. Intangible assets10,973012. Total balance assets3,149,516X-		_	50	_
7. Fixed assets not used in bank operations (minus depreciation)18,95010018,9508. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,0640-10. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-	or municipalities (meeting demand is due to income on commercial projects)	-	50	
8. Equity investments to unconsolidated subsidiary Banks and other in companies148,9870-9. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,06410. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-		,	100	- ,
companies148,9870-9. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,064010. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-		18,950	100	18,950
companiesImage: CompaniesImage: Companies9. All other assets44,27333,064a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,0640-10. (minus) Allowance for possible losses68,046011. Intangible assets10,973012. Total balance assets3,149,516X		148 087	0	
a) secured in bank accounts with national currency of AR or convertible currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,06410. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-	companies	140,907	U	-
currencies of OECD countries or pledged part with bank metals and Multilateral development Banks with "AAA" rating and unconditionally secured by them11,2090-b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,06410. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-	9. All other assets	44,273		33,064
development Banks with "AAA" rating and unconditionally secured by themImage: constraint of the securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by themImage: constraint of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: constraint of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: constraint of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: constraint of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: constraint of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: constraint of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: constraint of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)Image: constraint of the securities of the securit	a) secured in bank accounts with national currency of AR or convertible			
b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,06410. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-	currencies of OECD countries or pledged part with bank metals and Multilateral	11,209	0	-
b) Pledged part with securities of Government of AR, Central Bank, OECD governments, central banks, Multilateral Development Banks which are not in 0 (zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them-20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)-50-d) other cases33,06410033,06410. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-	development Banks with "AAA" rating and unconditionally secured by them			
(zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)50-d) other cases33,06410033,06410. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-				
(zero) risk group with minimum "BBB" credit rating or unconditionally guaranteed by them20-c) secured by securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)50-d) other cases33,06410033,06410. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-	governments, central banks, Multilateral Development Banks which are not in 0		20	
guaranteed by themImage: close of the securities issued by OECD countries, local authorities or municipalities (meeting demand is due to income on commercial projects)50d) other cases33,06410033,06410. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-		-	20	-
municipalities (meeting demand is due to income on commercial projects)50d) other cases33,06410033,06410. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-	guaranteed by them			
municipalities (meeting demand is due to income on commercial projects)50d) other cases33,06410033,06410. (minus) Allowance for possible losses68,0460-11. Intangible assets10,9730-12. Total balance assets3,149,516X-	c) secured by securities issued by OECD countries, local authorities or		50	
d) other cases 33,064 100 33,064 10. (minus) Allowance for possible losses 68,046 0 - 11. Intangible assets 10,973 0 - 12. Total balance assets 3,149,516 X X		-	50	-
11. Intangible assets 10,973 0 - 12. Total balance assets 3,149,516 X		33,064	100	33,064
11. Intangible assets 10,973 0 - 12. Total balance assets 3,149,516 X	10. (minus) Allowance for possible losses	68,046	0	-
12. Total balance assets 3,149,516 X		10,973	0	-
			X	
	13. The total amount of risk-weighted assets			1,112,671

COMPLIANCE WITH NORMATIVES		
	(thousar	nd AZN)
Normatives and description	Max/Min	Actual
1	2	3
1. Maximum risk limit for one borrower or group of related borrowers	XXX	XXX
a) if the market value of the collateral is not less than 100% of loan demand, if collateral is immovable then 150% (%)	max. 20%	24.2
b) if the market value of collateral is less than 100% of loan demand, if collateral is immovable then 150% (%)	max 7%	18.9
1.2 Maximum risk level for non bank credit organizations.	XXX	XXX
a) One non-bank financial organization over Tier 1 capital %	max. 7%	1.4
b) non bank financial organization liability over Tier 1%	max. 30%	3.0
2. Ratio of large loans to bank's funds	max. 8 times	1.3
3. Maximum amount of loan extended to related persons or to persons performing on behalf of them (total) (%)	max. 20%	15.3
a) if they are legal entities (for one) (%)	max. 10%	7.0
b) if they are individuals (for one) (%)	max. 3%	0.3
4. Restrictions set for purchasing shares (stocks) of other legal entities	XXX	XXX
a) Ratio of participation in the capital of a legal entity to bank's capital (%)	max. 10%	39.6
b) Ratio of total participation in the capital of other legal entities to bank's capital (%)	max. 40%	58.1
5. Quick liquidity ratio (%)	min. 30%	81.7
6. Adequacy ratio of Tier I capital (%)	min. 5%	29.1
7. Adequacy ratio of total regulatory capital (%)	min. 10%	20.0
8. Leverage Ratio	min. 5%	9.9
9. Total open currency position on freely convertible currency	max. 20%	- 8.9
10. Total open currency position on inconvertible currency	max. 15%	- 0.4
11. Minimum requirement for total capital	50,000	256,646.9