

changes in capital structure

2025 - IIIrd quarter

		(manats in thousands)
1	1. Tier I capital (Core capital) (no less than 50 percent of total capital)	100,746
1.1	Ordinary shares (fully paid shares)	79,000
1.2	noncumulative perpetual preference shares	0
1.3	additional funds from stock issue	0
1.4	undistributed net profit (loss), total	21,746
1.4.1	profit (loss) of previous years	21,746
1.4.2	(-) loss in the current year	0
1.4.3	capital reserves (funds)	0
1.5	other	0
2	Deductions from Tier I capital	5,874
3	Tier I capital after deductions (1-2)	94,872
4	Tier II capital	15,704
5	Total capital (3+4)	110,576
6	Deductions from total capital	108
7	Total equity after deductions (5-6)	110,468
8	Risk-weighted final assets	948,941
		<i>in percent</i>
9	Tier I capital adequacy ratio (3:8) x 100	10.00%
10	Total capital adequacy ratio (7:8) x 100	11.64%

Statement of changes in capital structure

Equity Changes	Opening balance in the beginning of the year	Clarified corrections sent to the Central Bank	Changes during the period	Closing balance
Ordinary Shares	50,000	0	29,000	79,000
Dividends	0	X	0	0
Retained earnings (loss)	50,769	0	-19,647	31,122
a) Net profit (loss) of previous years	50,769	0	-29,023	21,746
b) Net profit (loss) of the current year	0	0	9,376	9,376
c) Capital reserves	0	0	0	0
General reserves	6,001	0	327	6,328
Total capital	106,770	0	9,680	116,450