

other financial information

2024 - 1st 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	674,410	4,446	10,982	2.29%

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	14,899	512
Documentary transactions	35,973	21,540
Total	50,871	22,052

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	3,383.17
Ratio to total capital (max. 20%)	%	3.91

The amount of large loans and the ratio to total capital

Sum of large loan claims:		Ratio to total capital (%)
Total large loans	42,644.14	49.22%

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%	11.66
Total capital adequacy	min. 10%	13.71
Leverage ratios	min. 4%	5.04

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	
Total	674,410	4,264	738	9,829	2.20%

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Absheron	7,664	49
Aghjabadi	1,212	40
Aghdash	772	24
Aghstafa	1,112	32
Agsu	876	9
Astara	830	28
Babek	120	1
Baku city	533,176	3,219
Balakan	578	14
Barda	1,439	43
Beylagan	1,576	19
Bilasuvär	2,369	74
Jalilabad	3,554	78
Julfa	0	0
Dashkasan	940	16
Gadabay	1,042	10
Ganja city	14,108	108
Goranboy	1,593	77

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Goychay	975	18
Goygol	1,150	21
Hajigabul	2,554	45
Imishli	1,751	17
Ismayilli	904	26
Kangarli	48	0
Kurdamir	1,734	46
Lankaran	1,842	36
Lerik	938	13
Masally	1,873	39
Mingachevir city	765	7
Nakhchivan city	46,232	237
Neftchala	1,113	24
Oghuz	502	12
Ordubad	10	0
Qakh	603	8
Gazakh	1,331	35
Qabala	1,284	37

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Gobustan	637	6
Guba	1,351	36
Gusar	631	16
Saatly	1,070	21
Sabirabad	2,445	42
Shabran	722	8
Shahbuz	13	2
Salyan	2,464	75
Shamakhi	1,120	19
Samukh	689	18
Sadarak	0	0
Sheki	1,928	54
Shamkir	1,186	30
Sharur	13	0
Shirvan city	4,932	61
Siyazan	479	17
Sumgait city	6,383	64
Tartar	1,098	46

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Tovuz	2,448	51
Ujar	747	8
Khachmaz	1,479	37
Khizi	318	10
Yardymly	1,092	13
Yevlakh	1,227	29
Zagatala	769	18
Zardab	598	17
Total	674,410	5,156