

All data is as of 30 September 2010

(in thousand  
manats)

<b>CAPITAL ASSETS</b>	
<b>1</b>	<b>2</b>
<b>1. Tier I capital</b>	124,216.32
a) Ordinary shares (fully paid shares)	115,407.10
b) Non-cumulative perpetual preference shares	
c) Additional resources resulting from equity issue	
d) Undistributed net profit (loss), total	8,809.22
d1) profit (loss) of previous years	8,809.22
d2) (minus) loss of current year	-
d3) capital reserves (funds)	-
e) Special subordinated debentures	
<b>2. Deductions from Tier I capital</b>	1,553.79
a) Intangible assets	1,553.79
<b>3. Tier I capital after deductions (1—2)</b>	122,662.53
<b>4. Tier II capital (should not be more than amount of Tier I capital)</b>	12,859.20
a) Profit of the current year	9,616.26
b) General reserves (not more than ordinary reserves created on assets)	3,242.94
c) Other capital components	-
c1) Cumulative perpetual preference shares	
c2) Subordinated debentures	
d) Other assets	
<b>5. Total equity (3+4)</b>	135,521.73
<b>6. Deductions from total equity:</b>	-
a) Capital investments on unconsolidated subsidiary banks or equities of other financial institutions and all other non-bank institutions, including mutual investments (net)	-
b) All other investments (net)	-
<b>7. Total equity after deductions (5-6)</b>	135,521.73
<b>8. Total risk weighted assets (Table A15, row E)</b>	259,434.91
	<b>Actual</b>

1	3
<b>9. Tier I capital adequacy ratio</b> (3.8) x 100	47%
<b>10. Total capital adequacy ratio</b> (7:8) x 100	52%

*(in thousand manats)*

Information about credit risks		
	Amount	Share in credit portfolio
Overdue loans:	25518.86	12.90%
Nonprime loans, total:	18246.04	9.22%
Unsatisfactory	17097.89	8.64%
Hazardous	838.49	0.42%
Non-performing	309.66	0.16%
Reserves on loans, total:	9,785.56	4.95%
ordinary	3,843.43	1.94%
target	5,942.12	3.00%

CONSIDERABLE CREDIT REQUIREMENTS OF THE BANK		
	Amount	Ratio to total capital
Total considerable credit requirements	95973.75	70.82%

BANK CURRENCY POSITION		
Net FX position, total	Max. 20%	-7.83%
Total square:	Max. 15%	0.01%

Off-balance liabilities		
Liabilities		Total
1. Lending instruments, <i>total</i>		13,024.18
a) Commitments on credits		515.00
b) Unused credit lines		12509.18
2. Guarantees issued and similar commitments, <i>total</i>		9,893.86
a) Guarantees		9893.86
3. Letters of credit, <i>total</i> (L/C)		8,375.10
a) "Standby" letters of credit		3660.07
b) Documentary Credit (D/C)		4715.03