

ECONOMIC REGULATORY COMPLIANCE

30-09-2021

(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	A1	XXX	XXX
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) (%)	A1a	maks. 20%	0.34%
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) (%)	A1b	maks 7%	0.12%
2. Large loans to total capital ratio	A2	maks. 8 dəfə	0.00%
3. Loans granted to persons related to the bank and persons acting on behalf of such persons to total capital ratio (%)	A3	maks. 20%	0.11%
a) if they are legal entities (each of) (%)	A3a	maks. 10%	0.00%
b) if they are individuals (each of) (%)	A3b	maks. 3%	0.03%
4. The restrictions on investments to other legal entities' shares	A4	XXX	XXX
a) bir digər hüquqi şəxsin kapitalında iştirakın bankın məcmu kapitalına nisbəti (%)	A4a	maks. 10%	0.00%
b) digər hüquqi şəxslərin kapitalında məcmu iştirakın bankın məcmu kapitalına nisbəti (%)	A4b	maks. 40%	0.00%
5. Instant liquidity ratio (%)	A5	min. 30%	275.83%
6. Tier I capital adequacy ratio (%)	A6	min. 5%	134.59%
7. Total capital adequacy ratio (%)	A7	min. 10%	202.53%
8. Leverage ratio (%)	A8	min. 5%	42.99%
9. Total open currency position on convertible currencies (%)	A9	maks. 20%	-0.73%
10. Total open currency position on inconvertible currencies (%)	A10	maks. 15%	0.45%
11. Minimum total capital requirement (thousand AZN)	A11	50000	56 001.06