

## CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) DEPENDING ON RISK-WEIGHTED ASSETS

*(in thousand manat)*

| CAPITAL FUNDS   |            |
|---|------------|
| 1   | 2          |
| <b>1. Tier I capital</b> (Fixed capital) (Not less than 50% of total capital) | 424925.75  |
| <b>2. Deductions from Tier I capital</b>                                      | 5756.91    |
| <b>3. Tier I capital after deductions (I – 2)</b>                             | 419168.84  |
| <b>4. Tier II capital</b> (not more than the amount of Tier I capital)        | 50286.71   |
| <b>5. Joint capital (3+4)</b>   | 469455.55  |
| <b>6. Deductions from joint capital:</b>                                      | 42396.82   |
| <b>7. Joint capital after deductions (5-6)</b>                                | 427058.73  |
| <b>8. Risk-weighted final assets</b> (from table A15, item P)                 | 2149910.92 |

*(in percentage)*

|   | The norm<br>for<br>systematically<br>important<br>banks | The norm<br>except<br>systemically<br>important<br>banks | Fact  |
|---|---|--|-------|
| 1   | 2   | 3  | 4     |
| <b>9. Tier I capital adequacy ratio for other banks except systemically important banks</b>   | 6.00%   | 5.00%  | 19.50 |
| <b>10. Joint capital adequacy ratio for other banks except systematically important banks</b> | 12.00%  | 10.00%   | 19.86 |
| <b>11. Kontr-cyclic capital buffer</b>  | 0%-2,5%   |  | 0.00% |