

## ECONOMIC REGULATORY COMPLIANCE

31-12-2022

(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%               | 0.68%                                      |
| 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%                 | 0.29%                                      |
| 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%               | 0.19%                                      |
| a) if they are legal entities (each of) (%)                                                                                                      | A3a | maks. 10%               | 0.00%                                      |
| b) if they are individuals (each of) (%)                                                                                                         | A3b | maks. 3%                | 0.05%                                      |
| 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%                | 221.81%                                    |
| 6. Tier I capital adequacy ratio (%)                                                                                                             | A6  | min. 5%                 | 89.12%                                     |
| 7. Total capital adequacy ratio (%)                                                                                                              | A7  | min. 10%                | 130.97%                                    |
| 8. Leverage ratio (%)                                                                                                                            | A8  | min. 5%                 | 38.56%                                     |
| 9. Total open currency position on convertible currencies (%)                                                                                    | A9  | maks. 20%               | -2.99%                                     |
| 10. Total open currency position on inconvertible currencies (%)                                                                                 | A10 | maks. 15%               | 0.18%                                      |
| 11. Minimum total capital requirement (thousand AZN)                                                                                             | A11 | 50000                   | 0.00                                       |