



(K AZN)

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	151,530	4.66%
Substandard loans	202,653	6.24%
Unsatisfactory	102,376	3.2%
Doubtful	19,727	0.6%
Loss	80,550	2.5%
<b>Reserves</b>	<b>147,501</b>	<b>4.54%</b>
General	41,195	1.3%
Specific	106,306	3.3%

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RELATED PARTY LOANS		
	Amount	Proportion in Total Regulatory capital
Related Party Loans	82,952	11.4%

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TOTAL LARGE LOANS	
	Amount
Total large loans (including off-balance commitments)	744,639

CURRENCY POSITION		
Freely convertible currency position	max. 20%	4.15%
Total open "closed" currency position	max. 15%	0.10%

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OFF-BALANCE LIABILITIES	
Liabilities	Total
<b>Loan instruments, total</b>	<b>327,522</b>
a) loan commitments	0
b) undisbursed lines of credit	327,522
<b>Guarantees and liabilities of this type</b>	<b>740,628</b>
a) Guarantees	740,628
<b>Letters of credit, total</b>	<b>7,355</b>
a) Standby Letters of Credit	0
b) Documentary Letters of Credit	7,355
<b>Commitments on foreign currency agreements, total</b>	<b>0</b>
a) Spot deals	0
<b>Commitments on derivative financial instruments</b>	<b>486,593</b>
a) based on Forward and Futures contracts	117,731
b) based on swap contracts	344,275
c) based in options	24,587
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>9,714</b>

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**RISK-WEIGHTED ASSETS**

Risk dərəcəsi üzrə ölçülmüş aktivlərin həcmi	4,050,595
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**LOANS, INCLUDING OVERDUE LOANS BY GEOGRAPHIC SEGMENTATION**

Region	Loans	Overdue Loans
Baku	3,152,069	91,276
Gandja	30,280	2,456
Guba	14,000	135
Zagatala	52,622	2,003
<b>Total</b>	<b>3,248,971</b>	<b>95,870</b>

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

Sector	Loans	Overdue Loans
Mining industry	306,584	0
Processing industry	228,028	19,330
Electricity and Gas Production	4,685	0
Other manufacturing	133,937	29,623
Agriculture	218,977	33,254
Construction	414,964	9,682
Transportation	237,977	111
Information and Communication	65,603	2,870
Trade	773,494	26,129
Other manufacturing and service	559,546	23,412
Central Government Authorities	0	0
Municipalities	0	0
Public organizations	50	0
Individuals (Consumer and Mortgage)	305,126	7,118
Other	0	0
<b>Total</b>	<b>3,248,971</b>	<b>151,530</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)	0	0	108,897
Claims on NBA	0	0	1,251,793
"Nostro" accounts	0	0	372,728
Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	1,182,003	0	4,675
REPO Agreements	0	0	0
Deposits at financial institutions, including banks	60,841	0	0
Trading Securities	1,133,996	0	812,230
Loans to banks (except for short-term inter-bank financial instruments specified in row 4)	65,890	0	13,981
Loans to other financial institutions (except short-term financial instruments in line 4)	101,703	0	0
Loans to clients	3,248,971	0	0
Fixed assets, excluding depreciation	14,116	0	0
Investments and financial participation in unconsolidated affiliate companies	113,365	0	0
Intangible assets, excluding depreciation	20,438	0	0
Other assets	0	0	220,136
(less) Specific reserves against possible losses on assets	149,940	0	0
<b>Total</b>	<b>5,791,382</b>	<b>0</b>	<b>2,784,440</b>

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Liabilities	Fixed Interest Rate	Floating Interest Rate	No interest
Deposits (except for banks and other financial institutions)	2,964,739	0	3,895,429
CBA's claims to bank	0	0	0
Claims of other banks ("loro" accounts)	0	0	12,532
Deposits of banks and other financial institutions	270,734	0	0
Repo	0	0	7,500
Loans of banks (for a period above 7 days)	2,103	0	0
Loans of other financial institutions	330,513	0	0
Subordinated debt	86,062	0	0
Other Liabilities	0	0	167,458
Capital	0	0	838,752
<b>Total</b>	<b>3,654,151</b>	<b>0</b>	<b>4,082,919</b>
<b>Net amount of financial assets (liabilities) for each period</b>	<b>2,137,231</b>	<b>0</b>	<b>(1,298,479)</b>