

Currency risk

In thousand manat

	Financial assets and liabilities	Total	AZN	USD	EUR	Other
1	Assets	3 184 467	1 903 852	978 701	221 442	80 472
1.1	Cash and cash equivalents	656 248	75 981	380 326	134 877	65 063
1.2	Securities	218 102	162 267	45 834	10 001	0
1.3	Loans to customers (net)	1 802 456	1 384 500	358 514	59 442	-
1.4	Loans to credit institutions and other financial institutions	347 097	143 895	187 184	16 018	0
1.5	Derivative financial instruments	-	-	-	-	-
1.6	Short-term financial instruments	-	-	-	-	-
1.7	Fixed assets	61 628	61 628	-	-	-
1.8	Investments and financial participation (net)	42 366	42 361	-	5	- 0
1.9	Other assets (net)	56 570	33 220	6 843	1 099	15 409
2	Liabilities	2 642 015	1 393 440	958 310	225 005	65 259
2.1	Claims of the Central Bank and government institutions on the bank	27 000	27 000	-	-	-
2.2	Funds borrowed from credit institutions and other financial institutions	634 662	382 048	171 536	80 307	771
2.3	Customer deposits	1 921 364	929 362	783 285	144 253	64 463
2.3.1	a) Demand deposits	777 869	421 379	264 167	27 859	64 463
2.3.2	b) Term deposits	1 143 496	507 983	519 118	116 394	-
2.4	Subordinated liabilities	-	-	-	-	-
2.5	Debt securities	12 000	12 000	-	-	-

Yerləşdirilib: 14.01.2026

2.6	Other liabilities	46 988	43 029	3 489	445	25
3	Capital	542 452	542 452	-	-	-
4	Total liabilities and capital	3 184 467	1 935 892	958 310	225 005	65 259

In percentage

5	Open currency position ratio					
5.1	Total OCP in freely convertible currencies	-3.31%	0.00%	-2.30%	-1.01%	0.01%
5.2	Total OCP in non-convertible (closed) currencies	0%	0.00%	0.00%	0.00%	0.00%
5.3	OCP in precious metals	3.07%	0.00%	0.00%	0.00%	3.07%
5.4	Total OCP					

Responsible person: Pasha Konul

+994 12 404-43-43 (ext. 4006)

kepasha@xalqbank.az