



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	111,229	3.79%
Substandard loans	167,923	5.73%
Unsatisfactory	85,985	2.9%
Doubtful	25,758	0.9%
Loss	56,179	1.9%
<b>Reserves</b>	<b>133,201</b>	<b>4.54%</b>
General	42,677	1.5%
Specific	90,523	3.1%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	214,939	28.4%

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TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	745,688

CURRENCY POSITION		
Freely convertible currency position	max. 20%	2.05%
Total open "closed" currency position	max. 15%	0.07%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
<b>Loan instruments, total</b>	<b>291,015</b>
a) loan commitments	0
b) undisbursed lines of credit	291,015
<b>Guarantees and liabilities of this type</b>	<b>653,590</b>
a) Guarantees	653,590
<b>Letters of credit, total</b>	<b>13,664</b>
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	13,664
<b>Commitments on foreign currency agreements, total</b>	<b>0</b>
a) Spot deals	0
<b>Commitments on derivative financial instruments</b>	<b>480,796</b>
a) based on Forward and Futures contracts	120,366
b) based on swap contracts	302,837
c) based in options	57,593
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>7,417</b>

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**RISK-WEIGHTED ASSETS**

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,916,711
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**LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION**

Region	Loans	Overdue Loans
Baku	2,688,995	78,525
Ganja	42,569	4,729
Guba	16,223	119
Zagatala	87,655	1,052
<b>Total</b>	<b>2,835,443</b>	<b>84,424</b>

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

Sector	Loans	Overdue Loans
Mining industry	94,423	0
Processing industry	247,342	9,046
Electricity and Gas Production	4,736	0
Other manufacturing	96,908	10,408
Agriculture	228,959	21,153
Construction	456,042	17,392
Transportation	193,412	111
Information and Communication	69,218	2,843
Trade	690,468	26,875
Other manufacturing and service	512,714	17,366
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	100	0
Individuals (Consumer and Mortgage)	241,119	6,035
Other	95,611	0
<b>Total</b>	<b>2,931,054</b>	<b>111,229</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	68,153
Claims on NBA	0	0	1,371,875
"Nostro" accounts	0	0	470,791
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	1,068,508	0	4,911
REPO Agreements	0	0	19,616
Deposits at financial institutions, including banks	375,766	0	5,629
Trading Securities	1,270,923	0	725,183
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	58,854	0	13,981
Loans to other financial institutions (except short-term financial instruments in line 4)	95,611	0	0
Loans to clients	2,835,023	0	420
Fixed assets, excluding depreciation	12,009	0	0
Investments and financial participation in unconsolidated affiliate companies	113,365	0	0
Intangible assets, excluding depreciation	21,626	0	0
Other assets	0	0	244,640
(less) Specific reserves against possible losses on assets	125,512	0	0
<b>Total</b>	<b>5,726,172</b>	<b>0</b>	<b>2,925,199</b>

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	2,016,010	0	4,919,166
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	0	0	32,792
Deposits of banks and other financial institutions	254,975	0	10,049
Repo	0	0	0
Loans of banks (for a period above 7 days)	2,986	0	0
Loans of other financial institutions	330,324	0	0
Subordinated debt	86,244	0	0
Other Liabilities	0	0	161,633
Capital	0	0	837,192
<b>Total</b>	<b>2,690,539</b>	<b>0</b>	<b>5,123,639</b>
<b>Net amount of financial assets (liabilities) for each period</b>	<b>3,035,632</b>	<b>0</b>	<b>-2,198,440</b>