Risk management

2025 – III[rd] Quarter

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)	34.369	-	-	-	-	-	-	-	-	-	34.369
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	10.794	-	-	-	-	-	-	-	-	93.427	104.221
3. Nostro accounts	11.476	-	-	-	-	-	-	-	-	1.609	13.085
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	-	637.053	-	1.700	9.350	2.550	-	8.500	-	-	659.153
6. On reverse REPO transactions	-	-	-	-	-	-	-	-	-	-	-
7. Investments in securities, including pledged securities	-	-	5.677	6.250	27.040	12.394	20.384	71.858	42.832	-	186.435
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	37	1.912	9.079	25.196	54.427	76.166	67.301	168.858	190.349	194.335	787.660
12. Fixed assets with the deduction of depreciation (including fixed assets not used in banking)	-	-	-	-	-	-	-	-	-	17.725	17.725
13. Investments and financial participation in unincorporated companies	-	-	-	-	-	-	-	-	-	390	390
14. Intangible assets	-	-	-	-	-	-	-	-	-	5.874	5.874
15. Other assets	-	-	10.876	3.736	13.046	-	-	15.198	-	37	42.893
16. (-) Provisions for potential losses on assets	-	-	-	-	-	-	-	-	-	19.883	19.883
17. Total assets	56.676	638.966	25.632	38.582	103.863	106.703	87.685	264.414	233.182	293.515	1.849.217

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	827.441	5.326	4.231	70.120	52.678	13.355	11.433	6.967	196.386	-	1.187.937
2. CBA loans	-	-	-	-	-	-	-	-	-	-	-
3. Loro accounts (bank correspondent accounts)	171.024	-	-	-	-	-	-	-	-	-	171.024
4. On REPO operations	-	61.396	5.500	-	-	-	-	-	-	-	66.896
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	-	59.980	1.108	360	500	-	1.700	-	3.500	-	67.148
7. Loans drawn from banks (with a term of more than 7 days)	-	-	-	-	-	-	-	-	-	-	-
8. Loans drawn from other financial institutions, including international organizations	-	-	-	20	-	-	23	1.960	1.120	204.508	207.631
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	-	-	781	24.185	-	-	7.165	-	-	-	32.131
14. Equity	-	-	-	-	-	-	-	-	-	116.450	116.450
15. Total liabilities (liabilities plus equity)	**998.465**	**126.702**	**11.620**	**94.685**	**53.178**	**13.355**	**20.322**	**8.927**	**201.006**	**320.958**	**1.849.217**

Liquidity Gap	**(941.790)**	**512.263**	**14.011**	**(56.103)**	**50.686**	**93.349**	**67.363**	**255.487**	**32.176**	**(27.443)**

liquidity gap – foreign currency

with a thousand manats

Financial Assets and Liabilities	TOTAL	MANAT	USD	EURO	Other
Assets	1.849.217	901.243	680.174	169.637	98.164
Cash and cash equivalents	34.369	20.520	7.253	5.382	1.214
Nostro accounts	13.085	-	3.977	2.785	6.323
Requirements to CBA	104.221	45.241	58.067	913	-
Deposits of the bank	659.153	111.500	296.509	160.517	90.627
Securities	186.435	78.734	107.701	-	-
Loans and leases granted to customers	787.660	605.155	182.466	39	-
Loan financial instruments granted to credit organizations and other financial institutions	17.294	-	17.294	-	-
Derivative financial instruments	-	-	-	-	-
Short-term financial instruments	-	-	-	-	-
Investments and financial participation in unincorporated companies	390	390	-		
Other assets	48.767	40.433	8.334	-	-
Fixed assets (subtracting depreciation)	17.725	17.725	-	-	-
(subtr. target reserves to cover possible losses on assets	19.883	18.456	1.427	-	-
Liabilities	**1.732.767**	**780.882**	**684.383**	**170.110**	**97.391**
Requirements of the Central Bank and other organizations to the bank	-	-	-	-	-
Funds attracted from credit organizations and other financial institutions	512.700	287.277	85.091	52.645	87.686
Customer deposits	1.187.937	467.283	593.848	117.257	9.550
a) demand deposits	827.439	302.432	398.201	117.257	9.550
b) term deposits	360.497	164.850	195.647	-	-
Subordinated liabilities	-	-	-	-	-
Debt securities	-	-	-	-	-
Other liabilities	32.131	26.322	5.445	209	155
Balance capital	**116.450**	**116.450**	**-**	**-**	**-**

Open currency position ratio	%-lə ifadə
Aggregate OCP for free floating currency	3,7
Aggregate OCP for closed currency	0,1

interest rate risk sensitivity classification

Assets	
0-3 months	688.604
3-6 months	90.817
6-12 months	194.388
12-24 months	249.216
24-36 months	141.335
more than 36 months	259.303

GAP	
0-3 months	(265.225)
3-6 months	37.640
6-12 months	167.877
12-24 months	240.289
24-36 months	113.728
more than 36 months	(118.604)

Liabilities	
0-3 months	953.829
3-6 months	53.178
6-12 months	26.511
12-24 months	8.927
24-36 months	27.607
more than 36 months	377.907

Cumulative GAP	
0-3 months	(265.225)
3-6 months	(227.585)
6-12 months	(59.708)
12-24 months	180.581
24-36 months	294.309
more than 36 months	175.705

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.	787.660	739.587	21.193	4.098	1.468	6.316	1.061	863	667	2.060	1.279	703	697	698	6.969
Business	267.117	257.955	1.116	36	2	5.192	-	38	-	1.352	525	-	2	17	882
Consumption	314.235	277.264	18.780	3.603	1.466	1.125	1.061	825	667	707	754	703	694	682	5.902
Real estate	206.308	204.368	1.297	459	-	-	-	-	-	-	-	-	-	-	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.	787.660	312.465	215.296	84	253.025	393	5.896	500	-
Business	267.117	12.235	202.639	84	45.529	393	5.737	500	-
Consumption	314.235	300.231	12.656	-	1.188	-	160	-	-
Real estate	206.308	-	-	-	206.308		-	-	-
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	787.660		5.567	0,71%	17.218	2,19%
1.1 Standard loans	529.895	67,3%	5.567	0,71%		
Pass loans	523.344	66,4%	5.280	0,67%		
Supervised loans	6.551	0,8%	287	0,04%		
Additional risk loans	-	0,0%	-	0,00%		
1.2 Non-prime loans	25.724	3,3%			17.218	2,19%
Unsatisfactory	10.278	1,3%			3.297	0,42%
Dangerous	985	0,1%			493	0,06%
Hopeless	14.461	1,8%			13.428	1,70%
1.3 Non-reserve loans	232.040	29,5%				

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.
An option is an obligation to transact securities and currencies at a specified price before a future date. Option is an OTC (off-exchange) contract between two parties. The option is agreed between the Buyer and the Seller, while the exchange acts as a guarantor for both parties.

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 %)
210.820	191%

* 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	34.369
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	0	0	104.221
3. Nostro accounts	0	0	13.085
a) To resident banks	0	0	1.103
b) To non-resident banks	0	0	11.983
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	659.153	0	0
a) To resident financial institutions	127.452	0	0
a1) undue deposits	127.452	0	0
a2) due deposits	0	0	0
b) To non-resident financial institutions	531.701	0	0
b1) undue deposits	531.701	0	0
b2) due deposits	0	0	0
6. On reverse REPO transactions	0	0	0
7. Investments in securities, including pledged securities	186.435	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	760.781	0	0
a) current loans	760.781	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	42.893
16. (-) Provisions for potential losses on assets	0	0	0
17. Total assets	**1.623.663**	**0**	**194.568**

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	1.045.648	0	142.288
a) demand deposits of natural persons	53.758	0	65.273
b) demand deposits of legal entities (including all current (including current accounts of non-bank financial institutions) and checking accounts)	631.393	0	77.016
c) undue term deposits of natural persons	84.478	0	0
d) undue term deposits of legal entities	276.019	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)	60.635	0	110.389
a) Resident banks	60.635	0	12.256
b) Non-resident banks	0	0	98.133
4. On REPO operations	66.896	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	67.148	0	0
a) Resident financial institutions	20.868	0	0
b) Non-resident financial institutions	46.280	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	207.631	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)	**1.447.958**	**0**	**252.678**