

risk management

2023 - IIIrd 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)	33.788	-	-	-	-	-	-	-	-	-	33.788
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	24.389	-	-	-	-	-	-	-	-	18.488	42.877
3. Nostro accounts	56.459	-	-	-	-	-	-	-	-	-	56.459
a) To resident banks	127	-	-	-	-	-	-	-	-	-	127
b) To non-resident banks	56.332	-	-	-	-	-	-	-	-	-	56.332
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	65.183	65.000	-	3.597	29.840	13.600	-	-	-	-	177.220
a) To resident financial institutions	65.183	31.000	-	3.597	4.000	-	-	-	-	-	103.780
a1) undue deposits	65.183	31.000	-	3.597	4.000	-	-	-	-	-	103.780
a2) due deposits	-	-	-	-	-	-	-	-	-	-	-
b) To non-resident financial institutions	-	34.000	-	-	25.840	13.600	-	-	-	-	73.440
b1) undue deposits	-	34.000	-	-	25.840	13.600	-	-	-	-	73.440
b2) due deposits	-	-	-	-	-	-	-	-	-	-	-
6. On reverse REPO transactions	-	-	-	-	-	-	-	-	-	-	-
7. Investments in securities, including pledged securities	-	993	3.200	6.843	9.497	9.117	1.384	6.576	23.584	-	61.194
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	-	-	3	3	5	3	-	-	-	-	14
a) current loans	-	-	3	3	5	3	-	-	-	-	14
a1) to resident banks	-	-	3	3	5	3	-	-	-	-	14
a2) to non-resident banks	-	-	-	-	-	-	-	-	-	-	-
b) overdue loans	-	-	-	-	-	-	-	-	-	-	-
b1) resident	-	-	-	-	-	-	-	-	-	-	-
b2) non-resident	-	-	-	-	-	-	-	-	-	-	-
11. Loans to customers	32	1.213	8.233	20.089	32.692	26.570	26.212	91.993	85.863	142.021	434.919
a) current loans	32	1.213	8.233	16.291	30.519	25.094	25.136	91.993	85.863	137.652	422.027
b) overdue loans	-	-	-	3.798	2.173	1.476	1.076	-	-	4.369	12.891
12. Fixed assets with the deduction of depreciation (including fixed assets not utilized in the banking process)	-	-	-	-	-	-	-	-	-	10.404	10.404
13. Investments and financial participation in unincorporated companies	-	-	-	-	-	-	-	-	-	402	402
14. Intangible assets	-	-	-	-	-	-	-	-	-	5.375	5.375
15. Other assets	-	-	29.445	5.477	11.167	-	-	590	-	37	46.716
16. (-) Provisions for potential losses on assets	-	-	-	-	-	-	-	-	-	11.139	11.139
17. Total assets	179.851	67.207	40.881	36.008	83.201	54.390	27.596	99.160	109.448	165.588	863.329

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
1. Deposits (excluding banks and other financial institutions), total	297.521	54	762	42.886	25.314	3.687	23.321	7.935	19.292	-	420.771
a) current accounts of individuals	112.523	-	-	-	-	-	-	-	-	-	112.523
b) current accounts of legal entities (including all current (including current accounts of non-bank financial institutions) and check accounts)	184.998	-	-	-	-	-	-	-	-	-	184.998
c) undue term deposits of individuals	-	54	762	34.320	17.344	3.687	5.921	7.935	19.292	-	89.315
d) undue term deposits of legal entities	-	-	-	8.566	7.970	-	17.400	-	-	-	33.936
e) due term deposits of individuals	-	-	-	-	-	-	-	-	-	-	-
f) due term deposits of legal entities	-	-	-	-	-	-	-	-	-	-	-
2. CBA loans	-	-	-	-	-	-	-	190	-	-	190
3. Loro accounts (bank correspondent accounts)	122.702	-	-	-	-	-	-	-	-	-	122.702
a) Resident banks	93.727	-	-	-	-	-	-	-	-	-	93.727
b) Non-resident banks	28.975	-	-	-	-	-	-	-	-	-	28.975
4. On REPO transactions	-	2.000	12.714	-	-	-	-	-	-	-	14.713
5. Earned short-term financial instruments of the interbank market (up to 7 days, including the 7th day)	-	-	-	-	-	-	-	-	-	-	-
6. Deposits of banks and other financial institutions	-	3.400	-	800	6.050	300	2.350	150	-	-	13.050
a) Resident financial institutions	-	-	-	800	6.050	300	2.350	150	-	-	9.650
b) Non-resident financial institutions	-	3.400	-	-	-	-	-	-	-	-	3.400
7. Loans taken from banks (with a term of more than 7 days)	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	107	-	-	444	4.229	164.564	169.345
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	-	-	528	33.913	-	-	6.118	-	-	-	40.560
14. Equity	-	-	-	-	-	-	-	-	-	80.797	80.797
15. Total liabilities (liabilities plus equity)	420.222	5.453	14.005	77.599	31.471	3.987	31.789	9.919	23.522	245.361	863.329

Liquidity Gap	(240.371)	61.753	26.876	(41.591)	51.730	50.402	(4.193)	89.241	85.926	(79.774)
---------------	-----------	--------	--------	----------	--------	--------	---------	--------	--------	----------

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)	18.297	-	-	-	-	-	-	-	-	-	18.297
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	20.833	-	-	-	-	-	-	-	-	6.810	27.643
3. Nostro accounts	56.459	-	-	-	-	-	-	-	-	-	56.459
a) To resident banks	569	-	-	-	-	-	-	-	-	-	569
b) To non-resident banks	56.331	-	-	-	-	-	-	-	-	-	56.331
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	65.183	34.000	-	3.597	25.840	13.600	-	-	-	-	142.220
a) To resident financial institutions	65.183	-	-	3.597	-	-	-	-	-	-	68.780
a1) undue deposits	65.183	-	-	3.597	-	-	-	-	-	-	68.780
a2) due deposits	-	-	-	-	-	-	-	-	-	-	-
b) To non-resident financial institutions	-	34.000	-	-	25.840	13.600	-	-	-	-	73.440
b1) undue deposits	-	34.000	-	-	25.840	13.600	-	-	-	-	73.440
b2) due deposits	-	-	-	-	-	-	-	-	-	-	-
6. On reverse REPO transactions	-	-	-	-	-	-	-	-	-	-	-
7. Investments in securities, including pledged securities	-	-	-	850	-	-	884	4.503	11.548	-	17.785
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	-	-	2.358	49	4.857	781	334	18	-	529	8.926
a) current loans	-	-	2.358	49	4.857	781	334	18	-	-	8.397
b) overdue loans	-	-	-	-	-	-	-	-	-	529	529
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	-	-	3.376	-	1.653	-	-	101	-	-	5.130
16. (-) Provisions for potential losses on assets	-	-	-	-	-	-	-	-	-	783	783
17. Total assets	160.772	34.000	5.734	4.496	32.350	19.481	1.218	4.622	11.548	6.555	280.776

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
1. Deposits (excluding banks and other financial institutions), total	102.972	54	584	5.271	15.430	2.139	1.372	532	3.635	-	131.989
a) current accounts of individuals	53.685	-	-	-	-	-	-	-	-	-	53.685
b) current accounts of legal entities (including all current (including current accounts of non-bank financial institutions) and check accounts)	49.287	-	-	-	-	-	-	-	-	-	49.287
c) undue term deposits of individuals	-	54	584	5.271	15.430	2.139	1.372	532	3.635	-	29.017
d) undue term deposits of legal entities	-	-	-	-	-	-	-	-	-	-	-
e) due term deposits of individuals	-	-	-	-	-	-	-	-	-	-	-
f) due term deposits of legal entities	-	-	-	-	-	-	-	-	-	-	-
2. CBA loans	-	-	-	-	-	-	-	-	-	-	-
3. Loro accounts (bank correspondent accounts)	122.109	-	-	-	-	-	-	-	-	-	122.109
a) Resident banks	93.727	-	-	-	-	-	-	-	-	-	93.727
b) Non-resident banks	28.382	-	-	-	-	-	-	-	-	-	28.382
4. On REPO transactions	-	-	-	-	-	-	-	-	-	-	-
5. Earned short-term financial instruments of the interbank market (up to 7 days, including the 7th day)	-	-	-	-	-	-	-	-	-	-	-
6. Deposits of banks and other financial institutions	-	3.400	-	-	4.250	-	850	-	-	-	8.500
a) Resident financial institutions	-	-	-	-	4.250	-	850	-	-	-	5.100
b) Non-resident financial institutions	-	3.400	-	-	-	-	-	-	-	-	3.400
7. Loans taken from banks (with a term of more than 7 days)	-	-	-	-	-	-	-	-	-	-	-
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	-	-	117	3.279	-	-	3.207	-	-	-	6.604
14. Equity	-	-	-	-	-	-	-	-	-	-	-
15. Total liabilities (liabilities plus equity)	225.081	3.454	701	8.550	19.680	2.139	5.429	532	3.635	-	269.202

Liquidity Gap	(64.310)	30.546	5.033	(4.054)	12.669	17.342	(4.212)	4.090	7.913	6.555
---------------	----------	--------	-------	---------	--------	--------	---------	-------	-------	-------

currency risk

Financial assets and liabilities		in thousands of manats				
		TOTAL	MANAT	USD	EURO	Other
1	Assets	863.329	582.553	219.147	26.114	35.515
1.1	Cash and cash equivalents	33.788	15.491	13.615	2.991	1.691
1.2	"Nostro" accounts	56.459	1	39.999	2.383	14.076
1.3	Requirements for the CBA	42.877	15.234	26.628	1.014	-
1.4	Bank deposits	177.220	35.000	102.746	19.726	19.747
1.5	Securities	61.194	43.409	17.785	-	-
1.6	Loans and leases to customers	434.919	425.993	8.926	-	-
1.7	Loans issued to credit organizations and other financial institutions	5.114	14	5.100	-	-
1.8	Derivative financial instruments	-	-	-	-	-
1.9	Short-term financial instruments	-	-	-	-	-
1.10	Other assets	52.494	47.363	5.130	-	-
1.11	Fixed assets (excluding depreciation)	10.404	10.404	-	-	-
1.12	(-) Reserves for possible losses on assets	11.139	10.356	783	-	-
2	Commitments	782.531	513.329	204.713	26.174	38.315
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	319.810	189.199	105.597	5.786	19.227
2.3	Customer deposits	420.772	288.784	93.121	19.782	19.085
2.3.1	a) demand deposits	297.519	194.548	64.138	19.748	19.085
2.3.2	b) term deposits	123.253	94.236	28.983	34	-
2.4	Subordination Obligations	-	-	-	-	-
2.5	Debt securities	-	-	-	-	-
2.6	Other liabilities	41.760	35.156	5.995	606	2
3	Balance capital	80.797	80.797	-	-	-
4	Open currency position ratio	Expression in %				
4.1	Aggregate AVM for a free-floating currency	2,5				
4.2	Aggregation of AVM by closed currencies	(0,1)				

classification of sensitivity to interest rate risk

Assets	
0-3 months	170.591
3-6 months	69.861
6-12 months	79.434
12-24 months	98.569
24-36 months	65.717
more than 36 months	181.383

GAP	
0-3 months	(31.893)
3-6 months	38.390
6-12 months	49.776
12-24 months	88.650
24-36 months	54.133
more than 36 months	4.882

Liabilities	
0-3 months	202.483
3-6 months	31.471
6-12 months	29.658
12-24 months	9.919
24-36 months	11.585
more than 36 months	176.501

Cumulative GAP	
0-3 months	(31.893)
3-6 months	6.498
6-12 months	56.274
12-24 months	144.924
24-36 months	199.057
more than 36 months	203.938

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
Loan portfolio, incl.	434.919	401.206	20.821	2.907	891	704	744	724	445	516	515	261	368	447	4.369
Business	43.371	34.947	6.437	150	-	-	-	150	-	100	-	-	-	25	1.561
Consumption	220.758	198.266	12.784	2.238	869	678	744	536	380	387	383	261	368	421	2.442
Real estate	170.790	167.993	1.600	519	22	26	-	38	65	29	132	-	-	-	365
Other loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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
Loan portfolio, incl.	434.919	222.703	8.158	272	196.699	25	5.241	1.820	-
Business	43.371	9.870	750	272	25.429	25	5.205	1.820	-
Consumption	220.758	212.833	7.409	-	480	-	36	-	-
Real estate	170.790		-	-	170.790	-	-	-	-
Other loans	-	-	-	-	-	-	-	-	-