

Share Capital information

Type	Ordinary Share
Registry Number	1,700,767,721
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)	448,238
a) common stocks (fully paid shares)	354,512
b) non-cumulative preferred call stocks	0
c) additional funds coming from issuance of stocks	0
d) net retained earnings (loss), total	93,726
d1) capital reserves	93,726
d2) profit (loss) of previous years	0
d3) (less) loss of current year	0
e) other	0
2. Deductions from Tier I capital	30,190
a) intangible assets	30,190
b) deferred tax assets	0
3. Tier I capital after deductions (row 1 less row 2)	418,048
4. Tier II capital (should not exceed the amount of tier I capital)	123,165
a) Profit of the current year	69,285
b) Common Reserves (should not exceed the general reserves created for assets)	35,298
c) other capital funds	18,700
C1) cumulative termless preferred shares	0
C2) subordinated debt liabilities	18,700
d) Other assets	(117)
5. Total Regulatory Capital (rows 3 + 4)	541,214
6. Deductions from total regulatory capital:	151,305
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)	2,318
7. Total Regulatory capital after deductions (row 5 less row 6)	389,909
8. Net risk-weighted assets (from Table VI-G)	2,991,746
	FACT
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	13.97%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	13.03%

(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS

	Amount	Credit Portfolio Weight
Overdue loans	49,612	2.16%
Substandard loans	214,561	9.35%
Unsatisfactory	199,458	8.7%
Doubtful	3,339	0.1%
Loss	11,765	0.5%
Reserves	78,888	3.44%
General	19,816	0.9%
Specific	59,072	2.6%

(K AZN)

RELATED PARTY LOANS

	Amount	Proportion in Total Regulatory capital
Related Party Loans	177,700	45.6%

(K AZN)

TOTAL LARGE LOANS

	Amount
Total large loans (including off-balance commitments)	1,286,750

CURRENCY POSITION

Freely convertible currency position	max. 20%	-7.7%
Total open "closed" currency position	max. 15%	0.0%

(K AZN)

OFF-BALANCE LIABILITIES

Liabilities	Total
1. Loan instruments, total	329,724
a) loan commitments	57,662
b) undisbursed lines of credit	272,063
2. Guarantees and liabilities of this type	523,202
a) Guarantees	523,202
3. Letters of credit, total	37,311
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	37,311
4. Commitments on foreign currency agreements, total	0
a) Spot deals	0
5. Commitments on derivative financial instruments	526,162
a) based on Forward and Futures contracts	243,623
b) based on swap contracts	168,515
c) based in options	0
d) based on other contracts	114,024
6. Commitments on securities	0
7. Obligations on the purchase / sale of other financial instruments or commodities	0
8. Other off-balance-sheet liabilities	1,545

(K AZN)

RISK-WEIGHTED ASSETS

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	2,991,746
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(K AZN)

LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

Region	Loans	Overdue Loans
Baku	2,256,889	16,245
Gandja	38,704	6,710
Guba	2,906	34
Zagatala	36,521	17
Total	2,335,020	23,006

(K AZN)

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

Sector	Loans	Overdue Loans
Mining industry	77,737	904
Processing industry	180,705	8,271
Electricity and Gas Production	7	0
Other manufacturing	193,843	383
Agriculture	197,185	4,589
Construction	520,490	4,863
Transportation	90,808	3,543
Information and Communication	39,276	49
Trade	353,145	5,705
Other manufacturing and service	441,673	16,184
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	105	0
Individuals (Consumer and Mortgage)	200,598	5,122
Other	0	0
Total	2,295,572	49,612

(K AZN)

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)	102,355	0	0
Claims on NBA	800,024	0	0
"Nostro" accounts	204,143	0	0
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	0	0	0
REPO Agreements	17,502		
Deposits at financial institutions, including banks	488,223	0	0
Trading Securities	1,767,731	0	0
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	79,311	0	0
Loans to other financial institutions (except short-term financial instruments in line 4)	58,517	0	0
Loans to clients	2,285,408	0	0
Fixed assets, excluding depreciation	0	0	0
Investments and financial participation in unconsolidated affiliate companies	0	0	0
Intangible assets, excluding depreciation	-	0	0
Other assets	169,666	0	95,161
(less) Specific reserves against possible losses on assets	0	0	0
Total	5,972,881	0	95,161

(K AZN)

Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	1,768,445	0	2,759,802
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	30,268	0	0
Deposits of banks and other financial institutions	305,595	0	0
Loans of banks (for a period above 7 days)	6,758	0	0
Loans of other financial institutions	301,807	0	0
Other Liabilities	18,759	0	81,773
Capital	0	0	559,505
Total	2,666,961	0	2,841,576
Net amount of financial assets (liabilities) for each period	3,231,395	0	(2,746,414)