

RISK ASSETS
thousand AZN

A. Capital		
	1	2
1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)		52 381
a) Common stocks (fully paid shares)		66 450
b) Non-cumulative preferred call stocks		
c) Additional funds coming from issuance of stocks		
d) Net retained earnings (loss), total		-14 069
d1) Profit/loss of prior years		-14 069
d2) (-) Loss for current financial year		0
d3) Capital funds		0
e) Other		
2. Deductions from Tier I capital		326
a) Intangible assets		326
b) Deferred income tax assets		
3. Tier I capital after deductions (row 1 less row 2)		52 055
4. Tier II capital (should not exceed the amount of tier I capital)		3 026
a) Profit of the current year		704
b) Common Reserves (should not exceed the general reserves created for assets)		2 322
c) Other capital funds		0
c1) Cumulative preferred call stocks		
c2) Subordinated debt obligations		
d) Other funds		
5. TOTAL REGULATORY CAPITAL (3+4)		55 080
6. DEDUCTIONS FROM TOTAL REGULATORY CAPITAL :		350
a) Capital investments in unconsolidated subsidiary banks and other financial institutions, as well as in non-banking institutions, including mutual investments (net)		350
b) all other investments (net)		0
7. Tier I capital after fixed capital (5-6)		54 730
8. NET RISK-WEIGHTED ASSET		244 422

	Norms	the facts
1	2	3
9. Adequacy ratio of Tier I capital(3:8) x 100	5%	19.24
10. Adequacy ratio of total regulatory capital (7:8) x 100	10%	20.36