

Yapi Kredi Bank Azerbaijan CJSC increased loan and deposit portfolio in 2021

In the fourth quarter of 2021, Yapi Kredi Bank Azerbaijan CJSC increased the total volume of loans issued to customers by 17%; particularly note the **22% increase in the volume of business loans**. Thus, the portfolio of loans issued to corporate customers increased compared to the same period last year and reached AZN 117 million by the end of 2021; in the portfolio structure by industries, the non-oil sector prevails.

The portfolio of deposits attracted by the bank totaled AZN 285 million. The volume of demand deposits of individuals and legal entities increased by 15% compared to the same period last year.

As of the end of 2021, the bank's total capital **after deductions** is AZN 74.3 million, and according to the legislation in force, the minimum rate of total capital is AZN 50 million .

In 2021, the bank's assets increased to AZN 395 million. In the fourth quarter of 2021, the Tier 1 and total capital adequacy ratios reached 33 and 34%, respectively. As a result, the bank's capital adequacy ratios turned out to be significantly higher than the rates set by the regulatory body. It should be noted that according to the Central Bank's requirements, the total capital adequacy ratio should be at least 10%.

Yapı Kredi Bank Azerbaijan is a member of a banking group operating in many European countries. The bank, the main shareholder of which is Koç Holding (Turkey), with branches located in Azerbaijan in Baku and Sumgayit, 24/7 Call Center (*0444), and Internet/Mobile Banking products provides customers with a wide range of services.