

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

12/31/2019

	CAPITAL		(thsd AZN)
1	TIER I capital		68,307
2	Deductions from TIER I capital		393
3	TIER I capital after deductions (1-2)		67,914
4	TIER II capital		9,528
5	Total regulatory capital (3+4)		77,441
6	Deductions from total regulatory capital		620
7	Total regulatory capital after deductions (5-6)		76,821
8	Total risk weighted assets		350,582

		Limit	Actual
9	Adequacy ratio of Tier I capital min 5%	min 5%	19.4%
10	Adequacy ratio of total regulatory capital min 10%	min 10%	21.9%
11	Leverage ratio	min 5%	13.67%