



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	95,504	3.58%
Substandard loans	136,201	5.11%
Unsatisfactory	104,639	3.9%
Doubtful	13,476	0.5%
Loss	18,086	0.7%
Reserves	74,365	2.79%
General	26,962	1.0%
Specific	47,403	1.8%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	159,876	31.3%

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TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	2,466,040

#### CURRENCY POSITION

Freely convertible currency position	max. 20%	-3.39%
Total open "closed" currency position	max. 15%	0.10%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
<b>Loan instruments, total</b>	<b>287,720</b>
a) loan commitments	30,484
b) undisbursed lines of credit	257,237
<b>Guarantees and liabilities of this type</b>	<b>623,370</b>
a) Guarantees	623,370
<b>Letters of credit, total</b>	<b>32,874</b>
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	32,874
<b>Commitments on foreign currency agreements, total</b>	<b>0</b>
a) Spot deals	0
<b>Commitments on derivative financial instruments</b>	<b>397,761</b>
a) based on Forward and Futures contracts	67,594
b) based on swap contracts	265,438
c) based in options	64,730
d) based on other contracts	0
<b>Commitments on securities</b>	<b>0</b>
<b>Obligations on the purchase / sale of other financial instruments or commodities</b>	<b>0</b>
<b>Other off-balance-sheet liabilities</b>	<b>1,341</b>

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**RISK-WEIGHTED ASSETS**

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,550,131
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**LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION**

Region	Loans	Overdue Loans
Baku	2,547,702	34,984
Gandja	43,641	6,883
Guba	8,208	35
Zagatala	68,321	218
<b>Total</b>	<b>2,667,872</b>	<b>42,120</b>

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**LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS**

Sector	Loans	Overdue Loans
Mining industry	99,573	827
Processing industry	210,346	4,685
Electricity and Gas Production	801	0
Other manufacturing	130,617	339
Agriculture	220,980	22,074
Construction	517,669	10,646
Transportion	112,296	9,989
Information and Communication	56,015	976
Trade	442,656	22,125
Other manufacturing and service	490,916	17,978
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	94	0
Individuals (Consumer and Mortgage)	385,908	5,864
Other	0	0
<b>Total</b>	<b>2,667,872</b>	<b>95,504</b>

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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	91,082
Claims on NBA	1,198,476	0	0
"Nostro" accounts	184,004	0	0
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	619,713	0	0
REPO Agreements	3,000	0	0
Deposits at financial institutions, including banks	460,605	0	0
Trading Securities	1,970,354	0	0
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	58,831	0	0
Loans to other financial institutions (except short-term financial instruments in line 4)	70,091	0	0
Loans to clients	2,667,872	0	0
Fixed assets, excluding depreciation	0	0	14,157
Investments and financial participation in unconsolidated affiliate companies	0	0	165,365
Intangible assets, excluding depreciation	0	0	26,886
Other assets	160,923	0	0
(less) Specific reserves against possible losses on assets	(85,344)	0	0
<b>Total</b>	<b>7,308,525</b>	<b>0</b>	<b>297,490</b>

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	1,771,068	0	4,346,765
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	35,341	0	0
Deposits of banks and other financial institutions	208,766	0	0
Repo	0	0	0
Loans of banks (for a period above 7 days)	46,839	0	0
Loans of other financial institutions	313,760	0	0
Other Liabilities	262,222	0	0
Capital	0	0	621,253
<b>Total</b>	<b>2,637,997</b>	<b>0</b>	<b>4,346,765</b>
<b>Net amount of financial assets (liabilities) for each period</b>	<b>4,670,528</b>	<b>0</b>	<b>(4,049,275)</b>