

Financial information as of 30 June 2015	
	(KAZN)
CAPITAL	
1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)	342,959
a) common stocks (fully paid shares)	333,000
b) non-cumulative preferred call stocks	-
c) additional funds coming from issuance of stocks	-
d) net retained earnings (loss), total	9,959
d1) capital reserves	-
d2) profit (loss) of previous years	10,832
d3) (less) loss of current year	(873)
2. Deductions from Tier I capital	3,982
a) intangible assets	3,982
3. Tier I capital after deductions (row 1 less row 2)	-
4. Tier II capital (should not exceed the amount of tier I capital)	338,977
a) Profit of the current year	12,609
b) Common Reserves (should not exceed the general reserves created for assets)	-
c) other capital funds	12,635
d) Other assets	(26)
5. Total Regulatory Capital (rows 3 + 4)	351,587
6. Deductions from total regulatory capital:	128,130
a) capital investments in unconsolidated subsidiary banks and other financial institutions, as well as in non-banking institutions, including mutual investments (net)	128,130
b) all other investments (net)	-
7. Total Regulatory capital after deductions (row 5 less row 6)	223,456
8. Net risk-weighted assets (from Table VI-G)	1,096,527

	ACTUAL
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	30.91%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	20.38%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	139,106.50	21.68%
Substandard assets	84,228.73	13.13%
Unsatisfactory	63,021.62	9.82%
Doubtful	12,365.82	1.93%
Loss	8,841.29	1.38%
Reserves	42,561.63	6.63%
General	7,394.36	1.15%
Specific	35,167.27	5.48%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	189,360.92	29.52%

CURRENCY POSITION		
Freely convertible currency position	maks. 20%	6.35%
Total open "closed" currency position	maks. 15%	0.03%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	40,205.49
a) loan commitments	10,008.47
b) undisbursed lines of credit	30,197.02
2. Guarantees and liabilities of this type	128,176.14
a) Guarantees	128,176.14
3. Letters of credit, total	20,173.18
a) Standby Letters of Credit	10,064.64
b) Documentary Letters of Credit	10,108.54
4. Forward and futures contracts, total	44,622.93
b) foreign currency, total	44,622.93
5. Other off-balance-sheet liabilities	64,079.60