

Financial information as of 30 September 2013

(KAZN)

CAPITAL	
1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)	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	-
2. Deductions from Tier I capital	2,944.15
a) intangible assets	2,944.15
3. Tier I capital after deductions (row 1 less row 2)	225,055.85
4. Tier II capital (should not exceed the amount of tier I capital)	15,065.89
a) Profit of the current year	8,187.36
b) Common Reserves (should not exceed the general reserves created for assets)	6,884.94
c) other capital funds	-
d) Other assets	(6.41)
5. Total Regulatory Capital (rows 3 + 4)	240,121.74
6. Deductions from total regulatory capital:	-
a) capital investments in unconsolidated subsidiary banks and other financial institutions, as well as in non-banking institutions, including mutual investments (net)	16,615.49
b) all other investments (net)	-
7. Total Regulatory capital after deductions (row 5 less row 6)	223,506.25
8. Net risk-weighted assets (from Table VI-G)	550,795.32
	ACTUAL
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	40.86%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x	40.58%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	49,065.35	14.01%
Substandard assets	76,576.56	21.86%
Unsatisfactory	72,043.01	20.57%
Doubtful	2,961.69	0.85%
Loss	1,571.86	0.45%
Reserves	30,990.30	8.85%
General	6,028.52	1.72%
Specific	24,961.78	7.13%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
İri kredit tələblərinin cəmi:	136,084.31	56.67%

CURRENCY POSITION		
Sərbəst dönərli valyuta üzrə məcmu açıq valyuta mövqeyi	maks. 20%	-7.22%
Qapalı valyuta üzrə məcmu açıq valyua mövqeyi	maks. 15%	4.54%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Kredit alətləri, cəmi	28,600.81
a) Kredit öhdəlikləri	20,484.93
b) İstifadə olunmamış kredit xətləri	8,115.88
2. Qarantiyalar və bu qəbildən olan öhdəliklər, cəmi	39,850.20
a) Qarantiyalar	39,850.20
3. Akkreditivlər, cəmi	12,738.99
a) "Standby" akkreditivlər	7,961.87
b) Sənədli akkreditivlər	4,777.12
4. Forvard və fyuçers müqavilələri, cəmi	27,756.30
b) xarici valyuta, cəmi	27,756.30
5. Digər balansarxası öhdəliklər	50,375.00