

(KAZN)

CAPITAL	
1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)	448,238
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	93,726
d1) capital reserves	93,726
d2) profit (loss) of previous years	-
d3) (less) loss of current year	-
e) other	-
2. Deductions from Tier I capital	29,432
a) intangible assets	29,432
b) deferred tax assets	-
3. Tier I capital after deductions (row 1 less row 2)	418,806
4. Tier II capital (should not exceed the amount of tier I capital)	104,189
a) Profit of the current year	50,640
b) Common Reserves (should not exceed the general reserves created for assets)	33,706
c) other capital funds	18,700
C1) cumulative termless preferred shares	-
C2) subordinated debt liabilities	18,700
d) Other assets	1,143
5. Total Regulatory Capital (rows 3 + 4)	522,995
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)	373,694
8. Net risk-weighted assets (from Table VI-G)	2,696,511

FAKT	
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	15.5%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	13.9%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	146,535	6.7%
Substandard loans	185,223	8.4%
Unsatisfactory	170,196	7.7%
Doubtful	8,956	0.4%
Loss	6,071	0.3%
Reserves	73,175	3.3%
General	21,282	1.0%
Specific	51,893	2.4%

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
RELATED PARTY LOANS	156,954	42.0%

TOTAL LARGE LOANS	
	Amount (ths, AZN)
Total large loans (including off-balance commitments)	1,952,358

CURRENCY POSITION		
Freely convertible currency position	max. 20%	-4.7%
Total open "closed" currency position	max. 15%	-0.1%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	299,456
a) loan commitments	45,816
b) undischursed lines of credit	253,640
2. Guarantees and liabilities of this type	511,732
a) Guarantees	511,732
3. Letters of credit, total	33,568
a) Standby Letters of Credit	-
b) Documentary Letters of Credit	33,568
4. Commitments on foreign currency agreements, total	-
a) Spot deals	-
5. Commitments on derivative financial instruments	447,586
a) based on Forward and Futures contracts	227,631
b) based on swap contracts	136,240
c) based in options	83,715
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	14,302

All Information is as of 30 June 2021

RISK-WEIGHTED ASSETS	
Total risk-weighted assets	2,696,511

(K AZN)

LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION		
	Loans	Overdue loans
Baku	2,118,022	15,629
Ganja	38,704	6,710
Zaqatala	36,521	17
TOTAL	2,196,153	22,390

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS		
	Loans	Overdue loans
Mining industry	77,054	4,245
Processing industry	140,253	3,450
Electricity and Gas Production	1,372	0
Other manufacturing	195,555	91,057
Agriculture	187,423	16,845
Construction	474,631	6,591
Transportation	94,013	6,038
Information and Communication	40,909	44
Trade	349,066	2,506
Other manufacturing and service	435,166	10,885
Central Government Authorities	-	-
Municipalities	-	-
Public organizations	89	0
Individuals (Consumer and Mortgage)	200,622	4,874
Other	-	-
Total	2,196,153	146,535

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)	-	-	96,218
Claims on NBA	-	-	701,602
"Nostro" accounts	-	-	299,281
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	171,197	-	-
REPO Agreements	32,181	-	-
Deposits at financial institutions, including banks	475,440	-	5,978
Trading Securities	1,797,044	-	-
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	66,081	-	-
Loans to other financial institutions (except short-term financial instruments in line 4)	41,721	-	-
Loans to clients	2,049,618	-	-
Fixed assets, excluding depreciation	-	-	-
Investments and financial participation in unconsolidated affiliate companies	-	-	-
Intangible assets excluding depreciation	-	-	-
Other assets	105,466	-	102,343
(less) Specific reserves against possible losses on assets	-	-	-
TOTAL	4,738,749	-	1,205,421

Liabilities	Fixed interest rate	Floating interest rate	No interest
Deposits (except for banks and other financial institutions)	1,819,940	-	2,714,515
CBA's claims to bank	-	-	-
Claims of other banks ("loro" accounts)	11,643	-	-
Deposits of banks and other financial institutions	299,735	-	-
Loans of banks (for a period above 7 days)	-	-	-
Loans of other financial institutions	299,014	-	-
Other Liabilities	85,692	-	18,700
Capital	-	-	544,592
TOTAL	2,666,363	-	2,733,215