



## COMPLIANCE WITH NORMATIVES

(K AZN)

Normatives and description	Max/Min	Actual
<b>Maximum risk limit for one borrower or group of related borrowers</b>	XXX	XXX
a) on secured loan demand (%)	max. 25%	12.7
b) on unsecured loan demand (%)	max. 10%	11.5
c) secured and unsecured aggregate loan demand	max. 25%	19.3
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 (%)	max. 20%	8.7
e) systemic bank significant credit risk on other systemic bank (%)	maks. 15%	0.0
<b>Maximum risk level for non bank credit organisations.</b>	XXX	XXX
a) One non-bank financial organisation over Tier 1 capital %	max. 7%	2.6
b) non bank financial organisation liability over Tier 1%	max. 30%	9.5
Ratio of large loans to bank`s funds	max. 8 times	1.4
<b>Maximum amount of loan extended to related persons or to persons performing on behalf of them (total) (%)</b>	max. 20%	37.6
a) if they are legal entities (for one) (%)	max. 10%	16.9
b) if they are individuals (for one) (%)	max. 3%	0.1
<b>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%	21.0
b) Ratio of total participation in the capital of other legal entities to bank`s capital (%)	max. 40%	34.2
<b>Quick liquidity ratio (%)</b>	min. 30%	80.2
<b>Adequacy ratio of Tier I capital (%)</b>	min. 5%	14.4
<b>Adequacy ratio of total regulatory capital (%)</b>	min. 10%	14.2
<b>Leverage Ratio (%)</b>	min. 4%	6.4
<b>Total open currency position on freely convertible currency (%)</b>	max. 20%	-3.86
<b>Total open currency position on inconvertible currency (%)</b>	max. 15%	-0.04
<b>Minimum requirement for total capital (thousand AZN)</b>	50,000	483,695.6