

# other financial information

2024 - IV<sup>th</sup> 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	799.893	5.303	11.522	2,10%

## 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	15.235	5.631
Documentary transactions	34.699	5.098
Total	49.934	10.729

**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	768,37
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	39.950,00	40,40%

**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**

	<b>Prudential standard</b>	<b>Actual performance</b>
Tier I capital adequacy	min. 5%	8,58
Total capital adequacy	min. 10%	11,62
Leverage ratios	min. 4%	3,49

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	799.893	6.075	865	9.811	2.09%

## Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Abşeron	9.406	44
Ağcabədi	1.302	21
Ağdaş	1.088	19
Ağstafa	1.490	36
Ağsu	1.125	10
Astara	865	22
Babək	705	1
Bakı şəhəri	616.371	3.467
Balakən	688	16
Bərdə	1.730	67
Beyləqan	1.932	24
Biləsuvar	2.582	55
Cəlilabad	4.214	58
Culfa	133	0
Daşkəsən	1.027	10
Gədəbəy	1.528	12
Gəncə şəhəri	16.847	68
Goranboy	1.499	55

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Göyçay	1.232	12
Göy-göl	1.325	23
Hacıqabul	3.023	44
İmişli	2.324	40
İsmayilli	1.384	29
Kürdəmir	2.182	50
Lənkəran	2.072	45
Lerik	1.231	14
Masallı	2.577	31
Mingəçevir şəhəri	951	8
Naxçıvan şəhəri	60.774	208
Neftçala	1.720	15
Oğuz	775	12
Qax	752	11
Qazax	1.907	36
Qəbələ	1.300	16
Qobustan	878	4
Quba	1.744	34



## Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Qusar	880	22
Saatlı	1.435	15
Sabirabad	2.860	41
Şabran	1.125	4
Şahbuz	5	0
Salyan	3.121	50
Şamaxı	1.517	22
Samux	793	4
Şeki	2.324	61
Şəmkir	1.414	18
Şərur	502	0
Şirvan şəhəri	6.935	60
Siyəzən	615	13
Sumqayıt şəhəri	11.534	62
Tərtər	1.321	27
Tovuz	3.013	58
Ucar	849	5
Xaçmaz	1.787	32

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Xızı	396	4
Yardımlı	1.477	8
Yevlax	1.443	36
Zaqatala	1.015	25
Zərdab	851	8
<b>Cəmi</b>	<b>799.893</b>	<b>5.190</b>