

Financial information as of 31 December 2014	
	(K AZN)
CAPITAL	
<b>1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)</b>	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	-
<b>2. Deductions from Tier I capital</b>	3,660.25
a) intangible assets	3,660.25
<b>3. Tier I capital after deductions (row 1 less row 2)</b>	-
<b>4. Tier II capital (should not exceed the amount of tier I capital)</b>	329,339.75
a) Profit of the current year	10,793.06
b) Common Reserves (should not exceed the general reserves created for assets)	-
c) other capital funds	10,833.29
d) Other assets	(40.23)
<b>5. Total Regulatory Capital (rows 3 + 4)</b>	340,132.81
<b>6. Deductions from total regulatory capital:</b>	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)	-
<b>7. Total Regulatory capital after deductions (row 5 less row 6)</b>	292,652.04
<b>8. Net risk-weighted assets (from Table VI-G)</b>	883,622.74

	ACTUAL
<b>9. Tier I capital adequacy ratio (row 3: row 8) x 100%</b>	37.27%
<b>10. Total regulatory capital adequacy ratio (row 7: row 8) x 100%</b>	33.12%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	34,229.34	6.30%
Substandard assets	31,371.83	5.78%
Unsatisfactory	11,281.30	2.08%
Doubtful	10,428.91	1.92%
Loss	9,661.62	1.78%
Reserves	27,292.63	5.03%
General	7,989.27	1.47%
Specific	19,303.36	3.56%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	96,877.49	17.84%

CURRENCY POSITION		
Freely convertible currency position	maks. 20%	6.49%
Total open "closed" currency position	maks. 15%	0.01%

OFF-BALANCE LIABILITIES	
Liabilities	Total
<b>1. Loan instruments, total</b>	28,674.72
a) loan commitments	9,091.64
b) undisbursed lines of credit	19,583.08
<b>2. Guarantees and liabilities of this type</b>	65,762.49
a) Guarantees	65,762.49
<b>3. Letters of credit, total</b>	24,408.31
a) Standby Letters of Credit	12,245.19
b) Documentary Letters of Credit	12,163.12
<b>4. Forward and futures contracts, total</b>	38,463.00
b) foreign currency, total	38,463.00
<b>5. Other off-balance-sheet liabilities</b>	50,000.00