

CORPORATE PROFILE





ABB AT A GLANCE



RATINGS

FitchRatings

STANDARD
& POOR'S

MOODY'S

ABB

Rating

Positive

BB

-

Stable

Ba1

AZERBAIJAN

Rating

Stable

BBB-

Stable

BB+

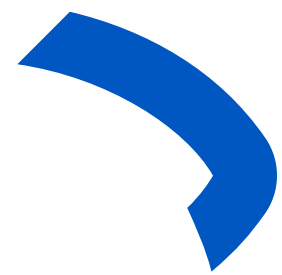
Positive

Baa3



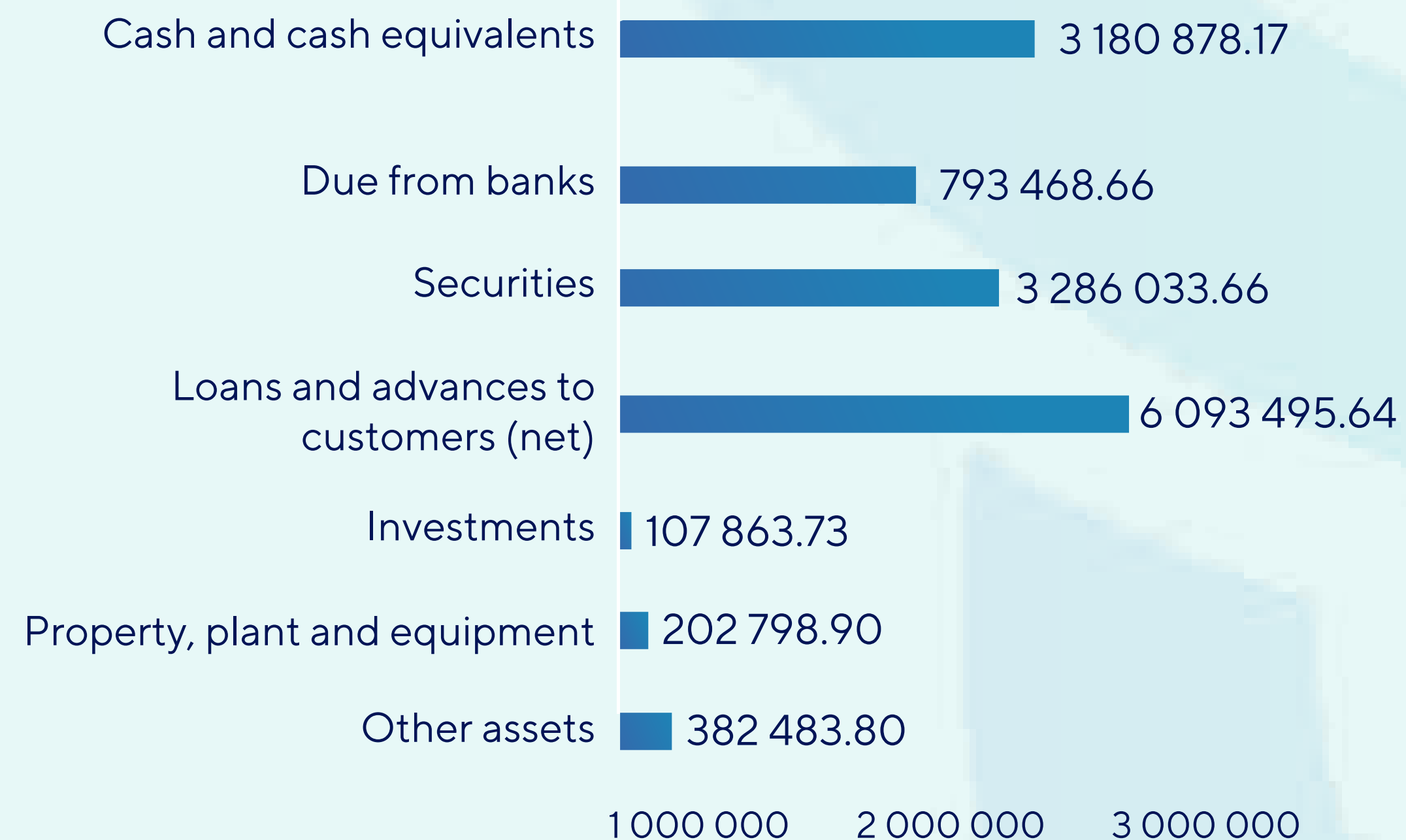
OWNERSHIP IN SUBSIDIARIES AND ASSOCIATE COMPANIES

Name	Country of operation	Ownership, %	Business type
Subsidiaries:			
"ABB-Moscow" LLC	Russian Federation	100%	Banking
"Azercard" LLC	Republic of Azerbaijan	100%	The plastic cards processing centre
"ABB Innovation" CJSC	Republic of Azerbaijan	100%	Information, Technology
"International Leasing Company" LLC	Republic of Azerbaijan	100%	Leasing
"ABB-Invest Investment Company" CJSC	Republic of Azerbaijan	100%	Investment
"ABB-Georgia" LLC	Republic of Azerbaijan	100%	Banking
Associates:			
Azerbaijan Credit Bureau LLC	Republic of Azerbaijan	12.50%	Financial services
Baku Stock Exchange	Republic of Azerbaijan	4.76%	Securities



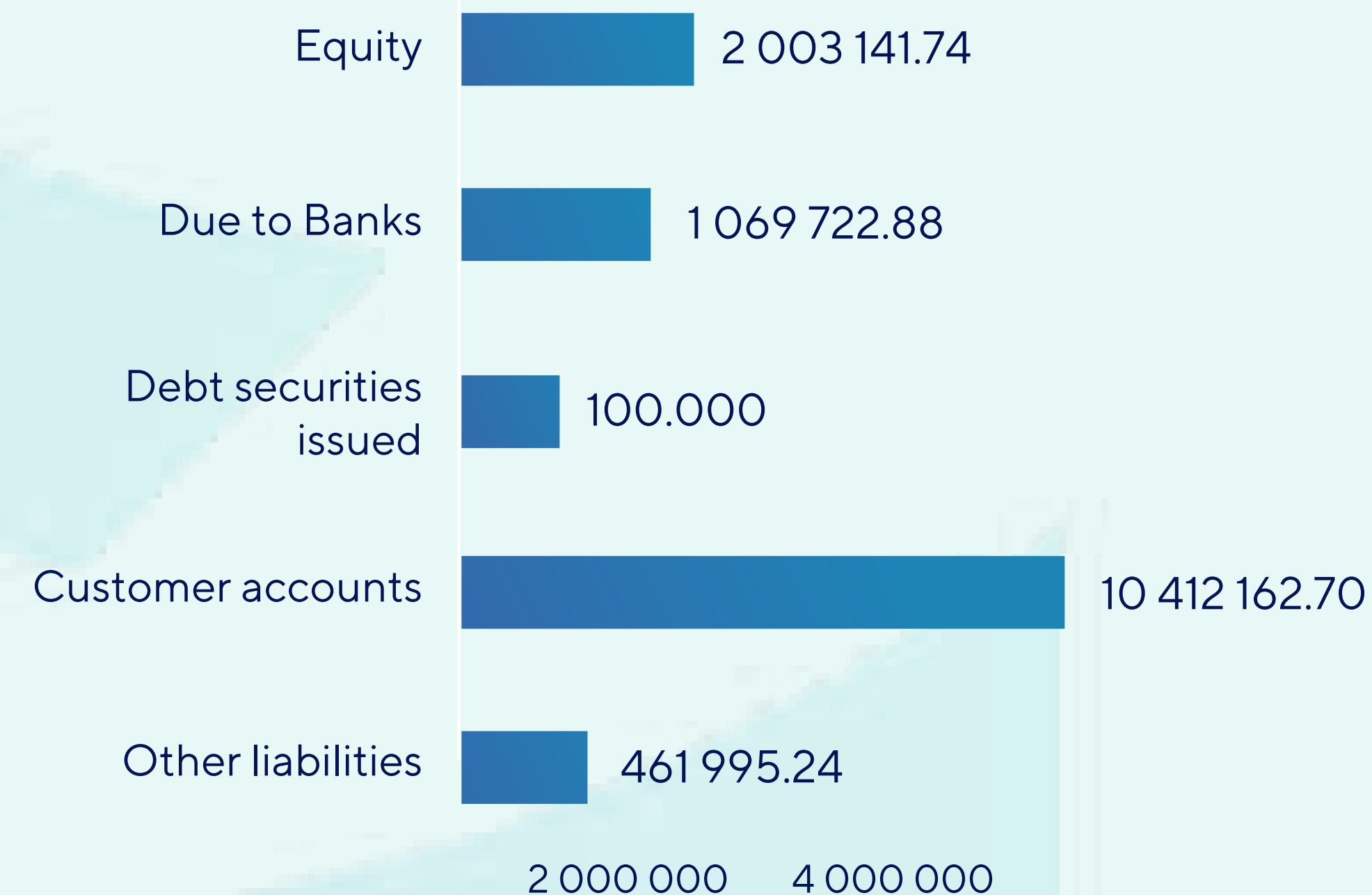
FINANCIAL OVERVIEW: BALANCE SHEET (IN THSD AZN)

ASSETS



Total: 14 047 022.56

LIABILITIES & EQUIT



Total: 14 047 022.56



FINANCIAL OVERVIEW: REGULATORY RESULTS & RATIOS

REGULATORY CAPITAL*

Tier I capital after deductions:
1 556 405.04 *thsd AZN*

Total capital after deductions:
1 706 841.4 *thsd AZN*

9 167 418.64
thsd AZN
Risk weighted assets

Tier I capital after adequacy:
17.38%

Min 6.5%

Capital adequacy:
19.33%

Min 12.5%

RATIOS**

ROE

16.55%

ROA

2.31%

Net interest margin

6.46%

Cost to income

43%

*Based on prudential reports as at 30.06.2025

**Based on audited financial statements as at 30.06.2025

THANK YOU FOR
YOUR ATTENTION

