

Financial information as of 31 March 2015	
	(KAZN)
CAPITAL	
1. Tier I capital (fixed capital) (should not be less than 50% of total regulatory capital)	323,721
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	(9,279)
d1) capital reserves	-
d2) profit (loss) of previous years	-
d3) (less) loss of current year	(9,279)
2. Deductions from Tier I capital	3,570
a) intangible assets	3,570
3. Tier I capital after deductions (row 1 less row 2)	-
4. Tier II capital (should not exceed the amount of tier I capital)	320,151
a) Profit of the current year	12,027
b) Common Reserves (should not exceed the general reserves created for assets)	-
c) other capital funds	12,031
d) Other assets	(4)
5. Total Regulatory Capital (rows 3 + 4)	332,178
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)	204,048
8. Net risk-weighted assets (from Table VI-G)	1,024,886

	ACTUAL
9. Tier I capital adequacy ratio (row 3: row 8) x 100%	31.24%
10. Total Regulatory capital adequacy ratio (row 7: row 8) x 100%	19.91%

CLASSIFICATION OF RISK-WEIGHTED ASSETS		
	Amount	Credit Portfolio Weight
Overdue loans	84,293.21	13.72%
Substandard assets	60,670.94	9.88%
Unsatisfactory	39,320.92	6.40%
Doubtful	12,491.41	2.03%
Loss	8,858.61	1.44%
Reserves	35,620.82	5.80%
General	7,471.09	1.22%
Specific	28,149.73	4.58%

TOTAL LARGE LOANS		
	Amount	Credit Portfolio Weight
Total large loans	189,271.58	30.81%

CURRENCY POSITION		
Freely convertible currency position	maks. 20%	15.40%
Total open "closed" currency position	maks. 15%	0.00%

OFF-BALANCE LIABILITIES	
Liabilities	Total
1. Loan instruments, total	45,054.84
a) loan commitments	12,747.35
b) undisbursed lines of credit	32,307.49
2. Guarantees and liabilities of this type	98,889.82
a) Guarantees	98,889.82
3. Letters of credit, total	23,855.34
a) Standby Letters of Credit	12,924.24
b) Documentary Letters of Credit	10,931.10
4. Forward and futures contracts, total	56,508.77
b) foreign currency, total	56,508.77
5. Other off-balance-sheet liabilities	63,830.40