



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	140,404	4.46%
Substandard loans	174,176	5.53%
Unsatisfactory	89,465	2.8%
Doubtful	16,302	0.5%
Loss	68,409	2.2%
Reserves	134,437	4.27%
General	36,110	1.1%
Specific	98,326	3.1%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	207,152	26.0%

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TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	390,089

CURRENCY POSITION		
Freely convertible currency position	max. 20%	2.81%
Total open "closed" currency position	max. 15%	0.08%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
Loan instruments, total	295,050
a) loan commitments	0
b) undisbursed lines of credit	295,050
Guarantees and liabilities of this type	631,136
a) Guarantees	631,136
Letters of credit, total	12,966
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	12,966
Commitments on foreign currency agreements, total	0
a) Spot deals	0
Commitments on derivative financial instruments	464,815
a) based on Forward and Futures contracts	125,475
b) based on swap contracts	298,694
c) based in options	40,645
d) based on other contracts	0
Commitments on securities	0
Obligations on the purchase / sale of other financial instruments or commodities	0
Other off-balance-sheet liabilities	7,379

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RISK-WEIGHTED ASSETS

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,794,280
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

Region	Loans	Overdue Loans
Baku	2,943,809	93,066
Gandja	35,381	2,443
Guba	16,683	130
Zagatala	68,240	1,281
Total	3,064,114	96,920

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LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

Sector	Loans	Overdue Loans
Mining industry	300,248	0
Processing industry	220,640	8,834
Electricity and Gas Production	4,281	0
Other manufacturing	90,213	14,059
Agriculture	210,435	19,836
Construction	418,963	20,910
Transportation	210,584	111
Information and Communication	66,924	2,861
Trade	761,863	38,506
Other manufacturing and service	533,350	23,957
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	91	0
Individuals (Consumer and Mortgage)	246,521	11,331
Other	86,416	0
Total	3,150,530	140,404

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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)	0	0	104,223
Claims on NBA	0	0	1,341,862
"Nostro" accounts	0	0	319,102
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	1,158,116	0	4,546
REPO Agreements	0	0	3,762
Deposits at financial institutions, including banks	125,500	0	4,356
Trading Securities	1,124,341	0	1,116,572
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	40,354	0	13,981
Loans to other financial institutions (except short-term financial instruments in line 4)	86,416	0	0
Loans to clients	3,063,677	0	436
Fixed assets, excluding depreciation	11,200	0	0
Investments and financial participation in unconsolidated affiliate companies	113,365	0	0
Intangible assets, excluding depreciation	20,964	0	0
Other assets	0	0	235,118
(less) Specific reserves against possible losses on assets	140,527	0	0
Total	5,603,406	0	3,143,958

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	2,255,541	0	4,703,425
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	0	0	12,422
Deposits of banks and other financial institutions	262,264	0	47
Repo	0	0	0
Loans of banks (for a period above 7 days)	2,657	0	0
Loans of other financial institutions	322,744	0	0
Subordinated debt	86,282	0	0
Other Liabilities	0	0	219,530
Capital	0	0	882,452
Total	2,929,488	0	4,935,424
Net amount of financial assets (liabilities) for each period	2,673,919	0	(1,791,466)