

The actual performance of the bank in comparison with the requirements defined in the regulations of the Central Bank for the adequacy of total capital and Tier 1 capital, as well as leverage ratios.			
			(with a thousand manats)
Title and description of the regulations		Max/min normative limit	Actual balance (as of the reporting date)
1		2	3
1.1 Maximum credit risk limit for one borrower or group of related borrowers	A1	XXX	XXX
a) Amount of bank credit risk per borrower or group of related borrowers (%)	A1a	max. 25%	24.6457032 1
b) Credit requirements for banks operating in the territory of the Republic of Azerbaijan, as well as for non-resident banks that have a minimum investment rating assigned by international reputable rating agencies (Standard & Poor's, Fitch Ratings, Moody's, hereinafter referred to as international rating agencies) specified in this document. Regulation of the maximum amount of credit risk (%) of a bank for partially secured or unsecured loan application(s) for one borrower or a group of related borrowers, with the exception of loans secured by real estate issued in accordance with the CTN ratio	A1b	max. 10%	23.5450121
c) the amount of credit risk of a systemically important bank to another systemically important bank (%)	A1c	max. 15%	0
d) The maximum amount of credit risk on a loan application provided as collateral, with the exception of the types of collateral specified in subsections 5.3.1 and 5.3.2 of this Rule, other types of collateral specified in paragraph 5.3 of this Rule (the secured part of the loan application without reduction according to clause 5.3)	A1d	max. 50%	0

1.2 Maximum credit risk limit for a non-bank financial institution	A1_2	XXX	XXX
a) ratio of demand for loans from one non-bank financial institution to the bank's first-tier capital (%)	A1_2a	max. 7%	2.94193254 6
b) ratio of the total amount of credit claims of non-bank financial organizations to the bank's first-tier capital (%)	A1_2 b	max. 30%	11.6750712 5
2. Ratio of large bank loans to bank tier 1 capital (%)	A2	max. 8 dəfə	1.63262494 1
3. Ratio (%) of the maximum amount of credit granted to persons owned by the bank and persons acting on its behalf (total) to the total capital of the bank	A3	max. 20%	1.67686099 1
a) if they are legal entities (to one) (%)	A3a	max. 10%	0
b) if these are individuals (to one) (%)	A3b	max. 3%	0.13835044 8
4. Restrictions on the acquisition of shares (interests) of other legal entities	A4	XXX	XXX
a) ratio of participation in the capital of another legal entity to the total capital of the bank (%)	A4a	max. 10%	8.81016637 2
b) ratio of total participation in the capital of other legal entities to the total capital of the bank (%)	A4b	max. 40%	9.33806933 8
5. Instant liquidity ratio (%)	A5	min. 30%	71.8291354 2
6. Tier 1 capital adequacy ratio (%) (minimum)	A6	0.05	19.3427974
	A6.1	0.06	9
7. Total capital adequacy ratio (%) (minimum)	A7	0.1	20.9709048
	A7.1	0.12	4
8. Leverage ratio (%) (minimum)	A8	min. 4%	14.0260927
	A8.1	min. 5%	7
9. Total open foreign exchange position in freely floating currency (%)	A9	max. 20%	-
			4.81280226 8
10. Aggregate open currency position on closed currency (%)	A10	max. 14%	-
			0.00163869 1
11. Minimum total capital requirements (min. AZN)	A11	50000	454020.938
12. The total amount of all credit claims (including restructured consumer loans) for consumer loans issued after July 30, 2022 and for a period of 5 (five) years or more	A12	max 0.1%	0.01251992 9

Responsible person: Pasha Konul

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

kepasha@xalqbank.az