

“AMRAHBANK” JSC

Presentation by Emil Mammadov
Chief Executive Officer

Brief Profile



- Amrahbank - one of the leading and rapidly developing commercial banks. It is engaged in whole range of banking services, with extensive presence in the capital city Baku and various regions of Azerbaijan
- With **17 years of history** and expertise in banking, it operates through **24 branches** and employs **more than 330 people**. Current customer base is more than **33,000 accounts**
- Amrahbank's **mission** is to:
 - Maximise shareholder value
 - Offer clients financial products that suit their needs and provide them value
 - Invest in and create opportunities for our people so they can achieve their full potential
- The **strategic vision** of Amrahbank is to become a full-service financial group offering retail customers and small to medium sized business innovative and valuable solutions through its branch network and developed in collaboration with its foreign partners drawing on their best practice insight.

Major Milestones



- In 2008 Amrahbank made a strategic partnership with the Bahrain based **International Investment Bank ('IIB')** (through **49% equity acquisition**) with an objective to enhance its corporate governance, further grow the business of the bank and offer innovative Islamic banking products.
- Following the partnership with IIB, Amrahbank has strengthened its **cooperation with international financial institutions** (e.g. Islamic Development Bank, OPEC Fund for International Development, Gulf Finance House, Kuwait Finance House, etc.).
- The Bank has recently purchased one of the most **advanced banking software** in the world (T24 application by Temenos), which will excel our customer account management and services and facilitate prompt, flexible, secure and cost effective back office operations.
- To better reflect its new strategy and restructuring initiatives, Amrahbank carried out a **major rebranding project** with the assistance of global marketing agency, McCann Erickson.
- Senior **Management reshuffle**, (via recruitment of top experienced and qualified senior bankers of Azerbaijan) was necessitated to help achieve the ambitious growth plans.
- Under the sponsorship of IIB, Amrahbank has hired **Ernst & Young** to carry out comprehensive review and advisory on the **corporate governance**, implementation of **Islamic banking** products and services, and to provide operational **training** for the staff of the bank.
- Amrahbank is **agent bank of the major state financing body** i.e. Azerbaijan Entrepreneurship Fund. It is a **member of numerous local and international systems and other professional bodies** (e.g. Deposit Insurance Fund, Azerbaijan Banks Association, Baku InterBank Currency Market, VISA, MasterCard, AzeriCard, MilliKart, SWIFT, Western Union, etc.)

Branch Network



- Amrahbank provides services through 24 branches and 3 divisions, across different regions of Azerbaijan and capital city Baku.
- The bank will continue rapid expansion of its branch network, mainly outside the Baku city, and is planning to cover all the main regions of Azerbaijan.
- The Bank is also expected to open representative offices in Abu Dhabi and London.

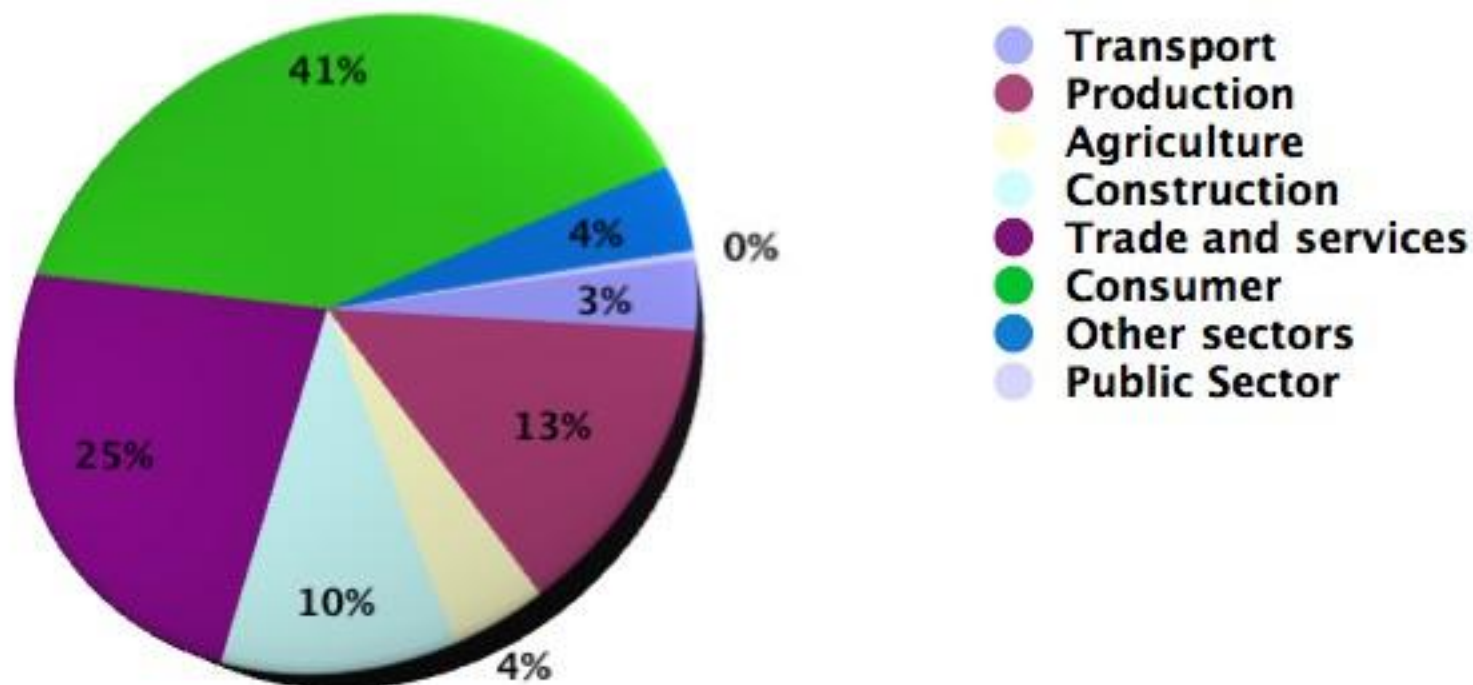


Product & Services

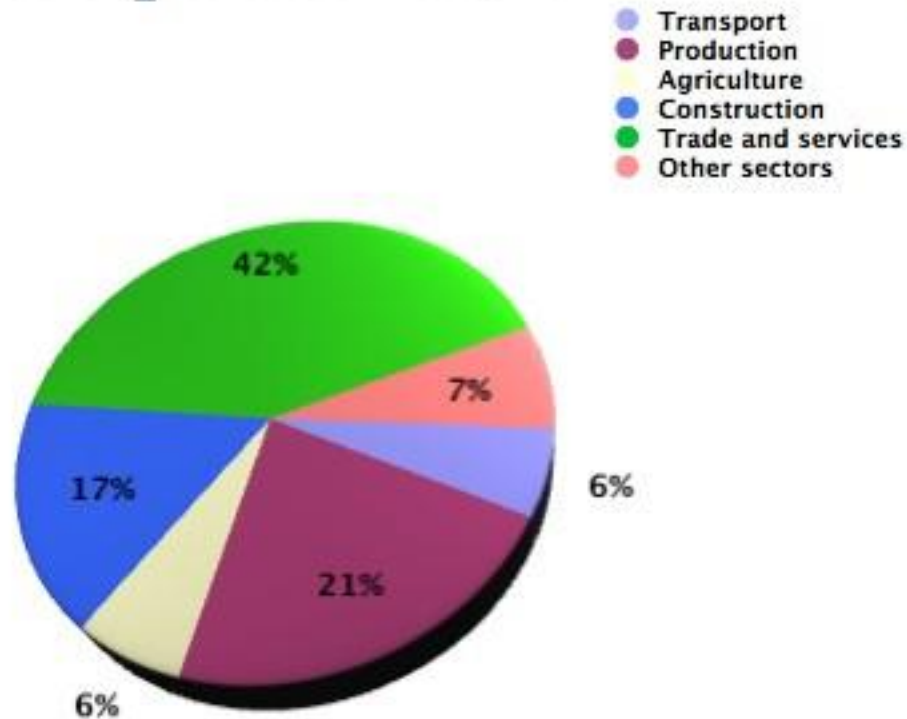


Products & Services	Summaries
Current accounts	Customer account management
Saving Accounts	Attractive rates, different types of savings, numerous benefits (e.g. free insurance)
Plastic Cards	VISA INTERNATIONAL, MasterCard, AzeriCard, MilliKart, numerous payroll projects
Loans	Corporate banking, structured finance and trade finance, SME account management and lending, start-up business and entrepreneurship financing; retail banking, consumer finance, car loans, travel loans, education loans, etc.
Documentary Transactions	Broad variety of documentary banking operations
Other	Deposit lockers, exchange, incasso service, public payments' collection (utilities, GSM bills, etc.)

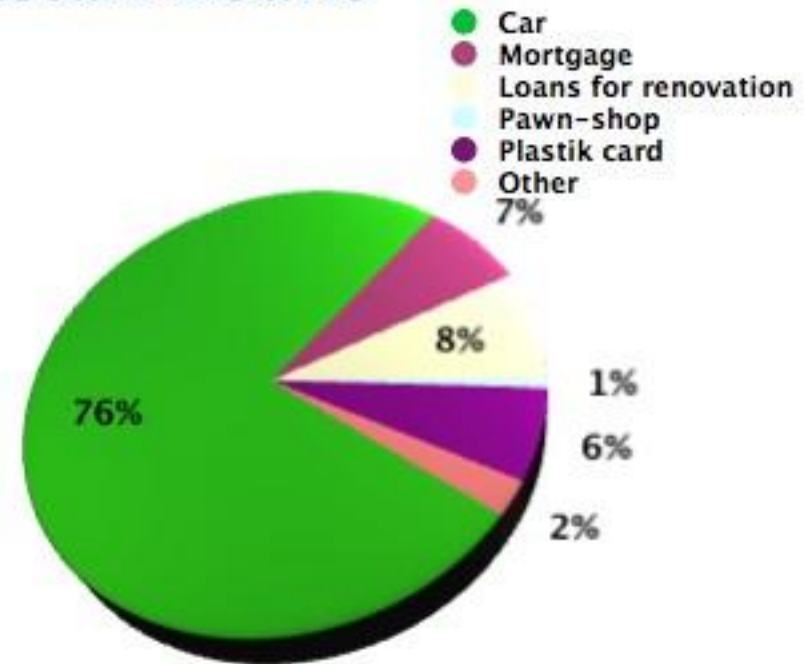
Sector analysis, Loan Portfolio



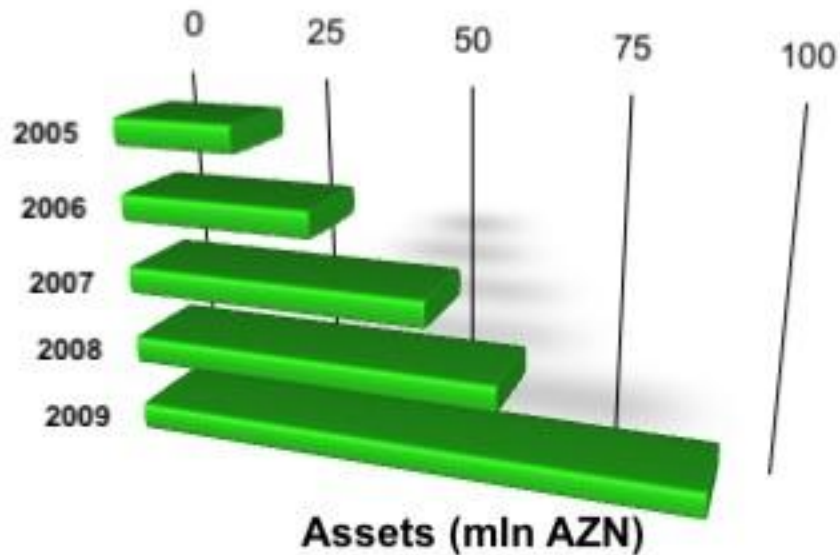
Corporate Loans



Retail Loans

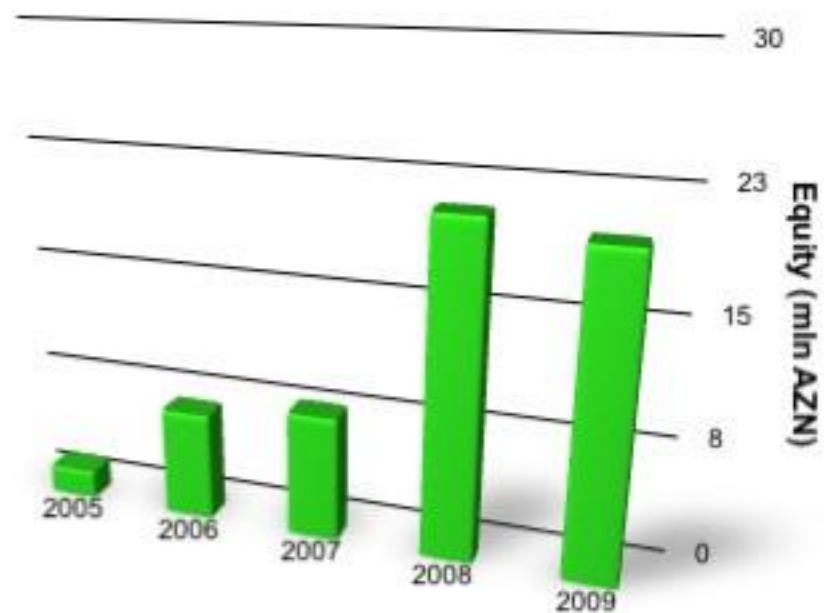


Assets



■ Assets (mln AZN)

Equity



■ Equity (mln AZN)

Key Facts



- **Legal title:** Amrahbank Open Joint Stock Company
- **Banking license number:** 171
- **Registered office:** 10 Yusif Safarov, Baku, Azerbaijan:
- **Telephone:** +994 12 4978860
- **Facsimile:** +994 12 4978863
- **Electronic mail:** info@amrahbank.com
- **Website:** www.amrahbank.com
- **SWIFT code:** AMRAAZ22
- **Year of Establishment:** 1993
- **Nature of business:** Retail and corporate banking
- **Chairman:** Yunis Ildirimzade
- **Chief Executive Officer:** Emil Mammadov
- **Auditor:** Deloitte
- **Regulatory and Supervisory body:** Central Bank of Azerbaijan
- **Professional Memberships:** Azerbaijan Banks Association, Baku Interbank Currency Exchange, SWIFT, MasterCard International, Visa International, Azericard, Deposit Insurance Fund, National Entrepreneurship Fund, WesternUnion, Migom, Blizko, Bistraya Pochta,
- **Quality Certificate:** ISO 9001 by Moody Int
- **Affiliations:** Amrah Insurance LLC (owned by the Ildirimzade family)
- **Investments:** Millikart LLC (local card payment system)
- **Number of branches:** 24
- **Number of employees:** 330
- **Number of customers:** 33,000

Thank You