

COMPLIANCE WITH NORMATIVES

(thousand AZN)

Normatives and description		Max/Min	Actual
1		2	3
1.1 Maximum risk limit for one borrower or group of related borrowers	A1	XXX	XXX
a) on secured loan demand (%)	A1a	max. 25%	15.48
b) on unsecured loan demand (%)	A1b	max. 10%	15.02
c) secured and unsecured aggregate loan demand	A1c	max. 25%	19.07
d) Credit requirement of non-resident bank with minimum investment rating given by bank operating in the Republic of Azerbaijan, as well as international rating agencies (%)	A1d	max. 20%	15.31
e) systemic bank significant credit risk on other systemic bank (%)	A1e	maks. 15%	0.11
1.2 Maximum risk level for non bank credit organisations.	A1_2	XXX	XXX
a) One non-bank financial organisation over Tier 1 capital %	A1_2a	max. 7%	2.52
b) non bank financial organisation liability over Tier 1%	A1_2b	max. 30%	5.98
2. Ratio of large loans to bank`s funds	A2	max. 8 times	1.65
3. Maximum amount of loan extended to related persons or to persons performing on behalf of them (total) (%)	A3	max. 20%	45.34
a) if they are legal entities (for one) (%)	A3a	max. 10%	23.85
b) if they are individuals (for one) (%)	A3b	max. 3%	0.24
4. Restrictions set for purchasing shares (stocks) of other legal entities	A4	XXX	XXX
a) Ratio of participation in the capital of a legal entity to bank`s capital (%)	A4a	max. 10%	29.67
b) Ratio of total participation in the capital of other legal entities to bank`s capital (%)	A4b	max. 40%	43.65
5. Quick liquidity ratio (%)	A5	min. 30%	64.39
6. Adequacy ratio of Tier I capital (%)	A6	min. 5%	17.19
	A6.1	min. 5.5%	
7. Adequacy ratio of total regulatory capital (%)	A7	min. 10%	15.13
	A7.1	min. 11%	
8. Leverage Ratio (%)	A8	min. 4%	7.68
	A8.1	min. 5%	
9. Total open currency position on freely convertible currency (%)	A9	max. 20%	1.04
10. Total open currency position on inconvertible currency (%)	A10	max. 15%	0.04
11. Minimum requirement for total capital (thousand AZN)	A11	50,000	342066.84