

## ECONOMIC REGULATORY COMPLIANCE

30-06-2024

(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  |
| 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  |
| c) amount of credit risk of a systemically important bank to another systemically important bank  | A1c   | maks. 15%               | 0  |
| 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%               | 0.259740564                                |
| 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  |
| b) the ratio of total credit requirements of non-bank financial institutions to the bank's Tier I capital   | A1_2b | maks. 30%               | 0  |
| 2. Large loans to total capital ratio   | A2    | maks. 8 dəfə            | 0  |
| 3. Loans granted to persons related to the bank and persons acting on behalf of such persons to total capital ratio (%)   | A3    | maks. 20%               | 0.14688042                                 |
| a) if they are legal entities (each of) (%)   | A3a   | maks. 10%               | 0.020684623                                |
| b) if they are individuals (each of) (%)  | A3b   | maks. 3%                | 0.027504856                                |
| 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%                | 195.83%                                    |
| 6. Tier I capital adequacy ratio (%)  | A6    | min. 5%                 | 93.98%                                     |
| 7. Total capital adequacy ratio (%)   | A7    | min. 10%                | 101.91%                                    |
| 8. Leverage ratio (%)   | A8    | min. 5%                 | 52.42%                                     |
| 9. Total open currency position on convertible currencies (%)   | A9    | maks. 20%               | 2.25%                                      |
| 10. Total open currency position on inconvertible currencies (%)  | A10   | maks. 15%               | 0.03%                                      |
| 11. Minimum total capital requirement (thousand AZN)  | A11   | 50000                   | 60 797.08                                  |