

All Information is as of 30 September 2019	
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>	373,237
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	40,237
d1) capital reserves	40,237
d2) profit (loss) of previous years	-
d3) (less) loss of current year	-
e) other	-
<b>2. Deductions from Tier I capital</b>	30,542
a) intangible assets	30,542
b) deferred tax assets	-
<b>3. Tier I capital after deductions (row 1 less row 2)</b>	342,695
<b>4. Tier II capital (should not exceed the amount of tier I capital)</b>	110,833
a) Profit of the current year	64,596
b) Common Reserves (should not exceed the general reserves created for assets)	30,738
c) other capital funds	14,960
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	14,960
d) Other assets	538
<b>5. Total Regulatory Capital (rows 3 + 4)</b>	453,527
<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>	304,226
<b>8. Net risk-weighted assets (from Table VI-G)</b>	2,506,478

FAKT	
<b>9. Tier I capital adequacy ratio (row 3: row 8) x 100%</b>	13.7%
<b>10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%</b>	12.1%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	34,198	2.0%
Substandard loans	149,448	8.9%
Unsatisfactory	120,667	7.2%
Doubtful	24,268	1.4%
Loss	4,513	0.3%
Reserves	62,076	3.7%
General	17,373	1.0%
Specific	44,702	2.7%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	40,659	2.4%

TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	2,045,935

CURRENCY POSITION		
Freely convertible currency position	max. 20%	-0.9%
Total open "closed" currency position	max. 15%	0.0%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	185,566
a) loan commitments	29,649
b) undisbursed lines of credit	155,917
2. Guarantees and liabilities of this type	446,136
a) Guarantees	446,136
3. Letters of credit, total	34,047
a) Standby Letters of Credit	-
b) Documentary Letters of Credit	34,047
4. Commitments on foreign currency agreements, total	-
a) Spot deals	-
5. Commitments on derivative financial instruments	448,607
a) based on Forward and Futures contracts	204,150
b) based on swap contracts	116,340
c) based in options	128,117
d) based on other contracts	-
6. Commitments on securities	-
7. Obligations on the purchase / sale of other financial instruments or commodities	-
8. Other off-balance-sheet liabilities	1,774

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RISK-WEIGHTED ASSETS	
Total risk-weighted assets	2,506,478

LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION		
	Loans	Overdue loans
Baku	1,647,384	10,188
Ganja	17,886	12,283
Zaqatala	16,548	14
<b>TOTAL</b>	<b>1,681,818</b>	<b>22,485</b>

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS		
	Loans	Overdue loans
Mining industry	35,515	-
Processing industry	132,746	2,618
Electricity and Gas Production	263	0
Other manufacturing	177,360	515
Agriculture	172,839	19,858
Construction	268,713	2,980
Transportation	41,301	247
Information and Communication	26,616	-
Trade	283,469	2,944
Other manufacturing and service	337,554	594
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	-	-
Individuals (Consumer and Mortgage)	205,442	4,443
Other	-	-
<b>Total</b>	<b>1,681,818</b>	<b>34,198</b>

**ASSETS AND LIABILITIES CLASSIFICATION BY FIXED AND FLOATING INTEREST RATES**

<b>Assets</b>	<b>Fixed interest rate</b>	<b>Floating interest rate</b>	<b>No interest</b>
Cash (including banknotes, coins, cash in transit, teller machines and exchange stations)	-	-	90,894
Claims on NBA	-	-	402,247
"Nostro" accounts	-	-	143,838
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	4,784	-	-
REPO Agreements	3,000	-	-
Deposits at financial institutions, including banks	560,234	-	-
Trading Securities	1,157,219	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	61,484	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	43,868	-	-
Loans to clients	1,647,620	-	-
Fixed assets, excluding depreciation	-	-	-
Investments and financial participation in unconsolidated affiliate companies	-	-	-
Intangible assets, excluding depreciation	-	-	-
Other assets	-	-	87,023
(less) Specific reserves against possible losses on assets	-	-	-
<b>TOTAL</b>	<b>3,478,209</b>	<b>-</b>	<b>724,003</b>

<b>Liabilities</b>	<b>Fixed interest rate</b>	<b>Floating interest rate</b>	<b>No interest</b>
Deposits (except for banks and other financial institutions)	1,762,058	-	1,549,556
CBA's claims to bank	-	-	-
Claims of other banks ("loro" accounts)	-	-	3,005
Deposits of banks and other financial institutions	258,787	-	-
Loans of banks (for a period above 7 days)	-	-	-
Loans of other financial institutions	268,350	-	-
Other Liabilities	-	-	72,459
Capital	-	-	469,109
<b>TOTAL</b>	<b>2,289,196</b>	<b>-</b>	<b>1,625,021</b>
Net amount of financial assets (liabilities) for each period	1,189,013	-	901,018