

Risk management

2025 – IInd Quarter

atb

liquidity gap

A. Assets	Instant	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	More than 5 years	Total
1. Cash (in safes, ATMs, currency exchange offices, on the road)	28.988	-	-	-	-	-	-	-	-	-	28.988
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	90.154	-	-	-	-	-	-	-	-	347.555	437.709
3. Nostro accounts	6.532	-	-	-	-	-	-	-	-	1.909	8.440
4. Short-term financial instruments of the interbank market (up to 7 days, including the 7th day)	-	-	-	-	-	-	-	-	-	-	-
5. Deposits to financial institutions, including banks, total	10.000	325.916	-	17.850	1.700	-	2.550	8.500	-	-	366.516
6. On reverse REPO transactions	-	119	-	-	-	-	-	-	-	-	119
7. Investments in securities, including pledged securities	-	2.550	25.241	-	8.943	23.471	16.895	66.876	58.523	-	202.500
8. Securities for trading, including pledged securities	-	-	-	-	-	-	-	-	-	-	-
9. Loans to banks, excluding short-term financial instruments of the interbank market on line 4	-	-	-	-	1.700	-	15.594	-	-	-	17.294
10. Loans to other financial institutions, excluding short-term financial instruments on line 4	-	-	-	-	-	-	-	-	-	-	-
11. Loans to customers	28	862	8.843	23.784	52.967	52.322	90.671	169.087	223.140	184.762	806.467
12. Fixed assets with the deduction of depreciation (including fixed assets not used in banking)	-	-	-	-	-	-	-	-	-	17.467	17.467
13. Investments and financial participation in unincorporated companies	-	-	-	-	-	-	-	-	-	420	420
14. Intangible assets	-	-	-	-	-	-	-	-	-	6.114	6.114
15. Other assets	-	-	9.980	2.767	17.000	-	-	13.900	-	37	43.684
16. (-) Provisions for potential losses on assets	-	-	-	-	-	-	-	-	-	17.305	17.305
17. Total assets	135.702	329.447	44.064	44.401	82.310	75.793	125.711	258.364	281.663	540.959	1.918.414

liquidity gap

B. Liabilities and equity	Instant	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	More than 5 years	Total
1. Deposits (excluding banks and other financial institutions), total	755.502	30	5.998	2.577	84.274	62.266	15.821	9.012	209.169	-	1.144.650
2. CBA loans	-	-	-	-	-	-	-	-	-	-	-
3. Loro accounts (bank correspondent accounts)	100.405	-	-	-	-	-	-	-	-	-	100.405
4. On REPO operations	-	43.999	-	-	-	-	-	-	-	-	43.999
5. Earned short-term financial instruments of the interbank market (up to 7 days, including the 7th day)	-	-	-	-	-	-	-	-	-	-	-
6. Deposits of banks and other financial institutions	-	250.312	150	1.700	1.468	500	-	-	2.500	-	256.630
7. Loans drawn from banks (with a term of more than 7 days)	-	-	-	-	-	-	-	-	-	-	-
8. Loans drawn from other financial institutions, including international organizations	-	-	-	-	-	35	-	961	1.639	201.010	203.645
9. Loans and deposits of central administration bodies	-	-	-	-	-	-	-	-	-	-	-
10. Loans and deposits of municipalities	-	-	-	-	-	-	-	-	-	-	-
11. Mortgage loans drawn by the bank for own reserves	-	-	-	-	-	-	-	-	-	-	-
12. Subordinated debt and other similar debt obligations issued by the bank, including maturity preference shares	-	-	-	-	-	-	-	-	-	-	-
13. Other liabilities	-	-	706	47.583	-	-	6.877	-	-	-	55.166
14. Equity	-	-	-	-	-	-	-	-	-	113.919	113.919
15. Total liabilities (liabilities plus equity)	855.907	294.342	6.853	51.860	85.742	62.801	22.698	9.972	213.309	314.929	1.918.414

Liquidity Gap	(720.206)	35.106	37.211	(7.459)	(3.432)	12.992	103.013	248.391	68.354	226.030
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currency risk

with a thousand manats

Financial Assets and Liabilities	TOTAL	MANAT	USD	EURO	Other
Assets	1.918.414	1.012.611	701.381	158.702	45.720
Cash and cash equivalents	28.988	19.273	5.290	3.718	707
Nostro accounts	8.440	-	2.247	4.049	2.144
Requirements to CBA	437.709	42.233	313.786	81.690	-
Deposits of the bank	366.516	207.500	46.943	69.206	42.868
Securities	202.500	90.625	111.874	-	-
Loans and leases granted to customers	806.467	609.892	196.536	39	-
Loan financial instruments granted to credit organizations and other financial institutions	17.294	-	17.294	-	-
Derivative financial instruments	-	-	-	-	-
Short-term financial instruments	119	119	-	-	-
Investments and financial participation in unincorporated companies	420	312	108	-	-
Other assets	49.799	42.253	7.545	-	-
Fixed assets (subtracting depreciation)	17.467	17.467	-	-	-
(subtr. target reserves to cover possible losses on assets)	17.305	17.063	242	-	-
Liabilities	1.804.495	895.775	701.643	158.946	48.131
Requirements of the Central Bank and other organizations to the bank	-	-	-	-	-
Funds attracted from credit organizations and other financial institutions	604.680	328.453	128.238	120.605	27.383
Customer deposits	1.144.650	528.509	565.680	38.104	12.357
a) demand deposits	755.502	349.770	355.271	38.104	12.357
b) term deposits	389.147	178.739	210.409	-	-
Subordinated liabilities	-	-	-	-	-
Debt securities	-	-	-	-	-
Other liabilities	55.166	38.813	7.725	237	8.390
Balance capital	113.919	113.919	-	-	-

Open currency position ratio	with %
Aggregate OCP for free floating currency	7,8
Aggregate OCP for closed currency	0,2

interest rate risk sensitivity classification

Assets	
0-3 months	415.193
3-6 months	65.310
6-12 months	201.504
12-24 months	244.464
24-36 months	152.886
more than 36 months	292.670

GAP	
0-3 months	(453.296)
3-6 months	(20.433)
6-12 months	122.883
12-24 months	234.491
24-36 months	126.626
more than 36 months	(95.388)

Liabilities	
0-3 months	868.489
3-6 months	85.742
6-12 months	78.622
12-24 months	9.972
24-36 months	26.260
more than 36 months	388.059

Cumulative GAP	
0-3 months	(453.296)
3-6 months	(473.729)
6-12 months	(350.846)
12-24 months	(116.355)
24-36 months	10.271
more than 36 months	(85.117)

loan portfolio quality

with a thousand manats

Loan portfolio distribution by sector	General	Principal amount due													
		Current	Overdue days												
			1-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-180 days	181-210 days	211-240 days	241-270 days	271-300 days	301- 330 days	331-365 (366) days	1 year or more
Loan portfolio, incl.	806.467	753.660	31.938	4.263	1.403	822	2.465	1.372	625	862	675	715	814	605	6.248
Business	295.814	285.610	6.977	-	38	-	1.377	525	-	-	22	17	348	26	874
Consumption	307.958	268.409	22.710	3.718	1.365	822	1.087	847	625	862	653	625	466	579	5.189
Real estate	202.694	199.642	2.251	545	-	-	-	-	-	-	-	73	-	-	184
Other loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

collateral distribution

with a thousand manats

Loan portfolio distribution by sector	Overall	Unfunded	Secured with cash	Secured by gold	Secured by real estate	Secured by movable property	Secured by another source	Secured by guarantees	Secured by derivative financial instruments
Loan portfolio, incl.	806.467	307.631	242.457	102	249.654	422	6.201	-	-
Business	295.814	12.645	230.328	102	46.233	422	6.085	-	-
Consumption	307.958	294.986	12.129	-	727	-	116	-	-
Real estate	202.694	-	-	-	202.694	-	-	-	-
Other loans	-	-	-	-	-	-	-	-	-

loan classification

with a thousand manats

	Amount	Specific weight in total loan portfolio	Common reserves created	Share of the common reserves created in the loan portfolio (percent)	Target reserves created	Share of the target reserves created in the loan portfolio (percent)
1. Total loan portfolio, including	806.467		5.591	0,69%	14.707	1,82%
1.1 Standard loans	527.032	65,4%	5.591	0,69%		
Pass loans	520.725	64,6%	5.327	0,66%		
Supervised loans	6.307	0,8%	263	0,03%		
Additional risk loans	-	0,0%	-	0,00%		
1.2 Non-prime loans	22.218	2,8%			14.707	1,82%
Unsatisfactory	9.169	1,1%			2.297	0,28%
Dangerous	1.101	0,1%			663	0,08%
Hopeless	11.948	1,5%			11.746	1,46%
1.3 Non-reserve loans	257.217	31,9%				

hedging instruments

instruments used to prevent risks on foreign currency (hedging instruments)

Applied hedging instruments (swap)	8.500
Data on which currencies are involved on each instrument	AZN/USD

Hedging instruments:

ATB employs SWAP and FORWARD instruments to prevent foreign currency risks

SWAP is a bank agreement of two mutual conversion transactions of the same amount. The bank receives a certain currency from the client (while converting it to another), and returns it to the client in the original currency after the agreed period.

large loan

amount of large loan claims and its ratio to total capital	
Amount of large loan claims*	Large loan claims to capital ratio (in %)
234.388	218%

* A large loan claim is a loan claim to one borrower or a group of related borrowers which exceeds 10 (ten) percent of the banks Tier I capital after deductions according to the 'Rules on regulating loan risks on one borrower or a group of related borrowers'.

classification of fixed and variable interest rate assets and liabilities

with a thousand manats			
Asset items	At fixed interest rate	At variable interest rate	Interest free
1. Cash (in safes, ATMs, currency exchange offices, on the road)	0	0	28.988
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	0	0	437.709
3. Nostro accounts	0	0	8.440
a) To resident banks	0	0	352
b) To non-resident banks	0	0	8.088
4. Short-term financial instruments of the interbank market (up to 7 days, including the 7th day)	0	0	0
5. Deposits to financial institutions, including banks, total	366.516	0	0
a) To resident financial institutions	215.478	0	0
a1) undue deposits	215.478	0	0
a2) due deposits	0	0	0
b) To non-resident financial institutions	151.039	0	0
b1) undue deposits	151.039	0	0
b2) due deposits	0	0	0
6. On reverse REPO transactions	119	0	0
7. Investments in securities, including pledged securities	202.500	0	0
8. Securities for trading, including pledged securities	0	0	0
9. Loans to banks, excluding short-term financial instruments of the interbank market on line 4	17.294	0	0
a) current loans	17.294	0	0
a1) to resident banks	0	0	0
a2) to non-resident banks	17.294	0	0
b) overdue loans	0	0	0
b1) to resident banks	0	0	0
b2) to non-resident banks	0	0	0

classification of fixed and variable interest rate assets and liabilities

with a thousand manats			
Asset items	At fixed interest rate	At variable interest rate	Interest free
10. Loans to other financial institutions, excluding short-term financial instruments on line 4	0	0	0
a) current loans	0	0	0
a1) to resident banks	0	0	0
a2) to non-resident banks	0	0	0
b) overdue loans	0	0	0
b1) resident	0	0	0
b2) non-resident	0	0	0
11. Loans to customers	785.598	0	0
a) current loans	785.598	0	0
b) overdue loans	0	0	0
12. Fixed assets with the deduction of depreciation (including fixed assets not used in banking)	0	0	0
13. Investments and financial participation in unincorporated companies	0	0	0
14. Intangible assets	0	0	0
15. Other assets	0	0	43.684
16. (-) Provisions for potential losses on assets	0	0	0
17. Total assets	1.372.027	0	518.822

classification of fixed and variable interest rate assets and liabilities

with a thousand manats

Asset items	At fixed interest rate	At variable interest rate	Interest free
1. Deposits (excluding banks and other financial institutions), total	951.290	0	193.359
a) demand deposits of natural persons	51.901	0	75.067
b) demand deposits of legal entities (including all current (including current accounts of non-bank financial institutions) and checking accounts)	510.242	0	118.292
c) undue term deposits of natural persons	83.740	0	0
d) undue term deposits of legal entities	305.408	0	0
e) due term deposits of natural persons	0	0	0
f) due term deposits of legal entities	0	0	0
2. CBA loans	0	0	0
3. Loro accounts (bank correspondent accounts)	1.580	0	98.825
a) Resident banks	1.580	0	7.830
b) Non-resident banks	0	0	90.995
4. On REPO operations	43.999	0	0
5. Earned short-term financial instruments of the interbank market (up to 7 days, including the 7th day)	0	0	0
6. Deposits of banks and other financial institutions	256.630	0	0
a) Resident financial institutions	210.958	0	0
b) Non-resident financial institutions	45.672	0	0
7. Loans drawn from banks (with a term of more than 7 days)	0	0	0
a) Resident banks	0	0	0
b) Non-resident banks	0	0	0
8. Loans drawn from other financial institutions, including international organizations	203.645	0	0
9. Loans and deposits of central administration bodies	0	0	0
10. Loans and deposits of municipalities	0	0	0
11. Mortgage loans drawn by the bank for own reserves	0	0	0
12. Subordinated debt and other similar debt obligations issued by the bank, including maturity preference shares	0	0	0
13. Other liabilities	0	0	0
14. Equity	0	0	0
15. Total liabilities (liabilities plus equity)	1.457.145	0	292.185