

Financial information as of 31 March 2017	
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)	402,468
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	69,468
d1) capital reserves	-
d2) profit (loss) of previous years	69,468
d3) (less) loss of current year	-
2. Deductions from Tier I capital	11,310
a) intangible assets	11,310
3. Tier I capital after deductions (row 1 less row 2)	-
4. Tier II capital (should not exceed the amount of tier I capital)	391,158
a) Profit of the current year	39,000
b) Common Reserves (should not exceed the general reserves created for assets)	23,946
c) other capital funds	15,133
d) Other assets	(79)
5. Total Regulatory Capital (rows 3 + 4)	430,158
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)	281,172
8. Net risk-weighted assets (from Table VI-G)	1,210,668
FAKT	
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	30.01%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	20.62%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	132,410	14.33%
Substandard loans	83,238	9.01%
Unsatisfactory	5,588	0.60%
Doubtful	22,020	2.38%
Loss	55,631	6.02%
Reserves	68,765	7.44%
General	11,842	1.28%
Specific	56,923	6.16%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Əlaqədar şəxslərlə bağlanmış əqdlərin məbləği	40,669	14.46%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	310,839	33.65%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	-7.67%
Total open "closed" currency position	max. 15%	0.02%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	52,424
a) loan commitments	7,671
b) undisbursed lines of credit	44,753
2. Guarantees and liabilities of this type	133,851
a) Guarantees	133,851
3. Letters of credit, total	8,200
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	8,200
4. Forward and futures contracts, total	126,799
b) foreign currency, total	0
5. Other off-balance-sheet liabilities	789

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(KAZN)

RISK-WEIGHTED ASSETS

Total risk-weighted assets	1,210,668
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

	Loans	Overdue loans
Baku	894,785	128,549
Ganja	17,952	3,811
Zaqatala	10,976	50
TOTAL	923,713	132,410

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

	Loans	Overdue loans
Mədən çıxarma sənayesi	115,677	18,819
Emal sənayesi	81,783	30,756
Elektrik enerjisi və Qazın istehsalı	0	-
Sənayenin digər sahələri	70,687	10,238
Kənd təsərrüfatı	3,963	2,670
Tikinti sahəsi	100,081	4,032
Nəqliyyat	7,824	4,757
İnformasiya və Rabitə	7,408	-
Ticarət sahəsi	154,405	26,483
Digər qeyri-istehsal və xidmət sahələri	268,128	31,848
Mərkəzi idarəetmə orqanları	-	-
Bələdiyyələr	-	-
İctimai təşkilatlar	10,059	-
Fiziki şəxslər (istehlak və ipoteka)	103,698	2,807
Digər sahələr	-	-
CƏMİ	923,713	132,410

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)	-	-	85,101
Claims on NBA	-	-	338,839
“Nostro” accounts	-	-	93,919
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	5,064	-	-
Deposits at financial institutions, including banks	1,428,718	-	-
Trading Securities	126,564	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	85,182	-	-
Loans to clients	923,713	-	-
Fixed assets, excluding depreciation	-	-	16,736
Investments and financial participation in unconsolidated affiliate companies	-	-	148,987
Intangible assets, excluding depreciation	11,310	-	-
Other assets	95,346	-	-
(less) Specific reserves against possible losses on assets	-	-	-
TOTAL	2,600,793	-	683,581
Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,514,710	-	946,623
CBA’s claims to bank	23,007	-	-
Claims of other banks (“loro” accounts)	-	-	5,248
Deposits of banks and other financial institutions	151,933	-	-
Loans of banks (for a period above 7 days)	-	47,545	-
Loans of other financial institutions	118,398	-	-
Other Liabilities	-	-	28,288
Capital	-	-	448,623
TOTAL	1,808,048	47,545	1,428,781