



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	162,349	5.71%
Substandard loans	180,603	6.35%
Unsatisfactory	117,267	4.1%
Doubtful	37,765	1.3%
Loss	25,571	0.9%
Reserves	95,301	3.35%
General	27,737	1.0%
Specific	67,564	2.4%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	176,367	28.9%

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TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	484,595

CURRENCY POSITION		
Freely convertible currency position	max. 20%	0.44%
Total open "closed" currency position	max. 15%	0.09%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
Loan instruments, total	284,173
a) loan commitments	33,054
b) undisbursed lines of credit	251,119
Guarantees and liabilities of this type	603,764
a) Guarantees	603,764
Letters of credit, total	17,851
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	17,851
Commitments on foreign currency agreements, total	0
a) Spot deals	0
Commitments on derivative financial instruments	375,348
a) based on Forward and Futures contracts	24,164
b) based on swap contracts	303,953
c) based in options	47,231
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	8,940

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RISK-WEIGHTED ASSETS

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	4,022,166
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

Region	Loans	Overdue Loans
Baku	2,655,793	69,879
Gandja	38,706	6,876
Guba	9,501	24
Zagatala	49,791	1,023
Total	2,753,791	77,803

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LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

Sector	Loans	Overdue Loans
Mining industry	94,696	0
Processing industry	222,755	13,089
Electricity and Gas Production	854	6
Other manufacturing	119,656	1,785
Agriculture	220,934	18,343
Construction	423,558	19,062
Transportation	110,058	18,094
Information and Communication	72,801	1,265
Trade	531,382	24,190
Other manufacturing and service	572,039	61,182
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	62	0
Individuals (Consumer and Mortgage)	384,997	5,321
Other	0	0
Total	2,753,791	162,337

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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	135,392
Claims on NBA	0	0	1,302,810
"Nostro" accounts	0	0	156,903
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	1,591,721	0	4,904
REPO Agreements	0	0	0
Deposits at financial institutions, including banks	78,674	0	5,573
Trading Securities	1,042,021	0	1,220,908
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	43,500	0	13,981
Loans to other financial institutions (except short-term financial instruments in line 4)	88,965	0	0
Loans to clients	2,753,791	0	0
Fixed assets, excluding depreciation	13,320	0	0
Investments and financial participation in unconsolidated affiliate companies	165,365	0	0
Intangible assets, excluding depreciation	24,622	0	0
Other assets	0	0	148,353
(less) Specific reserves against possible losses on assets	97,767	0	0
Total	5,704,211	0	2,988,824

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	1,832,407	0	5,272,877
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	18,187	0	0
Deposits of banks and other financial institutions	258,888	0	0
Repo	0	0	0
Loans of banks (for a period above 7 days)	44,448	0	0
Loans of other financial institutions	300,164	0	0
Subordinated debt	105,126	0	0
Other Liabilities	11,882	0	128,708
Capital	0	0	720,349
Total	2,571,102	0	5,401,585
Net amount of financial assets (liabilities) for each period	3,133,110	0	-2,412,760