

All Information is as of 31 March 2019	
Share Capital information	
Type	Ordinary Share
Registry Number	AZ1011006629
Number	10,000
Nominal value (AZN)	33,300

(KAZN)

CAPITAL	
<b>1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)</b>	418,468
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	85,468
d1) capital reserves	85,468
d2) profit (loss) of previous years	-
d3) (less) loss of current year	-
e) other	-
<b>2. Deductions from Tier I capital</b>	27,087
a) intangible assets	27,087
b) deferred tax assets	-
<b>3. Tier I capital after deductions (row 1 less row 2)</b>	391,381
<b>4. Tier II capital (should not exceed the amount of tier I capital)</b>	78,994
a) Profit of the current year	35,681
b) Common Reserves (should not exceed the general reserves created for assets)	24,494
c) other capital funds	18,700
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	18,700
d) Other assets	118
<b>5. Total Regulatory Capital (rows 3 + 4)</b>	470,374
<b>6. Deductions from total regulatory capital:</b>	149,301
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)	315
<b>7. Total Regulatory capital after deductions (row 5 less row 6)</b>	321,073
<b>8. Net risk-weighted assets (from Table VI-G)</b>	2,204,907
	<b>FAKT</b>
<b>9. Tier I capital adequacy ratio (row 3: row 8) x 100%</b>	15.9%
<b>10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%</b>	12.6%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	46,850	3.6%
Substandard loans	117,876	8.9%
Unsatisfactory	94,060	7.1%
Doubtful	3,016	0.2%
Loss	20,800	1.6%
Reserves	60,013	4.5%
General	14,744	1.1%
Specific	45,269	3.4%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	49,974	3.8%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	417,874	31.7%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	3.5%
Total open "closed" currency position	max. 15%	0.0%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	126,444
a) loan commitments	21,566
b) undisbursed lines of credit	104,879
2. Guarantees and liabilities of this type	371,341
a) Guarantees	371,341
3. Letters of credit, total	7,898
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	7,898
4. Forward and futures contracts, total	72,008
a) based on spot contracts	0
b) based on Forward and Futures contracts	7,135
c) swap contracts	0
d) based on other contracts	64,872
5. Other off-balance-sheet liabilities	0

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(K AZN)

**RISK-WEIGHTED ASSETS**

Total risk-weighted assets	2,204,907
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**LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION**

	Loans	Overdue loans
Baku	1,276,420	34,547
Ganja	16,271	12,287
Zaqatala	26,441	16
<b>TOTAL</b>	<b>1,319,131</b>	<b>46,850</b>

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

	Loans	Overdue loans
Mining industry	50,902	6,464
Processing industry	118,361	2,636
Electricity and Gas Production	264	-
Other manufacturing	102,643	566
Agriculture	140,791	10,098
Construction	60,567	8,141
Transportation	21,360	256
Information and Communication	43,659	191
Trade	267,807	4,437
Other manufacturing and service	287,823	12,523
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	-	-
Individuals (Consumer and Mortgage)	186,635	1,538
Other	38,321	-
<b>Total</b>	<b>1,319,131</b>	<b>46,850</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)	-	-	91,070
Claims on NBA	-	-	285,328
"Nostro" accounts	-	-	199,555
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	1,503	-	-
Deposits at financial institutions, including banks	901,238	-	-
Trading Securities	1,605,383	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	47,495	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	38,321	-	-
Loans to clients	1,280,810	-	-
Fixed assets, excluding depreciation	-	-	27,950
Investments and financial participation in unconsolidated affiliate companies	-	-	149,301
Intangible assets, excluding depreciation	-	-	27,087
Other assets	-	-	66,410
(less) Specific reserves against possible losses on assets	-	-	55,115
<b>TOTAL</b>	<b>3,874,749</b>	<b>-</b>	<b>791,586</b>

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,843,215	-	1,914,906
CBA's claims to bank	-	-	-
Claims of other banks ("loro" accounts)	-	-	6,065
Deposits of banks and other financial institutions	115,932	-	-
Loans of banks (for a period above 7 days)	-	-	-
Loans of other financial institutions	222,621	-	-
Other Liabilities	38,138	-	46,696
Capital	-	-	478,762
<b>TOTAL</b>	<b>2,219,906</b>	<b>-</b>	<b>2,446,429</b>