



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	112,361	3.54%
Substandard loans	178,724	5.64%
Unsatisfactory	78,849	2.5%
Doubtful	25,544	0.8%
Loss	74,332	2.3%
Reserves	133,205	4.20%
General	35,613	1.1%
Specific	97,592	3.1%

(K AZN)

RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	212,665	28.5%

(K AZN)

TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	4,894,654

CURRENCY POSITION		
Freely convertible currency position	max. 20%	2.75%
Total open "closed" currency position	max. 15%	0.13%

(K AZN)

OFF-BALANCE LIABILITIES	
Liabilities	Total
Loan instruments, total	291,495
a) loan commitments	0
b) undisbursed lines of credit	291,495
Guarantees and liabilities of this type	705,991
a) Guarantees	705,991
Letters of credit, total	5,183
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	5,183
Commitments on foreign currency agreements, total	0
a) Spot deals	0
Commitments on derivative financial instruments	567,106
a) based on Forward and Futures contracts	210,786
b) based on swap contracts	323,043
c) based in options	33,277
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	10,551

(K.AZN)

RISK-WEIGHTED ASSETS

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,636,420
--	-----------

(K.AZN)

LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

Region	Loans	Overdue Loans
Baku	2,989,999	88,248
Ganja	30,280	2,456
Guba	14,000	135
Zagatala	52,622	2,003
Total	3,086,901	92,841

(K.AZN)

LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

Sector	Loans	Overdue Loans
Mining industry	315,153	0
Processing industry	193,186	8,726
Electricity and Gas Production	3,593	0
Other manufacturing	94,227	10,438
Agriculture	207,109	16,763
Construction	409,162	12,091
Transportation	235,506	111
Information and Communication	63,772	2,977
Trade	784,105	29,694
Other manufacturing and service	520,203	22,815
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	61	0
Individuals (Consumer and Mortgage)	260,824	8,745
Other	84,174	0
Total	3,171,075	112,361

(K.AZN)

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	97,397
Claims on NBA	0	0	1,053,176
"Nostro" accounts	0	0	374,385
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	988,862	0	4,785
REPO Agreements	0	0	0
Deposits at financial institutions, including banks	144,541	0	0
Trading Securities	1,134,590	0	1,218,036
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	65,854	0	13,981
Loans to other financial institutions (except short-term financial instruments in line 4)	84,174	0	0
Loans to clients	3,083,621	0	3,280
Fixed assets, excluding depreciation	10,884	0	0
Investments and financial participation in unconsolidated affiliate companies	113,365	0	0
Intangible assets, excluding depreciation	20,255	0	0
Other assets	0	0	205,802
(less) Specific reserves against possible losses on assets	144,057	0	0
Total	5,502,089	0	2,970,842

(K.AZN)

Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	2,482,215	0	4,056,162
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	0	0	41,769
Deposits of banks and other financial institutions	249,067	0	0
Repo	0	0	217,572
Loans of banks (for a period above 7 days)	2,586	0	0
Loans of other financial institutions	330,991	0	0
Subordinated debt	86,122	0	0
Other Liabilities	0	0	153,645
Capital	0	0	852,802
Total	3,150,982	0	4,469,147
Net amount of financial assets (liabilities) for each period	2,351,107	0	-1,498,305