

## ECONOMIC REGULATORY COMPLIANCE

30-06-2020

(in thousand manats)

Name and description of normative		Normative max. and min.	The actual residual (as at reporting date)
1		2	3
1. Limit of maximum risk on a single borrower or group of related borrowers to total capital	<b>A1</b>	<b>XXX</b>	<b>XXX</b>
a) If the market value of the collateral is not less than 100 per cent of the loan (150 percent for the loans collateralized by real estate) (%)	<b>A1a</b>	<b>maks. 20%</b>	19.15%
b) If the market value of the collateral is less than 100 per cent of the loan (150 percent for the loans collateralized by real estate) (%)	<b>A1b</b>	<b>maks 7%</b>	19.15%
2. Large loans to total capital ratio	<b>A2</b>	<b>maks. 8 dəfə</b>	0.19%
3. Loans granted to persons related to the bank and persons acting on behalf of such persons to total capital ratio (%)	<b>A3</b>	<b>maks. 20%</b>	0.19%
a) if they are legal entities (each of) (%)	<b>A3a</b>	<b>maks. 10%</b>	0.00%
b) if they are individuals (each of) (%)	<b>A3b</b>	<b>maks. 3%</b>	0.05%
4. The restrictions on investments to other legal entities' shares	<b>A4</b>	<b>XXX</b>	<b>XXX</b>
a) bir digər hüquqi şəxsin kapitalında iştirakın bankın məcmu kapitalına nisbəti (%)	<b>A4a</b>	<b>maks. 10%</b>	0.00%
b) digər hüquqi şəxslərin kapitalında məcmu iştirakın bankın məcmu kapitalına nisbəti (%)	<b>A4b</b>	<b>maks. 40%</b>	0.00%
5. Instant liquidity ratio (%)	<b>A5</b>	<b>min. 30%</b>	217.26%
6. Tier I capital adequacy ratio (%)	<b>A6</b>	<b>min. 5%</b>	152.25%
7. Total capital adequacy ratio (%)	<b>A7</b>	<b>min. 10%</b>	212.03%
8. Leverage ratio (%)	<b>A8</b>	<b>min. 5%</b>	43.42%
9. Total open currency position on convertible currencies (%)	<b>A9</b>	<b>maks. 20%</b>	6.42%
10. Total open currency position on inconvertible currencies (%)	<b>A10</b>	<b>maks. 15%</b>	0.09%
11. Minimum total capital requirement (thousand AZN)	<b>A11</b>	<b>50000</b>	50 845.86