

other financial information

2026 - I 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	814,700	5,900	20,853	3.28%

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	17,900	332
Documentary transactions	34,145	17,403
Total	52,046	17,736

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	149,930.95
Ratio to total capital (max. 20%)	%	129.49%

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	1.16%

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%	10.82
Total capital adequacy	min. 10%	11.98
Leverage ratio	min. 4%	4.73

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	814,700	8,306	4,551	17,261	3.70%

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Abşeron	10,574	114
Ağcabədi	1,302	76
Ağdaş	895	47
Ağstafa	1,384	53
Ağsu	1,133	35
Astara	729	48
Babək	214	1
Bakı şəhəri	623,860	5,530
Balakən	585	38
Bərdə	1,562	138
Beyləqan	1,803	85
Biləsuvar	2,017	134
Cəlilabad	3,088	149
Culfa	0	0
Daşkəsən	1,383	29
Gədəbəy	1,391	46
Gəncə şəhəri	26,991	204
Goranboy	1,753	74

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Göyçay	1,120	68
Göygöl	1,681	40
Hacıqabul	3,373	79
İmişli	2,252	94
İsmayıllı	1,211	35
Kürdəmir	2,050	120
Lənkəran	1,891	92
Lerik	1,158	27
Masallı	2,550	66
Mingəçevir şəhəri	846	20
Naxçıvan şəhəri	58,553	341
Neftçala	1,756	35
Oğuz	524	19
Ordubad	16	0
Qax	617	28
Qazax	1,552	56
Qəbələ	1,118	46
Qobustan	837	15

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Quba	1,432	73
Qusar	695	49
Saatlı	1,437	60
Sabirabad	2,380	151
Şabran	1,027	18
Şahbuz	0	0
Salyan	3,254	93
Şamaxı	1,351	50
Samux	1,187	22
Sədərək	5	0
Şeki	1,997	115
Şəmkir	1,822	50
Şərur	88	9
Şirvan şəhəri	7,424	130
Siyəzən	951	21
Sumqayıt şəhəri	15,704	152
Tərtər	1,077	82
Tovuz	2,625	116

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Ucar	857	20
Xaçmaz	1,211	76
Xızı	430	25
Yardımlı	1,305	23
Yevlax	1,100	75
Zaqatala	821	70
Zərdab	752	12
Total	814,700	9,469