



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	141,485	3.90%
Substandard loans	364,985	10.07%
Unsatisfactory	237,524	6.6%
Doubtful	76,118	2.1%
Loss	51,342	1.4%
Reserves	174,431	4.81%
General	38,082	1.1%
Specific	136,349	3.8%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	89,563	11.4%

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TOTAL LARGE LOANS		
	Amount	Proportion in Total Regulatory capital
Total large loans (including off-balance commitments)	549,983	69.9%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	-3.24%
Total open "closed" currency position	max. 15%	0.08%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
Loan instruments, total	400,464
a) loan commitments	0
b) undisbursed lines of credit	400,464
Guarantees and liabilities of this type	782,002
a) Guarantees	782,002
Letters of credit, total	13,717
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	13,717
Commitments on foreign currency agreements, total	12,273
a) Spot deals	12,273
Commitments on derivative financial instruments	245,673
a) based on Forward and Futures contracts	10,320
b) based on swap contracts	231,230
c) based in options	4,124
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	1,434

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RISK-WEIGHTED ASSETS

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,406,019
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

Region	Loans	Overdue Loans
Baku	3,527,221	88,266
Gandja	29,000	1,515
Guba	15,164	1,840
Zagatala	53,406	1,024
Total	3,624,791	92,645

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LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

Sector	Loans	Overdue Loans
Mining industry	160,298	0
Processing industry	214,082	16,207
Electricity and Gas Production	10,857	0
Other manufacturing	144,109	11,582
Agriculture	183,075	15,538
Construction	142,762	4,438
Transportation	918,219	835
Information and Communication	69,743	22,705
Trade	738,529	45,921
Other manufacturing and service	728,212	22,481
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	0	0
Individuals (Consumer and Mortgage)	314,906	1,779
Other	0	0
Total	3,624,791	141,485

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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	95,322
Claims on NBA	0	0	758,123
"Nostro" accounts	163,616	0	111,134
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	635,445	0	0
REPO Agreements	0	0	0
Deposits at financial institutions, including banks	2,189,132	0	0
Trading Securities	1,561,655	0	5,358
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	58,586	0	0
Loans to other financial institutions (except short-term financial instruments in line 4)	156,880	0	0
Loans to clients	3,624,791	0	0
Fixed assets, excluding depreciation	0	0	9,737
Investments and financial participation in unconsolidated affiliate companies	0	0	113,365
Intangible assets, excluding depreciation	0	0	16,508
Other assets	0	0	198,170
(less) Specific reserves against possible losses on assets	175,453	0	0
Total	8,214,651	0	1,307,717

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	4,602,896	0	2,613,264
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	0	0	21,767
Deposits of banks and other financial institutions	481,742	0	0
Repo	162,311	0	0
Loans of banks (for a period above 7 days)	319	0	0
Loans of other financial institutions	363,119	0	0
Subordinated debt	98,964	0	0
Other Liabilities	0	0	256,326
Capital	0	0	921,646
Total	5,709,351	0	3,813,003
Net amount of financial assets (liabilities) for each period	2,505,301	0	-2,505,286