

other financial information

2025 - 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	806.441	5.481	13.457	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	13.439	422
Documentary transactions	30.450	5.132
Total	43.889	5.554

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	698,61
Ratio to total capital (max. 20%)	%	0,68%

The amount of large loans and the ratio to total capital

Sum of large loan claims:		Ratio to total capital (%)
Total large loans	43.350,00	41,90%

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%	10,30
Total capital adequacy	min. 10%	11,27
Leverage ratios	min. 4%	4,81

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	806.441	7.258	1.012	11.344	2,43%

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Abşeron	9.246	57
Ağcabədi	1.322	27
Ağdaş	983	22
Ağstafa	1.389	37
Ağsu	1.058	14
Astara	860	25
Babək	470	3
Bakı şəhəri	626.793	3.697
Balakən	671	19
Bərdə	1.712	78
Beyləqan	1.915	32
Biləsuvar	2.571	63
Cəlilabad	4.036	75
Culfa	107	0
Daşkəsən	1.041	13
Gədəbəy	1.487	17
Gəncə şəhəri	17.279	75
Goranboy	1.389	62

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Göyçay	1.244	17
Göygöl	1.261	26
Hacıqabul	3.118	45
İmişli	2.317	44
İsmayilli	1.310	30
Kürdəmir	1.967	57
Lənkəran	2.161	53
Lerik	1.222	16
Masallı	2.474	35
Mingəçevir şəhəri	1.052	10
Naxçıvan şəhəri	57.875	228
Neftçala	1.617	19
Oğuz	776	11
Ordubad	35	0
Qax	700	15
Qazax	1.846	42
Qəbələ	1.207	19
Qobustan	867	5

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Quba	1703	39
Qusar	815	27
Saatlı	1432	18
Sabirabad	2.724	57
Şabran	1.025	5
Şahbuz	2	0
Salyan	2.861	59
Şamaxı	1.493	30
Samux	765	6
Şəki	2.352	70
Şəmkir	1.386	20
Şərur	589	0
Şirvan şəhəri	6.991	71
Siyəzən	689	14
Sumqayıt şəhəri	12.526	77
Tərtər	1.286	31
Tovuz	2.943	71
Ucar	922	8

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Xaçmaz	1.664	40
Xızı	444	8
Yardımlı	1.417	11
Yevlax	1.295	40
Zaqatala	966	33
Zərdab	774	8
Total	806,441	5,730