

## CURRENCY RISK

|          | Financial assets and liabilities                                       | Total               | AZN                 | US Dollar           | Euro              | Other             |
|----------|------------------------------------------------------------------------|---------------------|---------------------|---------------------|-------------------|-------------------|
| <b>1</b> | <b>Assets</b>                                                          | <b>9,987,062.63</b> | <b>5,751,407.30</b> | <b>3,660,114.40</b> | <b>433,537.90</b> | <b>142,003.03</b> |
| 1.1      | Cash and cash equivalents                                              | 185,589.81          | 41,489.66           | 141,068.70          | 2,279.10          | 752.35            |
| 1.2      | Correspondent accounts                                                 | 1,081,726.09        | 539,171.97          | 489,258.30          | 35,654.90         | 17,640.92         |
| 1.3      | Securities                                                             | 2,893,726.27        | 1,664,225.05        | 1,147,321.20        | 0.00              | 82,180.02         |
| 1.4      | Loans to customers                                                     | 3,883,761.53        | 1,933,611.59        | 1,710,985.40        | 228,500.10        | 10,664.44         |
| 1.5      | Loans to credit institutions and other financial institutions          | 1,458,310.13        | 1,309,386.28        | 103,291.70          | 26,969.60         | 18,662.55         |
| 1.6      | Derivative financial instruments                                       | 0.00                | 0.00                | 0.00                | 0.00              | 0.00              |
| 1.7      | Fixed assets                                                           | 62,970.04           | 62,970.04           | 0.00                | 0.00              | 0.00              |
| 1.8      | Short-term financial instruments                                       | 135,817.85          | 10,000.00           | 5,100.00            | 111,731.20        | 8,986.65          |
| 1.9      | Other assets                                                           | 285,160.91          | 190,552.71          | 63,089.10           | 28,403.00         | 3,116.10          |
| <b>2</b> | <b>Liabilities</b>                                                     | <b>9,002,347.78</b> | <b>4,821,134.80</b> | <b>3,519,254.00</b> | <b>520,984.90</b> | <b>140,974.08</b> |
| 2.1      | Central Bank and government agencies claims to bank                    | 430,246.10          | 430,246.10          | 0.00                | 0.00              | 0.00              |
| 2.2      | Funds raised from credit institutions and other financial institutions | 818,150.54          | 507,476.80          | 201,573.10          | 23,552.20         | 85,548.44         |
| 2.3      | Customer deposits                                                      | 7,487,038.23        | 3,697,022.59        | 3,241,177.10        | 494,480.40        | 54,358.14         |
| 2.3.1    | a) demand deposits                                                     | 4,690,365.52        | 2,965,044.50        | 1,498,955.60        | 192,211.80        | 34,153.62         |
| 2.3.2    | b) time deposits                                                       | 2,796,672.71        | 731,978.09          | 1,742,221.50        | 302,268.60        | 20,204.52         |
| 2.4      | Subordination obligations                                              | 58,974.70           | 0.00                | 58,974.70           | 0.00              | 0.00              |
| 2.5      | Debt securities                                                        | 0.00                | 0.00                | 0.00                | 0.00              | 0.00              |
| 2.6      | Other liabilities                                                      | 207,938.21          | 186,389.31          | 17,529.10           | 2,952.30          | 1,067.50          |

|          |                                                                   |       |       |       |        |        |
|----------|-------------------------------------------------------------------|-------|-------|-------|--------|--------|
| <b>3</b> | <b>Open currency position ratio</b>                               | -     | -     | -     | -      | -      |
| 3.1      | Aggregate Open currency position on freely convertible currencies | 0.00% | 0.00% | 2.43% | -0.66% | 0.00%  |
| 3.2      | Aggregate Open Currency Position on Closed Currency               | 0.00% | 0.00% | 0.00% | 0.00%  | -0.05% |
| 3.3      | Open currency position on precious metals                         | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  |
| 3.4      | Aggregate Open Currency Position                                  | 0.00% | 0.00% | 2.43% | -0.66% | -0.05% |