

Financial information as of 31 December 2013	
	(K AZN)
CAPITAL	
<b>1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)</b>	228,000.00
a) common stocks (fully paid shares)	228,000.00
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>	3,736.74
a) intangible assets	3,736.74
<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>	224,263.26
a) Profit of the current year	13,622.99
b) Common Reserves (should not exceed the general reserves created for assets)	10,126.69
c) other capital funds	4,827.80
d) Other assets	(1,331.50)
<b>5. Total Regulatory Capital (rows 3 + 4)</b>	237,886.25
<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>	190,405.48
<b>8. Net risk-weighted assets (from Table VI-G)</b>	606,935.22

	ACTUAL
<b>9. Tier I capital adequacy ratio (row 3: row 8) x 100%</b>	36.95%
<b>10. Total Regulatory capital adequacy ratio (row 7: row 8) x</b>	31.37%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	70,594.81	19.33%
Substandard assets	33,181.08	9.08%
Unsatisfactory	15,844.05	4.34%
Doubtful	169.34	0.05%
Loss	17,167.69	4.70%
Reserves	25,884.48	7.09%
General	3,861.97	1.06%
Specific	22,022.51	6.03%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	119,804.51	32.80%

CURRENCY POSITION		
Freely convertible currency position	makes. 20%	6.22%
Total open "closed" currency position	maks. 15%	0.04%

OFF-BALANCE LIABILITIES	
Liabilities	Total
<b>1. Loan instruments, total</b>	15,705.45
a) loan commitments	4,570.95
b) undisbursed lines of credit	11,134.50
<b>2. Guarantees and liabilities of this type</b>	42,281.83
a) Guarantees	42,281.83
<b>3. Letters of credit, total</b>	14,420.44
a) Standby Letters of Credit	9,191.53
b) Documentary Letters of Credit	5,228.91
<b>4. Forward and futures contracts, total</b>	26,697.00
b) foreign currency, total	26,697.00
<b>5. Other off-balance-sheet liabilities</b>	50,375.00