

## CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIO) DEPENDING ON RISK WEIGHTED ASSETS

<b>1. Tier I capital (fixed capital)</b>	<b>782,706</b>
a) common stocks (fully paid shares)	354,512
b) non-cumulative preferred call stocks	-
c) additional funds coming from issuance of stocks	-
d) net retained earnings (loss), total	428,194
- profit (loss) of previous years	428,194
- (less) loss of current year	-
- capital reserves	-
e) Especial subordinated debt	-
<b>2. Deductions from Tier I capital</b>	<b>38,138</b>
a) Intangible assets	20,964
b) Deferred tax assets	17,174
<b>3. Tier I capital after deductions (row 1 less row 2)</b>	<b>744,568</b>
<b>4. Tier II capital</b>	<b>165,643</b>
a) Profit of the current year	51,123
b) Common Reserves (should not exceed the general reserves created for assets)	43,802
c) other capital funds	75,825
- cumulative preferred call stocks	-
- subordinated debt	75,825
d) Others funds	(5,108)
<b>5. Total Regulatory Capital )(3+4)</b>	<b>910,211</b>
<b>6. Deductions from total regulatory capital:</b>	<b>113,365</b>
a) capital investments in unconsolidated subsidiary banks and other financial institutions, as well as in non-banking institutions, including mutual investments (net)	55,541
b) all other investments (net)	57,824
<b>7. Total Regulatory capital after deductions (5-6)</b>	<b>796,846</b>
<b>8. Net risk-weighted assets (from Table A15, row E)</b>	<b>3,794,280</b>
<b>9. Tier I capital adequacy ratio (row 3: row 8) x 100%</b>	<b>19.62%</b>
<b>10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%</b>	<b>21.00%</b>