



(K AZN)

| CLASSIFICATION OF RISK-WEIGHTED ASSETS |                |                         |
|--|----------------|-------------------------|
|  | Amount         | Credit Portfolio Weight |
| <b>Overdue loans</b>                   | <b>118,233</b> | <b>4.21%</b>            |
| <b>Substandard loans</b>               | <b>163,155</b> | <b>5.81%</b>            |
| Unsatisfactory                         | 101,281        | 3.6%                    |
| Doubtful                               | 17,353         | 0.6%                    |
| Loss                                   | 44,521         | 1.6%                    |
| <b>Reserves</b>                        | <b>112,517</b> | <b>4.01%</b>            |
| General                                | 34,031         | 1.2%                    |
| Specific                               | 78,486         | 2.8%                    |

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| RELATED PARTY LOANS |         |  |
|---------------------|---------|--|
|                     | Amount  | Proportion in Total Regulatory capital |
| Related Party Loans | 220,229 | 30.9%                                  |

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| TOTAL LARGE LOANS                                     |         |
|---|---------|
|   | Amount  |
| Total large loans (including off-balance commitments) | 411,427 |

| CURRENCY POSITION                     |          |        |
|---------------------------------------|----------|--------|
| Freely convertible currency position  | max. 20% | 3.31%  |
| Total open "closed" currency position | max. 15% | -0.06% |

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| OFF-BALANCE LIABILITIES   |                |
|---|----------------|
| Liabilities   | Total          |
| <b>Loan instruments, total</b>  | <b>263,540</b> |
| a) loan commitments   | 16,294         |
| b) undisbursed lines of credit  | 247,246        |
| <b>Guarantees and liabilities of this type</b>  | <b>541,797</b> |
| a) Guarantees   | 541,797        |
| <b>Letters of credit, total</b>   | <b>20,457</b>  |
| a) Standby Letters of Credit  | 0              |
| b) Documentary Letters of Credit  | 20,457         |
| <b>Commitments on foreign currency agreements, total</b>                                | <b>0</b>       |
| a) Spot deals   | 0              |
| <b>Commitments on derivative financial instruments</b>                                  | <b>438,286</b> |
| a) based on Forward and Futures contracts   | 79,815         |
| b) based on swap contracts  | 302,020        |
| c) based in options   | 56,451         |
| d) based on other contracts   | 0              |
| <b>Commitments on securities</b>  | <b>0</b>       |
| <b>Obligations on the purchase / sale of other financial instruments or commodities</b> | <b>0</b>       |
| <b>Other off-balance-sheet liabilities</b>  | <b>10,361</b>  |

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**RISK-WEIGHTED ASSETS**

|  |           |
|--|-----------|
| Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi | 3,810,811 |
|--|-----------|

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**LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION**

| Region       | Loans            | Overdue Loans |
|--------------|------------------|---------------|
| Baku         | 2,594,578        | 75,390        |
| Ganja        | 34,900           | 4,701         |
| Guba         | 11,724           | 109           |
| Zagatala     | 79,567           | 980           |
| <b>Total</b> | <b>2,720,769</b> | <b>81,181</b> |

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**LOANS, INCLUDING OVERDUE LOANS BY ECONOMIC SECTORS**

| Sector                              | Loans            | Overdue Loans  |
|-------------------------------------|------------------|----------------|
| Mining industry                     | 110,413          | 0              |
| Processing industry                 | 253,254          | 9,253          |
| Electricity and Gas Production      | 4,132            | 0              |
| Other manufacturing                 | 94,030           | 1,526          |
| Agriculture                         | 230,212          | 27,382         |
| Construction                        | 440,247          | 10,931         |
| Transportation                      | 118,616          | 3,541          |
| Information and Communication       | 62,469           | 1,147          |
| Trade                               | 650,966          | 22,082         |
| Other manufacturing and service     | 535,854          | 37,766         |
| Central Government Authorities      | 0                | 0              |
| Municipalities                      | 0                | 0              |
| Public organizations                | 45               | 0              |
| Individuals (Consumer and Mortgage) | 0                | 0              |
| Other                               | 0                | 4,607          |
| <b>Total</b>                        | <b>2,500,237</b> | <b>118,233</b> |

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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)         | 80,657              | 0                      | 0           |
| Claims on NBA   | 639,100             | 0                      | 0           |
| "Nostro" accounts   | 640,783             | 0                      | 0           |
| Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day) | 1,193,387           | 0                      | 0           |
| REPO Agreements   | 109,673             | 0                      | 0           |
| Deposits at financial institutions, including banks   | 260,838             | 0                      | 0           |
| Trading Securities  | 2,169,211           | 0                      | 0           |
| Loans to banks (except for short-term inter-bank financial instruments specified in row 4)        | 81,335              | 0                      | 0           |
| Loans to other financial institutions (except short-term financial instruments in line 4)         | 85,765              | 0                      | 0           |
| Loans to clients  | 2,720,769           | 0                      | 0           |
| Fixed assets, excluding depreciation  | 12,498              | 0                      | 0           |
| Investments and financial participation in unconsolidated affiliate companies                     | 113,365             | 0                      | 0           |
| Intangible assets, excluding depreciation   | 22,008              | 0                      | 0           |
| Other assets  | 220,836             | 0                      | 0           |
| (less) Specific reserves against possible losses on assets  | 116,160             | 0                      | 0           |
| <b>Total</b>  | <b>8,234,064</b>    | <b>0</b>               | <b>0</b>    |

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| Liabilities   | Fixed Interest Rate | Floating Interest Rate | No interest       |
|---|---------------------|------------------------|-------------------|
| Deposits (except for banks and other financial institutions)        | 1,909,853           | 0                      | 4,683,170         |
| CBA's claims to bank  | 0                   | 0                      | 0                 |
| Claims of other banks ("loro" accounts)                             | 13,766              | 0                      | 0                 |
| Deposits of banks and other financial institutions                  | 234,219             | 0                      | 0                 |
| Repo  | 0                   | 0                      | 0                 |
| Loans of banks (for a period above 7 days)                          | 3,033               | 0                      | 0                 |
| Loans of other financial institutions                               | 317,119             | 0                      | 0                 |
| Subordinated debt   | 105,005             | 0                      | 0                 |
| Other Liabilities   | 195,595             | 0                      | 0                 |
| Capital   | 0                   | 0                      | 772,306           |
| <b>Total</b>  | <b>2,778,588</b>    | <b>0</b>               | <b>4,683,170</b>  |
| <b>Net amount of financial assets (liabilities) for each period</b> | <b>5,455,476</b>    | <b>0</b>               | <b>-4,683,170</b> |