

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

31-03-2021

(in thousand manats)

1		2
1. Tier I capital (fixed capital) (not less than 50 percent of total capital)	A1	37 378.78
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	-36 232.39
d1) net retained earnings from previous years	A1d1	-36 232.39
d2) current year loss (minus)	A1d2	0.00
d3) capital reserves	A1d3	0.00
e) Other	A1e	0.00
2. Tier I capital deductions	A2	153.63
a) Intangible assets	A2a	153.63
b) Deferred tax assets	A2b	0.00
3. Tier I capital after deductions (A1-A2)	A3	37 225.15
4. Tier II capital (the amount of tier II capital should not exceed Tier I)	A4	18 647.64
a) Current year profit	A4a	0.00
b) General reserves (not more than usual provision created on the assets)	A4b	125.02
c) Other components of equity	A4c	18 647.64
c1) perpetual cumulative preference shares	A4c1	0.00
c2) subordinated debt	A4c2	18 647.64
d) Other funds	A4d	0.00
5. Total capital (A3+A4)	A5	55 872.80
6. Total capital deductions:	A6	0.00
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
7. Total capital after deductions (A5-A6)	A7	55 872.80
8. Risk-weighted assets	A8	26 626.72
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)		90.34

percentage

		Norm	Fact
1		2	3
9. Tier I capital adequacy ratio (A3:A8)x100	A9	5%	139.80%
10. Total capital adequacy ratio (A7:A8)x100	A10	10%	209.84%