

CORPORATE PROFILE



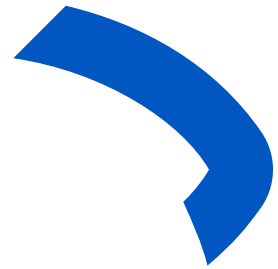


ABB AT A GLANCE



RATINGS

	ABB	AZERBAIJAN	
	Rating	Rating	
FitchRatings STANDARD & POOR'S MOODY'S	Positive	BB	Stable BBB-
		-	Stable BB+
	Positive	Ba2	Positive Ba1



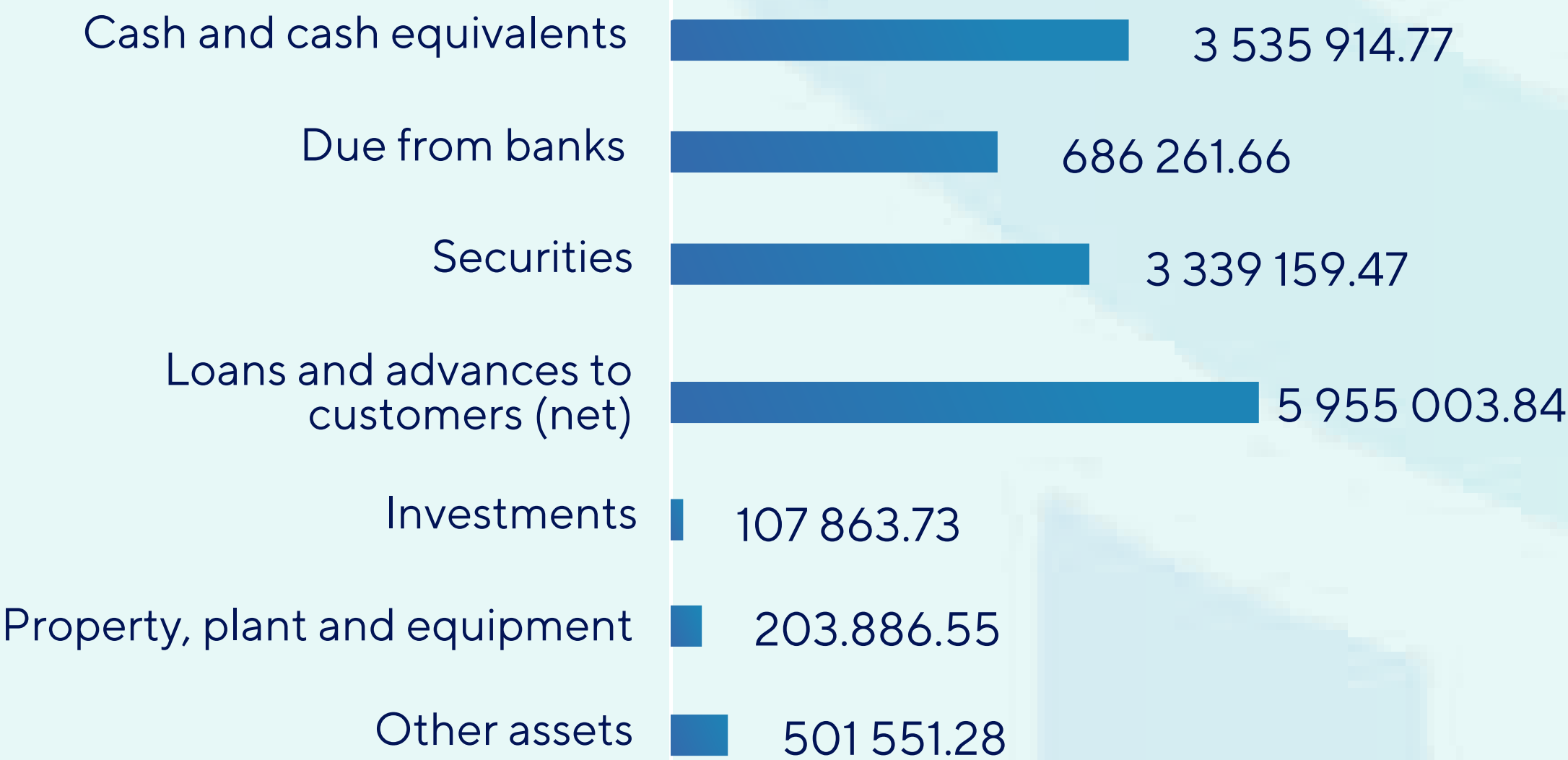
OWNERSHIP IN SUBSUDUARIES AND ASSOCIATE COMPANIES

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
"ABB Innovation" CJSC	Republic of Azerbaijan	100%	Information, Technology
Associates:			
Azerbaijan Credit Bureau LLC	Republic of Azerbaijan	12.50%	Financial services
Baku Stock Exchange	Republic of Azerbaijan	4.76%	Securities



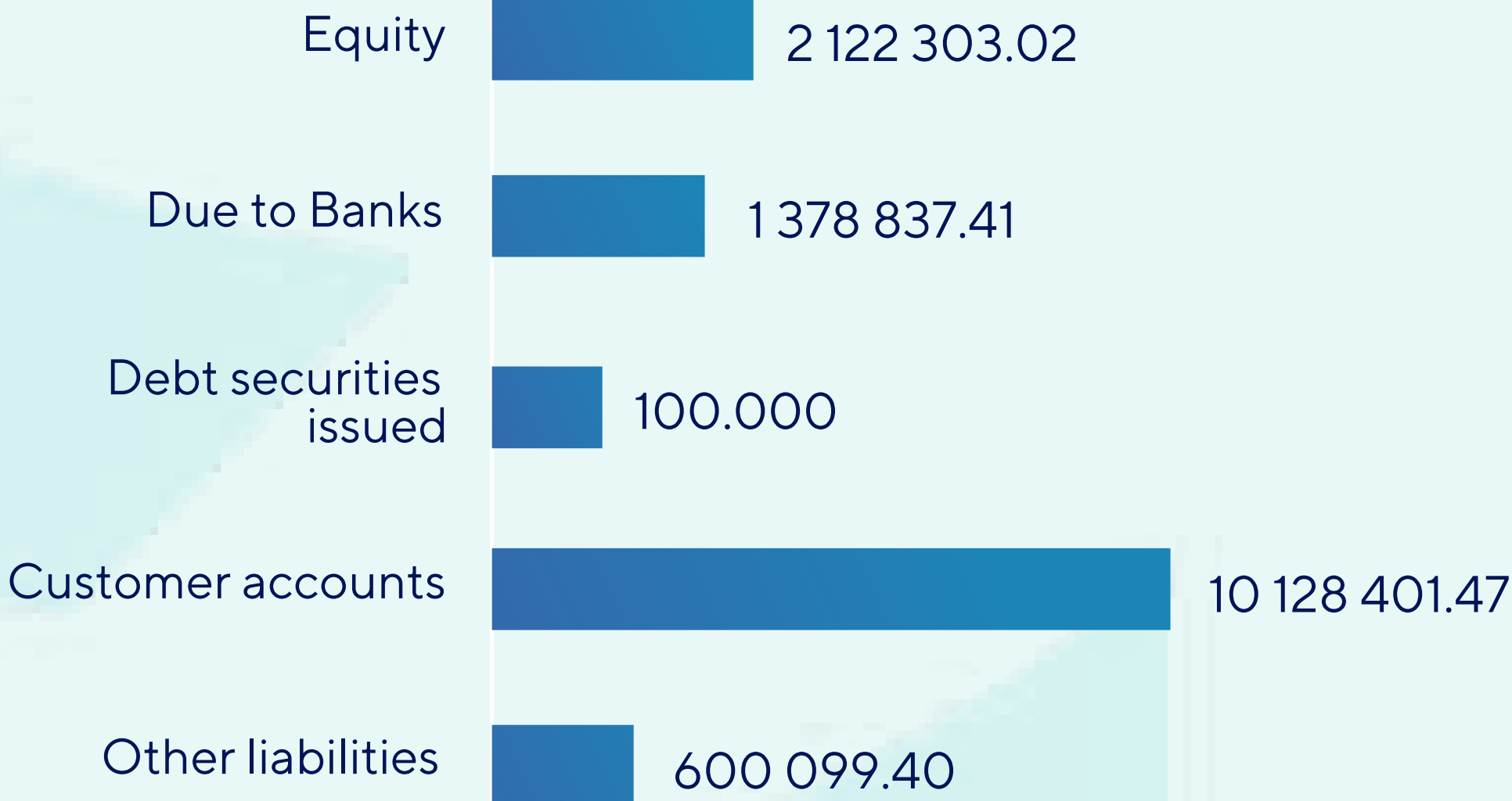
FINANCIAL OVERVIEW: BALANCE SHEET (IN THSD AZN)

ASSETS



Total: 14 329 641.30

LIABILITIES & EQUITY



Total: 14 329 641.30



FINANCIAL OVERVIEW: REGULATORY RESULTS & RATIOS

REGULATORY CAPITAL*

Tier I capital after deductions:
1755 190.13 *thsd AZN*

Total capital after deductions:
1 817 982.68 *thsd AZN*

9 416 720.66
thsd AZN
Risk weighted assets

Tier I capital after adequacy:
18.64%

Min 6%

Capital adequacy:
19.31%

Min 12%

RATIOS**

ROE

12.13%

ROA

1.73%

Net interest margin

6.75%

Cost to income

36.54%

*Based on prudential reports as at 31.03.2024

**Based on audited financial statements as at 30.06.2024

THANK YOU FOR YOUR ATTENTION

