

other financial information

2026 - II 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	828,184	6,639	15,344	2.65%

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	9,217	339
Documentary transactions	31,126	17,517
Total	40,343	17,856

Total amount of transactions concluded with related parties (legal entities and individuals) and the ratio of this amount to the Bank's aggregate capital.

Name and description of the prudential requirement	Max/min prudential limit	Actual balance (as of the reporting date)
Maximum amount (total) of loans granted to persons related to the Bank and persons acting on their behalf		5,680.30
Ratio of the maximum amount (total) of loans granted to persons related to the Bank and persons acting on their behalf to the Bank's aggregate capital (%)	max. 20%	4.64%

Total amount of large exposures and their ratio to the Bank's Tier 1 capital.

Name and description of the prudential requirement	Max/min prudential limit	Actual balance (as of the reporting date)
Total amount of the Bank's large exposures		41,665.78
Ratio of the Bank's large exposures to the Bank's Tier 1 capital	max. 8	0.40

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%	12.64
Leverage ratio	min. 4%	5.10

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	828,184	6,821	4,161	12,258	2.81%

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Abşeron	11,303	84
Ağcabədi	1,390	60
Ağdaş	990	15
Ağstafa	1,489	35
Ağsu	1,079	31
Astara	874	27
Babək	158	0
Bakı şəhəri	637,436	4,402
Balakən	628	13
Bərdə	1,523	43
Beyləqan	1,824	65
Biləsuvar	1,922	94
Cəlilabad	2,911	133
Daşkəsən	1,530	19
Gədəbəy	1,550	31
Gəncə şəhəri	23,557	230
Goranboy	1,992	38

Regions	Amount (AZN in thousands)	
	Total portfolio	including the overdue portion
Göyçay	1,218	57
Göygöl	2,184	12
Hacıqabul	3,276	47
İmişli	2,289	57
İsmayıllı	1,350	29
Kürdəmir	2,121	70
Lənkəran	2,068	63
Lerik	1,290	34
Masallı	2,438	60
Mingəçevir şəhəri	1,175	16
Naxçıvan şəhəri	56,288	247
Neftçala	1,901	23
Oğuz	611	20
Ordubad	12	0
Qax	862	11
Qazax	1,765	35
Qəbələ	1,132	24
Qobustan	774	12

Geographical distribution of loans, including overdue loans, by region

Regions	Amount (AZN in thousands)	
	Total portfolio	ncluding the overdue portion
Quba	1.341	37
Qusar	599	19
Saatlı	1.419	30
Sabirabad	2.377	63
Şabran	961	18
Salyan	3.446	56
Şamaxı	1.236	32
Samux	1.179	17
Sədərək	3	0
Şəki	2.093	61
Şəmkir	1.943	26
Şərur	71	4
Şirvan şəhəri	8.285	59
Siyəzən	1.075	12
Sumqayıt şəhəri	17.401	129
Tərtər	924	42
Tovuz	2.756	49

Regions	Amount (AZN in thousands)	
	Total portfolio	ncluding the overdue portion
Ucar	911	12
Xaçmaz	1.097	54
Xızı	384	24
Yardımlı	1.275	26
Yevlax	978	38
Zaqatala	750	29
Zərdab	772	17
Total	828,184	6,988