

other financial information

2023 - IVth quarter

atb

The amount of ordinary and special reserves created for loans and their ratio to the loan portfolio

Customer	Loan portfolio	Created reserves		Ratio to portfolio
		Ordinary reserves	Special reserves	
Total	447.399	4.376	10.339	3,29%

Total off-balance liabilities and amounts of each type

Off-balance liabilities	Amount (AZN in thousands)	
	Total	including in foreign currency
Unused lines of credit	13.696	438
Documentary transactions	40.743	17.774
Total	54.439	18.212

The total amount of transactions concluded related parties (individuals and legal entities) and the ratio to the total capital of the bank

The total amount of transactions with related parties (individuals and legal entities)	min AZN	3.432,24
Ratio to total capital (max. 20%)	%	4,38

The amount of large loans and the ratio to total capital

Sum of large loan claims:		Ratio to total capital (%)
Total large loans	38.394,14	48,95%

Actual performance of the bank compared to the requirements as per Central Bank normative acts on tier I and total capital adequacy, as well as leverage ratios

	Prudential standard	Actual performance
Tier I capital adequacy	min. 5%	9,14
Total capital adequacy	min. 10%	12,05
Leverage ratios	min. 4%	5,93

The total of nonprime loans and the amount of each sub-category of these loans and their specific share in the loan portfolio

Customer	Loan portfolio (AZN in thousands)	Nonprime loans			Specific Share (%)
		Unsatisfactory loans	High-risk loans	Bad loans	
Cəmi	447.399	4.417	806	9.189	3,22%

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Absheron	7.349	43
Aghjabadi	1.171	32
Aghdash	710	19
Aghstafa	1.164	26
Agsu	760	10
Astara	804	22
Babek	136	2
Baku city	312.017	4.629
Balakan	619	12
Barda	1.265	34
Beylagan	1.556	18
Bilasuvur	2.239	64
Jalilabad	3.342	68
Julfa	0	0
Dashkasan	931	16
Gadabay	1.047	7
Ganja city	14.056	90
Goranboy	1.664	70

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Goychay	918	13
Goygol	1.012	17
Hajigabul	2.491	40
Imishli	1.698	15
Ismayilli	929	26
Kangarli	54	0
Kurdamir	1.734	36
Lankaran	1.686	28
Lerik	894	10
Masally	1.828	31
Mingachevir city	748	6
Nakhchivan city	43.636	213
Neftchala	1.158	21
Oghuz	439	11
Ordubad	12	0
Qakh	589	7
Gazakh	1.400	30
Qabala	1.091	29

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Gobustan	622	8
Guba	1.299	32
Gusar	634	13
Saatly	1.035	14
Sabirabad	2.314	36
Shabran	712	7
Shahbuz	17	4
Salyan	2.474	61
Shamakhi	1.106	14
Samukh	681	16
Sadarak	0	0
Sheki	1.764	45
Shamkir	1.208	23
Sharur	15	0
Shirvan city	4.562	59
Siyazan	484	14
Sumgait city	5.932	56
Tartar	1.037	39

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Tovuz	2.339	38
Ujar	752	9
Khachmaz	1.445	30
Khizi	248	9
Yardymly	1.077	12
Yevlakh	1.169	20
Zagatala	747	14
Zardab	581	13
Total	447.399	6.277