

All data is as of 31 December 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>	2,277.95
a) Intangible assets	2,277.95
<b>3. Tier I capital after deductions (1—2)</b>	163,531.29
<b>4. Tier II capital (should not be more than Tier I capital)</b>	18,403.00
a) Profit of the current year	11,705.42
b) General reserves (not more than ordinary reserves created on assets)	6,134.40
c) Other capital components	-
c1) Cumulative perpetual preference shares	
c2) Subordinated debentures	
d) Other assets	563.18
<b>5. Total equity (3+4)</b>	181,934.29
<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)	16,615.49
b) All other investments (net)	-
<b>7. Total equity after deductions (5-6)</b>	165,318.80
<b>8. Total risk weighted assets (Table A15, row E)</b>	490,751.68

	Actual
1	3
9. Tier I capital adequacy ratio (3.8) x 100	33.32%
10. Total capital adequacy ratio (7:8) x 100	33.69%

*(in thousand manats)*

Information about credit risks		
	Amount	Share in credit portfolio
Overdue loans:	15154.46	5.40%
Nonprime loans, total:	30712.88	10.93%
Unsatisfactory	28379.71	10.10%
Hazardous	59.27	0.02%
Non-performing	2273.9	0.81%
Reserves created on loans, total:	17,792.71	6.33%
ordinary	6,969.34	2.48%
target	10,823.38	3.85%

CONSIDERABLE CREDIT REQUIREMENTS OF THE BANK		
	Amount	Ratio to total capital
Total considerable credit requirements	159989.98	87.94%

BANK CURRENCY POSITION		
Net FX position, total	maks. 20%	9.98%
Total square:	maks. 15%	0.26%

(in thousand manats)

Off-balance liabilities	
Liabilities	Total
1. Lending instruments, <i>total</i>	36,582.30
a) Commitments on credits	15,226.47
b) Unused credit lines	21,355.83
2. Guarantees issued and similar commitments, <i>total</i>	54,794.32
a) Guarantees	54,794.32
3. Letters of credit, <i>total</i> (L/C)	15,918.76
a) "Standby" letters of credit	7,575.09
b) Documentary Credit (D/C)	8,343.67