

other financial information

2024 - IInd 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	751.594	4.848	11.812	2,22%

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	13.320	2.001
Documentary transactions	42.600	22.399
Total	55.920	24.400

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	5.151,99
Ratio to total capital (max. 20%)	%	5,65

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	46,80%

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%	10,92
Total capital adequacy	min. 10%	13,50
Leverage ratios	min. 4%	4,90

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	751.594	4.867	815	10.471	2,15%

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Abşeron	8.348	58
Ağcabədi	1.356	47
Ağdaş	884	28
Ağstafa	1.191	37
Ağsu	961	9
Astara	885	35
Babək	516	1
Bakı şəhəri	592.191	3.558
Balakən	667	18
Bərdə	1.655	54
Beyləqan	1.672	30
Biləsuvar	2.468	76
Cəlilabad	4.014	93
Culfa	268	0
Daşkəsən	1.060	18
Gədəbəy	1.226	13
Gəncə şəhəri	15.430	127
Goranboy	1.474	85

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Göyçay	1.117	21
Göy-göl	1.209	26
Hacıqabul	2.834	50
İmişli	1.899	23
İsmayilli	1.213	25
Kəngərli	41	0
Kürdəmir	2.049	56
Lənkəran	1.984	42
Lerik	1.125	17
Masallı	2.263	47
Mingəçevir şəhəri	915	11
Naxçıvan şəhəri	50.809	239
Neftçala	1.332	29
Oğuz	600	14
Ordubad	9	0
Qax	683	9
Qazax	1.532	39
Qəbələ	1.297	42

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Qobustan	753	7
Quba	1.636	42
Qusar	702	17
Saatlı	1.231	28
Sabirabad	2.830	49
Şabran	923	9
Şahbuz	9	0
Salyan	2.873	85
Şamaxı	1.400	24
Samux	700	20
Sədərək	0	0
Şəki	2.133	61
Şəmkir	1.410	35
Şərur	464	0
Şirvan şəhəri	5.240	67
Siyəzən	573	19
Sumqayıt şəhəri	8.345	72
Tərtər	1.190	53

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Tovuz	2.805	66
Ucar	797	7
Xaçmaz	1.822	48
Xızı	352	12
Yardımlı	1.318	11
Yevlax	1.383	38
Zaqatala	890	23
Zərdab	641	19
Cəmi	751.594	5.787