

All data is as of 31 march 2012

(in thousand
manats

CAPITAL ASSETS	
1	2
1. Tier I capital	145,678.64
a) Ordinary shares (fully paid shares)	136,869.40
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	
2. Deductions from Tier I capital	1,935.98
a) Intangible assets	1,935.98
3. Tier I capital after deductions (I—2)	143,742.66
4. Tier II capital (should not be more than Tier I capital)	9,368.87
a) Profit of the current year	4,565.30
b) General reserves (not more than ordinary reserves created on assets)	4,810.79
c) Other capital components	-
c1) Cumulative perpetual preference shares	
c2) Subordinated debentures	
d) Other assets	(7.23)
5. Total equity (3+4)	153,111.53
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)	-
b) All other investments (net)	-
7. Total equity after deductions (5-6)	153,111.53
8. Total risk weighted assets (Table A15, row E)	384,863.53

	Actual
1	3
9. Tier I capital adequacy ratio (3.8) x 100	37.35%
10. Total capital adequacy ratio (7:8) x 100	39.78%

(in thousand manats)

Information about credit risks		
	Amount	Share in credit portfolio
Overdue loans:	49875.08	17.58%
Nonprime loans, total:	32959.07	11.62%
Unsatisfactory	20154.23	7.10%
Hazardous	11910.57	4.20%
Non-performing	894.27	0.32%
Reserves created on loans, total:		
ordinary	20,030.69	7.06%
target	5,943.81	2.10%
	14,086.88	4.97%

CONSIDERABLE CREDIT REQUIREMENTS OF THE BANK		
	Amount	Ratio to total capital
Total considerable credit requirements	90169.92	58.89%

BANK CURRENCY POSITION		
Net FX position, total	maks. 20%	-12.31%
Total square:	maks. 15%	0.04%

Off-balance liabilities	
Liabilities	Total
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 (L/C)</i>	10,372
a) "Standby" letters of credit	3,723
b) Documentary Credit (D/C)	6,649