



(KAZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	41,816	1.64%
Substandard loans	234,286	9.20%
Unsatisfactory	218,486	8.6%
Doubtful	1,021	0.0%
Loss	14,779	0.6%
Reserves	91,657	3.60%
General	25,064	1.0%
Specific	66,593	2.6%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	181,182	42.8%

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TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	1,331,623

CURRENCY POSITION		
Freely convertible currency position	max. 20%	-5.45%
Total open "closed" currency position	max. 15%	-0.04%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
Loan instruments, total	322,131
a) loan commitments	46,573
b) undisbursed lines of credit	275,558
Guarantees and liabilities of this type	596,662
a) Guarantees	596,662
Letters of credit, total	37,833
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	37,833
Commitments on foreign currency agreements, total	0
a) Spot deals	0
Commitments on derivative financial instruments	426,261
a) based on Forward and Futures contracts	195,188
b) based on swap contracts	134,663
c) based in options	0
d) based on other contracts	96,411
Commitments on securities	0
Obligations on the purchase / sale of other financial instruments or commodities	0
Other off-balance-sheet liabilities	810

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RISK-WEIGHTED ASSETS

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,188,480
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

Region	Loans	Overdue Loans
Baku	2,436,784	18,301
Gandja	43,832	7,381
Guba	4,006	37
Zagatala	60,956	19
Total	2,545,578	25,738

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LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

Sector	Loans	Overdue Loans
Mining industry	106,722	753
Processing industry	194,578	1,761
Electricity and Gas Production	5	0
Other manufacturing	256,526	383
Agriculture	193,946	13,921
Construction	524,197	223
Transportation	88,417	3,068
Information and Communication	42,338	59
Trade	387,581	3,134
Other manufacturing and service	502,227	13,475
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	4	4
Individuals (Consumer and Mortgage)	249,037	5,035
Other	0	0
Total	2,545,578	41,816

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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)	81,276	0	0
Claims on NBA	1,099,065	0	0
"Nostro" accounts	179,126	0	0
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	4,523	0	0
REPO Agreements	499	0	0
Deposits at financial institutions, including banks	385,933	0	0
Trading Securities	1,763,754	0	0
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	52,161	0	0
Loans to other financial institutions (except short-term financial instruments in line 4)	66,989	0	0
Loans to clients	2,545,578	0	0
Fixed assets, excluding depreciation	0	0	0
Investments and financial participation in unconsolidated affiliate companies	0	0	0
Intangible assets, excluding depreciation	0	0	0
Other assets	115,277	0	114,199
(less) Specific reserves against possible losses on assets	0	0	0
Total	6,294,182	0	114,199

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	1,695,776	0	3,333,651
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	13,051	0	0
Deposits of banks and other financial institutions	262,800	0	0
Repo	0	0	0
Loans of banks (for a period above 7 days)	46,283	0	0
Loans of other financial institutions	316,308	0	0
Other Liabilities	163,237	0	0
Capital	0	0	577,276
Total	2,497,455	0	3,333,651
Net amount of financial assets (liabilities) for each period	3,750,832	0	(3,219,451)