

All Information is as of 29 September 2017

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)	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	-
2. Deductions from Tier I capital	14,954
a) intangible assets	14,954
b) deferred tax assets	-
3. Tier I capital after deductions (row 1 less row 2)	328,878
4. Tier II capital (should not exceed the amount of tier I capital)	46,185
a) Profit of the current year	29,039
b) Common Reserves (should not exceed the general reserves created for assets)	17,263
c) other capital funds	-
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	-
d) Other assets	(117)
5. Total Regulatory Capital (rows 3 + 4)	375,063
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)	226,076
8. Net risk-weighted assets (from Table VI-G)	1,381,059

	FAKT
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	19.24%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	11.35%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	207,730	21.1%
Substandard loans	138,757	14.1%
Unsatisfactory	52,264	5.3%
Doubtful	15,794	1.6%
Loss	70,699	7.2%
Reserves	88,407	9.0%
General	10,843	1.1%
Specific	77,563	7.9%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	78,898	8.0%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	426,656	43.4%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	10.9%
Total open "closed" currency position	max. 15%	-0.8%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	90,640
a) loan commitments	15,708
b) undisbursed lines of credit	74,932
2. Guarantees and liabilities of this type	146,595
a) Guarantees	146,595
3. Letters of credit, total	2,855
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	2,855
4. Forward and futures contracts, total	389,828
a) based on spot contracts	0
b) based on Forward and Futures contracts	46
c) swap contracts	0
d) based on other contracts	389,781
5. Other off-balance-sheet liabilities	0

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(K AZN)

RISK-WEIGHTED ASSETS

Total risk-weighted assets	1,381,059
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

	Loans	Overdue loans
Baku	943,480	199,948
Ganja	16,488	7,724
Zaqatala	23,971	57
TOTAL	983,940	207,730

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

	Loans	Overdue loans
Mining industry	98,277	45,246
Processing industry	91,221	34,108
Electricity and Gas Production	3	-
Other manufacturing	11,047	3,457
Agriculture	85,719	7,385
Construction	118,382	3,978
Transportation	6,498	3,500
Information and Communication	6,879	-
Trade	144,574	33,575
Other manufacturing and service	266,386	72,181
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	6,347	-
Individuals (Consumer and Mortgage)	131,561	3,282
Other	17,046	1,016
Total	983,940	207,730

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)	-	-	209,549
Claims on NBA	-	-	410,033
"Nostro" accounts	-	-	76,223
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	1,587	-	-
Deposits at financial institutions, including banks	1,294,930	-	-
Trading Securities	321,641	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	28,556	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	17,046	-	-
Loans to clients	966,894	-	-
Fixed assets, excluding depreciation	-	-	21,778
Investments and financial participation in unconsolidated affiliate companies	-	-	148,987
Intangible assets, excluding depreciation	-	-	14,954
Other assets	-	-	69,613
(less) Specific reserves against possible losses on assets	-	-	102,463
TOTAL	2,630,653	-	848,675

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,299,047	-	1,445,030
CBA's claims to bank	3,016	-	-
Claims of other banks ("loro" accounts)	-	-	6,595
Deposits of banks and other financial institutions	113,357	-	-
Loans of banks (for a period above 7 days)	-	43,072	-
Loans of other financial institutions	137,548	-	-
Other Liabilities	-	-	33,762
Capital	-	-	397,900
TOTAL	1,552,969	43,072	1,883,286