

CORPORATE PROFILE





Introduction

Products and services





MISSION

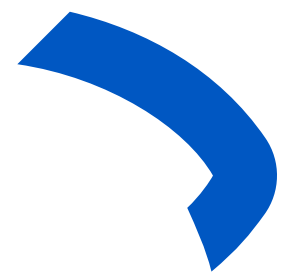
As a modern and universal financial group, we are committed to serve financial needs of our customers by:

- ▶ 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's economy into the world.

VISION

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

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



CORPORATE VALUES



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

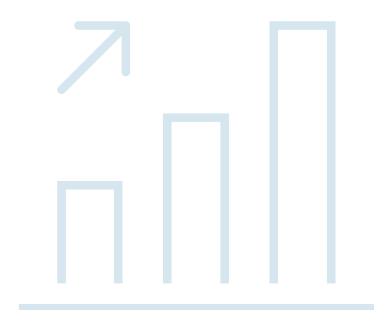
5 **ENTREPRENEURIAL SPIRIT**
We do things in a way untested before

6 **EFFECTIVE FRUGALITY**
We do more for less

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



ABB: YOUR RESOURCEFUL, RELIABLE FINANCIAL PARTNER



Most capitalized and liquid bank

We support you both in hard and good times by providing resources for your major investments and 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 which are 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 them with your feedback.



ABB AT A GLANCE



Established
in **1992**



78 Service Centers –
27 in Baku and
49 in Regions



Leading Corporate
Bank Serving
10,000 +
Corporate Clients



Leading Retail
Bank Serving
2.2 M Retail Clients



International Presence /
Subsidiary Bank in Russia



Multinational Team
of **2800+** Professionals



Corporate Loans 2019 FYE
–1.3 bn AZN, with Market
Share of **14%** (**1st** in the Market)



Net Profit 2019 –
302 m AZN
(**1st** in the Market)



RATINGS

FitchRatings

**STANDARD
& POOR'S**

MOODY'S

ABB

Rating

Stable

BB-

-

Stable

Ba3

Azerbaijan

Rating

Positive

BB+

Stable

BB+

Stable

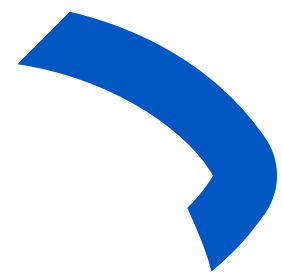
Ba1



OWNERSHIP IN SUBSIDIARIES AND ASSOCIATE COMPANIES

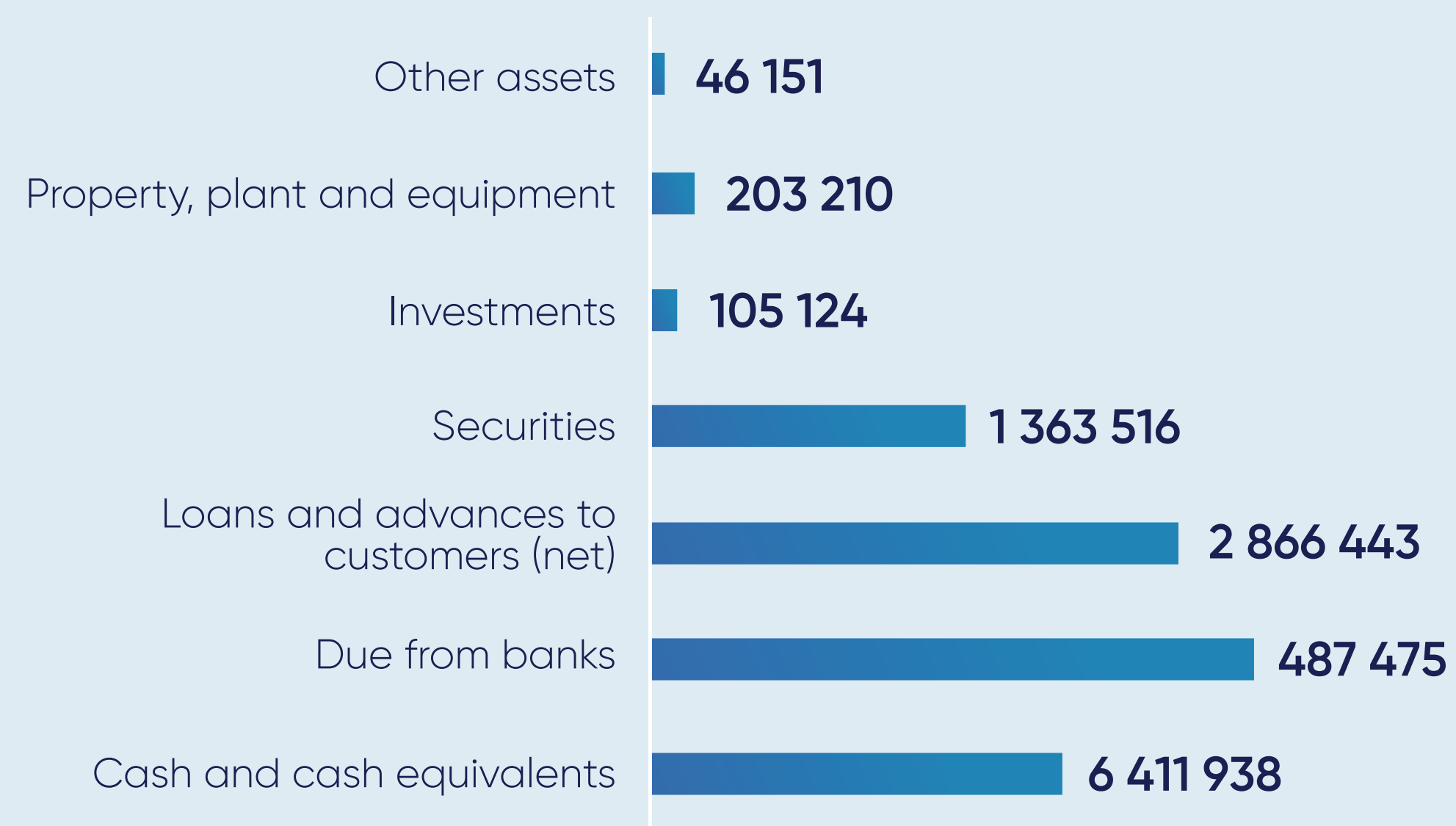


Name	Country of operation	Ownership, %	Business type
Subsidiaries:			
"ABB-Moscow" LLC	Russian Federation	100%	Banking
"Azericard" LLC	Republic of Azerbaijan	100%	The plastic cards processing centre
"IBA GEO" –SC	Republic of Georgia	100%	Other
"International Leasing Company" LLC	Republic of Azerbaijan	100%	Leasing
"ABB-Invest Investment Company" CJSC	Republic of Azerbaijan	100%	Investment
Associates:			
Baku Inter-Bank Currency Exchange" CJSC	Republic of Azerbaijan	20%	Currency exchange
Azerbaijan Credit Berou LLC	Republic of Azerbaijan	12.50%	Financial services
Baku Stock Exchang	Republic of Azerbaijan	4.76%	Securities



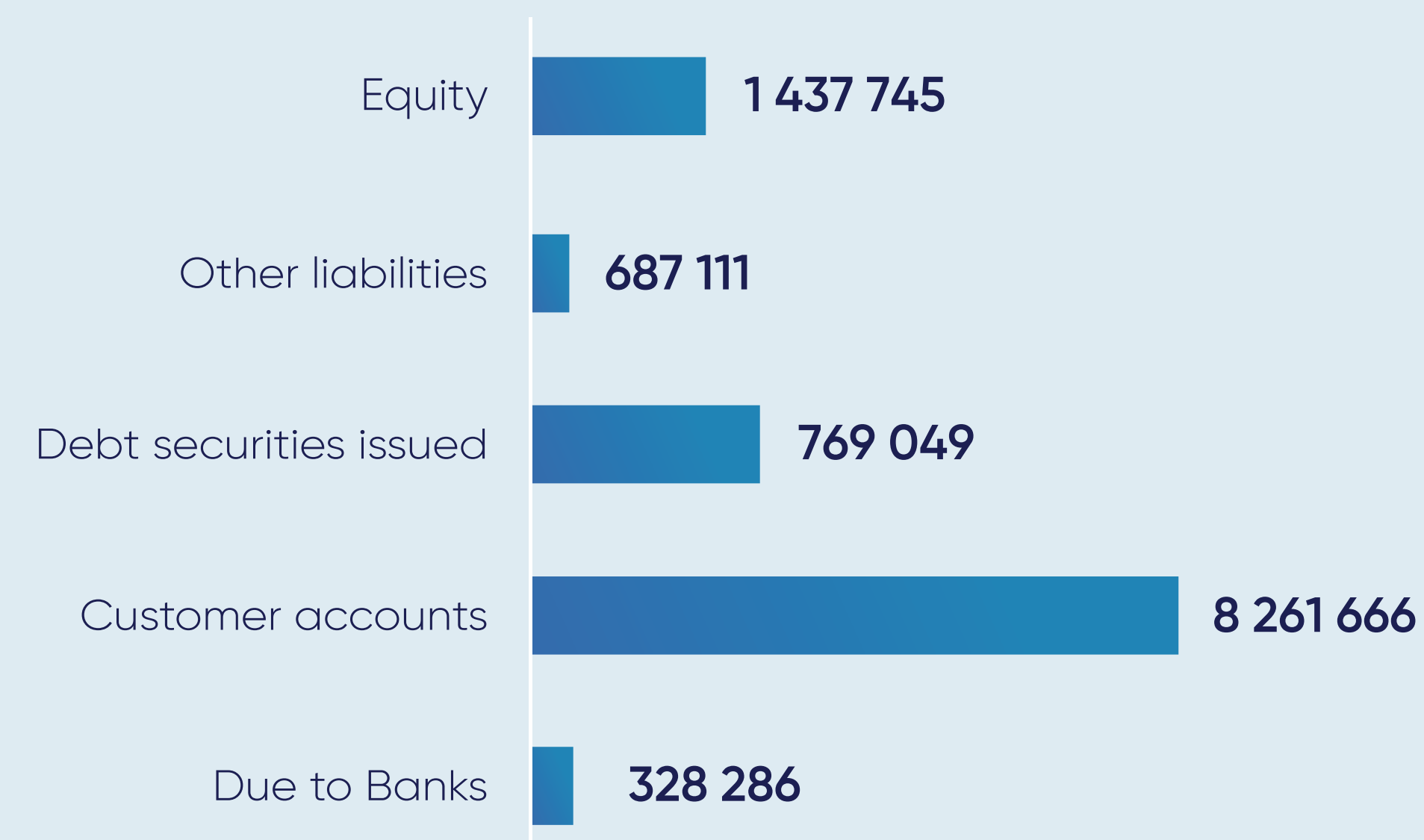
FINANCIAL OVERVIEW: BALANCE SHEET (IN THSD AZN)

ASSETS

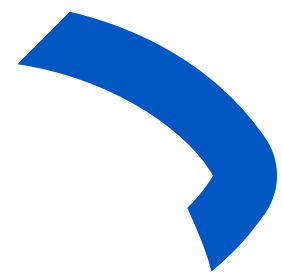


Total: 11 483 587

LIABILITIES & EQUITY

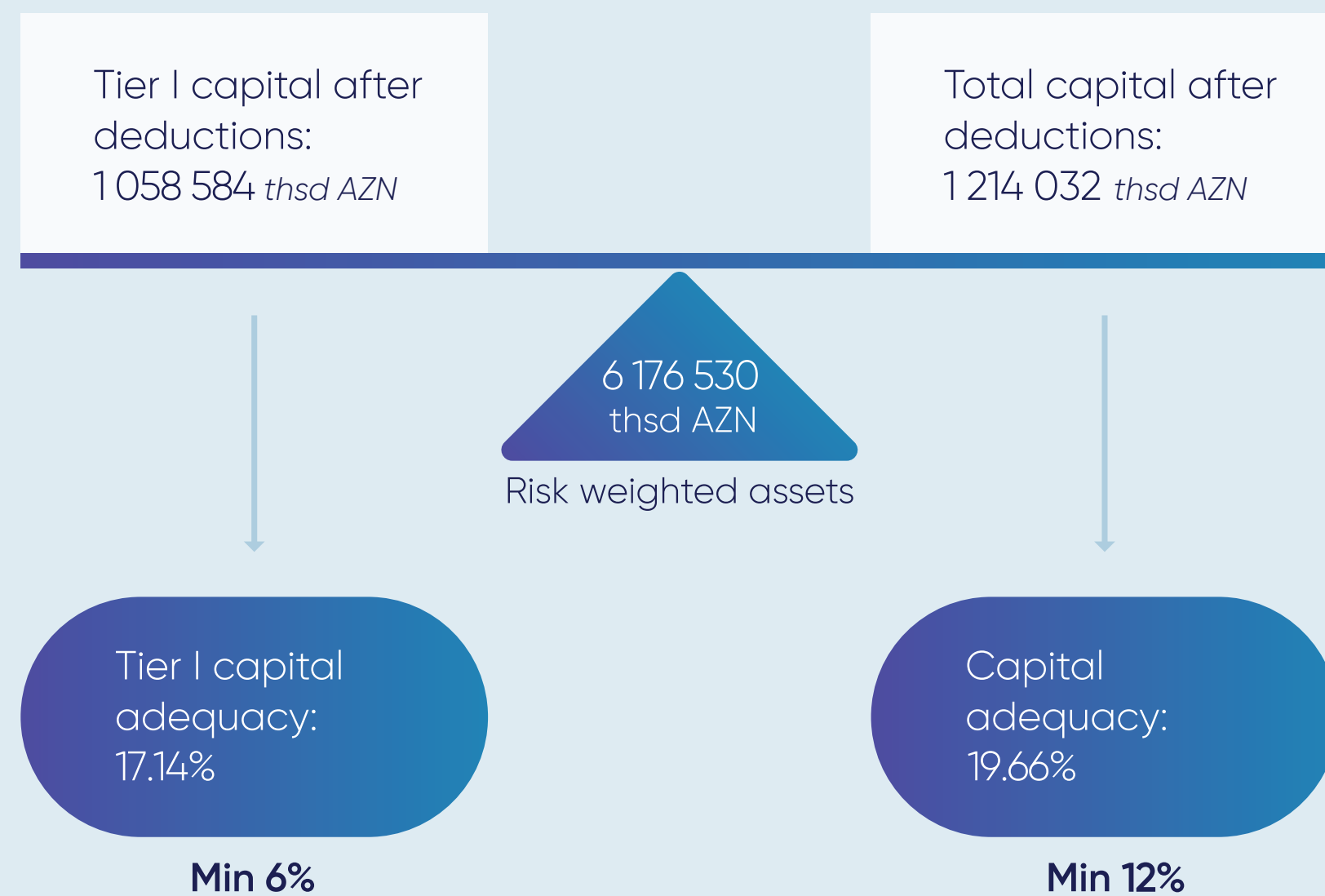


Total: 11 483 857



FINANCIAL OVERVIEW: REGULATORY RESULTS & RATIOS

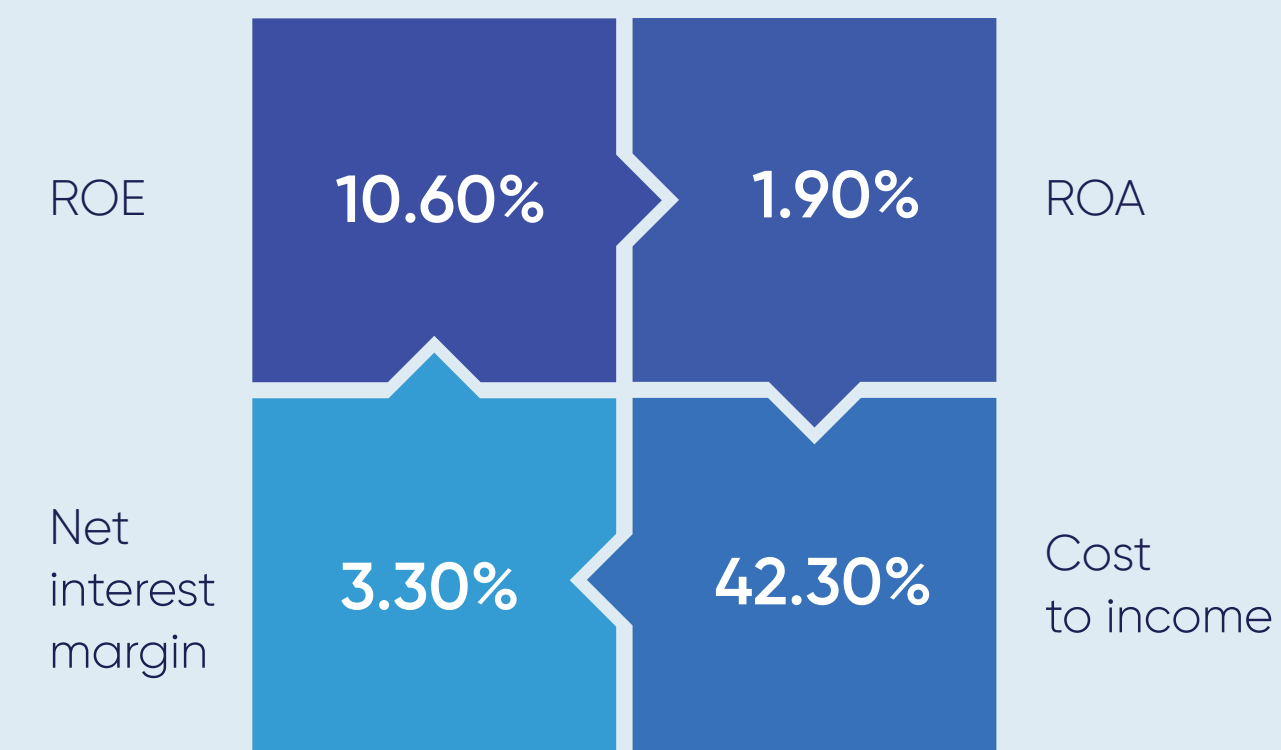
REGULATORY CAPITAL*



* Based on prudential reports as at 31.12.2021

** Based on audited financial statements as at 31.12.2020

RATIOS**





MANAGEMENT BOARD



Abbas Ibrahimov

Chairman of the Management Board



Ilham Habibullaev

First Deputy Chairman of the
Management Board



Agshin Amirov

Deputy Chairman of the
Management Board, Chief Risk Officer



Elmir Habibullayev

Deputy Chairman of the
Management Board



Nabi Aliyev

Deputy Chairman of the Management
Board, Chief Financial Officer



Taleh Tahirli

Deputy Chairman of the Management
Board, Chief Transformation Officer



Vasif Ahmadov

Deputy Chairman of the
Management Board



MANAGING DIRECTORS



Aynur Suleymanli

Managing Director



Fuad Islamov

Managing Director



Nargizkhanim Bilandarli

Managing Director



Nihat Shenyuva

Chief Information Officer



OUR AWARDS



Bank ABB as a Bank with the largest cashless operations turnover award by MasterCard – 2019



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



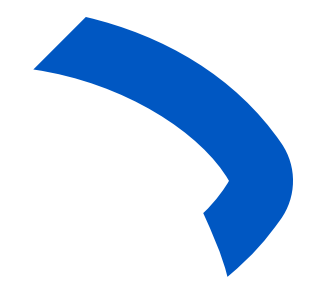
The Best bank of the year in the country award by Euromoney – 2019



The Best Bank in the country award by Global Finance – 2019

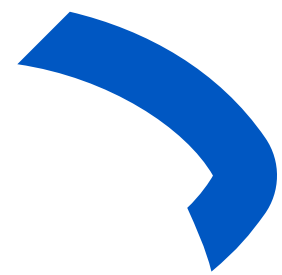


International Labor Organization award to ABB's Tech academy project – 2019



Products and services





WE ARE A FULL-SERVICE FINANCIAL INSTITUTION



SERVICES

- ▶ 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 ABB DIFFERS

- ▶ Affordable domestic payments
- ▶ Quick internal payments (10.000+ corporates hold account with Bank ABB)
- ▶ "HesABBdar" loyalty club
- ▶ Distant Account Opening
- ▶ ABB 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



OUR SERVICES



Distant account opening



Commission free account openings



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



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



For management team: special discount and loyalty program – "HesABBdar"



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



For individuals: business cards to cover business trips



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



International payments



Salary project: the largest ATM network/ Premium salary card for the management/ new ABB mobile application



ONLINE SERVICES



Internet Banking

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

Payment gateway

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

ABB 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



mastercard

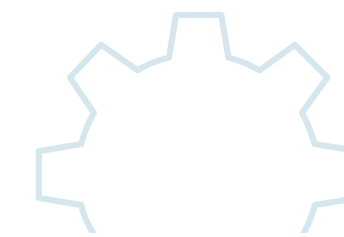


maestro





INVESTMENT BANKING PRODUCTS AND SERVICES (ABB INVEST)



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 reverse repo is a form of a 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

