

Financial information as of 30 September 2015	
	(KAZN)
CAPITAL	
<b>1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)</b>	336,230
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	3,230
d1) capital reserves	-
d2) profit (loss) of previous years	10,832
d3) (less) loss of current year	(7,602)
<b>2. Deductions from Tier I capital</b>	3,834
a) intangible assets	3,834
<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>	332,396
a) Profit of the current year	13,208
b) Common Reserves (should not exceed the general reserves created for assets)	-
c) other capital funds	13,201
d) Other assets	6
<b>5. Total Regulatory Capital (rows 3 + 4)</b>	345,604
<b>6. Deductions from total regulatory capital:</b>	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)	-
<b>7. Total Regulatory capital after deductions (row 5 less row 6)</b>	217,473
<b>8. Net risk-weighted assets (from Table VI-G)</b>	1,096,544

	ACTUAL
<b>9. Tier I capital adequacy ratio (row 3: row 8) x 100%</b>	30.31%
<b>10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%</b>	19.79%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	111,717.30	17.42%
Substandard assets	93,553.53	14.58%
Unsatisfactory	27,467.68	4.28%
Doubtful	51,550.99	8.04%
Loss	14,534.86	2.27%
Reserves	62,127.35	9.68%
General	8,421.59	1.31%
Specific	53,705.76	8.37%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	250,333.28	39.02%

CURRENCY POSITION		
Freely convertible currency position	maks. 20%	-5.97%
Total open "closed" currency position	maks. 15%	0.00%

OFF-BALANCE LIABILITIES	
Liabilities	Total
<b>1. Loan instruments, total</b>	34,317.19
a) loan commitments	8,254.52
b) undisbursed lines of credit	26,062.67
<b>2. Guarantees and liabilities of this type</b>	138,765.47
a) Guarantees	138,765.47
<b>3. Letters of credit, total</b>	18,003.98
a) Standby Letters of Credit	9,274.82
b) Documentary Letters of Credit	8,729.16
<b>4. Forward and futures contracts, total</b>	7,041.08
b) foreign currency, total	7,041.08
<b>5. Other off-balance-sheet liabilities</b>	180,625.00