

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%	14.09
b) on unsecured loan demand (%)	A1b	max. 10%	13.39
c) secured and unsecured aggregate loan demand	A1c	max. 25%	18.97
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%	12.18
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%	2.36
b) non bank financial organisation liability over Tier 1%	A1_2b	max. 30%	6.07
2. Ratio of large loans to bank`s funds	A2	max. 8 times	1.36
3. Maximum amount of loan extended to related persons or to persons performing on behalf of them (total) (%)	A3	max. 20%	42.00
a) if they are legal entities (for one) (%)	A3a	max. 10%	21.84
b) if they are individuals (for one) (%)	A3b	max. 3%	0.13
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%	27.16
b) Ratio of total participation in the capital of other legal entities to bank`s capital (%)	A4b	max. 40%	39.95
5. Quick liquidity ratio (%)	A5	min. 30%	70.11
6. Adequacy ratio of Tier I capital (%)	A6	min. 5%	15.53
	A6.1	min. 5.5%	
7. Adequacy ratio of total regulatory capital (%)	A7	min. 10%	13.86
	A7.1	min. 11%	
8. Leverage Ratio (%)	A8	min. 4%	6.83
	A8.1	min. 5%	
9. Total open currency position on freely convertible currency (%)	A9	max. 20%	-4.69
10. Total open currency position on inconvertible currency (%)	A10	max. 15%	-0.07
11. Minimum requirement for total capital (thousand AZN)	A11	50,000	373693.97