

All data is as of 30 September 2011

(in thousand
Manats)

CAPITAL ASSETS	
1	2
1. Tier I capital	132,283.87
a) Ordinary shares (fully paid shares)	123,474.70
b) Non-cumulative perpetual preference shares	
c) Additional assets resulting from equity issue	
d) Undistributed net profit (loss), total	8,809.17
d1) profit (loss) of previous years	8,809.17
d2) (minus) loss of current year	-
d3) capital reserves (funds)	-
e) Special subordinated debentures	
2. Deductions from Tier I capital	1,799.49
a) Intangible assets	1,799.49
3. Tier I capital after deductions (I—2)	130,484.38
4. Tier II capital (should not be more than amount of Tier I capital)	11,554.15
a) Profit of the current year	7,695.53
b) General reserves (not more than ordinary reserves created on assets)	3,858.62
c) Other capital components	-
c1) Cumulative perpetual preference shares	
c2) Subordinated debentures	
d) Other assets	
5. Total equity (3+4)	142,038.53
6. Deductions from total equity:	-
a) Capital investments on unconsolidated subsidiary banks or 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)	142,038.53
8. Total risk weighted assets (Table A15, row E)	308,689.41

1	Actual 3
9. Tier I capital adequacy ratio (3:8) × 100	42.27%
10. Total capital adequacy ratio (7:8) × 100	46.01%

Information about credit risks		
	Amount	Share in credit portfolio
Overdue loans:	16426.95	6.96%
Nonprime loans, total:	25431.61	10.78%
Unsatisfactory	13638.44	5.78%
Hazardous	11150.25	4.73%
Non-performing	642.92	0.27%
Reserves created on loans, total:	16,868.34	7.15%
ordinary	5,443.74	2.31%
target	11,424.60	4.84%

CONSIDERABLE CREDIT REQUIREMENTS OF THE BANK		
	Amount	Ratio to total capital
Total considerable credit requirements	122629.03	86.34%

BANK CURRENCY POSITION		
Net FX position, total	maks. 20%	-9.48%
Total square:	maks. 15%	0.00%

Off-balance liabilities	
Liabilities	Total
1. Lending instruments, <i>total</i>	13,593.23
a) Commitments on credits	1667.74
b) Unused credit lines	11925.49
2. Guarantees issued and similar commitments, <i>total</i>	20,683.66

a) Guarantees	20683.66
3. Letters of credit, <i>total</i> (L/C)	8,222.21
a) "Standby" letters of credit	4913.69
b) Documentary Credit (D/C)	3308.52