

**The capital adequacy standards (coefficients) calculation depending on risk-weighted assets**

30-09-2024

*(in thousand manats)*

1		2
<b>1. Tier I capital (fixed capital) (not less than 50 percent of total capital)</b>	<b>A1</b>	<b>41 157.00</b>
a) Ordinary shares (fully paid shares)	A1a	73 611.17
b) Perpetual non-cumulative preference shares	A1b	0.00
c) Surplus from share issues	A1c	0.00
d) Net retained earning (loss), total	A1d	-32 454.17
d1) net retained earnings from previous years	A1d1	-32 454.17
d2) current year loss (minus)	A1d2	0.00
d3) capital reserves	A1d3	0.00
e) Other	A1e	0.00
<b>2. Tier I capital deductions</b>	<b>A2</b>	<b>165.28</b>
a) Intangible assets	A2a	165.28
b) Deferred tax assets	A2b	0.00
<b>3. Tier I capital after deductions (A1-A2)</b>	<b>A3</b>	<b>40 991.72</b>
<b>4. Tier II capital (the amount of tier II capital should not exceed Tier I)</b>	<b>A4</b>	<b>22 119.06</b>
a) Current year profit	A4a	5 023.88
b) General reserves (not more than usual provision created on the assets)	A4b	16.79
c) Other components of equity	A4c	<b>17 078.40</b>
c1) perpetual cumulative preference shares	A4c1	0.00
c2) subordinated debt	A4c2	17 078.40
d) Other funds	A4d	0.00
<b>5. Total capital (A3+A4)</b>	<b>A5</b>	<b>63 110.78</b>
<b>6. Total capital deductions:</b>	<b>A6</b>	<b>0.00</b>
a) Capital investments to not consolidated subsidiary banks and other financial institutions and all non-banking institutions, including mutual investments (net)	A6a	0.00
b) All other investments (net)	A6b	0.00
<b>7. Total capital after deductions (A5-A6)</b>	<b>A7</b>	<b>63 110.78</b>
<b>8. Risk-weighted assets</b>	<b>A8</b>	<b>5 939.47</b>
<b>100 percent of newly issued or restructured loans to related parties and persons acting on behalf of related parties after 01.06.2015 (net of specific reserves)</b>		0.00

*percentage*

1		Norm	Fact
		2	3
<b>9. Tier I capital adequacy ratio (A3:A8)x100</b>	<b>A9</b>	<b>5%</b>	690.16%
<b>10. Total capital adequacy ratio (A7:A8)x100</b>	<b>A10</b>	<b>10%</b>	1062.57%