

All Information is as of 30 December 2019	
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)	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	-
2. Deductions from Tier I capital	30,401
a) intangible assets	30,401
b) deferred tax assets	-
3. Tier I capital after deductions (row 1 less row 2)	342,836
4. Tier II capital (should not exceed the amount of tier I capital)	111,465
a) Profit of the current year	65,040
b) Common Reserves (should not exceed the general reserves created for assets)	30,834
c) other capital funds	14,960
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	14,960
d) Other assets	631
5. Total Regulatory Capital (rows 3 + 4)	454,301
6. Deductions from total regulatory capital:	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
7. Total Regulatory capital after deductions (row 5 less row 6)	304,999
8. Net risk-weighted assets (from Table VI-G)	2,466,742
FAKT	
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	13.9%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	12.4%

CLASSIFICATION OF RISK-WEIGHTED ASSETS

	Amount	Credit Portfolio Weight
Overdue loans	51,262	2.8%
Substandard loans	139,163	7.7%
Unsatisfactory	121,023	6.7%
Doubtful	2,255	0.1%
Loss	15,884	0.9%
Reserves	64,854	3.6%
General	19,461	1.1%
Specific	45,393	2.5%

RELATED PARTY LOANS

	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	-	0.0%

TOTAL LARGE LOANS

	Amount
Total large loans (including off-balance commitments)	x

CURRENCY POSITION

Freely convertible currency position	max. 20%	7.3%
Total open "closed" currency position	max. 15%	0.1%

OFF-BALANCE LIABILITIES

Liabilities	Total
1. Loan instruments, total	191,755
a) loan commitments	44,344
b) undisbursed lines of credit	147,410
2. Guarantees and liabilities of this type	525,553
a) Guarantees	525,553
3. Letters of credit, total	25,236
a) Standby Letters of Credit	-
b) Documentary Letters of Credit	25,236
4. Commitments on foreign currency agreements, total	-
a) Spot deals	-
5. Commitments on derivative financial instruments	475,307
a) based on Forward and Futures contracts	234,567
b) based on swap contracts	133,060
c) based in options	107,680
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	10,514

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(K AZN)

RISK-WEIGHTED ASSETS

Total risk-weighted assets	2,466,742
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

	Loans	Overdue loans
Baku	1,711,758	10,188
Ganja	40,164	12,281
Zaqatala	47,111	13
TOTAL	1,799,033	22,482

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

	Loans	Overdue loans
Mining industry	70,178	-
Processing industry	135,485	2,392
Electricity and Gas Production	147	0
Other manufacturing	179,306	340
Agriculture	194,361	34,528
Construction	316,750	2,760
Transportation	27,613	0
Information and Communication	26,705	0
Trade	279,329	8,870
Other manufacturing and service	358,767	796
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	100	-
Individuals (Consumer and Mortgage)	210,293	1,576
Other	-	-
Total	1,799,033	51,262

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)	-	-	93,539
Claims on NBA	-	-	524,174
“Nostro” accounts	-	-	220,765
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	12	-	-
REPO Agreements	-	-	-
Deposits at financial institutions, including banks	692,374	-	-
Trading Securities	1,096,496	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	62,735	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	48,262	-	-
Loans to clients	1,747,771	-	-
Fixed assets, excluding depreciation	-	-	-
Investments and financial participation in unconsolidated affiliate companies	-	-	-
Intangible assets, excluding depreciation	-	-	-
Other assets	-	-	88,294
(less) Specific reserves against possible losses on assets	-	-	-
TOTAL	3,647,650	-	926,772

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,921,179	-	1,664,345
CBA’s claims to bank	-	-	-
Claims of other banks (“loro” accounts)	-	-	18,165
Deposits of banks and other financial institutions	284,746	-	-
Loans of banks (for a period above 7 days)	-	-	-
Loans of other financial institutions	283,707	-	-
Other Liabilities	18,700	-	65,330
Capital	-	-	475,768
TOTAL	2,543,842	-	1,747,840
Net amount of financial assets (liabilities) for each period	1,103,808	-	821,068