

Financial information as of 31 December 2013	
	(K AZN)
CAPITAL	
<b>1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)</b>	228,000.00
a) common stocks (fully paid shares)	228,000.00
b) non-cumulative preferred call stocks	-
c) additional funds coming from issuance of stocks	-
d) net retained earnings (loss), total	-
d1) capital reserves	-
d2) profit (loss) of previous years	-
d3) (less) loss of current year	-
<b>2. Deductions from Tier I capital</b>	3,524.30
a) intangible assets	3,524.30
<b>3. Tier I capital after deductions (row 1 less row 2)</b>	224,475.70
<b>4. Tier II capital (should not exceed the amount of tier I capital)</b>	7,336.24
a) Profit of the current year	0.00
b) Common Reserves (should not exceed the general reserves created for assets)	7,390.73
c) other capital funds	(54.48)
d) Other assets	-
<b>5. Total Regulatory Capital (rows 3 + 4)</b>	231,811.94
<b>6. Deductions from total regulatory capital:</b>	16,615.49
a) capital investments in unconsolidated subsidiary banks and other financial institutions, as well as in non-banking institutions, including mutual investments (net)	16,615.49
b) all other investments (net)	-
<b>7. Total Regulatory capital after deductions (row 5 less row 6)</b>	215,196.45
<b>8. Net risk-weighted assets (from Table VI-G)</b>	591,258.13

	ACTUAL
<b>9. Tier I capital adequacy ratio (row 3: row 8) x 100%</b>	37.97%
<b>10. Total Regulatory capital adequacy ratio (row 7: row 8) x</b>	36.40%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	47,348.41	13.77%
Substandard assets	32,902.24	9.57%
Unsatisfactory	15,516.05	4.51%
Doubtful	1,051.66	0.31%
Loss	16,334.53	4.75%
Reserves	28,687.94	8.34%
General	7,067.60	2.06%
Specific	21,620.34	6.29%

**TOTAL LARGE LOANS**

	Amount	Credit Portfolio Weight
İri kredit tələblərinin cəmi:	96,621.57	44.90%

**CURRENCY POSITION**

Sərbəst dönərli valyuta üzrə məcmu açıq valyuta mövqeyi	maks. 20%	-9.43%
Qapalı valyuta üzrə məcmu açıq valyuta mövqeyi	maks. 15%	0.03%

**OFF-BALANCE LIABILITIES**

Liabilities	Total
1. Kredit alətləri, <i>cəmi</i>	25,940.29
a) Kredit öhdəlikləri	5,727.43
b) İstifadə olunmamış kredit xətləri	20,212.86
2. Qarantiyalar və bu qəbildən olan öhdəliklər, <i>cəmi</i>	44,162.63
a) Qarantiyalar	44,162.63
3. Akkreditivlər, <i>cəmi</i>	11,092.51
a) "Standby" akkreditivlər	5,890.21
b) Sənədli akkreditivlər	5,202.30
4. Forvard və fyuçers müqavilələri, <i>cəmi</i>	26,697.00
b) xarici valyuta, <i>cəmi</i>	26,697.00
5. Digər balansarxası öhdəliklər	50,000.00