

All Information is as of 30 September 2020

Share Capital information	
Type	Ordinary Share
Registry Number	AZ1011006629
Number	10,646
Nominal value (AZN)	33,300

(K, AZN)

CAPITAL	
1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)	414,366
a) common stocks (fully paid shares)	354,512
b) non-cumulative preferred call stocks	-
c) additional funds coming from issuance of stocks	-
d) net retained earnings (loss), total	59,854
d1) capital reserves	59,854
d2) profit (loss) of previous years	-
d3) (less) loss of current year	-
e) other	-
2. Deductions from Tier I capital	25,830
a) intangible assets	25,830
b) deferred tax assets	-
3. Tier I capital after deductions (row 1 less row 2)	388,536
4. Tier II capital (should not exceed the amount of tier I capital)	102,832
a) Profit of the current year	60,532
b) Common Reserves (should not exceed the general reserves created for assets)	28,260
c) other capital funds	11,220
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	11,220
d) Other assets	2,820
5. Total Regulatory Capital (rows 3 + 4)	491,368
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)	342,067
8. Net risk-weighted assets (from Table VI-G)	2,260,812

FAKT

9. Tier I capital adequacy ratio (row 3: row 8) x 100%	17.2%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	15.1%

CLASSIFICATION OF RISK-WEIGHTED ASSETS

	Amount	Credit Portfolio Weight
Overdue loans	64,684	3.2%
Substandard loans	145,145	7.1%
Unsatisfactory	131,654	6.4%
Doubtful	4,358	0.2%
Loss	9,134	0.4%
Reserves	61,698	3.0%
General	19,245	0.9%
Specific	42,453	2.1%

RELATED PARTY LOANS

	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	155,087	45.3%

TOTAL LARGE LOANS

	Amount (ths, AZN)
Total large loans (including off-balance commitments)	2,532,320

CURRENCY POSITION

Freely convertible currency position	max. 20%	1.0%
Total open "closed" currency position	max. 15%	0.0%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	230,252
a) loan commitments	28,446
b) undischursed lines of credit	201,806
2. Guarantees and liabilities of this type	535,246
a) Guarantees	535,246
3. Letters of credit, total	27,262
a) Standby Letters of Credit	-
b) Documentary Letters of Credit	27,262
4. Commitments on foreign currency agreements, total	-
a) Spot deals	-
5. Commitments on derivative financial instruments	404,573
a) based on Forward and Futures contracts	187,409
b) based on swap contracts	134,040
c) based on options	83,124
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	19,123

1,197,334

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(K. AZN)

RISK-WEIGHTED ASSETS	
Total risk-weighted assets	2,260,812

LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION		
	Loans	Overdue loans
Baku	1,935,214	11,152
Ganja	45,513	8,568
Zaqatala	63,720	12
TOTAL	2,045,264	19,732

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS		
	Loans	Overdue loans
Mining industry	74,055	600
Processing industry	146,109	12,856
Electricity and Gas Production	77	0
Other manufacturing	193,182	315
Agriculture	223,826	11,598
Construction	415,653	23,080
Transportation	30,639	0
Information and Communication	26,561	0
Trade	330,019	7,251
Other manufacturing and service	400,333	5,348
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	82	-
Individuals (Consumer and Mortgage)	204,728	3,635
Other	-	-
Total	2,045,264	64,684

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)	-	-	90,145
Claims on NBA	-	-	391,344
"Nostro" accounts	-	-	236,542
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	-	-	-
REPO Agreements	3,841	-	-
Deposits at financial institutions, including banks	330,402	-	-
Trading Securities	1,452,729	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	60,476	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	55,465	-	-
Loans to clients	1,980,580	-	-
Fixed assets, excluding depreciation	-	-	-
Investments and financial participation in unconsolidated affiliate companies	-	-	-
Intangible assets, excluding depreciation	-	-	-
Other assets	86	-	71,453
(less) Specific reserves against possible losses on assets	-	-	-
TOTAL	3,883,580	-	789,483

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,814,605	-	1,801,144
CBA's claims to bank	-	-	-
Claims of other banks ("loro" accounts)	24,528	-	-
Deposits of banks and other financial institutions	322,641	-	-
Loans of banks (for a period above 7 days)	-	-	-
Loans of other financial institutions	305,259	-	-
Other Liabilities	65,218	-	19,161
Capital	-	-	516,408
TOTAL	2,532,251	-	1,820,305
Net amount of financial assets (liabilities) for each period	1,351,329	-	1,030,822

