

Risk Management

2026 - II Quarter

atb

liquidity gap

A. Assets	Demand	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	Over 5 years	Total
1. Cash (in vaults, ATMs, currency exchange offices and in transit)	31.092	-	-	-	-	-	-	-	-	-	31.092
2. Claims on the CBA (mandatory reserves or correspondent accounts)	9.153	-	-	-	-	-	-	-	-	164.374	173.528
3. Nostro accounts	11.171	-	-	-	-	-	-	-	-	1.609	12.780
4. Short-term interbank financial instruments (up to 7 days, including the 7th day)	-	705.619	-	-	-	-	-	-	-	-	705.619
5. Deposits with financial institutions, including banks, total	-	-	-	14.450	10.200	-	-	-	-	-	24.650
a) Resident financial institutions	-	-	-	5.100	-	-	-	-	-	-	5.100
a1) Deposits not yet matured	-	-	-	5.100	-	-	-	-	-	-	5.100
a2) Deposits past maturity	-	-	-	-	-	-	-	-	-	-	-
b) Non-resident financial institutions	-	-	-	9.350	10.200	-	-	-	-	-	19.550
b1) Deposits not yet matured	-	-	-	9.350	10.200	-	-	-	-	-	19.550
b2) Deposits past maturity	-	-	-	-	-	-	-	-	-	-	-
6. Reverse REPO transactions	-	-	-	-	-	-	-	-	-	-	-
7. Investments in securities, including pledged securities	-	19.703	12.976	17.134	13.991	12.715	31.961	66.464	32.134	-	207.078
8. Securities held for trading, including pledged securities	-	-	-	-	-	-	-	-	-	-	-
9. Loans to banks, excluding short-term interbank financial instruments reported in line 4	-	-	-	(58)	1.758	-	6.800	-	-	-	8.500
a) Current loans	-	-	-	(58)	1.758	-	6.800	-	-	-	8.500
a1) Resident banks	-	-	-	-	-	-	-	-	-	-	-
a2) Non-resident banks	-	-	-	(58)	1.758	-	6.800	-	-	-	8.500
b) Overdue loans	-	-	-	-	-	-	-	-	-	-	-
b1) Resident banks	-	-	-	-	-	-	-	-	-	-	-
b2) Non-resident banks	-	-	-	-	-	-	-	-	-	-	-
10. Loans to other financial institutions, excluding short-term financial instruments reported in line 4	-	-	-	-	-	-	-	-	-	-	-
a) Current loans	-	-	-	-	-	-	-	-	-	-	-
a1) Resident	-	-	-	-	-	-	-	-	-	-	-
a2) Non-resident	-	-	-	-	-	-	-	-	-	-	-
b) Overdue loans	-	-	-	-	-	-	-	-	-	-	-
b1) Resident	-	-	-	-	-	-	-	-	-	-	-
b2) Non-resident	-	-	-	-	-	-	-	-	-	-	-
11. Loans to customers	40	1.635	11.770	34.859	66.819	62.329	69.203	175.062	211.841	194.624	828.184
a) Current loans	40	1.635	11.770	34.859	66.819	62.329	69.203	175.062	211.841	174.370	807.930
b) Overdue loans	-	-	-	-	-	-	-	-	-	20.254	20.254
12. Property and equipment, net of depreciation (including assets not used in banking operations)	-	-	-	-	-	-	-	-	-	15.657	15.657
13. Investments and equity interests in unconsolidated companies	-	-	-	-	-	-	-	-	-	-	-
14. Intangible assets	-	-	-	-	-	-	-	-	-	6.071	6.071
15. Other assets	-	-	13.196	2.521	17.042	-	-	19.052	-	-	51.811
16. (less) Specific provisions for possible losses on assets	-	-	-	-	-	-	-	-	-	16.702	16.702
17. Total assets	51.456	726.957	37.942	68.906	109.811	75.044	107.964	260.578	243.975	365.635	2.048.267

liquidity gap

B. Liabilities and capital	Demand	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	Over 5 years	Total
1. Deposits (excluding banks and other financial institutions), total	1,006,973	44,710	30,254	27,203	158,503	28,230	16,021	35,077	142,604	-	1,489,575
a) Demand deposits of individuals	135,551	-	-	-	-	-	-	-	-	-	135,551
b) Demand deposits of legal entities (including all current accounts of non-bank financial institutions) and cheque accounts)	871,422	-	-	-	-	-	-	-	-	-	871,422
c) Term deposits of individuals not yet matured	-	60	7,054	6,120	11,903	19,430	10,021	20,200	10,141	-	84,929
d) Term deposits of legal entities not yet matured	-	44,650	23,200	21,083	146,600	8,800	6,000	14,877	132,463	-	397,672
e) Term deposits of individuals past maturity	-	-	-	-	-	-	-	-	-	-	-
f) Term deposits of legal entities past maturity	-	-	-	-	-	-	-	-	-	-	-
2. Loans from the CBA	-	-	-	-	-	-	-	-	-	-	-
3. Loro accounts (banks' correspondent accounts)	93,120	-	-	-	-	-	-	-	-	-	93,120
a) Resident banks	11,137	-	-	-	-	-	-	-	-	-	11,137
b) Non-resident banks	81,983	-	-	-	-	-	-	-	-	-	81,983
4. REPO transactions	-	-	-	-	-	-	-	-	-	-	-
5. Short-term funds raised in the interbank market (up to and including 7 days)	-	-	-	-	-	-	-	-	-	-	-
6. Deposits from banks and other financial institutions	-	66,640	-	1,700	-	-	2,000	2,500	9,000	-	81,840
a) Resident financial institutions	-	66,640	-	1,700	-	-	2,000	2,500	9,000	-	81,840
b) Non-resident financial institutions	-	-	-	-	-	-	-	-	-	-	-
7. Loans received from banks (maturity over 7 days)	-	-	-	-	-	-	-	-	-	-	-
a) Resident banks	-	-	-	-	-	-	-	-	-	-	-
b) Non-resident banks	-	-	-	-	-	-	-	-	-	-	-
8. Loans received from other financial institutions, including international organisations	-	-	-	6	39	-	400	1,032	401	214,095	215,973
9. Loans and deposits from central government authorities	-	-	-	-	-	-	-	-	-	-	-
10. Loans and deposits from municipalities	-	-	-	-	-	-	-	-	-	-	-
11. Mortgage loans acquired by the bank for its own portfolio	-	-	-	-	-	-	-	-	-	-	-
12. Subordinated debt issued by the bank, including redeemable preference shares and similar debt obligations	-	-	-	-	-	-	-	-	-	-	-
13. Other liabilities	-	-	587	34,437	-	-	4,284	-	-	-	39,309
14. Capital	-	-	-	-	-	-	-	-	-	128,452	128,452
15. Total liabilities (liabilities plus capital)	1,100,093	111,350	30,841	63,347	158,541	28,230	22,705	38,609	152,005	342,546	2,048,267

Liquidity gap	(1,048,637)	615,607	7,100	5,560	(48,730)	46,814	85,259	221,969	91,970	23,088
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liquidity gap XV

A. Assets	Demand	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	Over 5 years	Total
1. Cash (in vaults, ATMs, currency exchange offices and in transit)	11,025	-	-	-	-	-	-	-	-	-	11,025
2. Claims on the CBA (mandatory reserves or correspondent accounts)	(555)	-	-	-	-	-	-	-	-	90,101	89,546
3. Nostro accounts	11,139	-	-	-	-	-	-	-	-	1,609	12,748
a) Resident banks	5,947	-	-	-	-	-	-	-	-	-	5,947
b) Non-resident banks	5,192	-	-	-	-	-	-	-	-	1,609	6,802
4. Short-term interbank financial instruments (up to 7 days, including the 7th day)	-	448,119	-	-	-	-	-	-	-	-	448,119
5. Deposits with financial institutions, including banks, total	-	-	-	14,450	10,200	-	-	-	-	-	24,650
a) Resident financial institutions	-	-	-	5,100	-	-	-	-	-	-	5,100
a1) Deposits not yet matured	-	-	-	5,100	-	-	-	-	-	-	5,100
a2) Deposits past maturity	-	-	-	-	-	-	-	-	-	-	-
b) Non-resident financial institutions	-	-	-	9,350	10,200	-	-	-	-	-	19,550
b1) Deposits not yet matured	-	-	-	9,350	10,200	-	-	-	-	-	19,550
b2) Deposits past maturity	-	-	-	-	-	-	-	-	-	-	-
6. Reverse REPO transactions	-	-	-	-	-	-	-	-	-	-	-
7. Investments in securities, including pledged securities	-	-	8,028	4,240	11,634	5,703	12,867	32,331	18,469	-	93,272
8. Securities held for trading, including pledged securities	-	-	-	-	-	-	-	-	-	-	-
9. Loans to banks, excluding short-term interbank financial instruments reported in line 4	-	-	-	-	1,700	-	6,800	-	-	-	8,500
a) Current loans	-	-	-	-	1,700	-	6,800	-	-	-	8,500
a1) Resident banks	-	-	-	-	-	-	-	-	-	-	-
a2) Non-resident banks	-	-	-	-	1,700	-	6,800	-	-	-	8,500
b) Overdue loans	-	-	-	-	-	-	-	-	-	-	-
b1) Resident banks	-	-	-	-	-	-	-	-	-	-	-
b2) Non-resident banks	-	-	-	-	-	-	-	-	-	-	-
10. Loans to other financial institutions, excluding short-term financial instruments reported in line 4	-	-	-	-	-	-	-	-	-	-	-
a) Current loans	-	-	-	-	-	-	-	-	-	-	-
a1) Resident	-	-	-	-	-	-	-	-	-	-	-
a2) Non-resident	-	-	-	-	-	-	-	-	-	-	-
b) Overdue loans	-	-	-	-	-	-	-	-	-	-	-
b1) Resident	-	-	-	-	-	-	-	-	-	-	-
b2) Non-resident	-	-	-	-	-	-	-	-	-	-	-
11. Loans to customers	-	-	-	522	19,042	14,690	27,399	41,205	39,848	2	142,708
a) Current loans	-	-	-	522	19,042	14,690	27,399	41,205	39,848	-	142,707
b) Overdue loans	-	-	-	-	-	-	-	-	-	2	2
12. Property and equipment, net of depreciation (including assets not used in banking operations)	-	-	-	-	-	-	-	-	-	-	-
13. Investments and equity interests in unconsolidated companies	-	-	-	-	-	-	-	-	-	-	-
14. Intangible assets	-	-	-	-	-	-	-	-	-	-	-
15. Other assets	-	-	6,519	-	1,767	-	-	0	-	-	8,286
16. (less) Specific provisions for possible losses on assets	-	-	-	-	-	-	-	-	-	1,788	1,788
17. Total assets	21,608	448,119	14,547	19,212	44,343	20,393	47,066	73,537	58,317	89,925	837,067

liquidity gap XV

B. Liabilities and capital	Demand	1 - 7 days	8 -30 days	1 - 3 months	3 - 6 months	6 - 9 months	9 - 12 months	1 - 2 years	2 - 5 years	Over 5 years	Total
1. Deposits (excluding banks and other financial institutions), total	524,928	-	1,367	2,560	500	15,722	600	340	132,463		678,479
a) Demand deposits of individuals	52,126	-	-	-	-	-	-	-	-		52,126
b) Demand deposits of legal entities (including all current accounts of non-bank financial institutions) and cheque accounts)	472,803	-	-	-	-	-	-	-	-		472,803
c) Term deposits of individuals not yet matured	-	-	1,367	2,560	500	15,722	600	340	-		21,088
d) Term deposits of legal entities not yet matured	-	-	-	-	-	-	-	-	132,463		132,463
e) Term deposits of individuals past maturity	-	-	-	-	-	-	-	-	-		-
f) Term deposits of legal entities past maturity	-	-	-	-	-	-	-	-	-		-
2. Loans from the CBA	-	-	-	-	-	-	-	-	-	-	-
3. Loro accounts (banks' correspondent accounts)	88,967	-	-	-	-	-	-	-	-	-	88,967
a) Resident banks	11,137	-	-	-	-	-	-	-	-	-	11,137
b) Non-resident banks	77,830	-	-	-	-	-	-	-	-	-	77,830
4. REPO transactions	-	-	-	-	-	-	-	-	-	-	-
5. Short-term funds raised in the interbank market (up to and including 7 days)	-	-	-	-	-	-	-	-	-	-	-
6. Deposits from banks and other financial institutions	-	66,640	-	1,700	-	-	-	-	-	-	68,340
a) Resident financial institutions	-	66,640	-	1,700	-	-	-	-	-	-	68,340
b) Non-resident financial institutions	-	-	-	-	-	-	-	-	-	-	-
7. Loans received from banks (maturity over 7 days)	-	-	-	-	-	-	-	-	-	-	-
a) Resident banks	-	-	-	-	-	-	-	-	-	-	-
b) Non-resident banks	-	-	-	-	-	-	-	-	-	-	-
8. Loans received from other financial institutions, including international organisations	-	-	-	-	-	-	-	-	-	-	-
9. Loans and deposits from central government authorities	-	-	-	-	-	-	-	-	-	-	-
10. Loans and deposits from municipalities	-	-	-	-	-	-	-	-	-	-	-
11. Mortgage loans acquired by the bank for its own portfolio	-	-	-	-	-	-	-	-	-	-	-
12. Subordinated debt issued by the bank, including redeemable preference shares and similar debt obligations	-	-	-	-	-	-	-	-	-	-	-
13. Other liabilities	-	-	1	4,723	-	-	1,132	-	-	-	5,856
14. Capital	-	-	-	-	-	-	-	-	-	-	-
15. Total liabilities (liabilities plus capital)	613,895	66,640	1,368	8,983	500	15,722	1,732	340	132,463	-	841,642

Liquidity gap

(592,287)

381,479

13,180

10,229

43,843

4,671

45,335

73,197

(74,146)

89,925



945

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currency risk

		AZN thousand				
Financial assets and liabilities		TOTAL	AZN	USD	EURO	Other
1	Assets	2,048,267	1,211,230	711,881	80,653	44,504
1.1	Cash and cash equivalents	31,092	20,061	5,752	4,580	698
1.2	Nostro accounts	12,780	69	8,300	2,990	1,421
1.3	Claims on the CBA	173,528	83,981	89,501	46	-
1.4	Bank deposits	730,269	257,500	357,390	72,995	42,384
1.5	Securities	207,078	113,806	93,272	-	-
1.6	Loans and leases to customers	828,184	685,475	142,667	42	-
1.7	Loans to credit organisations and other financial institutions	8,500	-	8,500	-	-
1.8	Derivative financial instruments	-	-	-	-	-
1.9	Short-term financial instruments	-	-	-	-	-
	Investments and equity interests in unconsolidated companies	-	-	-	-	-
1,10	Other assets	57,882	49,596	8,286	-	-
1,11	Property and equipment (net of depreciation)	15,657	15,657	-	-	-
1,12	(less) Specific provisions for possible losses on assets	16,702	14,914	1,788	-	-
2	Liabilities	1,919,816	1,077,860	716,732	80,888	44,335
2,1	Claims of the Central Bank and government institutions on the bank	-	-	-	-	-
2,2	Funds raised from credit organisations and other financial institutions	390,932	233,642	103,769	22,983	30,540
2,3	Customer deposits	1,489,575	810,765	607,141	57,893	13,775
2,3.1	a) Demand deposits	1,006,973	482,064	453,240	57,893	13,775
2,3.2	b) Term deposits	482,601	328,701	153,901	-	-
2,4	Subordinated liabilities	-	-	-	-	-
2,5	Debt securities	-	-	-	-	-
2,6	Other liabilities	39,309	33,454	5,822	12	20
3	Balance-sheet capital	128,452	128,452	-	-	-
4	Open currency position ratio	expressed as %				
4,1	Aggregate OCP in freely convertible currencies	2,4				
4,2	Aggregate OCP in closed currencies	0,1				

interest-rate sensitivity classification

Assets		Liabilities	
0-3 months	92.807	0-3 months	886.784
3-6 months	91.011	3-6 months	158.541
6-12 months	176.208	6-12 months	44.651
12-24 months	241.526	12-24 months	36.109
24-36 months	159.736	24-36 months	19.516
Over 36 months	258.609	Over 36 months	346.584

GAP		Cumulative GAP	
0-3 months	(793.978)	0-3 months	(793.978)
3-6 months	(67.531)	3-6 months	(861.508)
6-12 months	131.557	6-12 months	(729.952)
12-24 months	205.417	12-24 months	(524.534)
24-36 months	140.221	24-36 months	(384.314)
Over 36 months	(87.975)	Over 36 months	(472.289)

loan portfolio quality

AZN thousand

Loan portfolio breakdown by sector	Total	Principal outstanding													
		Current	Days overdue												
			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 and over
Loan portfolio, including	828.184	773.925	34.005	3.708	1.826	1.105	1.712	722	596	1.157	802	708	598	556	6.764
Business	263.186	242.624	16.605	176	91	116	779	4	-	317	17	138	-	10	2.309
Consumer	351.285	319.787	15.981	3.220	1.544	988	804	717	596	841	785	570	598	546	4.306
Real estate	213.713	211.514	1.419	312	191	-	129	-	-	-	-	-	-	-	149
Other loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

loan breakdown by collateral

AZN thousand

Loan portfolio breakdown by sector	Total	Unsecured	Secured by cash	Secured by gold	Secured by real estate	Secured by movable assets	Other collateral	Secured by guarantees	Secured by derivative financial instruments
Loan portfolio, including	828.184	353.245	170.441	-	299.760	3.701	1.037	-	-
Business	263.186	10.657,40	163.490,40	-	84.382,95	3.700,92	954,43	-	-
Consumer	351.285	342.587,21	6.950,92	-	1.664,03	-	82,38	-	-
Real estate	213.713	-	-	-	213.712,84	-	-	-	-
Other loans	-	-	-	-	-	-	-	-	-

loan classification

AZN thousand						
	Amount	Share in total loan portfolio	Recognised general provision	General provision as a share of the loan portfolio (%)	Recognised specific provision	Specific provision as a share of the loan portfolio (%)
1. Total loan portfolio, including	828.184		6.639	0,80%	15.344	1,85%
1.1. Standard loans	605.331	73,1%	6.639	0,80%		
Satisfactory loans	590.788	71,3%	6.194	0,75%		
Loans under supervision	11.381	1,4%	445	0,05%		
Assets exposed to additional risk	3.162	0,4%	-	0,00%		
1.2. Non-standard loans	23.239	2,8%			15.344	1,85%
Unsatisfactory	6.821	0,8%			1.633	0,20%
Doubtful	4.161	0,5%			2.276	0,27%
Bad	12.258	1,5%			11.435	1,38%
1.3. Loans not requiring provisions	199.613	24,1%				

hedging instruments

Instruments used to mitigate foreign-currency risk (hedging instruments)

Hedging instruments used (swap)	8.500
Currencies involved in each instrument	AZN/USD

Hedging instruments:

ATB Bank uses SWAP and FORWARD instruments to mitigate foreign-currency risk.

A SWAP is a bank transaction comprising two reciprocal conversions for the same amount. The Bank purchases a specific currency from a customer (converting it into another currency) and, after the agreed term, returns it to the customer in the original currency.

amount of large credit exposures and ratio to total capital

Amount of large credit exposures*	Ratio of large credit exposures to total capital (after deductions), %
41.666	34%

* Under the Rules on Regulation of Credit Risks per Borrower or Group of Related Borrowers, a large credit exposure is an exposure to one borrower or a group of related borrowers exceeding 10 (ten) percent of the Bank's Tier 1 capital after deductions.

Asset items	Fixed rate	Floating rate	Interest-free
1. Cash (in vaults, ATMs, currency exchange offices and in transit)	0	0	31.092
2. Claims on the CBA (mandatory reserves or correspondent accounts)	0	0	173.528
3. Nostro accounts	0	0	12.780
a) Resident banks	0	0	5.947
b) Non-resident banks	0	0	6.834
4. Short-term interbank financial instruments (up to and including 7 days)	705.619	0	0
5. Deposits with financial institutions, including banks, total	24.650	0	0
a) Resident financial institutions	5.100	0	0
a1) Deposits not yet matured	5.100	0	0
a2) Deposits past maturity	0	0	0
b) Non-resident financial institutions	19.550	0	0
b1) Deposits not yet matured	19.550	0	0
b2) Deposits past maturity	0	0	0
6. Reverse REPO transactions	0	0	0
7. Investments in securities, including pledged securities	207.078	0	0
8. Securities held for trading, including pledged securities	0	0	0
9. Loans to banks, excluding short-term interbank financial instruments in line 4	8.500	0	0
a) Current loans	8.500	0	0
a1) Resident banks	0	0	0
a2) Non-resident banks	8.500	0	0
b) Overdue loans	0	0	0
b1) Resident banks	0	0	0
b2) Non-resident banks	0	0	0
10. Loans to other financial institutions, excluding short-term financial instruments in line 4	0	0	0
a) Current loans	0	0	0
a1) Resident	0	0	0
a2) Non-resident	0	0	0
b) Overdue loans	0	0	0
b1) Resident	0	0	0
b2) Non-resident	0	0	0
11. Loans to customers	807.930	0	0
a) Current loans	807.930	0	0
b) Overdue loans	0	0	0
12. Property and equipment, net of depreciation (including assets not used in banking operations)	0	0	0
13. Investments and equity interests in unconsolidated companies	0	0	0
14. Intangible assets	0	0	0
15. Other assets	0	0	51.811
16. (less) Specific provisions for possible losses on assets	0	0	0
17. Total assets	1.753.776	0	269.210

classification of fixed-rate, floating-rate and non-interest-bearing assets and liabilities

Liability items	AZN thousand		
	Fixed rate	Floating rate	Interest-free
1. Deposits (excluding banks and other financial institutions), total	1.328.877	0	160.698
a) Demand deposits of individuals	63.361	0	72.190
b) Demand deposits of legal entities (including all current accounts of non-bank financial institutions) and cheque accounts)	782.914	0	88.508
c) Term deposits of individuals not yet matured	84.929	0	0
d) Term deposits of legal entities not yet matured	397.672	0	0
e) Term deposits of individuals past maturity	0	0	0
f) Term deposits of legal entities past maturity	0	0	0
2. Loans from the CBA	0	0	0
3. Loro accounts (banks' correspondent accounts)	7.216	0	85.904
a) Resident banks	7.216	0	3.921
b) Non-resident banks	0	0	81.983
4. REPO transactions	0	0	0
5. Short-term funds raised in the interbank market (up to and including 7 days)	0	0	0
6. Deposits from banks and other financial institutions	81.840	0	0
a) Resident financial institutions	81.840	0	0
b) Non-resident financial institutions	0	0	0
7. Loans received from banks (maturity over 7 days)	0	0	0
a) Resident banks	0	0	0
b) Non-resident banks	0	0	0
8. Loans from other financial institutions, including international organisations	215.973	0	0
9. Loans and deposits from central government authorities	0	0	0
10. Loans and deposits from municipalities	0	0	0
11. Mortgage loans acquired by the bank for its own portfolio	0	0	0
12. Subordinated debt issued by the bank, including redeemable preference shares and similar debt obligations	0	0	0
13. Other liabilities	0	0	0
14. Capital	0	0	0
15. Total liabilities (liabilities plus capital)	1.633.905	0	246.602

Amount of overdue loans and share in the loan portfolio

Loan portfolio breakdown by sector	Total	Overdue amount	Portfolio share
Loan portfolio, including	828.184	20,254	2.45%
Business	263.186	3,957	1.50%
Consumer	351.285	15,516	4.42%
Real estate	213.713	781	0.37%
Other loans	-	-	