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

1. Tier I capital (fixed capital)	**583,498**
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	228,986
- profit (loss) of previous years	228,986
- (less) loss of current year	-
- capital reserves	-
e) Especial subordinated debt	-
2.Deductions from Tier I capital	**39,182**
a) Intangible assets	22,008
b) Deferred tax assets	17,174
3. Tier I capital after deductions (row 1 less row 2)	**544,316**
4. Tier II capital	**281,054**
a) Profit of the current year	147,269
b) Common Reserves (should not exceed the general reserves created for assets)	44,639
c) other capital funds	97,525
- cumulative preferred call stocks	-
- subordinated debt	97,525
d) Others funds	(8,379)
5. Total Regulatory Capital)(3+4)	**825,370**
6. Deductions from total regulatory capital:	**113,365**
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
7. Total Regulatory capital after deductions (5-6)	**712,005**
8. Net risk-weighted assets (from Table A15, row E)	**3,810,811**
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	**14.28%**
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	**18.68%**