

All Information is as of 31 December 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	15,594
a) intangible assets	15,594
b) deferred tax assets	-
3. Tier I capital after deductions (row 1 less row 2)	328,238
4. Tier II capital (should not exceed the amount of tier I capital)	78,293
a) Profit of the current year	58,994
b) Common Reserves (should not exceed the general reserves created for assets)	19,415
c) other capital funds	-
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	-
d) Other assets	(115)
5. Total Regulatory Capital (rows 3 + 4)	406,532
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)	257,545
8. Net risk-weighted assets (from Table VI-G)	1,553,166
	FAKT
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	19.9%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	15.2%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	152,528	15.2%
Substandard loans	97,612	9.7%
Unsatisfactory	45,606	4.6%
Doubtful	862	0.1%
Loss	51,145	5.1%
Reserves	64,546	6.4%
General	10,886	1.1%
Specific	53,660	5.4%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	25,562	2.6%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	495,907	49.5%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	3.5%
Total open "closed" currency position	max. 15%	-0.7%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	138,404
a) loan commitments	62,599
b) undisbursed lines of credit	75,805
2. Guarantees and liabilities of this type	232,631
a) Guarantees	232,631
3. Letters of credit, total	3,992
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	3,992
4. Forward and futures contracts, total	560,880
a) based on spot contracts	0
b) based on Forward and Futures contracts	20,061
c) swap contracts	0
d) based on other contracts	540,819
5. Other off-balance-sheet liabilities	0

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(K AZN)

RISK-WEIGHTED ASSETS

Total risk-weighted assets	1,553,166
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

	Loans	Overdue loans
Baku	967,856	144,005
Ganja	17,217	8,476
Zaqatala	16,185	47
TOTAL	1,001,258	152,528

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

	Loans	Overdue loans
Mining industry	86,644	3,473
Processing industry	101,040	25,115
Electricity and Gas Production	3	-
Other manufacturing	10,349	3,149
Agriculture	90,627	5,781
Construction	62,478	5,667
Transportation	15,092	3,500
Information and Communication	5,909	-
Trade	184,890	13,535
Other manufacturing and service	281,286	90,070
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	6,348	-
Individuals (Consumer and Mortgage)	138,283	1,222
Other	18,309	1,016
Total	1,001,258	152,528

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)	-	-	70,791
Claims on NBA	-	-	407,167
“Nostro” accounts	-	-	76,694
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	6	-	-
Deposits at financial institutions, including banks	1,436,102	-	-
Trading Securities	391,618	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	22,750	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	18,309	-	-
Loans to clients	982,949	-	-
Fixed assets, excluding depreciation	-	-	23,603
Investments and financial participation in unconsolidated affiliate companies	-	-	148,987
Intangible assets, excluding depreciation	-	-	15,594
Other assets	-	-	47,434
(less) Specific reserves against possible losses on assets	-	-	66,981
TOTAL	2,851,734	-	723,289

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,373,570	-	1,394,913
CBA’s claims to bank	-	-	-
Claims of other banks (“loro” accounts)	-	-	5,466
Deposits of banks and other financial institutions	125,254	-	-
Loans of banks (for a period above 7 days)	-	39,007	-
Loans of other financial institutions	154,009	-	-
Other Liabilities	-	-	52,185
Capital	-	-	430,620
TOTAL	1,652,833	39,007	1,883,183