

ECONOMIC REGULATORY COMPLIANCE

30-12-2023

(in thousand manats)

Name and description of normative		Normative max. and min.	The actual residual (as at reporting date)
1		2	3
1. The maximum limit of credit risks for one borrower or a group of related borrowers	A1	XXX	XXX
a) The amount of the bank's credit risk on one borrower or a group of related borrowers	A1a	maks. 25%	0.00%
b) Loan requirements against banks operating in the Republic of Azerbaijan, as well as against non-resident banks with a minimum investment rating given by	A1b	maks. 10%	0.00%
c) amount of credit risk of a systemically important bank to another systemically important bank	A1c	maks. 15%	0.00%
d) Other types of collateral specified in clause 5.3 of this Rule, with the exception of the types of collateral specified in subsections 5.3.1 and 5.3.2 of this Rule, are used as	A1d	maks. 50%	19.54%
1.2. The maximum limit of credit risks for a non-bank financial institution	A1_2	XXX	XXX
a) the ratio of the credit requirement of a non-bank financial institution to the bank's Tier I capital	A1_2a	maks. 7%	0.00%
b) the ratio of total credit requirements of non-bank financial institutions to the bank's Tier I capital	A1_2b	maks. 30%	0.00%
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%	13.72%
a) if they are legal entities (each of) (%)	A3a	maks. 10%	1.87%
b) if they are individuals (each of) (%)	A3b	maks. 3%	2.48%
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%	180.19%
6. Tier I capital adequacy ratio (%)	A6	min. 5%	278.66%
7. Total capital adequacy ratio (%)	A7	min. 10%	434.72%
8. Leverage ratio (%)	A8	min. 5%	30.46%
9. Total open currency position on convertible currencies (%)	A9	maks. 20%	-2.50%
10. Total open currency position on inconvertible currencies (%)	A10	maks. 15%	0.02%
11. Minimum total capital requirement (thousand AZN)	A11	50000	57 893.50