

**CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS)  
BASES RISK  
WEIGHTED ASSETS**

**3/31/2020**

	<b>CAPITAL</b>		<b>(thsd AZN)</b>
<b>1</b>	<b>TIER I capital</b>		68,724
<b>2</b>	<b>Deductions from TIER I capital</b>		395
<b>3</b>	<b>TIER I capital after deductions (1-2)</b>		68,328
<b>4</b>	<b>TIER II capital</b>		9,734
<b>5</b>	<b>Total regulatory capital (3+4)</b>		78,062
<b>6</b>	<b>Deductions from total regulatory capital</b>		620
<b>7</b>	<b>Total regulatory capital after deductions (5-6)</b>		77,442
<b>8</b>	<b>Total risk weighted assets</b>		353,057

		<b>Limit</b>	<b>Actual</b>
<b>9</b>	<b>Adequacy ratio of Tier I capital min 5%</b>	min 5%	19.4%
<b>10</b>	<b>Adequacy ratio of total regulatory capital min 10%</b>	min 10%	21.9%
<b>11</b>	<b>Leverage ratio</b>	min 5%	13.2%