



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	108,096	4.31%
Substandard loans	235,098	9.36%
Unsatisfactory	216,162	8.6%
Doubtful	4,421	0.2%
Loss	14,514	0.6%
Reserves	92,187	3.67%
General	25,746	1.0%
Specific	66,441	2.6%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	181,978	37.6%

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TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	3,083,839

CURRENCY POSITION

Freely convertible currency position	max. 20%	-3.86%
Total open "closed" currency position	max. 15%	-0.04%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
Loan instruments, total	326,834
a) loan commitments	26,402
b) undisbursed lines of credit	300,432
Guarantees and liabilities of this type	612,056
a) Guarantees	612,056
Letters of credit, total	41,527
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	41,527
Commitments on foreign currency agreements, total	0
a) Spot deals	0
Commitments on derivative financial instruments	486,537
a) based on Forward and Futures contracts	217,642
b) based on swap contracts	154,007
c) based in options	114,888
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	2,209

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RISK-WEIGHTED ASSETS

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,397,396
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

Region	Loans	Overdue Loans
Baku	2,407,274	25,454
Gandja	44,708	6,883
Guba	6,447	35
Zagatala	52,325	218
Total	2,510,754	32,590

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LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

Sector	Loans	Overdue Loans
Mining industry	84,490	453
Processing industry	188,346	15,056
Electricity and Gas Production	255	0
Other manufacturing	157,784	351
Agriculture	202,413	26,612
Construction	505,714	3,845
Transportation	106,720	12,190
Information and Communication	50,705	596
Trade	426,989	9,027
Other manufacturing and service	501,245	34,458
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	102	0
Individuals (Consumer and Mortgage)	285,991	5,508
Other	0	0
Total	2,510,754	108,096

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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)	70,761	0	0
Claims on NBA	1,471,792	0	0
"Nostro" accounts	219,055	0	0
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	822,008	0	0
REPO Agreements	0	0	0
Deposits at financial institutions, including banks	249,582	0	0
Trading Securities	1,699,661	0	0
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	43,831	0	0
Loans to other financial institutions (except short-term financial instruments in line 4)	55,140	0	0
Loans to clients	2,510,753	0	0
Fixed assets, excluding depreciation	14,767	0	0
Investments and financial participation in unconsolidated affiliate companies	165,365	0	0
Intangible assets, excluding depreciation	27,830	0	0
Other assets	158,540	0	0
(less) Specific reserves against possible losses on assets	87,024	0	0
Total	7,422,062	0	0

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	1,969,218	0	3,982,301
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	29,438	0	0
Deposits of banks and other financial institutions	201,455	0	0
Repo	0	0	0
Loans of banks (for a period above 7 days)	47,880	0	0
Loans of other financial institutions	310,297	0	0
Other Liabilities	299,357	0	0
Capital	0	0	582,116
Total	2,857,645	0	3,982,301
Net amount of financial assets (liabilities) for each period	4,335,383	0	-3,982,301