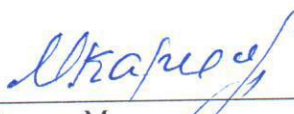


Bank RBK JSC
Statement of Financial Position for the year ended 31 December 2013




<i>(in thousands of Tenge)</i>	Notes	31 December 2013	31 December 2012
Assets			
Cash and cash equivalents	6	29 973 311	8 286 492
Due from other banks		470 298	9 346
Loans and advances to customers	7	143 246 719	65 332 872
Investment securities available for sale	8	46 110 289	12 612 385
Fixed assets	9	2 269 292	1 813 640
Other assets	10	703 570	610 846
Fixed assets		222 773 479	88 665 581
Liabilities			
Customer accounts	11	193 921 414	72 960 046
Bank accounts		40	-
Issued debt securities	13	7 055 362	-
Subordinated debt	13	5 036 377	-
Current income tax payable		-	15 547
Deferred tax liability		92 714	117 813
Other liabilities	12	316 599	188 374
Total liabilities		206 422 506	73 281 780
Equity			
Share capital	14	14 500 000	14 500 000
Other reserves/funds		257 281	416 193
Retained earnings		1 593 692	467 608
Total equity		16 350 973	15 383 801
Total liabilities and equity		222 773 479	88 665 581
Book Value Per Common Share	15	11 584	10 571
Book value per preferred share	15	10 000	10 000

Approved and signed on behalf of the Board 24 April 2013.


Zhakubayeva M.
Chairman of the Board

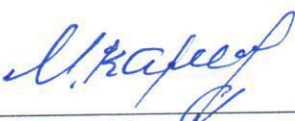



Dauletbekova A.
Chief Accountant


The notes set out on pages 10 to 51 form an integral part of these financial statements.



<i>(in thousands of Tenge)</i>	Notes	2013	2012
Interest income	16	15 725 509	6 457 428
Interest expense	16	(7 554 834)	(2 313 811)
Net interest income		8 170 675	4 143 617
Provision for loan impairment		(3 624 073)	(1 845 069)
Net interest income after provision for loan impairment		4 546 602	2 298 548
Fee and commission income	17	1 461 035	848 913
Fee and commission expense	17	(80 149)	(63 050)
Gains less losses from trading in foreign currencies	18	444 005	235 947
Net income from financial assets available-for-sale	19	76 577	82 877
Other operating income		188 517	119 046
Operating income		6 636 587	3 522 281
Administrative and other operating expenses	20	(4 944 825)	(3 059 112)
Provision for impairment of other assets		15 459	(40 336)
Profit before tax		1 707 221	422 833
Income tax expense	21	(186 182)	(22 246)
Profit for the year		1 521 039	400 587
Other comprehensive income			
Items which will not be reclassified subsequently to profit or loss.			
Income tax of other comprehensive income		29 142	(29 142)
Items that may be reclassified subsequently to profit or loss			
Fair value revaluation reserve of financial assets available for sale:			
- Net change in fair value		(146 432)	126 313
- Net change in fair value transferred to profit or loss		(76 577)	(82 877)
		(223 009)	43 436
Other comprehensive income/(expense) for the period		(193 867)	14 294
Total comprehensive income for the period		1 327 172	414 881
Based and diluted earnings per share on the profit attributable to Bank's owners (tenge per share)	15	1 215	68
Weighted average number of shares		1 000 000	598 462


Zhakubayeva M.
Chairman of the Board




Dauletbekova A.
Chief Accountant

Bank RBK JSC

Statement of Changes in Equity for the year ended 31 December 2013

	Share capital	Reserve capital	Revaluation reserve for fixed assets	Revaluation reserve for securities	Retained earnings	Total
<i>(in thousands of Tenge)</i>						
Balance at 31 December 2011	5 000 000	99 086	266 368	16 370	87 096	5 468 920
Profit for the year	-	-	-	-	400 587	400 587
Financial assets available for sale:	-	-	-	-	-	-
Net change in fair value:	-	-	-	126 313	-	126 313
Net change in fair value transferred to profit or loss:	-	-	-	(82 877)	-	(82 877)
Income tax relating to components of other comprehensive income	-	-	-	(29 142)	-	(29 142)
Total comprehensive income:	-	-	-	14 294	400 587	414 881
Share issue:	9 500 000	-	-	-	-	9 500 000
Mandatory reserve:	-	22 633	-	-	(22 633)	-
Realised revaluation reserve	-	-	(2 558)	-	2 558	-
Balance at 31 December 2012	14 500 000	121 719	263 810	30 664	467 608	15 383 801
Profit for the period	-	-	-	-	1 521 039	1 521 039
Other comprehensive income	-	-	-	-	-	-
Financial assets available for sale:	-	-	-	-	-	-
Net change in fair value:	-	-	-	(146 432)	-	(146 432)
Net change in fair value transferred to profit or loss:	-	-	-	(76 577)	-	(76 577)
Change in income tax with regard to other comprehensive income components	-	-	-	29 142	-	29 142
Total comprehensive income	-	-	-	(193 867)	1 521 039	1 327 172
Mandatory reserve:	-	40 587	-	-	(40 587)	-
Payment of dividends	-	-	-	-	(360 000)	(360 000)
Realized revaluation provision	-	-	(5 632)	-	5 632	-
Balance at 31 December 2013	14 500 000	162 306	258 178	(163 203)	1 593 692	16 350 973

Zhakubayeva M.
Chairman of the Board



Dauletbekova A.
Chief Accountant

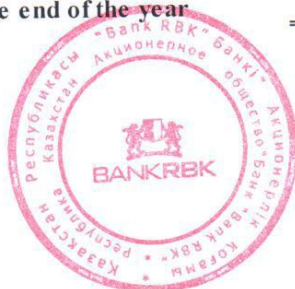


The notes set out on pages 10 to 51 form an integral part of these financial statements.



<i>(in thousands of Tenge)</i>	2013	2012
Cash flows from operating activities		
Interest received	13 301 808	4 801 713
Interest paid	(7 414 412)	(1 999 939)
Fees and commissions received	1 504 079	873 258
Fees and commissions paid	(78 381)	(63 050)
Net income from foreign currency transactions	406 086	235 947
Net income from financial assets available-for-sale	76 577	82 877
Other operating income received	166 574	119 046
Administrative and other operating expenses	(4 635 363)	(2 968 947)
Cash flows from/(used in) operating activities before changes in operating assets and liabilities	3 326 968	1 080 905
<i>(Increase)/decrease operating assets</i>		
Due from other banks	(458 771)	(7 463)
Loans and advances to customers	(79 012 143)	(49 773 622)
Amounts receivable under reverse REPO	-	4 933 001
Other financial assets	308 340	144 638
<i>Increase/(decrease) operating liabilities</i>		
Customer accounts	120 546 181	39 538 069
Bank accounts	40	-
Accounts payable from REPO	-	(96 001)
Other liabilities	(33 701)	101 980
Net cash from/(used in) operating activities before income tax paid	44 676 914	(4 078 493)
Income tax paid	(363 619)	-
Net cash from/(used in) operating activities	44 313 295	(4 078 493)
Cash flows from investing activities		
Acquisition of investment securities available-for-sale	(49 372 451)	(23 760 957)
Revenue from sales and repayment of investment securities available for sale	15 951 824	20 862 556
Acquisition of fixed assets and intangible assets	(889 898)	(775 963)
Net cash from/(used in) investing activities	(34 310 525)	(3 674 364)
Cash flows from financing activities		
Shares issuance	-	9 500 000
Subordinated debt	4 959 278	-
Issued debt securities	6 963 707	-
Dividends	(360 000)	-
Net cash from financing activities	11 562 985	9 500 000
Effect of exchange rate changes on cash and cash equivalents	121 064	19 905
Net increase in cash and cash equivalents	21 686 819	1 767 048
Cash and cash equivalents at the beginning of the year	8 286 492	6 519 444
Cash and cash equivalents at the end of the year	29 973 311	8 286 492

Zhakubayeva M.
Chairman of the Board



Dauletbekova A.
Chief Accountant