

Financial information as of 30 June 2014	
	(K AZN)
CAPITAL	
1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)	333,000.00
a) common stocks (fully paid shares)	333,000.00
b) non-cumulative preferred call stocks	-
c) additional funds coming from issuance of stocks	-
d) net retained earnings (loss), total	-
d1) capital reserves	-
d2) profit (loss) of previous years	-
d3) (less) loss of current year	-
2. Deductions from Tier I capital	3,665.92
a) intangible assets	3,665.92
3. Tier I capital after deductions (row 1 less row 2)	-
4. Tier II capital (should not exceed the amount of tier I capital)	329,334.08
a) Profit of the current year	11,377.68
b) Common Reserves (should not exceed the general reserves created for assets)	6,656.07
c) other capital funds	8,232.15
d) Other assets	(3,510.54)
5. Total Regulatory Capital (rows 3 + 4)	340,711.76
6. Deductions from total regulatory capital:	47,480.77
a) capital investments in unconsolidated subsidiary banks and other financial institutions, as well as in non-banking institutions, including mutual investments (net)	47,480.77
b) all other investments (net)	-
7. Total Regulatory capital after deductions (row 5 less row 6)	293,230.99
8. Net risk-weighted assets (from Table VI-G)	658,571.85

	ACTUAL
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	50.01%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x	44.53%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	26,723.91	7.32%
Substandard assets	20,990.82	5.75%
Unsatisfactory	11,149.01	3.05%
Doubtful	8,817.07	2.41%
Loss	1,024.74	0.28%
Reserves	16,402.70	4.49%
General	6,743.01	1.85%
Specific	9,659.69	2.65%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	70,686.46	19.36%

CURRENCY POSITION		
Freely convertible currency position	maks. 20%	4.63%
Total open "closed" currency position	maks. 15%	0.02%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	29,627.72
a) loan commitments	4,224.87
b) undisbursed lines of credit	25,402.85
2. Guarantees and liabilities of this type	45,589.71
a) Guarantees	45,589.71
3. Letters of credit, total	19,116.77
a) Standby Letters of Credit	10,266.65
b) Documentary Letters of Credit	8,850.12
4. Forward and futures contracts, total	34,540.00
b) foreign currency, total	34,540.00
5. Other off-balance-sheet liabilities	50,750.00