



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	88,771	3.34%
Substandard loans	214,555	8.06%
Unsatisfactory	199,619	7.5%
Doubtful	4,895	0.2%
Loss	10,042	0.4%
Reserves	84,791	3.19%
General	25,760	1.0%
Specific	59,032	2.2%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	176,534	41.6%

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TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	628,804

CURRENCY POSITION		
Freely convertible currency position	max. 20%	-6.87%
Total open "closed" currency position	max. 15%	-0.04%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
Loan instruments, total	279,027
a) loan commitments	29,767
b) undisbursed lines of credit	249,260
Guarantees and liabilities of this type	577,165
a) Guarantees	577,165
Letters of credit, total	48,645
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	48,645
Commitments on foreign currency agreements, total	0
a) Spot deals	0
Commitments on derivative financial instruments	468,592
a) based on Forward and Futures contracts	210,675
b) based on swap contracts	133,093
c) based in options	0
d) based on other contracts	124,824
Commitments on securities	0
Obligations on the purchase / sale of other financial instruments or commodities	0
Other off-balance-sheet liabilities	931

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RISK-WEIGHTED ASSETS

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	3,128,319
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LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION

Region	Loans	Overdue Loans
Baku	2,558,278	17,748
Gandja	44,708	6,883
Guba	6,447	35
Zagatala	52,325	218
Total	2,661,758	24,884

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LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS

Sector	Loans	Overdue Loans
Mining industry	89,155	603
Processing industry	202,924	2,724
Electricity and Gas Production	6	0
Other manufacturing	247,338	298
Agriculture	204,431	8,664
Construction	516,012	2,944
Transportion	117,155	15,204
Information and Communication	43,664	97
Trade	426,711	12,136
Other manufacturing and service	533,765	40,431
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	3	0
Individuals (Consumer and Mortgage)	280,593	5,670
Other	0	0
Total	2,661,758	88,771

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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)	191,440	0	0
Claims on NBA	1,563,486	0	0
"Nostro" accounts	255,709	0	0
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	238,000	0	0
REPO Agreements	0	0	0
Deposits at financial institutions, including banks	331,349	0	0
Trading Securities	1,506,004	0	0
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	51,821	0	0
Loans to other financial institutions (except short-term financial instruments in line 4)	60,755	0	0
Loans to clients	2,661,758	0	0
Fixed assets, excluding depreciation	17,811	0	0
Investments and financial participation in unconsolidated affiliate companies	165,365	0	0
Intangible assets, excluding depreciation	29,232	0	0
Other assets	0	0	128,878
(less) Specific reserves against possible losses on assets	76,159	0	0
Total	6,996,572	0	128,878

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	1,773,553	0	3,895,069
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	57,978	0	0
Deposits of banks and other financial institutions	257,980	0	0
Repo	0	0	0
Loans of banks (for a period above 7 days)	45,303	0	0
Loans of other financial institutions	312,447	0	0
Other Liabilities	211,898	0	0
Capital	0	0	571,222
Total	2,659,159	0	3,895,069
Net amount of financial assets (liabilities) for each period	3,871,393	0	(3,766,191)