

All data is as of 31 March 2013

(in thousand
manats)

CAPITAL ASSETS	
1	2
1. Tier I capital	157,000.00
a) Ordinary shares (fully paid shares)	157,000.00
b) Non-cumulative perpetual preference shares	
c) Additional assets resulting from equity issue	
d) Undistributed net profit (loss), total	-
d1) profit (loss) of previous years	-
d2) (minus) loss of current year	-
d3) capital reserves (funds)	-
e) Special subordinated debentures	
2. Deductions from Tier I capital	2,410.77
a) Intangible assets	2,410.77
3. Tier I capital after deductions (1—2)	154,589.23
4. Tier II capital (should not be more than Tier I capital)	12,623.63
a) Profit of the current year	6,264.41
b) General reserves (not more than ordinary reserves created on assets)	6,128.74
c) Other capital components	-
c1) Cumulative perpetual preference shares	
c2) Subordinated debentures	
d) Other assets	230.47
5. Total equity (3+4)	167,212.86
6. Deductions from total equity:	-
a) Capital investments on unconsolidated subsidiary banks and equities of other financial institutions and all other non-bank institutions, including mutual investments (net)	16,615.49
b) All other investments (net)	-
7. Total equity after deductions (5-6)	150,597.37
8. Total risk weighted assets (Table A15, row E)	490,299.56
	Actual

1	3
9. Tier I capital adequacy ratio (3.8) x 100	31.53%
10. Total capital adequacy ratio (7:8) x 100	30.72%

(in thousand manats)

Information about credit risks		
	Amount	Share in credit portfolio
Overdue loans:	75110.17	26.05%
Nonprime loans, total:	33914.36976	11.76%
Unsatisfactory	31365.0961	10.88%
Hazardous	26.36076	0.01%
Non-performing	2522.9129	0.87%
Reserves created on loans, total:	18,731.86	6.50%
ordinary	6,783.60	2.35%
target	11,948.26	4.14%

CONSIDERABLE CREDIT REQUIREMENTS OF THE BANK		
	Amount	Ratio to total capital
Total considerable credit requirements	175363.56	104.87%

BANK CURRENCY POSITION		
Net FX position, total	maks. 20%	1.78%
Total square:	maks. 15%	0.00%

(in thousand manats)

Off-balance liabilities	

Liabilities	Total
1. Lending instruments, <i>total</i>	35,026.76
a) Commitments on credits	14015.91
b)Unused credit lines	21010.86
2. Guarantees issued and similar commitments, <i>total</i>	40,508.66
a) Guarantees	40508.66
3. Letters of credit, <i>total</i> (L/C)	19,023.30
a) "Standby" letters of credit	7219.59
b) Documentary Credit (D/C)	11803.71