

III Quarter 2013

09/30/2013

AZN thousand

1. Total Capital	115,846.96
-------------------------	-------------------

2. Tier 1 & 2 elements	AZN thousand
Tier 1:	69,871.92
a) Common shares	52,870.00
b) Non-cumulative preferred stock	-
c) Capital raised from shares emission	-
d) Retained earnings (loss), total	17,001.92
Deduction from Tier 1 (Intangible Assets)	977.31
Tier I after deduction	68,894.61
Tier II:	48,505.13
a) Profit of Current Year	38,259.02
b) General provisions	7,094.55
c) Other funds of capital	3,151.56

AZN thousand

3. Deductions from Capital	1,552.78
a) Capital investments to unconsolidated subsidiary banks and other financial organizations (net)	75.00
b) Other investments (net)	1,477.78

AZN thousand

4. Risk Weighted Assets	567,563.75
--------------------------------	-------------------

5. Capital Adequacy Ratios

Capital Adequacy:	Requirement	Actual
Tier 1 Adequacy Ratio	6	12.14
Capital Adequacy Ratio	12	20.41