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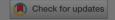
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## Bank performance and the financial crisis: evidence from Kazakhstan

Anthony J. Glass, Karligash Kenjegalieva 🔀 & Thomas Weyman-Jones

Pages 121-138 | Published online: 15 Jan 2014

**66** Cite this article A https://doi.org/10.1080/09603107.2013.868584



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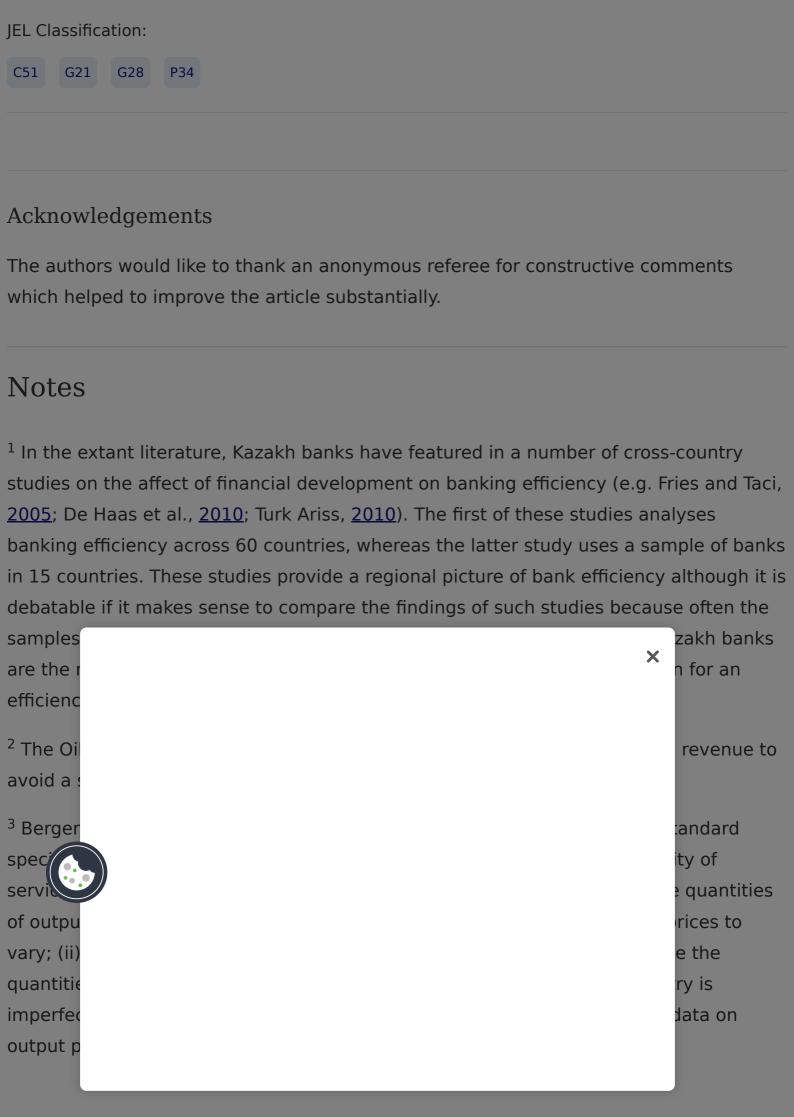
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- <sup>4</sup> The translog functional form is used in the model specification as it is more flexible than linear functions and captures cost (profit) behaviour of banks better. We thank the anonymous referee for the note.
- <sup>5</sup> In May 2011, the NBK took over the responsibilities of the Agency through the newly formed Committee for the Control and Supervision of the Financial Market and Financial Organizations.
- <sup>6</sup> OBS includes total contingent claims which contain letters of credit, guarantees, deposits and loans placed in the future, possible claims on bills, and the purchase and sale of financial derivatives.
- <sup>7</sup> The score for a loan is calculated according to, among other things: the financial condition and rating of the borrower; the quality of the collateral; any extensions to the repayment period; any write-offs of the borrower by other creditors; any overdue payments. Details of the five categories of doubtful loans are as follows: Category 1 substandard loans with current payments; Category 2 substandard loans with payments in arrears; Category 3 unsatisfactory loans with current payments; Category 4 unsatisfactory loans with payments in arrears; Category 5 doubtful loans.

<sup>8</sup> The bank size dummies are based on a size categorization of banks according to total

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