

Annex 2

To the Regulation on general terms of banking operations



MINIMUM/MAXIMUM AMOUNT, TERMS AND INTEREST RATES

on loans provided by the Bank

No.	Index	Minimum value	Maximum value
1.	Interest rate on the loan provided to an individual and providing for the collateral for the loan	0,1%	It is determined on the basis of the limit of the annual effective interest rate on loans established by the National Bank of the Republic of Kazakhstan ¹
2.	Interest rate on the unsecured loan provided to an individual	0,1%	
3.	Interest rate on the loan provided to a legal entity or individual entrepreneur	0,1%	35 % per annum
4.	The loan amount	0,01 tenge	For a person not related to the Bank with special relations – 25 % of the Bank's equity capital at the date of the loan agreement ² For a person related to the Bank with special relations – 10 % of the Bank's equity capital at the date of the loan agreement
5.	The loan term	1 day	240 months without not including acceptable prolongation of the loan term

¹ In accordance with the Provision of the Board of the National Bank of the Republic of Kazakhstan "On approval of the limit of the annual effective interest rate" dated December 24, 2012 No. 377.

² According to the Provision of the National Bank of the Republic of Kazakhstan "On establishment of normative values and methods of calculation of prudential standards and other mandatory norms and limits of the Bank's capital at a certain date and Rules of calculation and limits of open currency position " dated September 13, 2017 No. 170.