

Insider Information List¹

The following information is included into the Bank's Insider information:

- 1) Insider information about the corporate events of the issuer – joint stock company, the list of which is defined by the paragraph 1, Article 79, Joint Stock Companies Act, namely:
 - a) Resolutions made by the general meeting of the shareholder (shareholders) and board of directors on the list of issues the information about which in accordance with the issuer's (Bank's) internal documents shall be brought to the notice of the shareholders and investors;
 - b) Issue by the issuer (Bank) of the shares and other securities and approval by the authorized body of the report following the results of the issuer's (Bank's) securities placement, reports on the results of the issuer's (Bank's) securities redemption, cancellation of the issuer's (Bank's) securities cancellation;
 - c) Execution by the issuer (Bank) of the major transactions and transactions in execution of which the issuer (Bank) is interested;
 - d) Transfer to the pledge (re-pledge) of the issuer's (Bank's) property to the amount constituting five and more percent of this issuer's (Bank's) assets;
 - e) Receipt by the issuer (Bank) of the loan in the amount constituting twenty five and more percent of the issuer's (Bank's) equity capital;
 - f) Receipt by the issuer (Bank) of the licenses for performance of any types of the activities, suspension or termination of the validity of the licenses obtained before for performance of any types of the activities;
 - g) The issuer's (Bank's) participation in incorporation of the legal entity;
 - h) The issuer's (Bank's) property attachment;
 - i) Occurrence of emergency circumstances as a result of which the issuer's (Bank's) property the balance cost of which amounts ten and more percent of the total amount of the issuer's (Bank's) assets is destructed;
 - j) Bringing of the issuer (Bank) and its officials to the administrative responsibility;
 - k) Initiation of the court proceedings on the corporate dispute;
 - l) Resolution on forced reorganization of the issuer (Bank);
 - m) Other events affecting the issuer's (Bank's) shareholders and investors interests in accordance with the issuer's (Bank's) Charter as well as the securities prospectus of the issuer (Bank).
- 2) The Insider information about the changes in the issuer's (Bank's) activities affecting the interests of its securities holders specified in the paragraph 2, Article 102, Securities Act of the Republic of Kazakhstan. The changes in the issuer's (Bank's) activities affecting the interests of the securities holders shall be deemed to be:
 - a) Changes of the issuer's (Bank's) bodies structure;
 - b) Changes of the structure of the shareholders (members) holding ten and more percents of the voting shares (participatory interests) of the issuer;
 - c) Reorganization or liquidation of the issuer (Bank), its subsidiaries and dependent joint stock companies;
 - d) The issuer's (Bank's) property attachment;
 - e) Transfer to the pledge (re-pledge) of the issuer's (Bank's) property to the amount constituting ten and more percent of this issuer's (Bank's) assets;
 - f) Receipt by the issuer (Bank) of the licenses, suspension or cancellation thereof;
 - g) Resolutions of the general meeting of the shareholders (members) of the issuer (Bank);
 - h) Changes in the list of the companies in which the issuer (Bank) owns ten and more percent of the shares (participatory interests, equity interests) of each such company;
 - i) Changes of the equity securities prospectus;
 - j) Information about the issuer's (Bank's) compliance with the provisions provided by the private bonds prospectus, cases of default committed by this issuer (Bank).

¹Section 5 of the Insider Information Usage and Disposal Policy of VTB Bank (Kazakhstan) Joint Stock Company Subsidiary Organization approved by the minutes of the meeting of the Board of Directors of VTB Bank (Kazakhstan) JSC SO dated September 07, 2012 No 15/2012