



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	67,776	1.69%
Substandard loans	331,101	8.27%
Unsatisfactory	221,351	5.5%
Doubtful	66,503	1.7%
Loss	43,246	1.1%
Reserves	158,747	3.97%
General	40,579	1.0%
Specific	118,168	3.0%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	100,647	11.8%

(K AZN)

TOTAL LARGE LOANS		
	Amount	Proportion in Total Regulatory capital
Total large loans (including off-balance commitments)	851,904	108.3%

CURRENCY POSITION		
Freely convertible currency position	max. 20%	2.44%
Total open "closed" currency position	max. 15%	0.08%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
Loan instruments, total	426,820
a) loan commitments	0
b) undisbursed lines of credit	426,820
Guarantees and liabilities of this type	871,210
a) Guarantees	871,210
Letters of credit, total	16,801
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	16,801
Commitments on foreign currency agreements, total	12,207
a) Spot deals	12,207
Commitments on derivative financial instruments	241,315
a) based on Forward and Futures contracts	8,513
b) based on swap contracts	231,013
c) based in options	1,789
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	1,372

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RISK-WEIGHTED ASSETS

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,876,416
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

Region	Loans	Overdue Loans
Baku	3,904,359	50,540
Gandja	29,000	1,515
Guba	15,164	1,840
Zagatala	53,406	1,024
Total	4,001,929	54,918

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LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

Sector	Loans	Overdue Loans
Mining industry	145,819	0
Processing industry	232,268	4,657
Electricity and Gas Production	11,820	0
Other manufacturing	229,180	8,909
Agriculture	217,447	15,818
Construction	678,248	2,186
Transportation	632,126	500
Information and Communication	143,199	1,025
Trade	639,388	20,695
Other manufacturing and service	753,045	12,376
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	0	0
Individuals (Consumer and Mortgage)	319,391	1,610
Other	0	0
Total	4,001,929	67,776

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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	185,590
Claims on NBA	0	0	895,828
"Nostro" accounts	47,821	0	138,077
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	135,818	0	0
REPO Agreements	0	0	0
Deposits at financial institutions, including banks	1,252,434	0	0
Trading Securities	2,893,726	0	0
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	58,489	0	0
Loans to other financial institutions (except short-term financial instruments in line 4)	150,168	0	0
Loans to clients	4,001,929	0	0
Fixed assets, excluding depreciation	0	0	46,901
Investments and financial participation in unconsolidated affiliate companies	0	0	113,365
Intangible assets, excluding depreciation	0	0	16,276
Other assets	0	0	209,420
(less) Specific reserves against possible losses on assets	158,780	0	0
Total	8,381,607	0	1,605,456

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	4,510,376	0	2,976,662
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	0	0	13,509
Deposits of banks and other financial institutions	539,666	0	0
Repo	314,976	0	0
Loans of banks (for a period above 7 days)	0	0	0
Loans of other financial institutions	380,246	0	0
Subordinated debt	58,975	0	0
Other Liabilities	0	0	207,938
Capital	0	0	984,715
Total	5,804,239	0	4,182,824
Net amount of financial assets (liabilities) for each period	2,577,368	0	(2,577,368)