

All data is as of 31 march 2012

(in thousand  
manats

<b>CAPITAL ASSETS</b>	
<b>1</b>	<b>2</b>
<b>1. Tier I capital</b>	165,809.24
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	8,809.24
d1) profit (loss) of previous years	8,809.24
d2) (minus) loss of current year	-
d3) capital reserves (funds)	-
e) Special subordinated debentures	
<b>2. Deductions from Tier I capital</b>	2,158.43
a) Intangible assets	2,158.43
<b>3. Tier I capital after deductions (1—2)</b>	163,650.81
<b>4. Tier II capital (should not be more than Tier I capital)</b>	12,841.61
a) Profit of the current year	6,448.15
b) General reserves (not more than ordinary reserves created on assets)	6,422.78
c) Other capital components	-
c1) Cumulative perpetual preference shares	
c2) Subordinated debentures	
d) Other assets	(29.32)
<b>5. Total equity (3+4)</b>	176,492.42
<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>	176,492.42
<b>8. Total risk weighted assets (Table A15, row E)</b>	513,822.75

	<b>Actual</b>
<b>1</b>	<b>3</b>
<b>9. Tier I capital adequacy ratio (3.8) x 100</b>	31.85%
<b>10. Total capital adequacy ratio (7:8) x 100</b>	34.35%

*(in thousand manats)*

<b>Information about credit risks</b>		
	<b>Amount</b>	<b>Share in credit portfolio</b>
Overdue loans:	19076.79	6.42%
Nonprime loans, total:	32232.727	10.84%
Unsatisfactory	18355.13	6.18%
Hazardous	12936.31	4.35%
Non-performing	941.287	0.32%
Reserves created on loans, total:	22,517.47	7.58%
ordinary	8,307.86	2.80%
target	14,209.61	4.78%

<b>CONSIDERABLE CREDIT REQUIREMENTS OF THE BANK</b>		
	<b>Amount</b>	<b>Ratio to total capital</b>
Total considerable credit requirements	121577.69	68.89%

<b>BANK CURRENCY POSITION</b>		
Net FX position, total	maks. 20%	3.04%
Total square:	maks. 15%	0.10%

<b>Off-balance liabilities</b>	
<b>Liabilities</b>	<b>Total</b>
1. Lending instruments, <i>total</i>	11,675.44
a) Commitments on credits	3869.91
b) Unused credit lines	7805.53
2. Guarantees issued and similar commitments, <i>total</i>	56,228.34
a) Guarantees	56228.34
3. Letters of credit, <i>total</i> (L/C)	10,266.25
a) "Standby" letters of credit	4953.81
b) Documentary Credit (D/C)	5312.44