



(K.AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	75,130	2.27%
Substandard loans	126,362	3.83%
Unsatisfactory	45,811	1.4%
Doubtful	23,669	0.7%
Loss	56,882	1.7%
Reserves	114,603	3.47%
General	47,267	1.4%
Specific	67,336	2.0%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	82,952	10.6%

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TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	990,615

CURRENCY POSITION		
Freely convertible currency position	max. 20%	-5.15%
Total open "closed" currency position	max. 15%	0.02%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
Loan instruments, total	329,251
a) loan commitments	0
b) undisbursed lines of credit	329,251
Guarantees and liabilities of this type	826,426
a) Guarantees	826,426
Letters of credit, total	12,277
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	12,277
Commitments on foreign currency agreements, total	0
a) Spot deals	0
Commitments on derivative financial instruments	491,980
a) based on Forward and Futures contracts	152,242
b) based on swap contracts	291,464
c) based in options	22,176
d) based on other contracts	26,098
Commitments on securities	0
Obligations on the purchase / sale of other financial instruments or commodities	0
Other off-balance-sheet liabilities	0

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RISK-WEIGHTED ASSETS

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,843,034
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

Region	Loans	Overdue Loans
Baku	3,206,376	59,081
Gandja	30,280	2,456
Guba	14,000	135
Zagatala	52,622	2,003
Total	3,303,277	63,675

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LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

Sector	Loans	Overdue Loans
Mining industry	290,301	0
Processing industry	229,431	9,853
Electricity and Gas Production	4,466	0
Other manufacturing	119,819	9,024
Agriculture	227,742	15,533
Construction	418,635	7,605
Transportation	238,263	0
Information and Communication	63,966	335
Trade	803,467	12,260
Other manufacturing and service	606,856	15,381
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	39	0
Individuals (Consumer and Mortgage)	300,291	5,139
Other	0	0
Total	3,303,277	75,130

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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	80,089
Claims on NBA	0	0	1,074,692
"Nostro" accounts	0	0	267,156
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	460,000	0	4,409
REPO Agreements	0	0	0
Deposits at financial institutions, including banks	788,398	0	0
Trading Securities	1,169,912	0	679,671
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	8,514	0	0
Loans to other financial institutions (except short-term financial instruments in line 4)	116,249	0	0
Loans to clients	3,302,287	0	991
Fixed assets, excluding depreciation	11,406	0	0
Investments and financial participation in unconsolidated affiliate companies	113,365	0	0
Intangible assets, excluding depreciation	20,027	0	0
Other assets	0	0	211,658
(less) Specific reserves against possible losses on assets	88,726	0	0
Total	5,901,432	0	2,318,667

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	3,387,875	0	3,022,181
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	0	0	11,392
Deposits of banks and other financial institutions	308,146	0	0
Repo	0	0	0
Loans of banks (for a period above 7 days)	1,650	0	0
Loans of other financial institutions	328,457	0	0
Subordinated debt	86,001	0	0
Other Liabilities	0	0	167,602
Capital	0	0	906,875
Total	4,112,129	0	3,201,174
Net amount of financial assets (liabilities) for each period	1,789,303	0	-882,508