



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	102,272	3.62%
Substandard loans	148,369	5.25%
Unsatisfactory	82,719	2.9%
Doubtful	23,132	0.8%
Loss	42,518	1.5%
<b>Reserves</b>	<b>101,203</b>	<b>3.58%</b>
General	26,447	0.9%
Specific	74,756	2.6%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	217,365	31.3%

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TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	297,784

CURRENCY POSITION		
Freely convertible currency position	max. 20%	2.30%
Total open "closed" currency position	max. 15%	0.08%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
<b>Loan instruments, total</b>	<b>334,874</b>
a) loan commitments	31,445
b) undisbursed lines of credit	303,429
<b>Guarantees and liabilities of this type</b>	<b>550,705</b>
a) Guarantees	550,705
<b>Letters of credit, total</b>	<b>22,445</b>
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	22,445
<b>Commitments on foreign currency agreements, total</b>	<b>0</b>
a) Spot deals	0
<b>Commitments on derivative financial instruments</b>	<b>380,420</b>
a) based on Forward and Futures contracts	10,717
b) based on swap contracts	309,331
c) based in options	60,168
d) based on other contracts	204
<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>9,657</b>

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**RISK-WEIGHTED ASSETS**

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,899,343
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**LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION**

Region	Loans	Overdue Loans
Baku	2,662,250	67,077
Gandja	32,883	4,487
Guba	11,488	41
Zagatala	37,673	966
<b>Total</b>	<b>2,744,294</b>	<b>72,572</b>

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

Sector	Loans	Overdue Loans
Mining industry	87,216	0
Processing industry	218,211	9,462
Electricity and Gas Production	1,577	6
Other manufacturing	88,087	1,861
Agriculture	230,225	22,400
Construction	458,229	15,623
Transportation	106,958	4,098
Information and Communication	70,637	1,289
Trade	590,867	23,110
Other manufacturing and service	541,703	19,529
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	58	0
Individuals (Consumer and Mortgage)	350,528	4,885
Other	0	0
<b>Total</b>	<b>2,744,294</b>	<b>102,262</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	134,690
Claims on NBA	0	0	1,023,901
"Nostro" accounts	175,524	0	0
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	1,304,283	0	0
REPO Agreements	51,237	0	0
Deposits at financial institutions, including banks	88,965	0	0
Trading Securities	2,385,341	0	0
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	106,335	0	0
Loans to other financial institutions (except short-term financial instruments in line 4)	81,170	0	0
Loans to clients	2,744,294	0	0
Fixed assets, excluding depreciation	13,050	0	0
Investments and financial participation in unconsolidated affiliate companies	113,365	0	0
Intangible assets, excluding depreciation	23,001	0	0
Other assets	235,509	0	0
(less) Specific reserves against possible losses on assets	103,011	0	0
<b>Total</b>	<b>7,219,062</b>	<b>0</b>	<b>1,158,591</b>

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	2,067,456	0	4,658,091
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	27,065	0	0
Deposits of banks and other financial institutions	265,472	0	0
Repo	0	0	0
Loans of banks (for a period above 7 days)	3,773	0	0
Loans of other financial institutions	314,868	0	0
Subordinated debt	105,065	0	0
Other Liabilities	0	0	185,186
Capital	0	0	750,676
<b>Total</b>	<b>2,783,700</b>	<b>0</b>	<b>4,843,277</b>
<b>Net amount of financial assets (liabilities) for each period</b>	<b>4,435,362</b>	<b>0</b>	<b>-3,684,686</b>