

## CAPITAL CHANGES

3/31/2020

*(thsd manat)*

Capital change	Balance at the beginning of year	Changes during the period	Balance at the end of year
1. Share capital	70,004	0	70,004
2. Income from issuance of shares	724	0	724
3. Net retained earnings (loss)	(2,005)	645	(1,360)
4. Total reserves	6,057	(22)	6,035
a) Loan loss reserves	3,997	(28)	3,969
b) Other general reserves	166	6	172
c) Revaluation of fix	1,894	0	1,894
5. Total capital	74,781	623	75,403