

other financial information

2024 - IIIrd 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	779.326	5.121	13.212	2,35%

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	9.788	402
Documentary transactions	43.791	22.306
Total	53.579	22.708

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	746,74
Ratio to total capital (max. 20%)	%	0,78

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	44,30%

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%	9,88
Total capital adequacy	min. 10%	12,90
Leverage ratios	min. 4%	4,74

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	779.326	5.414	855	11.648	2.30%

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Abşeron	8.744	71
Astara	926	38
Ağcabədi	1.483	58
Ağdaş	1.005	32
Ağstafa	1.376	43
Ağsu	1.065	11
BAKI	609.337	3.592
Babək	642	2
Balakən	756	22
Beyləqan	1.882	38
Biləsuvar	2.710	89
Bərdə	1.710	71
Culfa	165	0
Cəlilabad	4.228	106
Daşkəsən	1.056	17
Goranboy	1.495	93
Göygöl	1.335	31
Göyçay	1.249	25

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Gədəbəy	1.360	17
Gəncə şəhəri	16.240	144
Hacıqabul	2.997	56
Kürdəmir	2.136	67
Kəngərli	34	0
Lerik	1.186	23
Lənkəran	2.129	52
Masallı	2.450	57
Mingeçevir şəhəri	956	13
NAXCIVAN	53.148	251
Neftçala	1.492	33
Ordubad	8	0
Oğuz	672	16
Qax	691	12
Qazax	1.754	41
Qobustan	804	9
Quba	1.679	46
Qusar	732	17

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Qəbələ	1.285	46
Saatlı	1.331	34
Sabirabad	2.918	60
Salyan	2.874	102
Samux	793	20
Siyəzən	579	19
Sumqayıt şəhəri	9.658	91
Tovuz	2.965	85
Tərter	1.363	58
Ucar	828	9
Xaçmaz	1.881	62
Xızı	394	16
Yardımlı	1.368	12
Yevlax	1.392	46
Zaqatala	965	27
Zərdab	761	23
İmişli	2.120	32
İsmayıllı	1.289	28

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Şabran	1.001	12
Şahbuz	7	0
Şamaxı	1.454	30
Şirvan şəhəri	6.351	78
Şeki	2.156	72
Şəmkir	1.422	42
Şərur	539	0
Total	779.326	6.196