

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

1. Tier I capital (fixed capital)	643,498
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	288,986
- profit (loss) of previous years	288,986
- (less) loss of current year	-
- capital reserves	-
e) Especial subordinated debt	-
2. Deductions from Tier I capital	41,796
a) Intangible assets	24,622
b) Deferred tax assets	17,174
3. Tier I capital after deductions (row 1 less row 2)	601,702
4. Tier II capital	174,613
a) Profit of the current year	42,231
b) Common Reserves (should not exceed the general reserves created for assets)	47,442
c) other capital funds	101,386
- cumulative preferred call stocks	-
- subordinated debt	101,386
d) Others funds	(16,446)
5. Total Regulatory Capital)(3+4)	776,315
6. Deductions from total regulatory capital:	165,365
a) capital investments in unconsolidated subsidiary banks and other financial institutions, as well as in non-banking institutions, including mutual investments (net)	163,047
b) all other investments (net)	2,318
7. Total Regulatory capital after deductions (5-6)	610,950
8. Net risk-weighted assets (from Table A15, row E)	4,022,166
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	14.96%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	15.19%