

All data is as of 30 Septemebr 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) ( <b>minus</b> ) loss of current year	-
d3) capital reserves (funds)	-
e) Special subordinated debentures	
<b>2. Deductions from Tier I capital</b>	2,160.89
a) Intangible assets	2,160.89
<b>3. Tier I capital after deductions (I—2)</b>	163,648.35
<b>4. Tier II capital</b> (should not be more than Tier I capital)	15,939.95
a) Profit of the current year	8,987.91
b) General reserves (not more than ordinary reserves created on assets)	6,436.92
c) Other capital components	-
c1) Cumulative perpetual preference shares	
c2) Subordinated debentures	
d) Other assets	515.11
<b>5. Total equity (3+4)</b>	179,588.29
<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)	-
b) All other investments (net)	-
<b>7. Total equity after deductions (5-6)</b>	179,588.29
<b>8. Total risk weighted assets</b> (Table A15, row E)	514,953.98

	Actual
1	3
9. Tier I capital adequacy ratio (3.8) x 100	31.78%
10. Total capital adequacy ratio (7:8) x 100	34.87%

(in thousand manats)

Information about credit risks		
	Amount	Share in credit portfolio
Overdue loans:	41241.19	13.44%
Nonprime loans, total:	34830.18	11.35%
Unsatisfactory	19364.67	6.31%
Hazardous	1776.98	0.58%
Non-performing	13688.53	4.46%
Reserves created on loans, total:	29,010.67	9.45%
ordinary	8,446.55	2.75%
target	20,564.12	6.70%

CONSIDERABLE CREDIT REQUIREMENTS OF THE BANK		
	Amount	Ratio to total capital
Total considerable credit requirements	162247.7	90.34%

BANK CURRENCY POSITION		
Net FX position, total	maks. 20%	11.93%
Total square:	maks. 15%	0.02%

(in thousand manats)

<b>Off-balance liabilities</b>	
<b>Liabilities</b>	<b>Total</b>
1. Lending instruments, <i>total</i>	26,548.77
a) Commitments on credits	1468.34
b) Unused credit lines	25080.43
2. Guarantees issued and similar commitments, <i>total</i>	63,613.75
a) Guarantees	63613.75
3. Letters of credit, <i>total</i> (L/C)	16,570.57
a) "Standby" letters of credit	5998.28
b) Documentary Credit (D/C)	10572.29