



## COMPLIANCE WITH NORMATIVES

(K AZN)

| Normatives and description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Max/Min      | Actual    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-----------|
| <b>1.1 Maximum risk limit for one borrower or group of related borrowers</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | XXX          | XXX       |
| a) Amount of credit risk of the bank for one borrower or a group of borrowers related to each other (%)                                                                                                                                                                                                                                                                                                                                                                                                                                                              | max. 25%     | 20.7      |
| b) credit requirements against banks operating in the Republic of Azerbaijan, as well as against non-resident banks with a minimum investment rating given by international reputable rating agencies (Standard & Poor's, Fitch Ratings, Moody's, hereinafter - international rating agencies), this The maximum amount of credit risk (%) of the bank on partially secured or unsecured credit request(s) for one borrower or a group of related borrowers, except for real estate loans issued in accordance with the KTN coefficient determined in the regulation | max. 10%     | 17.2      |
| c) amount of credit risk of a systemically important bank to another systemically important bank (%)                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | max. 15%     | -         |
| d) The maximum amount of credit risk on the loan request (secured part of the loan request) with the exception of the types of security specified in subsections 5.3.1 and 5.3.2 of this Rule as security, other types of security mentioned in clause 5.3 of this Rule without reduction in accordance with clause 5.3 of this Regulation)                                                                                                                                                                                                                          | max. 50%     | 0.8       |
| <b>1.2 Maximum risk level for non bank credit organisations.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | XXX          | XXX       |
| a) One non-bank financial organisation over Tier 1 capital %                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | max. 7%      | 4.6       |
| b) non bank financial organisation liability over Tier 1%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | max. 30%     | 16.1      |
| 2. Ratio of large loans to bank`s funds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | max. 8 times | 1.4       |
| <b>3. Maximum amount of loan extended to related persons or to persons performing on behalf of them (total) (%)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                  | max. 20%     | 28.4      |
| a) if they are legal entities (for one) (%)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | max. 10%     | 10.8      |
| b) if they are individuals (for one) (%)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | max. 3%      | 0.0       |
| <b>4. Restrictions set for purchasing shares (stocks) of other legal entities</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | XXX          | XXX       |
| a) Ratio of participation in the capital of a legal entity to bank`s capital (%)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | max. 10%     | 7.3       |
| b) Ratio of total participation in the capital of other legal entities to bank`s capital (%)                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | max. 40%     | 15.0      |
| <b>5. Quick liquidity ratio (%)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | min. 30%     | 64.6      |
| <b>6. Adequacy ratio of Tier I capital (%) (minimum)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | min. 5%      | 13.9      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | min. 5.5%    |           |
| <b>7. Adequacy ratio of total regulatory capital (%) (minimum)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | min. 10%     | 19.3      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | min. 11%     |           |
| <b>8. Leverage Ratio (%) (minimum)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | min. 4%      | 6.1       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | min. 5%      |           |
| <b>9. Total open currency position on freely convertible currency (%)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | max. 20%     | 2.1       |
| <b>10. Total open currency position on inconvertible currency (%)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | max. 15%     | 0.1       |
| <b>11. Minimum requirement for total capital (thousand AZN)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 50,000       | 757,430.2 |
| <b>12. The total amount of all credit claims (including restructured consumer loans) for consumer loans issued after 30.07.2022 and with a term of 5 (five) years or more</b>                                                                                                                                                                                                                                                                                                                                                                                        | max 0.1%     | -         |