

other financial information

2025 - 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	806.467	5.591	14.707	2,52%

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	743
Documentary transactions	24.988	4.207
Total	38.308	4.950

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	629,58
Ratio to total capital (max. 20%)	%	0,58%

The amount of large loans and the ratio to total capital

Sum of large loan claims:		Ratio to total capital (%)
Total large loans	9.350,00	8,68%

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%	14,33
Total capital adequacy	min. 10%	16,30
Leverage ratios	min. 4%	4,92

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	806.467	9.169	1.101	11.948	2,75%

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Abşeron	9.751	78
Ağcabədi	1.344	37
Ağdaş	964	28
Ağstafa	1.332	39
Ağsu	1.091	17
Astara	784	30
Babək	386	3
Bakı şəhəri	623.703	6.030
Balakən	597	21
Bərdə	1.635	93
Beyləqan	1.898	43
Biləsuvar	2.529	81
Cəlilabad	3.841	85
Culfa	81	0
Daşkəsən	1.110	15
Gədəbəy	1.500	25
Gəncə şəhəri	17.432	83
Goranboy	1.548	71

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Göyçay	1.209	26
Göygöl	1.362	25
Hacıqabul	3.109	54
İmişli	2.341	49
İsmayilli	1.204	26
Kürdəmir	1.970	71
Lənkəran	2.182	60
Lerik	1.192	17
Masallı	2.446	42
Mingəçevir şəhəri	1.004	14
Naxçıvan şəhəri	59.997	262
Neftçala	1.608	22
Oğuz	724	12
Ordubad	31	0
Qax	709	17
Qazax	1.782	42
Qəbələ	1.259	25
Qobustan	903	8

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Quba	1.642	45
Qusar	775	32
Saatlı	1.439	24
Sabirabad	2.636	82
Şabran	939	6
Şahbuz	2	0
Salyan	3.029	70
Şamaxı	1.563	33
Samux	862	9
Şəki	2.375	83
Şəmkir	1.495	25
Şərur	290	0
Şirvan şəhəri	7.452	83
Siyəzən	777	15
Sumqayıt şəhəri	13.208	102
Tərtər	1.230	41
Tovuz	2.876	82
Ucar	880	12

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Xaçmaz	1.559	52
Xızı	443	13
Yardımlı	1.409	15
Yevlax	1.324	46
Zaqatala	915	41
Zərdab	793	9
Cəmi	806.467	8.467