



PASHA Holding Group of Companies

2013



- **PASHA Holding** – deals with banking, insurance, investments in property development and construction, tourism and other business. The Holding, established on November 1st 2006, builds its business on the basis of the international standards – effective management, corporate governance and thought through investment decisions.
- Holding has its representative office in Istanbul.
- Total assets of PASHA Holding is around 2.6 billion AZN, and the capital makes 572 million AZN.
- **Our values and business philosophy**
We take as a starting point for our business the values, which have been working out by the highly developed contemporary business community. We follow them completely.
- *Our business priorities comprise the following:*
Transparency, Quality, Profitability



- **PASHA Bank** is a leading investment and corporate bank operating in Azerbaijan and Georgia. Established in 2007, PASHA Bank was awarded the title of “Azerbaijan’s Best Investment Bank” in 2011 and 2012 by EMEA Finance.
- Current volume of paid-in capital of the Bank amounts to 228 million AZN.
- At present, the Bank operates a head office and three branches in Baku. Operates as PASHA Bank – Georgia in Tbilisi. The total number of the Bank's staff is 220.
- PASHA Bank offers «private banking» services.
- Bank is paying special attention to its CSR and supports various social projects and events



- Ideology of PASHA Bank is based on 3 values;
 - ✓ Truthfulness and Transparency
 - ✓ Excellence and Quality
 - ✓ Professionalism and Individual Approach



- **PASHA Insurance** The Company was founded on March 3, 2006 in line with the legislation of the Azerbaijan Republic.
- In terms of capitalization (40 mln. AZN) and its own possibilities to hold the risks the Company is the leader of the Azerbaijan insurance market..
- All business processes at the Company are built on the basis of the best Western insurance practices with inherent consideration of the specifics of the national market.
- PASHA Insurance provides more than 30 classes of mandatory and voluntary insurance to both corporate and individual clientele.
- The Company's slogan:

“PASHA Insurance - Guarantee of your comfort”!



- **PASHA Construction**, launched in November 2006, has enjoyed phenomenal growth since establishment. This is a full service development and construction company initiated to deliver some of the most prestigious projects in Baku.
- Completed huge projects – “Absheron JW Marriott Hotel and Residences”, “Baku Business Center”, “Port Baku Towers”, “Four Seasons Hotel”, Bentley Baku, “Nizami Residence”, Bilgah estates.
- Shopping centers, restaurants and resorts: “28 Mall” Center, Shuvelan Shopping Center, “Sahil”, “Dragon”, “Chinar”, The Club restaurants, “Amburan Beach Resort”.
- Current Projects– “Port Baku Residence”, “National Gymnastic ARENA”, “Powerhouse & Energy” Lounge Bar Club, “Shahdag” Resort Grant Hotel.





- **PASHA Travel** was founded in 2003 as a branch of PASHA Group
- Today PASHA Travel has a solid reputation as one of the best corporate travel agencies in Azerbaijan.
- The company offers its clients the full range of services for trips to any part of the world, including booking flights, hotel reservations, transfers and tours, visa services, and the arrangement of corporate events.
- Company's qualified team ensures that the high-quality services are focused to meet the various requirements of clients.



- PASHA Travel is a member of the International Air Transport Association (IATA) and the American Society of Travel Agencies (ASTA).
- The Company slogan is “Any long trip starts with a first step. Let’s step together”!



- **PASHA Life** Insurance has a 25,2 million AZN authorized capital. Carries out its activity on the basis of the official registration at the Ministry of Taxes of the Republic of Azerbaijan dated 24.11.2010 and the license for provision of services for life insurance dated 14.02.2011 issued by the Ministry of Finance of the Republic of Azerbaijan.
- “PASHA Life Insurance” currently provides the following classes of insurance products meeting requirements of every customer:
 - Term Life Insurance
 - Endowment Life Insurance
 - Disability Insurance
 - Compulsory Insurance against disability as a result of industrial accidents and occupational diseases
 - Annuity Insurance
 - Critical Illness Insurance





- **Kapital Bank**, formerly the United Universal Joint-Stock Bank, was established as a result of the merging three major state banks in Azerbaijan, i.e. Agro-Investment Bank, Industrial-Investment Bank and Savings Bank in 2000. It was rebranded to Kapital Bank in January, 2005. Being a successor of Savings Bank, it dates its history back to 1874 when the first branch of Saving Bank was opened in Baku. The shareholder of the bank is "PASHA Holding" with 99.76%. The Shareholders' Equity announced at the amount of 80 mln. AZN
- Branches and sub-branches : 100
- 2012 ratings were as follows: Fitch Ratings - Long-term Issuer default and Support Rating Floor "B+"; Support rating "4"; Individual rating "D/E"; Stable Outlook..
- The Bank's Slogan: **"Kapital Bank – Gives you value!"**