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

1. Tier I capital (fixed capital)	**494,104**
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	139,592
- profit (loss) of previous years	139,592
- (less) loss of current year	-
- capital reserves	-
e) Especial subordinated debt	-
2.Deductions from Tier I capital	**37,794**
a) Intangible assets	26,186
b) Deferred tax assets	11,608
3. Tier I capital after deductions (row 1 less row 2)	**456,310**
4. Tier II capital	**259,765**
a) Profit of the current year	149,394
b) Common Reserves (should not exceed the general reserves created for assets)	37,903
c) other capital funds	101,469
- cumulative preferred call stocks	-
- subordinated debt	101,469
d) Others funds	(29,001)
5. Total Regulatory Capital)(3+4)	**716,075**
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)	**550,710**
8. Net risk-weighted assets (from Table A15, row E)	**3,263,502**

9. Tier I capital adequacy ratio (row 3: row 8) x 100%	**13.98%**
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	**16.87%**