other financial information

2025 - III[rd] 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	787,660	5,567	17,218	2.89%

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	14,050	851
Documentary transactions	36,203	16,682
Total	50,253	17,533

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	448.64
Ratio to total capital (max. 20%)	%	0.41%

The amount of large loans and the ratio to total capital

Sum of large loan claims:		Ratio to total capital (%)
Total large loans	2,694.14	2.44%

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%	10.00
Total capital adequacy	min. 10%	11.64
Leverage ratios	min. 4%	5.11

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	787,660	10,278	985	14,461	3.27%

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Abşeron	10,301	94
Astara	725	36
Ağcabədi	1,409	51
Ağdaş	927	37
Ağstafa	1,322	40
Ağsu	1,180	21
Bakı	605,265	8,065
Babək	322	3
Balakən	583	28
Beyləqan	1,943	64
Biləsuvar	2,270	100
Bərdə	1,563	111
Culfa	55	0
Cəlilabad	3,637	102
Daşkəsən	1,202	19
Goranboy	1,539	72
Göygöl	1,418	32
Göyçay	1,220	39

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Gədəbəy	1,492	29
Gəncə şəhəri	17,901	99
Hacıqabul	3,243	66
Kürdəmir	2,000	84
Lerik	1,146	18
Lənkəran	2,043	75
Masallı	2,356	50
Mingəçevir şəhəri	977	18
Naxçıvan	59,663	292
Neftçala	1,753	28
Ordubad	26	0
Oğuz	664	14
Qax	710	20
Qazax	1,630	46
Qobustan	892	12
Quba	1,496	54
Qusar	720	37
Qəbələ	1,195	31

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Saatlı	1,398	37
Sabirabad	2,630	109
Salyan	2,901	81
Samux	956	15
Siyəzən	832	16
Sumqayıt şəhəri	14,044	118
Sədərək	10	0
Tovuz	2,807	96
Tərtər	1,177	55
Ucar	823	13
Xaçmaz	1,448	58
Xızı	460	19
Yardımlı	1,391	19
Yevlax	1,296	60
Zaqatala	868	50
Zərdab	748	11
İmişli	2,288	66
İsmayıllı	1,160	29

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Şabran	941	10
Şahbuz	1	0
Şamaxı	1,516	39
Şirvan şəhəri	7,259	101
Şəki	2,243	95
Şəmkir	1,440	34
Şərur	237	0
Total	**787,660**	**11,016**