

# risk management

2023 - 1<sup>st</sup> quarter

atb

## liquidity gap

A. Assets	Instant	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	More than 5 years	Total
1. Cash (in safes, ATMs, currency exchange offices, cash in transit)	33.489	-	-	-	-	-	-	-	-	-	33.489
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	25.907	-	-	-	-	-	-	-	-	10.629	36.537
3. Nostro accounts	56.300	-	-	-	-	-	-	-	-	-	56.300
a) To resident banks	569	-	-	-	-	-	-	-	-	-	569
b) To non-resident banks	55.731	-	-	-	-	-	-	-	-	-	55.731
4. Short-term financial instruments of the interbank market (up to 7 days, including the 7th day)	-	-	-	-	-	-	-	-	-	-	-
5. Deposits to financial institutions, including banks, total	148.556	72.400	-	20.400	16.240	-	3.707	-	-	-	261.303
a) To resident financial institutions	-	35.000	-	-	4.000	-	3.707	-	-	-	42.707
a1) undue deposits	-	35.000	-	-	4.000	-	3.707	-	-	-	42.707
a2) due deposits	-	-	-	-	-	-	-	-	-	-	-
b) To non-resident financial institutions	148.556	37.400	-	20.400	12.240	-	-	-	-	-	218.596
b1) undue deposits	148.556	37.400	-	20.400	12.240	-	-	-	-	-	218.596
b2) due deposits	-	-	-	-	-	-	-	-	-	-	-
6. On reverse REPO transactions	-	-	-	5.000	-	-	-	-	-	-	5.000
7. Investments in securities, including pledged securities	-	8.845	2.997	7.863	10.635	12.879	2.500	7.603	25.260	-	78.582
8. Securities for trading, including pledged securities	-	-	-	-	-	-	-	-	-	-	-
9. Loans to banks, excluding short-term financial instruments of the interbank market on line 4	-	-	-	3.400	-	-	-	-	-	-	3.400
a) current loans	-	-	-	3.400	-	-	-	-	-	-	3.400
a1) to resident banks	-	-	-	-	-	-	-	-	-	-	-
a2) to non-resident banks	-	-	-	3.400	-	-	-	-	-	-	3.400
b) overdue loans	-	-	-	-	-	-	-	-	-	-	-
b1) to resident banks	-	-	-	-	-	-	-	-	-	-	-
b2) to non-resident banks	-	-	-	-	-	-	-	-	-	-	-

## liquidity gap

A. Assets	Instant	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	More than 5 years	Total
10. Loans to other financial institutions, excluding short-term financial instruments on line 4	-	-	4	8	13	13	24	-	-	4	66
a) current loans	-	-	4	8	13	13	24	-	-	-	62
a1) to resident banks	-	-	4	8	13	13	24	-	-	-	62
a2) to non-resident banks	-	-	-	-	-	-	-	-	-	-	-
b) overdue loans	-	-	-	-	-	-	-	-	-	4	4
b1) resident	-	-	-	-	-	-	-	-	-	4	4
b2) non-resident	-	-	-	-	-	-	-	-	-	-	-
11. Loans to customers	14	1.424	5.377	17.058	22.821	23.423	27.821	68.159	71.078	130.321	367.496
a) current loans	14	1.424	5.377	13.827	21.489	21.801	27.111	68.159	71.078	127.208	357.487
b) overdue loans	-	-	-	3.231	1.332	1.622	710	-	-	3.113	10.009
12. Fixed assets with the deduction of depreciation (including fixed assets not utilized in the banking process)	-	-	-	-	-	-	-	-	-	8.847	8.847
13. Investments and financial participation in unincorporated companies	-	-	-	-	-	-	-	-	-	402	402
14. Intangible assets	-	-	-	-	-	-	-	-	-	5.872	5.872
15. Other assets	-	-	52.499	2.602	8.635	-	-	573	-	-	64.310
16. (-) Provisions for potential losses on assets	-	-	-	-	-	-	-	-	-	8.303	8.303
17. Total assets	264.266	82.669	60.877	56.332	58.344	36.316	34.051	76.334	96.339	147.771	913.299

## liquidity gap

B. Liabilities and equity	Instant	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	More than 5 years	Total
<b>1. Deposits (excluding banks and other financial institutions), total</b>	<b>284.847</b>	<b>3</b>	<b>6.698</b>	<b>3.363</b>	<b>4.311</b>	<b>45.988</b>	<b>25.427</b>	<b>7.153</b>	<b>17.155</b>	<b>-</b>	<b>394.945</b>
a) current accounts of individuals	110.293	-	-	-	-	-	-	-	-	-	110.293
b) current accounts of legal entities (including all current (including current accounts of non-bank financial institutions) and check accounts)	174.554	-	-	-	-	-	-	-	-	-	174.554
c) undue term deposits of individuals	-	3	698	2.863	4.311	37.922	17.927	7.153	17.155	-	88.032
d) undue term deposits of legal entities	-	-	6.000	500	-	8.066	7.500	-	-	-	22.066
e) due term deposits of individuals	-	-	-	-	-	-	-	-	-	-	-
f) due term deposits of legal entities	-	-	-	-	-	-	-	-	-	-	-
<b>2. CBA loans</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>190</b>	<b>-</b>	<b>-</b>	<b>190</b>
<b>3. Loro accounts (bank correspondent accounts)</b>	<b>194.855</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>194.855</b>
a) Resident banks	148.052	-	-	-	-	-	-	-	-	-	148.052
b) Non-resident banks	46.803	-	-	-	-	-	-	-	-	-	46.803
<b>4. On REPO transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.000</b>
<b>5. Earned short-term financial instruments of the interbank market (up to 7 days, including the 7th day)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6. Deposits of banks and other financial institutions</b>	<b>-</b>	<b>30.100</b>	<b>-</b>	<b>600</b>	<b>1.360</b>	<b>800</b>	<b>6.050</b>	<b>-</b>	<b>150</b>	<b>-</b>	<b>39.060</b>
a) Resident financial institutions	-	25.000	-	600	1.360	800	6.050	-	150	-	33.960
b) Non-resident financial institutions	-	5.100	-	-	-	-	-	-	-	-	5.100
<b>7. Loans taken from banks (with a term of more than 7 days)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
a) Resident banks	-	-	-	-	-	-	-	-	-	-	-
b) Non-resident banks	-	-	-	-	-	-	-	-	-	-	-

## liquidity gap

B. Liabilities and equity	Instant	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	More than 5 years	Total
8. Loans taken from other financial institutions, including international organizations	-	-	-	-	-	-	219	611	4.044	141.105	145.979
9. Loans and deposits of central administration bodies	-	-	-	-	-	-	-	1.200	-	-	1.200
10. Loans and deposits of municipalities	-	-	-	-	-	-	-	-	-	-	-
11. Mortgage loans taken by the bank for own reserves	-	-	-	-	-	-	-	-	-	-	-
12. Subordinated debt and other similar debt obligations issued by the bank, including maturity preference shares	-	-	-	-	-	-	-	-	-	-	-
13. Other liabilities	-	-	2.412	53.096	-	-	4.768	-	-	-	60.276
14. Equity	-	-	-	-	-	-	-	-	-	72.794	72.794
15. Total liabilities (liabilities plus equity)	479.702	30.103	9.110	61.059	5.671	46.788	36.464	9.154	21.349	213.899	913.299

Liquidity Gap	(215.436)	52.566	51.767	(4.727)	52.673	(10.472)	(2.412)	67.180	74.990	(66.128)
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## liquidity gap – foreign currency

A. Assets	Instant	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	More than 5 years	Total
1. Cash (in safes, ATMs, currency exchange offices, cash in transit)	19.688	-	-	-	-	-	-	-	-	-	19.688
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	7.020	-	-	-	-	-	-	-	-	4.799	11.820
3. Nostro accounts	56.299	-	-	-	-	-	-	-	-	-	56.299
a) To resident banks	569	-	-	-	-	-	-	-	-	-	569
b) To non-resident banks	55.730	-	-	-	-	-	-	-	-	-	55.730
4. Short-term financial instruments of the interbank market (up to 7 days, including the 7th day)	-	-	-	-	-	-	-	-	-	-	-
5. Deposits to financial institutions, including banks, total	148.556	37.400	-	20.400	12.240	-	3.707	-	-	-	222.303
a) To resident financial institutions	-	-	-	-	-	-	3.707	-	-	-	3.707
a1) undue deposits	-	-	-	-	-	-	3.707	-	-	-	3.707
a2) due deposits	-	-	-	-	-	-	-	-	-	-	-
b) To non-resident financial institutions	148.556	37.400	-	20.400	12.240	-	-	-	-	-	218.596
b1) undue deposits	148.556	37.400	-	20.400	12.240	-	-	-	-	-	218.596
b2) due deposits	-	-	-	-	-	-	-	-	-	-	-
6. On reverse REPO transactions	-	-	-	-	-	-	-	-	-	-	-
7. Investments in securities, including pledged securities	-	-	-	-	3.675	850	-	3.711	13.224	-	21.460
8. Securities for trading, including pledged securities	-	-	-	-	-	-	-	-	-	-	-
9. Loans to banks, excluding short-term financial instruments of the interbank market on line 4	-	-	-	3.400	-	-	-	-	-	-	3.400
a) current loans	-	-	-	3.400	-	-	-	-	-	-	3.400
a1) To resident banks	-	-	-	-	-	-	-	-	-	-	-
a2) To non-resident banks	-	-	-	3.400	-	-	-	-	-	-	3.400
b) overdue loans	-	-	-	-	-	-	-	-	-	-	-
b1) to resident banks	-	-	-	-	-	-	-	-	-	-	-
b2) to non-resident banks	-	-	-	-	-	-	-	-	-	-	-

## liquidity gap – foreign currency

A. Assets	Instant	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	More than 5 years	Total
10. Loans to other financial institutions, excluding short-term financial instruments on line 4	-	-	-	-	-	-	-	-	-	-	-
a) current loans	-	-	-	-	-	-	-	-	-	-	-
a1) to resident	-	-	-	-	-	-	-	-	-	-	-
a2) to non-resident	-	-	-	-	-	-	-	-	-	-	-
b) overdue loans	-	-	-	-	-	-	-	-	-	-	-
b1) resident	-	-	-	-	-	-	-	-	-	-	-
b2) non-resident	-	-	-	-	-	-	-	-	-	-	-
11. Loans to customers	4	203	902	705	627	1.053	403	382	1.072	2.283	7.634
a) current loans	4	203	902	705	627	1.053	403	382	1.072	1.506	6.857
b) overdue loans	-	-	-	-	-	-	-	-	-	777	777
12. Fixed assets with the deduction of depreciation (including fixed assets not utilized in the banking process)	-	-	-	-	-	-	-	-	-	-	-
13. Investments and financial participation in unincorporated companies	-	-	-	-	-	-	-	-	-	-	-
14. Intangible assets	-	-	-	-	-	-	-	-	-	-	-
15. Other assets	-	-	4.653	-	1.484	-	-	104	-	-	6.241
16. (-) Provisions for potential losses on assets	-	-	-	-	-	-	-	-	-	651	651
17. Total assets	231.567	37.603	5.555	24.505	18.026	1.903	4.110	4.197	14.297	6.431	348.194

## liquidity gap – foreign currency

B. Liabilities and equity	Instant	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	More than 5 years	Total
<b>1. Deposits (excluding banks and other financial institutions), total</b>	<b>93.876</b>	-	599	1.876	1.815	8.554	15.603	170	4.184	-	<b>126.677</b>
a) current accounts of individuals	53.940	-	-	-	-	-	-	-	-	-	53.940
b) current accounts of legal entities (including all current (including current accounts of non-bank financial institutions) and check accounts)	39.937	-	-	-	-	-	-	-	-	-	39.937
c) undue term deposits of individuals	-	-	599	1.876	1.815	8.554	15.603	170	4.184	-	32.801
d) undue term deposits of legal entities	-	-	-	-	-	-	-	-	-	-	-
e) due term deposits of individuals	-	-	-	-	-	-	-	-	-	-	-
f) due term deposits of legal entities	-	-	-	-	-	-	-	-	-	-	-
<b>2. CBA loans</b>	-	-	-	-	-	-	-	-	-	-	-
<b>3. Loro accounts (bank correspondent accounts)</b>	<b>192.165</b>	-	-	-	-	-	-	-	-	-	<b>192.165</b>
a) Resident banks	148.052	-	-	-	-	-	-	-	-	-	148.052
b) Non-resident banks	44.113	-	-	-	-	-	-	-	-	-	44.113
<b>4. On REPO transactions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>5. Earned short-term financial instruments of the interbank market (up to 7 days, including the 7th day)</b>	-	-	-	-	-	-	-	-	-	-	-
<b>6. Deposits of banks and other financial institutions</b>	-	<b>5.100</b>	-	-	<b>1.360</b>	-	<b>4.250</b>	-	-	-	<b>10.710</b>
a) Resident financial institutions	-	-	-	-	1.360	-	4.250	-	-	-	5.610
b) Non-resident financial institutions	-	5.100	-	-	-	-	-	-	-	-	5.100
<b>7. Loans taken from banks (with a term of more than 7 days)</b>	-	-	-	-	-	-	-	-	-	-	-
a) Resident banks	-	-	-	-	-	-	-	-	-	-	-
b) Non-resident banks	-	-	-	-	-	-	-	-	-	-	-



## liquidity gap – foreign currency

B. Liabilities and equity	Instant	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	More than 5 years	Total
8. Loans taken from other financial institutions, including international organizations	-	-	-	-	-	-	-	-	-	-	-
9. Loans and deposits of central administration bodies	-	-	-	-	-	-	-	-	-	-	-
10. Loans and deposits of municipalities	-	-	-	-	-	-	-	-	-	-	-
11. Mortgage loans taken by the bank for own reserves	-	-	-	-	-	-	-	-	-	-	-
12. Subordinated debt and other similar debt obligations issued by the bank, including maturity preference shares	-	-	-	-	-	-	-	-	-	-	-
13. Other liabilities	-	-	1.395	3.372	-	-	2.937	-	-	-	7.704
14. Equity	-	-	-	-	-	-	-	-	-	-	-
15. Total liabilities (liabilities plus equity)	286.042	5.100	1.993	5.248	3.175	8.554	22.790	170	4.184	-	337.256

Liquidity Gap	(54.474)	32.503	3.562	19.257	14.851	(6.652)	(18.681)	4.027	10.113	6.431
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## currency risk

		in thousands of manats				
Financial assets and liabilities		TOTAL	MANAT	USD	EURO	Other
<b>1</b>	<b>Assets</b>	<b>913.299</b>	<b>564.454</b>	<b>256.450</b>	<b>42.299</b>	<b>50.096</b>
1.1	Cash and cash equivalents	33.489	13.801	12.738	4.432	2.518
1.2	"Nostro" accounts	204.856	-	124.296	32.981	47.578
1.3	Requirements for the CBA	36.537	24.717	10.641	1.179	-
1.4	Bank deposits	112.747	39.000	70.040	3.707	-
1.5	Securities	78.582	57.121	21.460	-	-
1.6	Loans and leases to customers	367.496	359.862	7.634	-	-
1.7	Loans issued to credit organizations and other financial institutions	3.466	66	3.400	-	-
1.8	Derivative financial instruments	-	-	-	-	-
1.9	Short-term financial instruments	5.000	5.000	-	-	-
1.10	Other assets	70.583	64.342	6.241	-	-
1.11	Fixed assets (excluding depreciation)	8.847	8.847	-	-	-
1.12	(-) Reserves for possible losses on assets	8.303	8.303	-	-	-
<b>2</b>	<b>Commitments</b>	<b>840.505</b>	<b>503.249</b>	<b>261.973</b>	<b>42.575</b>	<b>32.708</b>
2.1	Requirements of the Central Bank and government organizations for the bank	190	190	-	-	-
2.2	Funds raised from credit organizations and other financial institutions	405.960	203.085	159.865	17.105	25.905
2.3	Customer deposits	372.879	246.202	94.864	25.060	6.753
2.3.1	a) demand deposits	284.847	190.971	62.765	24.358	6.753
2.3.2	b) term deposits	88.032	55.231	32.099	702	-
2.4	Subordination Obligations	-	-	-	-	-
2.5	Debt securities	-	-	-	-	-
2.6	Other liabilities	61.476	53.772	7.244	410	50
<b>3</b>	<b>Balance capital</b>	<b>72.794</b>	<b>72.794</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>4</b>	<b>Open currency position ratio</b>	<b>Expression in %</b>				
4.1	Aggregate AVM for a free-floating currency	2,47				
4.2	Aggregation of AVM by closed currencies	0,01				

## classification of sensitivity to interest rate risk

Assets	
0-3 months	290.116
3-6 months	48.377
6-12 months	68.035
12-24 months	75.761
24-36 months	57.007
more than 36 months	166.540

GAP	
0-3 months	104.326
3-6 months	42.705
6-12 months	(10.448)
12-24 months	66.607
24-36 months	48.419
more than 36 months	12.673

Liabilities	
0-3 months	185.790
3-6 months	5.671
6-12 months	78.483
12-24 months	9.154
24-36 months	8.588
more than 36 months	153.866

Cumulative GAP	
0-3 months	104.326
3-6 months	147.031
6-12 months	136.583
12-24 months	203.190
24-36 months	251.609
more than 36 months	264.282

## loan portfolio quality

with a thousand manats

Loan portfolio distribution by sector	General	Principal amount due													
		Current	Overdue days												
			1-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-180 days	181-210 days	211-240 days	241-270 days	271-300 days	301-330 days	331-365 (366) days	1 year or more
<b>Loan portfolio, incl.</b>	367.496	350.967	6.521	2.411	820	380	441	511	465	841	316	262	264	184	3.113
<b>Business</b>	43.842	41.442	478	100	-	-	-	25	-	461	50	-	-	-	1.285
<b>Consumption</b>	174.442	162.388	5.015	2.033	670	350	429	392	408	369	266	262	264	184	1.412
<b>Real estate</b>	149.212	147.137	1.027	278	150	30	12	94	57	11	-	-	-	-	416
<b>Other loans</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## issuing secured loans

with a thousand manats

Loan portfolio distribution by sector	Overall	Unfunded	Secured with cash	Secured by gold	Secured by real estate	Secured by movable property	Secured by another source	Secured by guarantees	Secured by derivative financial instruments
<b>Loan portfolio, incl.</b>	367.496	176.980	7.005	280	173.545	25	5.987	3.674	-
<b>Business</b>	43.842	8.863	1.146	280	23.910	25	5.943	3.674	-
<b>Consumption</b>	174.442	167.963	5.858	-	577	-	44	-	-
<b>Real estate</b>	149.212	155	-	-	149.058	-	-	-	-
<b>Other loans</b>	-	-	-	-	-	-	-	-	-