



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	153,102	5.45%
Substandard loans	174,231	6.20%
Unsatisfactory	139,261	5.0%
Doubtful	18,561	0.7%
Loss	16,409	0.6%
Reserves	83,383	2.97%
General	26,286	0.9%
Specific	57,098	2.0%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	165,901	30.1%

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TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	640,890

CURRENCY POSITION		
Freely convertible currency position	max. 20%	1.68%
Total open "closed" currency position	max. 15%	0.02%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
Loan instruments, total	326,940
a) loan commitments	30,649
b) undisbursed lines of credit	296,292
Guarantees and liabilities of this type	617,435
a) Guarantees	617,435
Letters of credit, total	16,057
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	16,057
Commitments on foreign currency agreements, total	3,504
a) Spot deals	3,504
Commitments on derivative financial instruments	381,608
a) based on Forward and Futures contracts	47,510
b) based on swap contracts	293,372
c) based in options	40,726
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	9,294

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RISK-WEIGHTED ASSETS

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,263,502
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

Region	Loans	Overdue Loans
Baku	2,614,747	49,324
Gandja	41,916	7,638
Guba	64,043	6
Zagatala	7,358	904
Total	2,728,064	57,872

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LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

Sector	Loans	Overdue Loans
Mining industry	82,239	0
Processing industry	194,981	5,953
Electricity and Gas Production	986	0
Other manufacturing	137,838	106
Agriculture	227,031	21,354
Construction	446,114	18,581
Transportation	108,919	7,724
Information and Communication	64,830	913
Trade	492,344	19,123
Other manufacturing and service	590,879	34,527
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	74	0
Individuals (Consumer and Mortgage)	381,830	44,804
Other	0	0
Total	2,728,064	153,086

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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	88,845
Claims on NBA	0	0	2,761,089
"Nostro" accounts	170,973	0	0
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	514,943	0	0
REPO Agreements	3,000	0	0
Deposits at financial institutions, including banks	78,662	0	0
Trading Securities	1,305,490	0	0
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	48,981	0	0
Loans to other financial institutions (except short-term financial instruments in line 4)	83,675	0	0
Loans to clients	2,728,064	0	0
Fixed assets, excluding depreciation	13,997	0	0
Investments and financial participation in unconsolidated affiliate companies	165,365	0	0
Intangible assets, excluding depreciation	26,186	0	0
Other assets	172,217	0	0
(less) Specific reserves against possible losses on assets	91,313	0	0
Total	5,402,864	0	2,849,934

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	1,866,432	0	5,137,887
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	35,776	0	0
Deposits of banks and other financial institutions	205,725	0	0
Repo	0	0	0
Loans of banks (for a period above 7 days)	44,982	0	0
Loans of other financial institutions	316,776	0	0
Other Liabilities	249,239	0	0
Capital	0	0	662,997
Total	2,718,930	0	5,137,887
Net amount of financial assets (liabilities) for each period	2,683,629	0	-2,287,953