

(K, AZN)

| CAPITAL  |           |
|--|-----------|
| <b>1. Tier 1 capital (fixed capital) (should not be less than 50% of total regulatory capital)</b>   | 498,619   |
| 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   | 144,107   |
| d1) capital reserves   | 144,107   |
| d2) profit (loss) of previous years  | -         |
| d3) (less) loss of current year  | -         |
| e) other   | -         |
| <b>2. Deductions from Tier 1 capital</b>   | 28,572    |
| a) intangible assets   | 28,572    |
| b) deferred tax assets   | -         |
| <b>3. Tier 1 capital after deductions (row 1 less row 2)</b>   | 470,047   |
| <b>4. Tier II capital (should not exceed the amount of tier I capital)</b>   | 72,461    |
| a) Profit of the current year  | 18,786    |
| b) Common Reserves (should not exceed the general reserves created for assets)   | 33,221    |
| c) other capital funds   | 18,700    |
| C1) cumulative termless preferred shares   | -         |
| C2) subordinated debt liabilities  | 18,700    |
| d) Other assets  | 1,753     |
| <b>5. Total Regulatory Capital (rows 3 + 4)</b>  | 542,508   |
| <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>   | 393,206   |
| <b>8. Net risk-weighted assets (from Table VI-G)</b>   | 2,657,714 |

| FAKT   |       |
|--|-------|
| <b>9. Tier I capital adequacy ratio (row 3: row 8) x 100%</b>            | 17.7% |
| <b>10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%</b> | 14.8% |

| CLASSIFICATION OF RISK-WEIGHTED ASSETS |         |                         |
|--|---------|-------------------------|
|  | Amount  | Credit Portfolio Weight |
| Overdue loans                          | 65,371  | 3.0%                    |
| Substandard loans                      | 140,106 | 6.4%                    |
| Unsatisfactory                         | 129,710 | 5.9%                    |
| Doubtful                               | 1,656   | 0.1%                    |
| Loss                                   | 8,741   | 0.4%                    |
| Reserves                               | 60,540  | 2.8%                    |
| General                                | 20,520  | 0.9%                    |
| Specific                               | 40,020  | 1.8%                    |

| RELATED PARTY LOANS |         |  |
|---------------------|---------|--|
|                     | Amount  | Proportion in Total Regulatory capital |
| RELATED PARTY LOANS | 159,506 | 40.6%                                  |

| TOTAL LARGE LOANS                                     |                   |
|---|-------------------|
|   | Amount (ths, AZN) |
| Total large loans (including off-balance commitments) | 3,007,516         |

| CURRENCY POSITION                     |          |       |
|---------------------------------------|----------|-------|
| Freely convertible currency position  | max. 20% | -2.4% |
| Total open "closed" currency position | max. 15% | 0.0%  |

| OFF-BALANCE LIABILITIES   |         |
|---|---------|
| Liabilities   | Total   |
| 1. Loan instruments, total  | 282,543 |
| a) loan commitments   | 36,800  |
| b) undischursed lines of credit   | 245,743 |
| 2. Guarantees and liabilities of this type  | 504,713 |
| a) Guarantees   | 504,713 |
| 3. Letters of credit, total   | 22,194  |
| a) Standby Letters of Credit  | -       |
| b) Documentary Letters of Credit  | 22,194  |
| 4. Commitments on foreign currency agreements, total                                | -       |
| a) Spot deals   | -       |
| 5. Commitments on derivative financial instruments                                  | 413,303 |
| a) based on Forward and Futures contracts   | 197,266 |
| b) based on swap contracts  | 135,685 |
| c) based in options   | 80,352  |
| 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  | 18,313  |

All information is as of 31 December 2020

(K AZN)

| RISK-WEIGHTED ASSETS       |           |
|----------------------------|-----------|
| Total risk-weighted assets | 2,657,714 |

| LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION |                  |               |
|---|------------------|---------------|
|   | Loans            | Overdue loans |
| Baku  | 2,106,376        | 23,001        |
| Ganja   | 42,879           | 6,710         |
| Zaqatala  | 45,856           | 17            |
| <b>TOTAL</b>  | <b>2,196,616</b> | <b>29,786</b> |

| LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS |                  |               |
|--|------------------|---------------|
|  | Loans            | Overdue loans |
| Mining industry                                    | 71,556           | 702           |
| Processing industry                                | 156,756          | 3,796         |
| Electricity and Gas Production                     | 24               | 0             |
| Other manufacturing                                | 193,766          | 458           |
| Agriculture  | 205,925          | 13,911        |
| Construction                                       | 430,088          | 1,736         |
| Transportation                                     | 74,111           | 6,609         |
| Information and Communication                      | 61,164           | 0             |
| Trade  | 360,466          | 6,365         |
| Other manufacturing and service                    | 439,834          | 12,937        |
| Central Government Authorities                     | -                | -             |
| Municipalities                                     | -                | -             |
| Public organizations                               | 133              | -             |
| Individuals (Consumer and Mortgage)                | 202,793          | 18,858        |
| Other  | -                | -             |
| <b>Total</b>                                       | <b>2,196,616</b> | <b>65,371</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)         | -                   | -                      | 126,730        |
| Claims on NBA   | -                   | -                      | 380,452        |
| "Nostro" accounts   | -                   | -                      | 307,514        |
| Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day) | 366,692             | -                      | -              |
| REPO Agreements   | 32,004              | -                      | -              |
| Deposits at financial institutions, including banks   | 332,134             | -                      | -              |
| Trading Securities  | 1,618,414           | -                      | -              |
| Loans to banks (except for short-term inter-bank financial instruments specified in row 4)        | 60,981              | -                      | -              |
| Loans to other financial institutions (except short-term financial instruments in line 4)         | 36,965              | -                      | -              |
| Loans to clients  | 2,131,245           | -                      | -              |
| Fixed assets, excluding depreciation  | -                   | -                      | -              |
| Investments and financial participation in unconsolidated affiliate companies                     | -                   | -                      | -              |
| Intangible assets, excluding depreciation   | -                   | -                      | -              |
| Other assets  | -                   | -                      | 71,684         |
| (less) Specific reserves against possible losses on assets  | -                   | -                      | -              |
| <b>TOTAL</b>  | <b>4,578,434</b>    | <b>-</b>               | <b>886,381</b> |

| Liabilities  | Fixed interest rate | Floating interest rate | No interest      |
|--|---------------------|------------------------|------------------|
| Deposits (except for banks and other financial institutions) | 1,916,086           | -                      | 2,289,922        |
| CBA's claims to bank   | -                   | -                      | -                |
| Claims of other banks ("loro" accounts)                      | 46,367              | -                      | -                |
| Deposits of banks and other financial institutions           | 266,200             | -                      | -                |
| Loans of banks (for a period above 7 days)                   | -                   | -                      | -                |
| Loans of other financial institutions                        | 309,306             | -                      | -                |
| Other Liabilities  | 108,475             | -                      | 18,700           |
| Capital  | -                   | -                      | 563,673          |
| <b>TOTAL</b>   | <b>2,796,788</b>    | <b>-</b>               | <b>2,308,622</b> |