

other financial information

2025 - IV quarter

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	787.352	5.766	19.427	3,20%

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	17.664	825
Documentary transactions	37.138	17.452
Total	54.802	18.277

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)	thousand AZN	3.690,01
Ratio to total capital (max. 20%)	%	3,33%

The amount of large loans and the ratio to total capital

Sum of large loan claims:		Ratio to total capital (%)
Total large loans	1.347,07	1,22%

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%	11,91
Total capital adequacy	min. 10%	14,02
Levarege ratio	min. 4%	4,28

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	787.352	7.250	4.292	15.724	3,46%

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	Including the overdue portion
Abşeron	10.692	99
Ağcabədi	1.363	63
Ağdaş	971	48
Ağstafa	1.394	46
Ağsu	1.131	27
Astara	709	46
Babek	249	1
Bakı şəhəri	600.976	8.382
Balakən	614	32
Bərdə	1.486	127
Beyləqan	1.940	74
Biləsuvar	2.107	115
Cəlilabad	3.375	134
Culfa	28	0
Daşkəsən	1.286	24
Gədəbəy	1.522	42
Gəncə şəhəri	20.906	135
Goranboy	1.533	72

Regions	Amount (AZN in thousands)	
	Total portfolio	Including the overdue portion
Göyçay	1.210	52
Göygöl	1.571	37
Hacıqabul	3.282	74
İmişli	2.206	79
İsmayıllı	1.204	30
Kürdəmir	2.002	104
Lənkəran	1.947	84
Lerik	1.190	23
Masallı	2.548	59
Mingəçevir şəhəri	933	20
Naxçıvan şəhəri	59.922	311
Neftçala	1.722	32
Oğuz	606	16
Ordubad	21	0
Qax	681	24
Qazax	1.585	52
Qəbələ	1.142	39
Qobustan	863	12

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	Including the overdue portion
Quba	1.432	64
Qusar	735	43
Saatlı	1.458	48
Sabirabad	2.553	134
Şabran	934	13
Şahbuz	1	0
Salyan	3.260	87
Şamaxı	1.377	46
Samux	1.104	18
Sədərək	8	0
Şəki	2.084	112
Şəmkir	1.533	41
Şərur	190	0
Şirvan şəhəri	7.200	115
Siyəzən	889	19
Sumqayıt şəhəri	14.998	129
Tərtər	1.125	69
Tovuz	2.623	104

Regions	Amount (AZN in thousands)	
	Total portfolio	Including the overdue portion
Ucar	916	17
Xaçmaz	1.307	70
Xızı	471	22
Yardımlı	1.434	24
Yevlax	1.218	67
Zaqatala	834	61
Zərdab	753	11
Total	787.352	11.830