

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% | 12.15 |
| b) on unsecured loan demand (%) | A1b | max. 10% | 11.93 |
| c) secured and unsecured aggregate loan demand | A1c | max. 25% | 14.70 |
| 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% | 10.85 |
| e) systemic bank significant credit risk on other systemic bank (%) | A1e | maks. 15% | 0.00 |
| 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% | 1.62 |
| b) non bank financial organisation liability over Tier 1 % | A1 2b | max. 30% | 3.81 |
| 2. Ratio of large loans to bank's funds | A2 | max. 8 times | 1.20 |
| 3. Maximum amount of loan extended to related persons or to persons performing on behalf of them (total) (%) | A3 | max. 20% | 40.57 |
| a) if they are legal entities (for one) (%) | A3a | max. 10% | 20.75 |
| b) if they are individuals (for one) (%) | A3b | max. 3% | 0.14 |
| 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% | 25.81 |
| b) Ratio of total participation in the capital of other legal entities to bank's capital (%) | A4b | max. 40% | 37.97 |
| 5. Quick liquidity ratio (%) | A5 | min. 30% | 70.39 |
| 6. Adequacy ratio of Tier I capital (%) | A6 | min. 5% | 17.69 |
| | A6.1 | min. 5.5% | |
| 7. Adequacy ratio of total regulatory capital (%) | A7 | min. 10% | 14.79 |
| | A7.1 | min. 11% | |
| 8. Leverage Ratio (%) | A8 | min. 4% | 8.02 |
| | A8.1 | min. 5% | |
| 9. Total open currency position on freely convertible currency (%) | A9 | max. 20% | -2.35 |
| 10. Total open currency position on inconvertible currency (%) | A10 | max. 15% | 0.02 |
| 11. Minimum requirement for total capital (thousand AZN) | A11 | 50,000 | 393206.26 |