

Financial information as of 31 December 2015	
	(KAZN)
CAPITAL	
1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)	343,832
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	10,832
d1) capital reserves	-
d2) profit (loss) of previous years	10,832
d3) (less) loss of current year	-
2. Deductions from Tier I capital	4,773
a) intangible assets	4,773
3. Tier I capital after deductions (row 1 less row 2)	-
4. Tier II capital (should not exceed the amount of tier I capital)	339,059
a) Profit of the current year	16,206
b) Common Reserves (should not exceed the general reserves created for assets)	2,992
c) other capital funds	13,215
d) Other assets	(1)
5. Total Regulatory Capital (rows 3 + 4)	355,265
6. Deductions from total regulatory capital:	148,987
a) capital investments in unconsolidated subsidiary banks and other financial institutions, as well as in non-banking institutions, including mutual investments (net)	148,987
b) all other investments (net)	-
7. Total Regulatory capital after deductions (row 5 less row 6)	206,278
8. Net risk-weighted assets (from Table VI-G)	1,199,711

	ACTUAL
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	28.26%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	17.13%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	84,135.17	11.42%
Substandard assets	78,864.06	10.70%
Unsatisfactory	54,974.27	7.46%
Doubtful	883.24	0.12%
Loss	23,006.55	3.12%
Reserves	41,452.74	5.63%
General	6,259.31	0.85%
Specific	35,193.43	4.78%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	230,509.20	31.28%

CURRENCY POSITION		
Freely convertible currency position	maks. 20%	-11.24%
Total open "closed" currency position	maks. 15%	0.00%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	43,896.12
a) loan commitments	24,050.49
b) undisbursed lines of credit	19,845.63
2. Guarantees and liabilities of this type	162,098.44
a) Guarantees	162,098.44
3. Letters of credit, total	8,677.21
a) Standby Letters of Credit	2,026.04
b) Documentary Letters of Credit	6,651.17
4. Forward and futures contracts, total	0.00
b) foreign currency, total	-
5. Other off-balance-sheet liabilities	529,982.65