



CORPORATE PROFILE

ABB AT A GLANCE



RATINGS

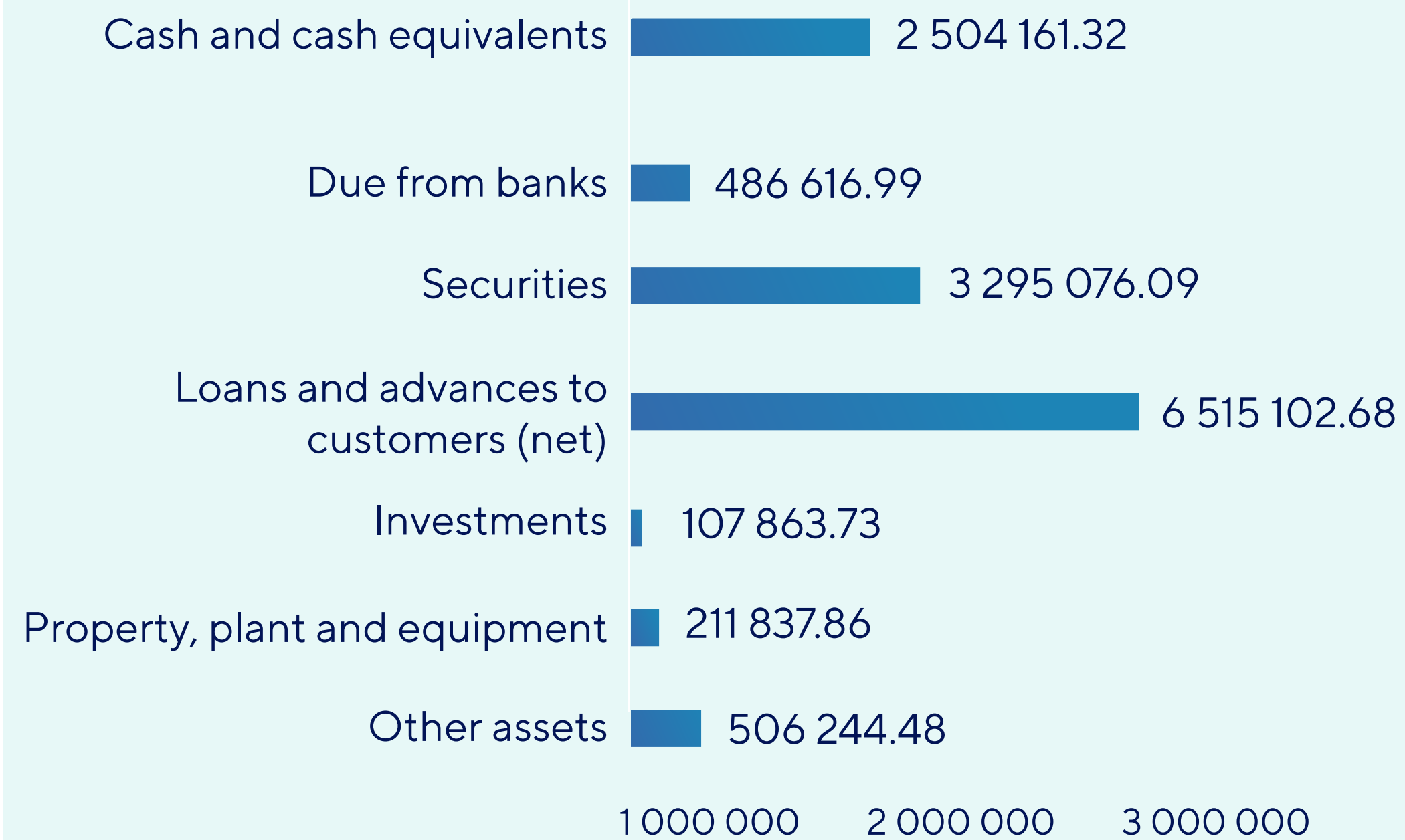
	ABB	AZERBAIJAN
	Rating	Rating
FitchRatings STANDARD & POOR'S MOODY'S	Positive BB	Stable BBB-
	-	Stable BB+
	Stable Ba1	Positive Baa3

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
"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

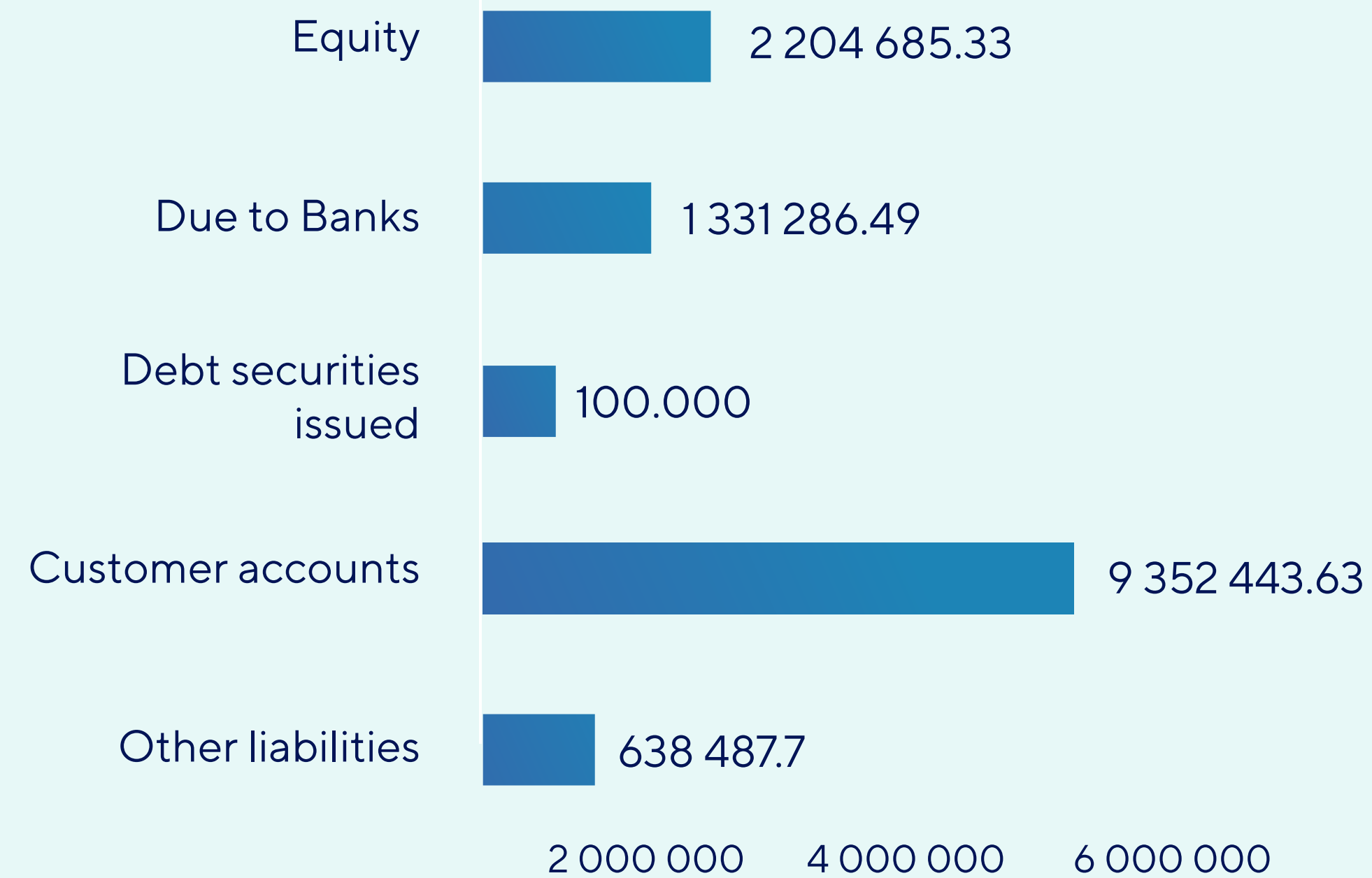
FINANCIAL OVERVIEW: BALANCE SHEET (IN THSD AZN)

ASSETS



Total: 13 626 903.15

LIABILITIES & EQUIT



Total: 13 626 903.15

FINANCIAL OVERVIEW: REGULATORY RESULTS & RATIOS

REGULATORY CAPITAL*

Tier I capital after
deductions:
1 555 224.65 thsd AZN

Total capital after
deductions:
1 899 713.7 thsd AZN

10 329 081.09
thsd AZN

Risk weighted assets

Tier I capital after
adequacy:
15.06%

Min. 6.5%

Capital
adequacy:
18.39%

Min. 12.5%

*Based on prudential reports as at 31.12.2025

**Based on audited financial statements as at 31.12.2025

RATIOS**

ROE

16.55%

2.31%

ROA

Net
interest
margin

6.46%

43%

Cost
to income



**THANK YOU FOR
YOUR ATTENTION**