

# risk management

2023 - II<sup>nd</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)	28.812	-	-	-	-	-	-	-	-	-	28.812
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	16.791	-	-	-	-	-	-	-	-	10.570	27.361
3. Nostro accounts	27.362	-	-	-	-	-	-	-	-	0	27.362
a) To resident banks	108	-	-	-	-	-	-	-	-	-	108
b) To non-resident banks	27.254	-	-	-	-	-	-	-	-	0	27.254
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	161.319	36.800	3.740	12.500	3.704	13.600	13.600	-	-	-	245.263
a) To resident financial institutions	161.319	2.800	-	4.000	3.704	-	-	-	-	-	171.823
a1) undue deposits	161.319	2.800	-	4.000	3.704	-	-	-	-	-	171.823
a2) due deposits	-	-	-	-	-	-	-	-	-	-	-
b) To non-resident financial institutions	-	34.000	3.740	8.500	-	13.600	13.600	-	-	-	73.440
b1) undue deposits	-	34.000	3.740	8.500	-	13.600	13.600	-	-	-	73.440
b2) due deposits	-	-	-	-	-	-	-	-	-	-	-
6. On reverse REPO transactions	-	-	-	-	-	-	-	-	-	-	-
7. Investments in securities, including pledged securities	-	-	960	9.675	12.879	2.500	1.319	7.960	23.584	-	58.877
8. Securities for trading, including pledged securities	-	-	-	-	-	-	-	-	-	-	-
9. Loans to banks, excluding short-term financial instruments of the interbank market on line 4	-	-	-	-	-	-	5.100	-	-	-	5.100
a) current loans	-	-	-	-	-	-	5.100	-	-	-	5.100
a1) to resident banks	-	-	-	-	-	-	-	-	-	-	-
a2) to non-resident banks	-	-	-	-	-	-	5.100	-	-	-	5.100
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	-	-	18	-	-	-	-	-	-	1	19
a) current loans	-	-	18	-	-	-	-	-	-	-	18
a1) to resident banks	-	-	18	-	-	-	-	-	-	-	18
a2) to non-resident banks	-	-	-	-	-	-	-	-	-	-	-
b) overdue loans	-	-	-	-	-	-	-	-	-	1	1
b1) resident	-	-	-	-	-	-	-	-	-	1	1
b2) non-resident	-	-	-	-	-	-	-	-	-	-	-
11. Loans to customers	49	1.067	5.682	19.575	26.474	29.588	26.593	77.350	83.917	136.539	406.834
a) current loans	49	1.067	5.682	16.295	24.571	28.606	24.929	77.350	83.917	133.225	395.691
b) overdue loans	-	-	-	3.280	1.902	982	1.664	-	-	3.314	11.143
12. Fixed assets with the deduction of depreciation (including fixed assets not utilized in the banking process)	-	-	-	-	-	-	-	-	-	8.836	8.836
13. Investments and financial participation in unincorporated companies	-	-	-	-	-	-	-	-	-	402	402
14. Intangible assets	-	-	-	-	-	-	-	-	-	5.672	5.672
15. Other assets	-	-	29.481	4.278	10.151	-	-	467	-	-	44.377
16. (-) Provisions for potential losses on assets	-	-	-	-	-	-	-	-	-	9.056	9.056
17. Total assets	234.333	37.867	39.880	46.028	53.208	45.688	46.612	85.778	107.501	152.963	849.859

## 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>278.772</b>	<b>268</b>	<b>1.383</b>	<b>2.093</b>	<b>43.294</b>	<b>24.881</b>	<b>3.919</b>	<b>7.409</b>	<b>20.924</b>	<b>-</b>	<b>382.943</b>
a) current accounts of individuals	118.044	-	-	-	-	-	-	-	-	-	118.044
b) current accounts of legal entities (including all current (including current accounts of non-bank financial institutions) and check accounts)	160.728	-	-	-	-	-	-	-	-	-	160.728
c) undue term deposits of individuals	-	268	1.383	1.593	35.228	17.381	3.919	7.409	20.924	-	88.104
d) undue term deposits of legal entities	-	-	-	500	8.066	7.500	-	-	-	-	16.066
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>171.621</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>171.621</b>
a) Resident banks	125.755	-	-	-	-	-	-	-	-	-	125.755
b) Non-resident banks	45.866	-	-	-	-	-	-	-	-	-	45.866
<b>4. On REPO transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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>11.900</b>	<b>-</b>	<b>1.360</b>	<b>800</b>	<b>6.050</b>	<b>300</b>	<b>-</b>	<b>150</b>	<b>-</b>	<b>20.560</b>
a) Resident financial institutions	-	-	-	1.360	800	6.050	300	-	150	-	8.660
b) Non-resident financial institutions	-	11.900	-	-	-	-	-	-	-	-	11.900
<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	-	-	-	-	-	145	-	500	3.900	150.681	155.226
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	-	-	399	35.266	-	-	5.224	-	-	-	40.889
14. Equity	-	-	-	-	-	-	-	-	-	77.231	77.231
15. Total liabilities (liabilities plus equity)	450.393	12.168	1.782	38.719	44.094	31.076	9.442	9.299	24.974	227.912	849.859

Liquidity Gap	(216.060)	25.699	38.099	7.309	9.114	14.613	37.170	76.478	82.527	(74.949)
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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)	15.655	-	-	-	-	-	-	-	-	-	15.655
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	1.465	-	-	-	-	-	-	-	-	6.772	8.237
3. Nostro accounts	26.929	-	-	-	-	-	-	-	-	0	26.929
a) To resident banks	569	-	-	-	-	-	-	-	-	-	569
b) To non-resident banks	26.821	-	-	-	-	-	-	-	-	0	26.821
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	161.319	34.000	3.740	8.500	3.704	13.600	13.600	-	-	-	238.463
a) To resident financial institutions	161.319	-	-	-	3.704	-	-	-	-	-	165.023
a1) undue deposits	161.319	-	-	-	3.704	-	-	-	-	-	165.023
a2) due deposits	-	-	-	-	-	-	-	-	-	-	-
b) To non-resident financial institutions	-	34.000	3.740	8.500	-	13.600	13.600	-	-	-	73.440
b1) undue deposits	-	34.000	3.740	8.500	-	13.600	13.600	-	-	-	73.440
b2) due deposits	-	-	-	-	-	-	-	-	-	-	-
6. On reverse REPO transactions	-	-	-	-	-	-	-	-	-	-	-
7. Investments in securities, including pledged securities	-	-	-	3.675	850	-	-	5.387	11.548	-	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	-	-	-	-	-	-	5.100	-	-	-	5.100
a) current loans	-	-	-	-	-	-	5.100	-	-	-	5.100
a1) To resident banks	-	-	-	-	-	-	-	-	-	-	-
a2) To non-resident banks	-	-	-	-	-	-	5.100	-	-	-	5.100
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	7	164	843	390	1.160	1.463	1.686	847	1.022	753	8.335
a) current loans	7	164	843	390	1.160	1.463	1.686	847	1.022	-	7.582
b) overdue loans	-	-	-	-	-	-	-	-	-	753	753
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	-	-	3.489	-	1.391	-	-	104	-	-	4.984
16. (-) Provisions for potential losses on assets	-	-	-	-	-	-	-	-	-	633	633
17. Total assets	205.375	34.164	8.072	12.565	7.106	15.063	20.386	6.338	12.570	6.893	328.531

## 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>95.339</b>	<b>87</b>	<b>777</b>	<b>898</b>	<b>5.981</b>	<b>15.449</b>	<b>2.308</b>	<b>204</b>	<b>3.963</b>	<b>-</b>	<b>125.006</b>
a) current accounts of individuals	57.845	-	-	-	-	-	-	-	-	-	57.845
b) current accounts of legal entities (including all current (including current accounts of non-bank financial institutions) and check accounts)	37.494	-	-	-	-	-	-	-	-	-	37.494
c) undue term deposits of individuals	-	87	777	898	5.981	15.449	2.308	204	3.963	-	29.667
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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Loro accounts (bank correspondent accounts)</b>	<b>169.454</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>169.454</b>
a) Resident banks	125.755	-	-	-	-	-	-	-	-	-	125.755
b) Non-resident banks	43.700	-	-	-	-	-	-	-	-	-	43.700
<b>4. On REPO transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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>11.900</b>	<b>-</b>	<b>1.360</b>	<b>-</b>	<b>4.250</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>17.510</b>
a) Resident financial institutions	-	-	-	1.360	-	4.250	-	-	-	-	5.610
b) Non-resident financial institutions	-	11.900	-	-	-	-	-	-	-	-	11.900
<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 – 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	-	-	96	6.219	-	-	3.085	-	-	-	9.400
14. Equity	-	-	-	-	-	-	-	-	-	-	-
15. Total liabilities (liabilities plus equity)	264.793	11.987	873	8.478	5.981	19.699	5.393	204	3.963	-	321.370

Liquidity Gap	(59.419)	22.176	7.199	4.088	1.125	(4.636)	14.993	6.134	8.607	6.893
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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>849.859</b>	<b>520.696</b>	<b>261.625</b>	<b>35.197</b>	<b>32.340</b>
1.1	Cash and cash equivalents	28.813	13.158	12.199	2.571	885
1.2	"Nostro" accounts	188.681	433	128.033	28.760	31.456
1.3	Requirements for the CBA	27.361	19.124	8.074	163	-
1.4	Bank deposits	83.944	6.800	73.440	3.704	-
1.5	Securities	58.877	37.416	21.460	-	-
1.6	Loans and leases to customers	406.834	398.499	8.335	-	-
1.7	Loans issued to credit organizations and other financial institutions	5.119	19	5.100	-	-
1.8	Derivative financial instruments	-	-	-	-	-
1.9	Short-term financial instruments	-	-	-	-	-
1.10	Other assets	50.450	45.466	4.984	-	-
1.11	Fixed assets (excluding depreciation)	8.836	8.836	-	-	-
1.12	(-) Reserves for possible losses on assets	9.056	9.056	-	-	-
<b>2</b>	<b>Commitments</b>	<b>772.627</b>	<b>451.257</b>	<b>251.318</b>	<b>36.085</b>	<b>33.967</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	347.406	160.442	152.380	10.629	23.955
2.3	Customer deposits	382.943	257.937	91.048	24.048	9.910
2.3.1	a) demand deposits	278.772	183.434	61.980	23.449	9.910
2.3.2	b) term deposits	104.170	74.503	29.068	599	-
2.4	Subordination Obligations	-	-	-	-	-
2.5	Debt securities	-	-	-	-	-
2.6	Other liabilities	42.089	32.689	7.891	1.407	102
<b>3</b>	<b>Balance capital</b>	<b>77.231</b>	<b>77.231</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	(4,8)				
4.2	Aggregation of AVM by closed currencies	(0,1)				

## classification of sensitivity to interest rate risk

Assets	
0-3 months	248.105
3-6 months	41.155
6-12 months	89.654
12-24 months	85.310
24-36 months	64.372
more than 36 months	176.354

GAP	
0-3 months	96.825
3-6 months	(2.939)
6-12 months	54.360
12-24 months	76.011
24-36 months	51.476
more than 36 months	13.594

Liabilities	
0-3 months	151.280
3-6 months	44.094
6-12 months	35.294
12-24 months	9.299
24-36 months	12.896
more than 36 months	162.759

Cumulative GAP	
0-3 months	96.825
3-6 months	93.886
6-12 months	148.246
12-24 months	224.257
24-36 months	275.733
more than 36 months	289.327

## 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>	406.834	360.079	35.613	1.784	1.496	652	635	616	258	336	388	423	807	434	3.314
<b>Business</b>	44.260	29.433	12.619	147	150	-	100	-	-	-	25	-	461	50	1.275
<b>Consumption</b>	207.927	178.159	21.768	1.430	1.292	566	455	484	258	325	363	423	346	384	1.674
<b>Real estate</b>	154.647	152.487	1.225	207	54	86	80	132	-	10	-	-	-	-	366
<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>	406.834	210.335	7.592	281	180.359	25	5.611	2.631	-
<b>Business</b>	44.260	9.616	975	281	25.163	25	5.568	2.631	-
<b>Consumption</b>	207.927	200.719	6.617	-	548	-	43	-	-
<b>Real estate</b>	154.647		-	-	154.647	-	-	-	-
<b>Other loans</b>	-	-	-	-	-	-	-	-	-