

Risk management

2026 – I Quarter

atb

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)	25,311	-	-	-	-	-	-	-	-	-	25,311
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	23,284	-	-	-	-	-	-	-	-	178,461	201,745
3. Nostro accounts	10,628	-	-	-	-	-	-	-	-	1,616	12,243
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	-	857,865	2,550	-	9,350	10,200	-	-	-	-	879,965
6. On reverse REPO transactions	-	-	-	-	-	-	-	-	-	-	-
7. Investments in securities, including pledged securities	-	-	31,903	4,612	23,698	11,567	12,659	81,074	39,578	-	205,092
8. Securities for trading, including pledged securities	-	-	-	-	-	-	-	-	-	-	-
9. Loans to banks, excluding short-term financial instruments of the interbank market on line 4	-	-	-	15,550	-	1,700	-	-	-	-	17,250
10. Loans to other financial institutions, excluding short-term financial instruments on line 4	-	-	-	-	-	-	-	-	-	-	-
11. Loans to customers	40	9,999	23,810	39,559	59,332	59,728	75,773	180,753	171,003	194,703	814,700
12. Fixed assets with the deduction of depreciation (including fixed assets not used in banking)	-	-	-	-	-	-	-	-	-	15,348	15,348
13. Investments and financial participation in unincorporated companies	-	-	-	-	-	-	-	-	-	282	282
14. Intangible assets	-	-	-	-	-	-	-	-	-	6,278	6,278
15. Other assets	-	-	13,791	2,628	17,203	-	-	11,790	-	-	45,413
16. (-) Provisions for potential losses on assets	-	-	-	-	-	-	-	-	-	23,019	23,019
17. Total assets	59,262	867,864	72,054	62,349	109,583	83,195	88,432	273,618	210,581	373,669	2,200,607

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	1,054,960	8,274	12,216	166,208	87,524	19,042	28,926	30,953	155,246	-	1,563,348
2. CBA loans	-	-	-	-	-	-	-	-	-	-	-
3. Loro accounts (bank correspondent accounts)	241,422	-	-	-	-	-	-	-	-	-	241,422
4. On REPO operations	-	10,868	-	-	-	-	-	-	-	-	10,868
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	-	15,300	-	-	1,700	-	-	-	4,500	-	21,500
7. Loans drawn from banks (with a term of more than 7 days)	-	-	-	-	-	-	-	-	-	-	-
8. Loans drawn from other financial institutions, including international organizations	-	-	-	-	12	62	-	1,749	439	208,571	210,833
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	-	-	1,153	23,396	-	-	6,028	-	-	-	30,576
14. Equity	-	-	-	-	-	-	-	-	-	122,060	122,060
15. Total liabilities (liabilities plus equity)	1,296,382	34,442	13,369	189,603	89,236	19,103	34,953	32,702	160,185	330,632	2,200,607

Liquidity Gap	(1,237,120)	833,422	58,685	(127,255)	20,347	64,092	53,479	240,915	50,396	43,038
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liquidity gap – foreign currency

with a thousand manats

1	Financial Assets and Liabilities	TOTAL	MANAT	USD	EURO	Other
1	Assets	2,200,607	1,291,671	773,590	94,684	40,662
1.1	Cash and cash equivalents	25,311	20,685	3,497	450	679
1.2	Nostro accounts	12,243	32	5,613	2,610	3,989
1.3	Requirements to CBA	201,745	133,342	67,684	719	-
1.4	Deposits of the bank	879,965	335,000	418,110	90,861	35,995
1.5	Securities	205,092	107,579	97,513	-	-
1.6	Loans and leases granted to customers	814,700	658,662	155,994	44	-
1.7	Loan financial instruments granted to credit organizations and other financial institutions	17,250	-	17,250	-	-
1.8	Derivative financial instruments	-	-	-	-	-
1.9	Short-term financial instruments	-	-	-	-	-
	Investments and financial participation in unincorporated companies	282	282	-	-	-
1.10	Other assets	51,691	41,973	9,717	-	-
1.11	Fixed assets (subtracting depreciation)	15,348	15,348	-	-	-
1.12	(subtr. target reserves to cover possible losses on assets)	23,019	21,231	1,788	-	-
2	Liabilities	2,078,546	1,163,407	779,622	94,908	40,609
2.1	Requirements of the Central Bank and other organizations to the bank	-	-	-	-	-
2.2	Funds attracted from credit organizations and other financial institutions	484,622	235,807	211,816	7,016	29,984
2.3	Customer deposits	1,563,348	903,940	561,444	87,778	10,187
2.3.1	a) demand deposits	1,054,858	563,207	393,687	87,778	10,187
2.3.2	b) term deposits	508,490	340,734	167,756	-	-
2.4	Subordinated liabilities	-	-	-	-	-
2.5	Debt securities	-	-	-	-	-
2.6	Other liabilities	30,576	23,660	6,362	115	439
3	Balance capital	122.060	122.060	-	-	-
4	Open currency position ratio	expressed in %				
4.1	Aggregate OCP for free floating currency	1,6				
4.2	Aggregate OCP for closed currency	0,1				

interest rate risk sensitivity classification

Assets	
0-3 months	985,888
3-6 months	92,380
6-12 months	171,628
12-24 months	261,827
24-36 months	155,823
more than 36 months	224,133

GAP	
0-3 months	(141,244)
3-6 months	3,144
6-12 months	123,599
12-24 months	229,125
24-36 months	141,432
more than 36 months	(130,232)

Liabilities	
0-3 months	1,127,132
3-6 months	89,236
6-12 months	48,029
12-24 months	32,702
24-36 months	14,391
more than 36 months	354,365

Cumulative GAP	
0-3 months	(141,244)
3-6 months	(138,100)
6-12 months	(14,501)
12-24 months	214,624
24-36 months	356,056
more than 36 months	225,824

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	814,700	753,052	36,320	4,528	1,321	1,446	1,310	1,038	899	743	651	1,109	719	773	10,791
Business	276,406	253,488	18,239	550	14	648	317	25	138	-	-	384	21	16	2,565
Consumption	328,600	292,528	16,502	3,166	1,307	798	993	919	761	743	651	725	697	756	8,054
Real estate	209,694	207,036	1,579	813	-	0	0	94	-	-	-	-	-	-	172
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.	814,700	325,796	208,049	87	273,587	3,733	957	2,492	-
Business	276,406	9,659	197,393	87	62,243	3,733	799	2,492	-
Consumption	328,600	316,137	10,656	-	1,650	-	158	-	-
Real estate	209,694	-	-	-	209,694	-	-	-	-
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	814,700		5,900	0.72%	20,853	2.56%
1.1 Standard loans	559,066	68.6%	5,900	0.72%		
Pass loans	546,319	67.1%	5,455	0.67%		
Supervised loans	12,747	1.6%	445	0.05%		
Additional risk loans	-	0.0%	-	0.00%		
1.2 Non-prime loans	30,118	3.7%			20,853	2.56%
Unsatisfactory	8,306	1.0%			1,633	0.20%
Dangerous	4,551	0.6%			2,276	0.28%
Hopeless	17,261	2.1%			16,944	2.08%
1.3 Non-reserve loans	225,516	27.7%				

hedging instruments

instruments used to prevent risks on foreign currency (hedging instruments)	
Applied hedging instruments (swap)	8500
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.

amount of large loan claims and its ratio to total capital

Amount of large loan claims*	Large loan claims to capital ratio (in %)
200.629	173%

* 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	25,311
2. Requirements to CBA (statutory reserve fund or correspondent accounts)	0	0	201,745
3. Nostro accounts	0	0	12,243
a) To resident banks	0	0	687
b) To non-resident banks	0	0	11,556
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	879,965	0	0
a) To resident financial institutions	348,649	0	0
a1) undue deposits	348,649	0	0
a2) due deposits	0	0	0
b) To non-resident financial institutions	531,316	0	0
b1) undue deposits	531,316	0	0
b2) due deposits	0	0	0
6. On reverse REPO transactions	0	0	0
7. Investments in securities, including pledged securities	205,092	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	17,250	0	0
a) current loans	17,250	0	0
a1) to resident banks	0	0	0
a2) to non-resident banks	17,250	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	789,372	0	0
a) current loans	789,372	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	45,413
16. (-) Provisions for potential losses on assets	0	0	0
17. Total assets	1,891,679	0	284,712

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	1,414,997	0	148,351
a) demand deposits of natural persons	63,854	0	66,719
b) demand deposits of legal entities (including all current (including current accounts of non-bank financial institutions) and checking accounts)	842,653	0	81,632
c) undue term deposits of natural persons	82,487	0	0
d) undue term deposits of legal entities	426,003	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)	7,657	0	233,765
a) Resident banks	7,657	0	154,365
b) Non-resident banks	0	0	79,399
4. On REPO operations	10,868	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	21,500	0	0
a) Resident financial institutions	21,500	0	0
b) Non-resident financial institutions	0	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	210,833	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
3. Other liabilities	0	0	0
14. Equit	0	0	0
15. Total liabilities (liabilities plus equity)	1,665,855	0	382,116