

All data is as of 30 December 2010

(in thousand  
manats)

<b>CAPITAL ASSETS</b>	
<b>1</b>	<b>2</b>
<b>1. Tier I capital</b>	124,216
a) Ordinary shares (fully paid shares)	115,407
b) Non-cumulative perpetual preference shares	
c) Additional assets resulting from equity issue	
d) Undistributed net profit (loss), total	8,809
d1) profit (loss) of previous years	8,809
d2) (minus) loss of current year	-
d3) capital reserves (funds)	-
e) Special subordinated debentures	
<b>2. Deductions from Tier I capital</b>	1,607
a) Intangible assets	1,607
<b>3. Tier I capital after deductions (1—2)</b>	122,609
<b>4. Tier II capital (should not be more than Tier I capital)</b>	11,436
a) Profit of the current year	8,068
b) General reserves (not more than ordinary reserves created on assets)	3,368
c) Other capital components	-
c1) Cumulative perpetual preference shares	
c2) Subordinated debentures	
d) Other assets	
<b>5. Total equity (3+4)</b>	134,045
<b>6. Deductions from total equity:</b>	-
a) Capital investments on unconsolidated subsidiary banks and 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>	134,045
<b>8. Total risk weighted assets (Table A15, row E)</b>	269,457
	<b>Actual</b>

1	3
<b>9. Tier I capital adequacy ratio</b> (3.8) x 100	46%
<b>10. Total capital adequacy ratio</b> (7:8) x 100	50%

*(in thousand manats)*

<b>Information about credit risks</b>		
	<b>Amount</b>	<b>Share in credit portfolio</b>
Overdue loans:	33,095	16.98%
Nonprime loans, total:	22,398	11.49%
Unsatisfactory	21,234	10.90%
Hazardous	855	0.44%
Non-performing	310	0.16%
Reserves created on loans, total:	11,985	6.15%
ordinary	4,792	2.46%
target	7,193	3.69%

<b>CONSIDERABLE CREDIT REQUIREMENTS OF THE BANK</b>		
	<b>Amount</b>	<b>Ratio to total capital</b>
Total considerable credit requirements	114,077	85.10%

<b>BANK CURRENCY POSITION</b>		
Net FX position, total	Max. 20%	4.93%
Total square:	Max. 15%	0.06%

<b>Off-balance liabilities</b>		
<b>Liabilities</b>		<b>Total</b>
1. Lending instruments, <i>total</i>		6,759
a) Commitments on credits		1,063
b) Unused credit lines		5,696
2. Guarantees issued and similar commitments, <i>total</i>		19,958
a) Guarantees		19,958
3. Letters of credit, <i>total</i> (L/C)		10,372
a) "Standby" letters of credit		3,723
b) Documentary Credit (D/C)		6,649