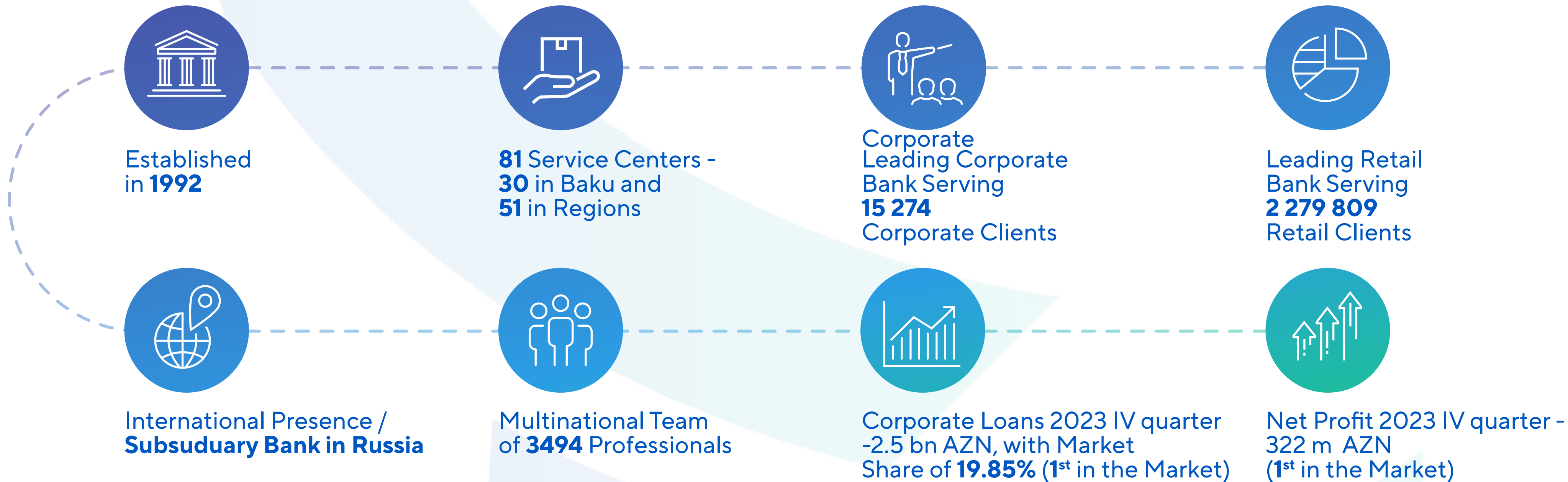


CORPORATE PROFILE





ABB AT A GLANCE



RATINGS

	ABB		AZERBAIJAN	
	Rating		Rating	
FitchRatings	Positive	BB-	Stable	BB+
STANDARD & POOR'S		-	Stable	BB+
MOODY'S	Stable	Ba3	Positive	Ba2



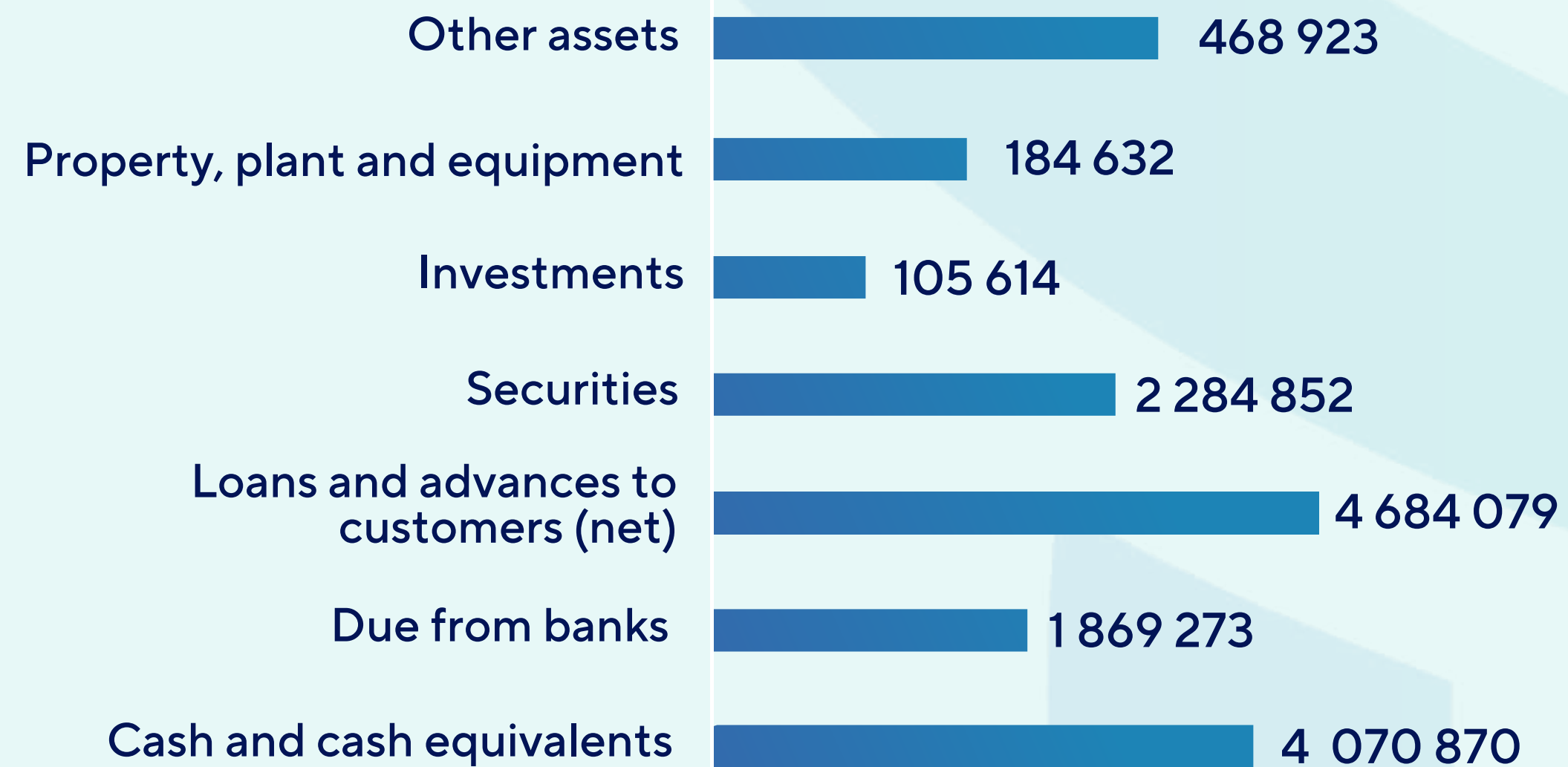
OWNERSHIP IN SUBSIDIARIES AND ASSOCIATE COMPANIES



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
"International Leasing Company" LLC	Republic of Azerbaijan	100%	Leasing
"ABB-Invest Investment Company" CJSC	Republic of Azerbaijan	100%	Investment
"IBA-Georgia" SC	Republic of Azerbaijan	100%	Finance
Associates:			
Azerbaijan Credit Berou LLC	Republic of Azerbaijan	12.50%	Financial services
Baku Stock Exchang	Republic of Azerbaijan	4.76%	Securities

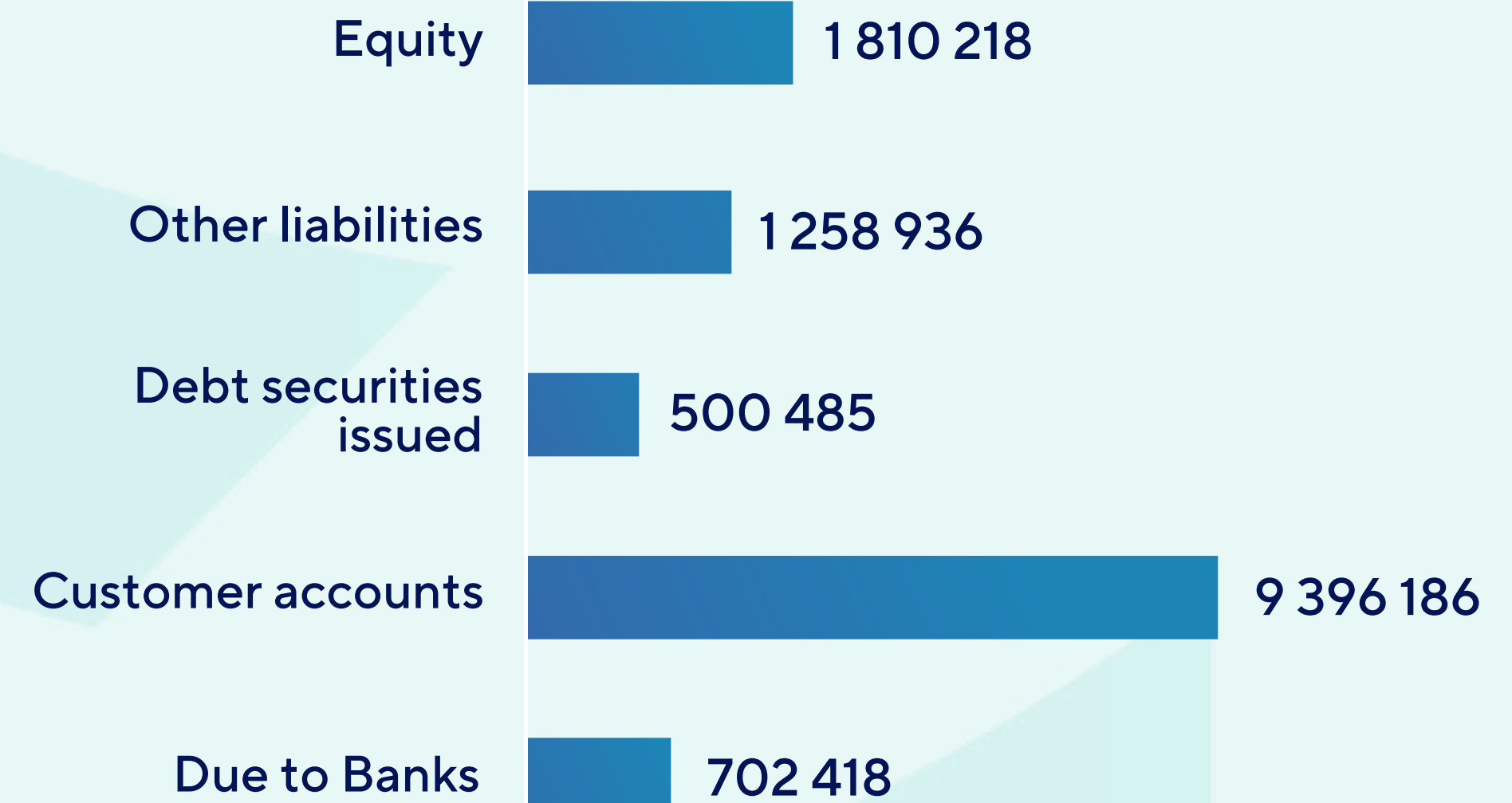
FINANCIAL OVERVIEW: BALANCE SHEET (IN THSD AZN)

ASSETS



Total: 13 668 241.87

LIABILITIES & EQUITY

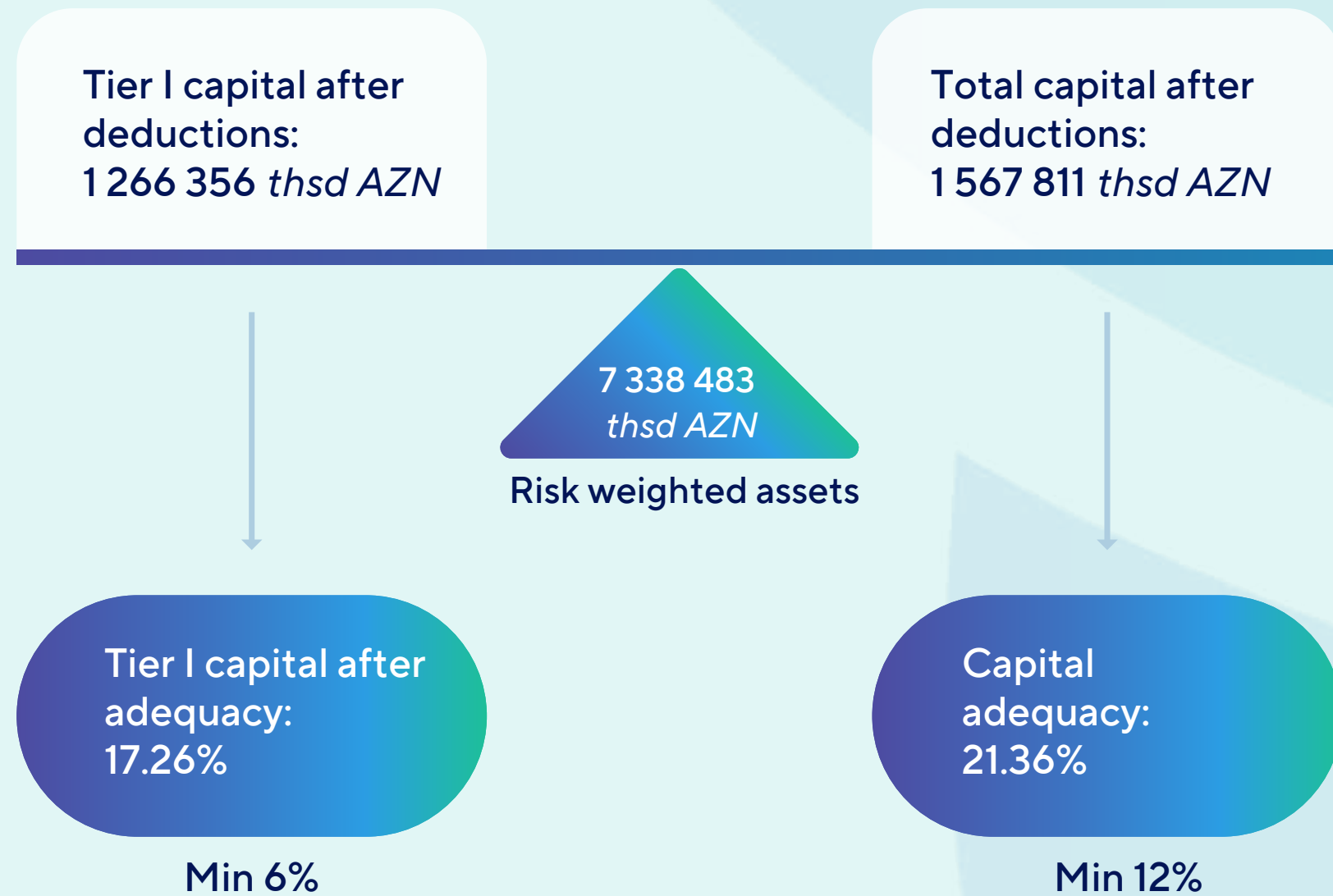


Total: 13 668 241.87

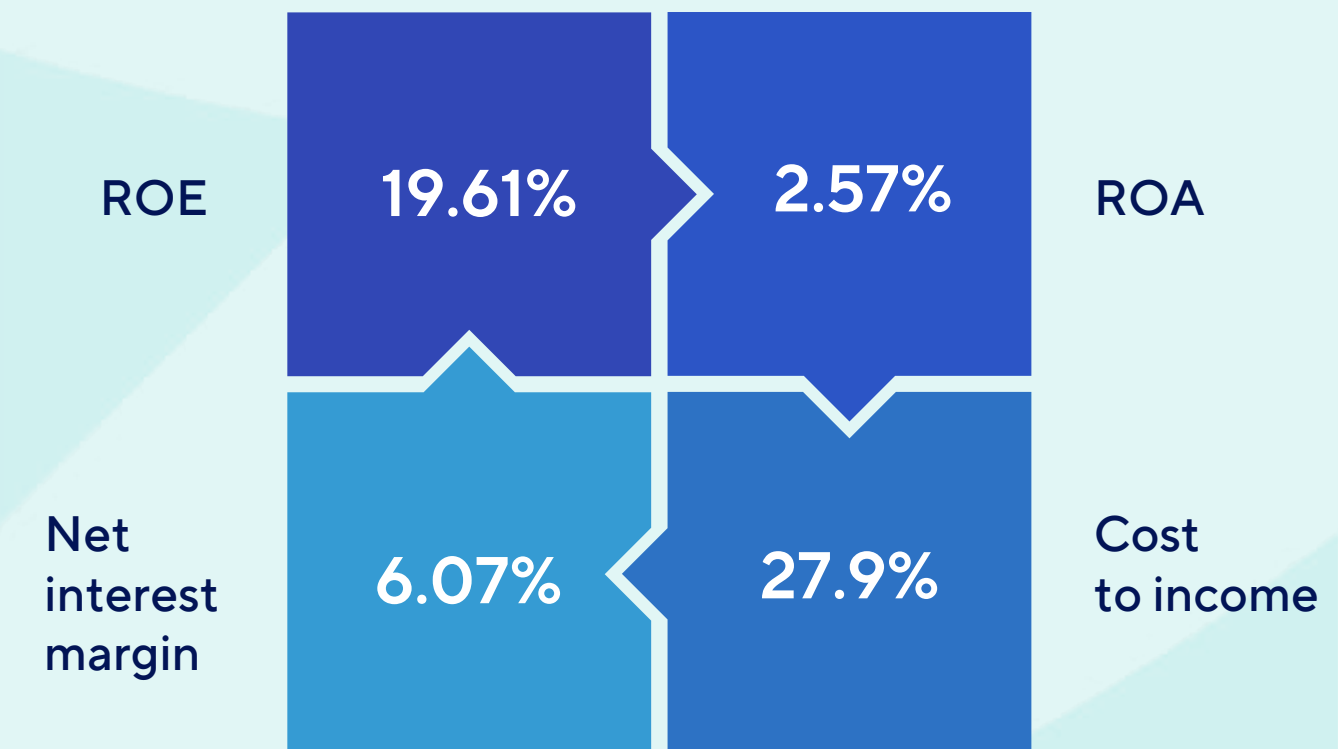


FINANCIAL OVERVIEW: REGULATORY RESULTS & RATIOS

REGULATORY CAPITAL



RATIOS**



*Based on prudential reports as at 31.12.23

**Based on audited financial statements as at 31.12.23

**THANK YOU FOR
YOUR ATTENTION**

