

All Information is as of 30 Jun 2017	
Share Capital information	
Type	Ordinary Share
Registry Number	AZ1011006629
Number	10,000
Nominal value (AZN)	33,300

(K AZN)

CAPITAL	
<b>1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)</b>	343,832
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	10,832
d1) capital reserves	10,832
d2) profit (loss) of previous years	-
d3) (less) loss of current year	-
e) other	-
<b>2. Deductions from Tier I capital</b>	14,123
a) intangible assets	14,123
b) deferred tax assets	-
<b>3. Tier I capital after deductions (row 1 less row 2)</b>	329,710
<b>4. Tier II capital (should not exceed the amount of tier I capital)</b>	29,758
a) Profit of the current year	14,957
b) Common Reserves (should not exceed the general reserves created for assets)	14,939
c) other capital funds	-
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	-
d) Other assets	(137)
<b>5. Total Regulatory Capital (rows 3 + 4)</b>	359,468
<b>6. Deductions from total regulatory capital:</b>	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)	-
<b>7. Total Regulatory capital after deductions (row 5 less row 6)</b>	210,482
<b>8. Net risk-weighted assets (from Table VI-G)</b>	1,195,131
	<b>FAKT</b>
<b>9. Tier I capital adequacy ratio (row 3: row 8) x 100%</b>	25.46%
<b>10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%</b>	15.20%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	151,021	16.8%
Substandard loans	104,622	11.6%
Unsatisfactory	16,143	1.8%
Doubtful	13,364	1.5%
Loss	75,115	8.4%
Reserves	87,639	9.7%
General	10,751	1.2%
Specific	76,888	8.5%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	40,669	4.5%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	382,646	41.8%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	-8.32%
Total open "closed" currency position	max. 15%	-0.63%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	81,798
a) loan commitments	14,925
b) undisbursed lines of credit	66,874
2. Guarantees and liabilities of this type	141,467
a) Guarantees	141,467
3. Letters of credit, total	4,958
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	4,958
4. Forward and futures contracts, total	168,326
a) based on spot contracts	0
b) based on Forward and Futures contracts	194
c) swap contracts	0
d) based on other contracts	168,132
5. Other off-balance-sheet liabilities	0

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(KAZN)

**RISK-WEIGHTED ASSETS**

Total risk-weighted assets	1,195,131
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**LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION**

	Loans	Overdue loans
Baku	873,132	147,042
Ganja	17,211	3,935
Zaqatala	8,969	44
<b>TOTAL</b>	<b>899,312</b>	<b>151,021</b>

**LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS**

	Loans	Overdue loans
Mədən çıxarma sənayesi	100,728	4,493
Emal sənayesi	74,322	34,302
Elektrik enerjisi və Qazın istehsalı	4	-
Sənayenin digər sahələri	3,428	3,153
Kənd təsərrüfatı	76,540	10,148
Tikinti sahəsi	68,197	5,522
Nəqliyyat	7,990	4,724
İnformasiya və Rabitə	7,393	-
Ticarət sahəsi	142,897	38,785
Digər qeyri-istehsal və xidmət sahələri	259,577	45,680
Mərkəzi idarəetmə orqanları	-	-
Bələdiyyələr	-	-
İctimai təşkilatlar	6,347	-
Fiziki şəxslər (istehlak və ipoteka)	144,338	2,460
Digər sahələr	7,551	1,754
<b>CƏMİ</b>	<b>899,312</b>	<b>151,021</b>

**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)	-	-	155,192
Claims on NBA	-	-	531,378
"Nostro" accounts	-	-	101,032
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	2,497	-	-
Deposits at financial institutions, including banks	1,335,516	-	-
Trading Securities	137,065	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	35,562	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	7,551	-	-
Loans to clients	891,761	-	-
Fixed assets, excluding depreciation	-	-	17,505
Investments and financial participation in unconsolidated affiliate companies	-	-	148,987
Intangible assets, excluding depreciation	-	-	14,123
Other assets	-	-	74,815
(less) Specific reserves against possible losses on assets	-	-	97,847
<b>TOTAL</b>	<b>2,409,951</b>	<b>-</b>	<b>945,184</b>

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,417,024	-	1,188,704
CBA's claims to bank	3,000	-	-
Claims of other banks ("loro" accounts)	-	-	27,715
Deposits of banks and other financial institutions	121,522	-	-
Loans of banks (for a period above 7 days)	-	45,242	-
Loans of other financial institutions	122,209	-	-
Other Liabilities	-	-	47,411
Capital	-	-	382,307
<b>TOTAL</b>	<b>1,663,756</b>	<b>45,242</b>	<b>1,646,137</b>