

CORPORATE PROFILE



INTERNATIONAL BANK
OF AZERBAIJAN

▶ IBA Introduction

Products and services



MISSION

As a modern universal financial group, we are committed to serve financial needs of our customers by:

- ▶ Making financial services accessible and affordable;
- ▶ Bringing state-of-the-art experience and innovation;
- ▶ Strengthening our communities by supporting businesses and human capital;
- ▶ Contributing to the development and integration of Azerbaijani economy to the world.

VISION

We are aspired to be a leading universal financial group in the South Caucasus by:

- ▶ Delivering the unmatched service experience to our customers;
- ▶ Being the most desired employer for talented and professional leaders;
- ▶ Achieving the richest returns to our shareholders;
- ▶ Pursuing the highest standards of corporate governance;
- ▶ Building the strongest ecosystem of partnerships for a digital future.

1 COURAGEOUS INTEGRITY
We know what we will never do

2 CUSTOMER COMMITMENT
We are fans of our customers

3 EXECUTION EXCELLENCE
We first do, then talk

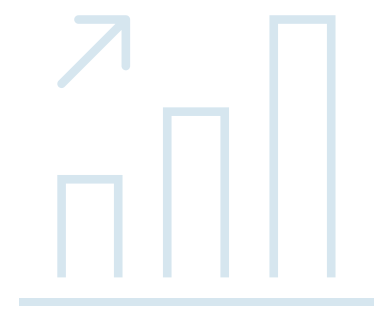
4 CURIOUS LEADERS
We are greater than the sum of us

OUR
VALUES

5 ENTREPRENEURIAL SPIRIT
We do things in a way untested before

6 EFFECTIVE FRUGALITY
We do more for less

7 RESPONSIBLE CITIZENSHIP
We make our world a better place for all



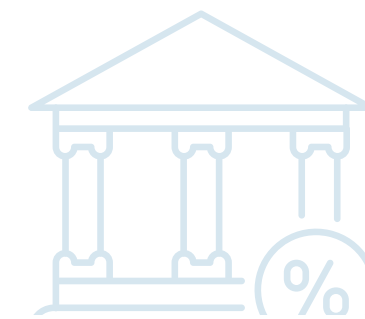
Most capitalized and liquid bank

We support you in hard and good times providing resources for your major investments, contributing to your growth.



Relationship managers as ambassadors

We provide tailored services for your business with the support of our capable product specialists and dedicated relationship managers who is one call away from you.



One stop shop for all your needs

As your financial partner we satisfy all your needs with our comprehensive product & service proposition and wide branch network.



Customer excellence as top priority

We always strive for better services and continuously improve our services with your feedback.

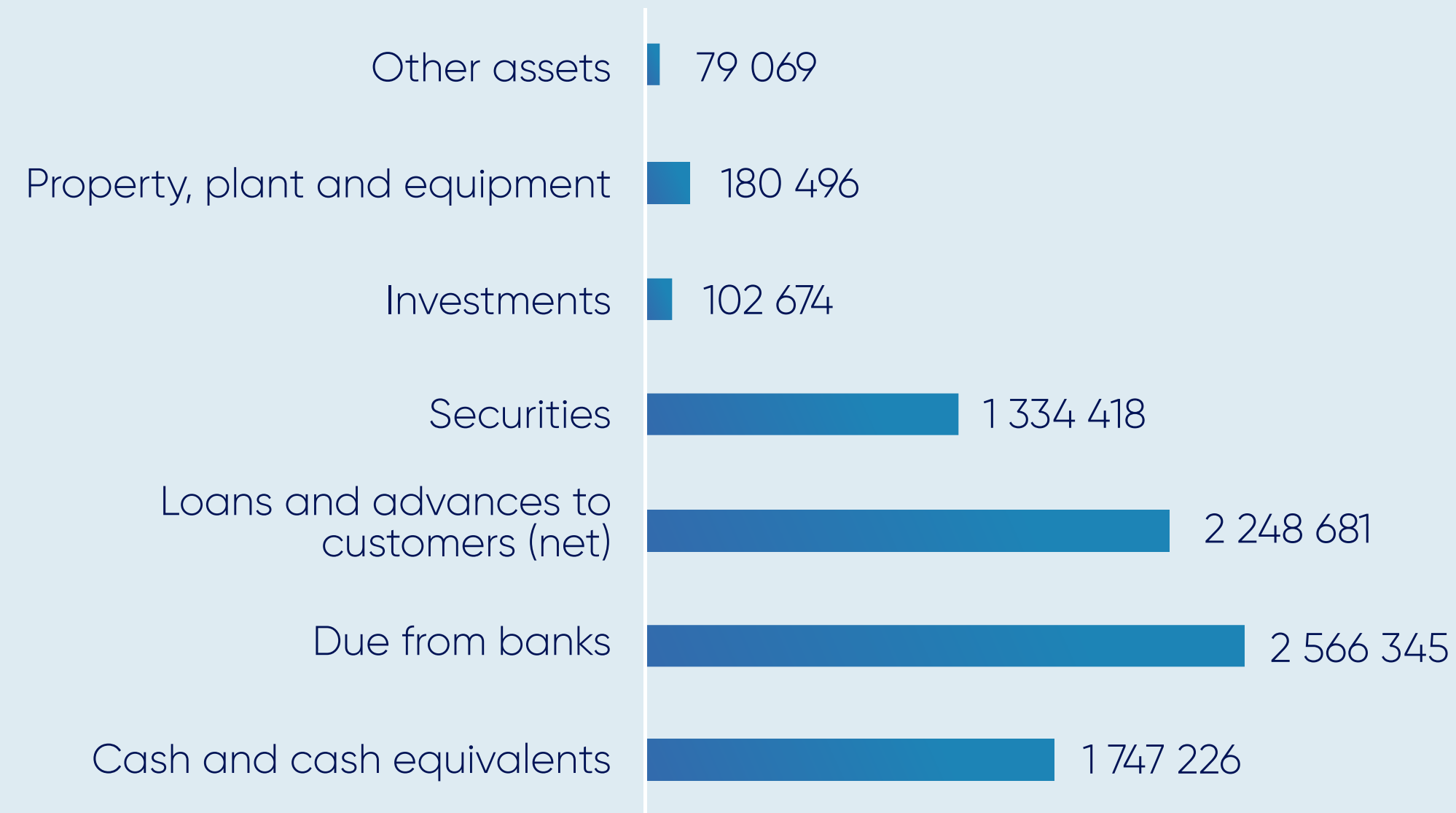
FACTS and FIGURES



RATINGS

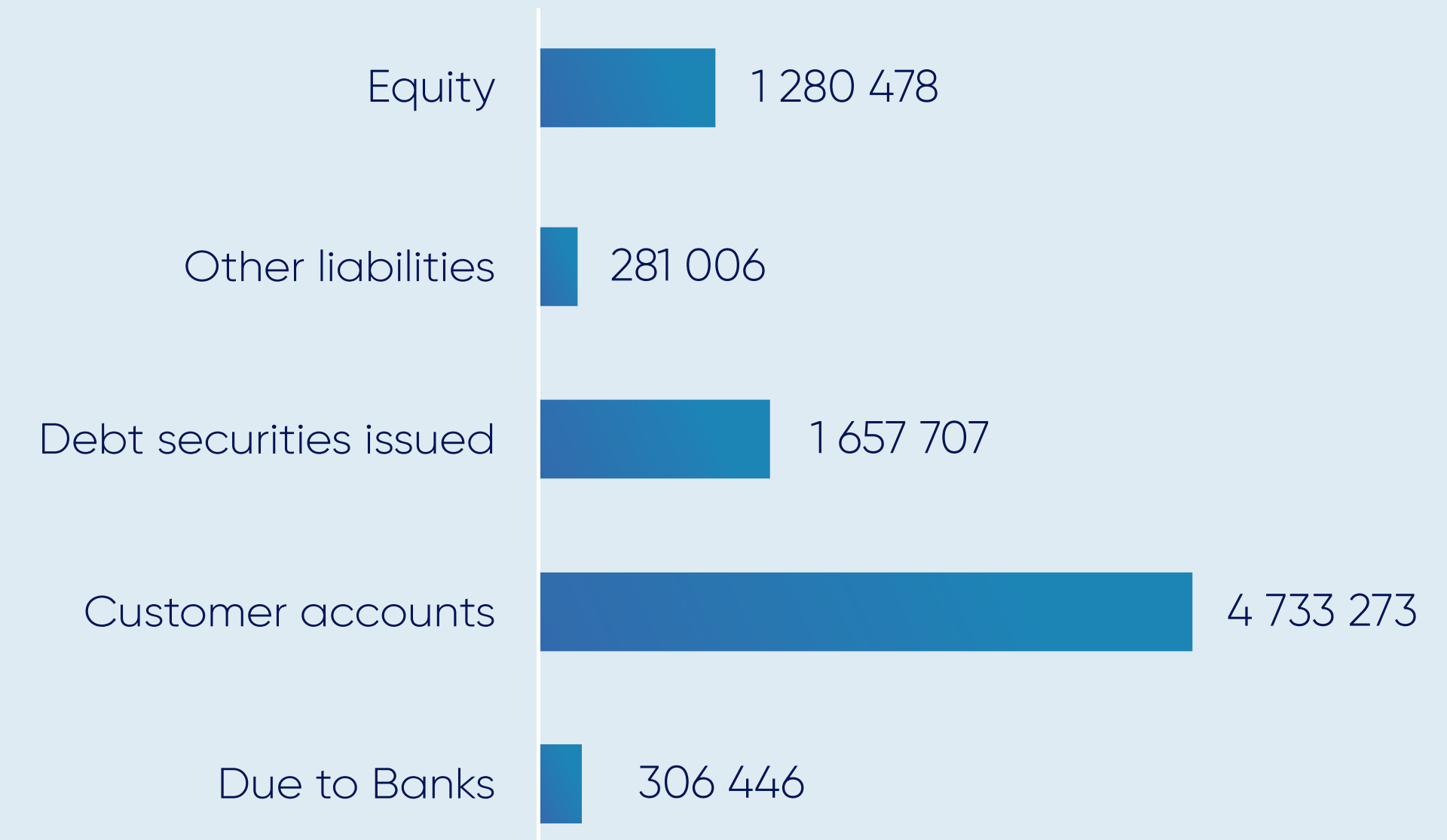
	IBA	Azerbaijan
	Rating	Rating
FitchRatings	Positive B	Negative BB+
STANDARD & POOR'S	-	Stable BB+
MOODY'S	Positive B1	Positive Ba2

ASSETS



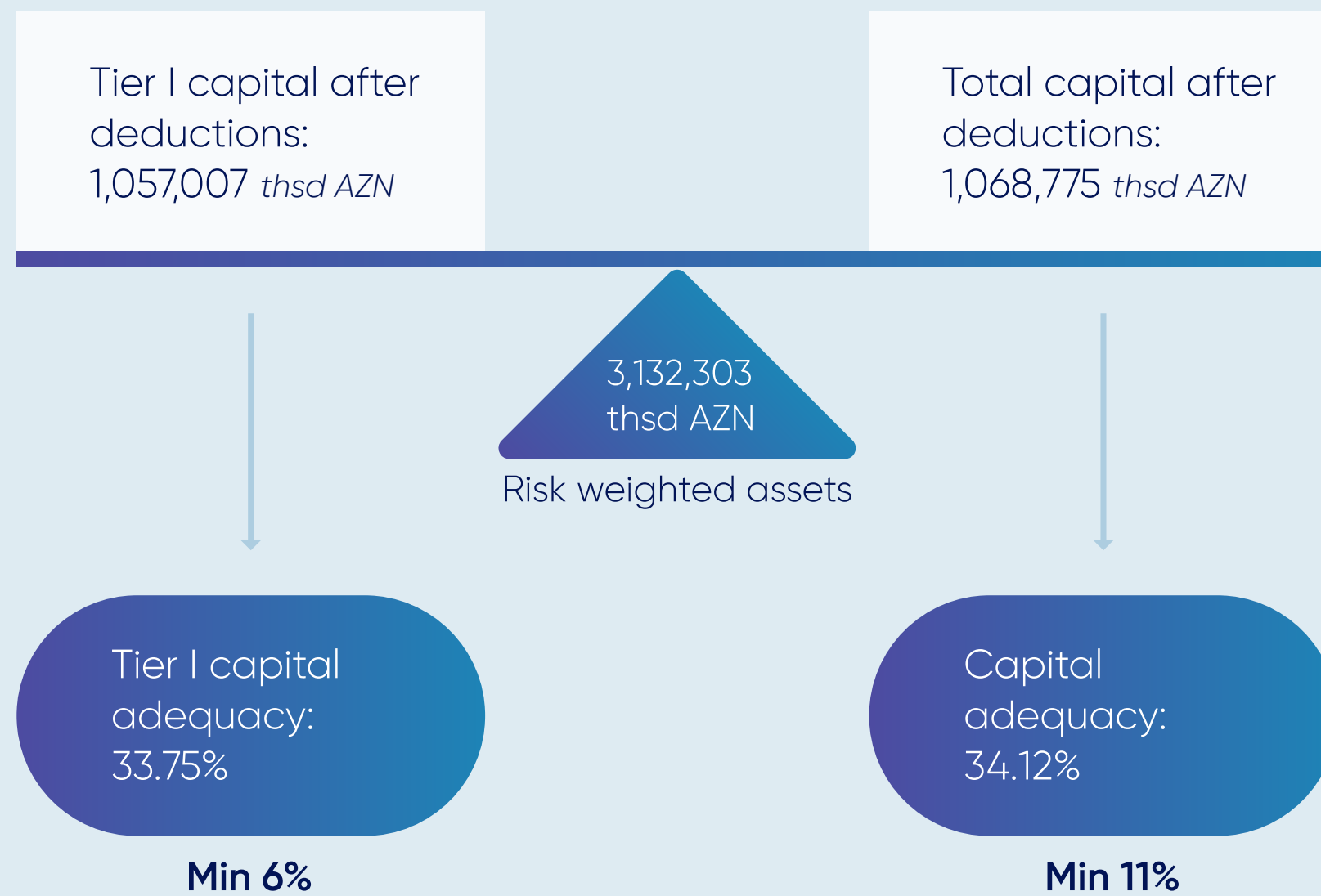
Total: 8,258,909

LIABILITIES & EQUITY



Total: 8,258,909

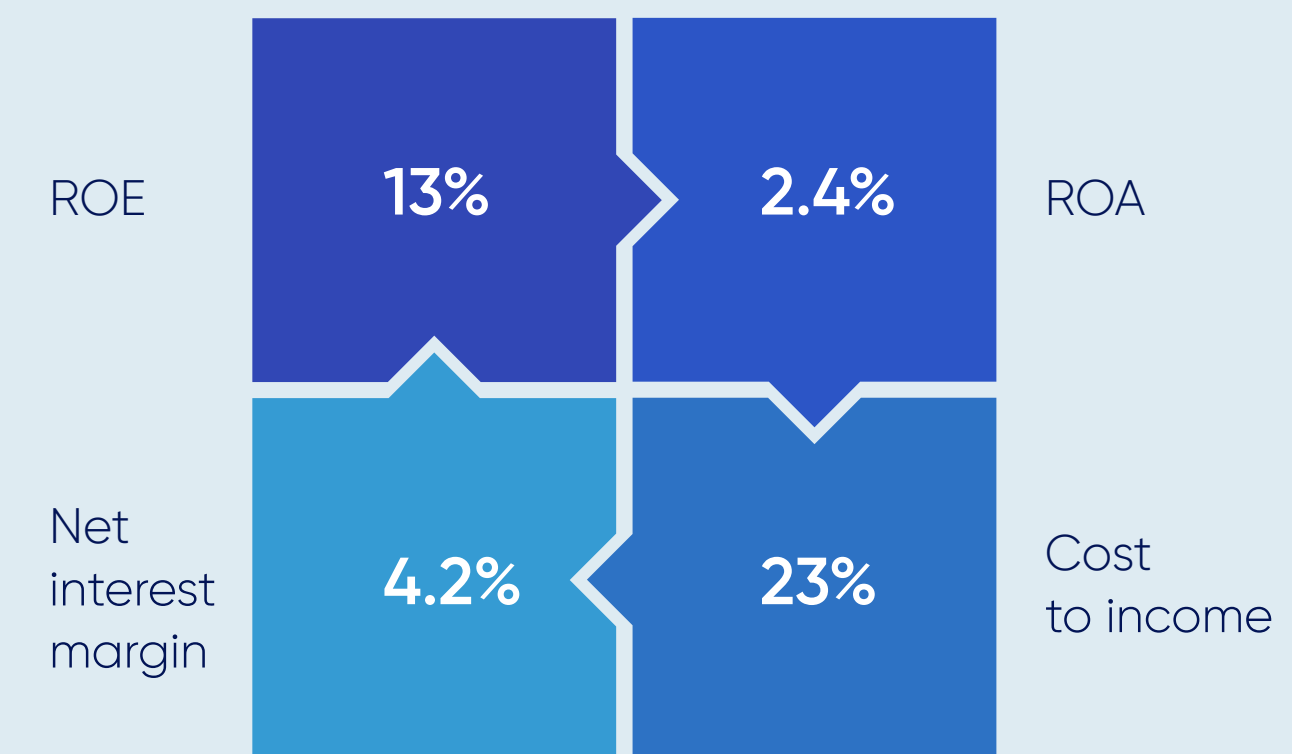
REGULATORY CAPITAL*



* Based on prudential reports as at 31.10.2020

** Based on audited financial statements as at 31.12.2019

RATIOS**





ABBAS IBRAHIMOV

Chairman of the
Management Board



ILHAM HABIBULLAYEV

The First Deputy Chairman of
the Management Board



ELMIR HABIBULLAYEV

Deputy Chairman of the
Management Board



VASIF AHMADOV

Deputy Chairman of the
Management Board



TALEH TAHIRLI

Deputy Chairman of the
Management Board

Chief Transformation Officer



AGSHIN AMIROV

Deputy Chairman of the
Management Board

Chief Risk Officer



NABI ALIYEV

Deputy Chairman of the
Management Board

Chief Financial Officer



MasterCard awarded International Bank of Azerbaijan as the Bank with the largest cashless operations turnover - 2019



"International CSR Excellence Award" for the "Listen to the book" social responsibility project - 2019



Euromoney named the International Bank of Azerbaijan the Best bank of the year in the country - 2019



Global Finance awarded the International Bank of Azerbaijan as "The Best Bank in the Country" - 2019



International Labor Organization awarded The IBA Tech Academy project - 2019

IBA Introduction

- ▶ **Products and services**



OUR OFFERINGS

- ▶ Internet banking
- ▶ Foreign exchange
- ▶ E-commerce

LENDING

- ▶ Loans to large corporates
- ▶ Overdraft
- ▶ Supply chain finance and factoring
- ▶ Trade / Export Finance

CORPORATE BANKING

- ▶ Bond underwriting
- ▶ Syndicated loans
- ▶ Corporate FX

TRANSACTION BANKING & CASH MANAGEMENT

- ▶ MT 940 (account statements in SWIFT format)
- ▶ MT 101 (Request for transfer in SWIFT format.)

HOW IBA DIFFERS

- ▶ Affordable domestic payments
- ▶ Quick internal payments (10.000+ corporates hold account with IBA)
- ▶ "HesABBdar" loyalty club
- ▶ Distant Account Opening
- ▶ IBA Link / e-commerce services

- ▶ High lending limits and cash loans with preferential rates
- ▶ Customer access to quick loans

- ▶ Specialized FX rates
- ▶ 13 foreign currency exchange operations
- ▶ Correspondent accounts in USA, UK, Germany, Japan, Austria, Sweden, Switzerland and other large countries of the world



Distant account opening



Differentiated products for the client staff: special loan and mortgage programs / loyalty programs



Comission free account openings



For management team: special discount and loyalty program – “HesABBdar”



Domestic payments (AZIPS & XOHKS) – 10.000+ corporates hold an account with IBA. Corporates can easily interchange with partners. No cut off time, payments are executed faster



Remote Services: IB service has a wide functionality. Corporates can perform all transactions / Open to integration



For individuals: business cards to cover business trips



International payments



For corporates: corporate cards to cover and control the needs of company



Salary project: the largest ATM network/ Premium salary card for the management/ new IBA Mobile application

Internet Banking

- ▶ Generate account statements
- ▶ View account balances online
- ▶ Transfer money between accounts
- ▶ Currency exchange
- ▶ Transfer money abroad (via SWIFT)
- ▶ Pay VAT
- ▶ View deposits and loans
- ▶ Bulk payments to multiple accounts

Payment gateway

- ▶ Website integration
- ▶ Billing integration
- ▶ Card storage for regular payments

IBA link

- ▶ Quick connection
- ▶ Generate unique payment links
- ▶ Online reports
- ▶ Refunding a transaction
- ▶ Bonus collection from payments
- ▶ Working 24/7
- ▶ No need for specific integration processes
- ▶ No service fees are required

WE ACCEPT

VISA

DISCOVER

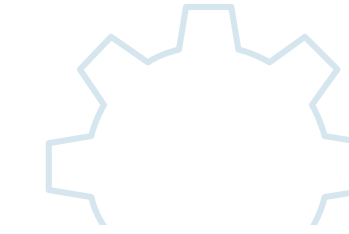




Our Products



Product definition



Details

Capital Raising / Underwriting

Equity and Bond underwriting helps Company to raise capital without collateral by attracting funds from investors in order to meet their financial needs

Underwriting service can be provided with obligation to place all issued securities, publicly or as private placement.

Advisory

Market evaluation, research preparation regarding the client needs

Researches are prepared by our experienced teams in order to help the customer to make financial decision on local and international markets.

Repo / Reverse Repo

Repo and reserve repo is a form of short-term fund borrowing/lending by selling/buying securities with an obligation to buy/sell them back at predetermined date

We help our clients to borrow short-term funds with lowest interest rates against their securities or lend their excess liquidity with the lowest possible risk.

Brokerage

An opportunity to invest and trade on local and international investment products, such as: Stocks, Bonds, ETFs, SWAPs, Forwards, and Options

We provide our customers an access to Baku Stock Exchange and worldwide stock exchanges and opportunity to trade with different kind of securities and derivatives.

Trade Finance & Documentary Operations

Letter of Credit (L/C) (import/export)

Bank Guarantees (import/export)

Confirmation of L/C

Confirmation of Bank Guarantees

L/C with post-financing

Project Financing

L/C with discount deferred payment

ECA covered financing

Standby Letter of Credit

Export Financing

Documentary collection (import/export)

THANK YOU FOR YOUR ATTENTION



INTERNATIONAL BANK
OF AZERBAIJAN