



BANKRBK

Interim Condensed Statement of Financial Condition as of at March 31, 2014 (unaudited)

<i>(in thousands of tenge)</i>	(unaudited) March 31 2014	(audited) December 31 2013
Assets		
Cash and cash equivalents	40 334 709	29 973 311
Amounts due from other banks	1 085 033	470 298
Loans and advances to customers	160 171 591	143 246 719
Available-for-sale financial assets	53 503 039	46 110 289
Fixed and intangible assets	2 323 922	2 269 292
Other assets	944 426	703 570
Total assets	258 362 720	222 773 479
Liabilities		
Customer accounts	220 039 754	193 921 414
Credit institutions accounts	40	40
Debt securities issued	9 816 228	7 055 362
Subordinated debt	5 154 282	5 036 377
Deferred tax liabilities	92 714	92 714
Other liabilities	675 428	316 599
Total liabilities	235 778 446	206 422 506
Equity		
Share capital	20 500 000	14 500 000
Other funds	73 102	257 281
Retained earnings	2 011 172	1 593 692
Total equity	22 584 274	16 350 973
Total liabilities and equity	258 362 720	222 773 479
Book value of one ordinary share	11 134	11 584
Book value of one preference share	10 000	10 000

M.K. Zhakubayeva
Chairman of the Board



A.A. Dauletbekova
Chief Accountant

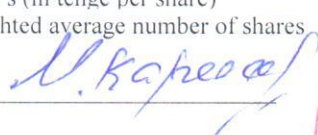


BANKRBK

Interim Condensed Statement of Aggregate Income for the Period Ended as of March 31, 2014 (unaudited)

(in thousands of tenge)

	(unaudited) March 31 2014	(unaudited) March 31 2013
Interest income	5 885 949	2 536 098
Interest expense	(3 241 368)	(1 030 799)
Net Interest Income	2 644 581	1 505 299
Provisions for devaluation of interest-bearing assets	(1 269 852)	(532 887)
Net interest incomes after provisions for devaluation of interest-bearing assets	1 374 729	972 412
Fee and commission income	441 072	263 778
Fee and commission expense	(34 243)	(9 972)
Net income from foreign currency transactions	264 334	70 350
Net income from financial assets available-for-sale	10 595	265
Other operating income	90 748	52 796
Operating income	2 147 235	1 349 629
Administrative and other operating expenses	(1 637 959)	(956 024)
Provision for impairment of other assets	(4 925)	(7 698)
Profit before tax	504 351	385 907
Income tax expense	(86 871)	(84 930)
Total income for the period	417 480	300 977
Other comprehensive income		
Available-for-sale investments:		
Net change in fair value of available-for-sale assets	(173 584)	(98 471)
Net change in fair value of available-for-sale assets transferred to profit or loss	(10 595)	(265)
Income tax as a component of other comprehensive income	-	13 836
Other comprehensive income/(loss) for the period	(184 179)	(84 900)
Total comprehensive income for the period	233 301	216 077
Base and diluted earnings per share for profit attributable of the Bank's (in tenge per share)	41	-
Weighted average number of shares	1 177 500	1 000 000


M.K. Zhakubayeva
Chairman of the Board




A.A. Dauletbekova
Chief Accountant

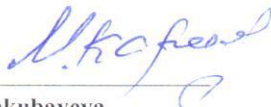


BANK RBK

Interim Condensed Cash Flow Statement for the Period ended as of March 31, 2014 (unaudited)

	(unaudited) March 31 2014	(unaudited) March 31 2013
<i>(in thousands of tenge)</i>		
Cash flows from operating activities		
Interest received	5 447 595	2 339 071
Interests paid	(2 420 533)	(1 043 863)
Fees and commissions received	418 451	252 680
Fees and commissions paid	(31 349)	(8 626)
Income received from foreign currency transactions	230 096	78 296
Income from transactions with financial assets available for sale	10 595	265
Other operating income received	90 748	52 796
Administrative and other operating expenses	(1 410 596)	(729 089)
Cash flows from/(used in) operating activities before changes in operating assets and liabilities	2 335 007	941 530
<i>(Increase)/decrease in operating assets</i>		
Due from other banks	(451 089)	1 804
Loans and advances to customers	(14 278 325)	(9 596 888)
Receivables from reverse repurchase agreements (REPO)	-	(3 002 006)
Other financial assets	(40 598)	(528 109)
<i>(Increase)/decrease in operating liabilities</i>		
Customer accounts	17 668 286	29 119 981
Other liabilities	287 261	(60 855)
Net cash from/(used in) operating activities before income tax paid	5 520 542	16 875 457
Income tax paid	(86 871)	(7 578)
Net cash from/(used in) operating activities	5 433 671	16 867 879
Cash flow from investing activities		
Acquisition of investment securities available for sale	(8 812 260)	(11 790 038)
Revenue from and repayment of investment securities available for sale	2 971 977	1 851 154
Acquisition of fixed and intangible assets	(103 665)	(131 373)
Net cash from/(used in) investing activities	(5 943 948)	(10 070 257)
Cash flows from financing activities		
Shares issuance	6 000 000	-
Issued debt securities	2 577 555	-
Subordinated debt	-	-
Net cash from/(used in) financing activities	8 577 555	-

Effect of exchange rate changes on cash and cash equivalents	2 294 120	(27)
Net increase in cash and cash equivalents	10 361 398	6 797 595
Cash and cash equivalents at the beginning of the year	29 973 311	8 286 492
Cash and cash equivalents at the end of the year	40 334 709	15 084 087


M.K. Zhakubayeva
Chairman of the Board

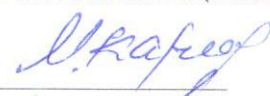



A.A. Dauletbekova
Chief Accountant


Interim Condensed Report of Changes in Equity for the period ended as of 31 March, 2014 (unaudited)

in thousands of tenge

	Share capital	Reserve capital	Revaluation reserve for fixed assets	Revaluation reserve for securities	Unallocated profit	Total
Balance at 31 December, 2012 (audited)	14 500 000	121 719	263 810	30 664	467 608	15 383 801
Total comprehensive income for the period						
Profit for the year	-	-	-	-	300 977	300 977
Other comprehensive income	-	-	-	-	-	-
Income less fair value expenses	-	-	-	(98 471)	-	(98 471)
Net change in fair value transferred to profit or loss	-	-	-	(265)	-	(265)
Change in deferred tax	-	-	-	13 836	-	13 836
Total comprehensive income	-	-	-	(84 900)	300 977	216 077
Share issue	-	-	-	-	-	-
Creation of reserve fund	-	-	-	-	-	-
Realized valuation reserve	-	-	-	-	-	-
Payment of dividends	-	-	-	-	-	-
Balance at 31 March 2013 (unaudited)	14 500 000	121 719	263 810	(54 236)	768 585	15 599 878
Balance at 31 December, 2013 (audited)	14 500 000	162 306	258 178	(163 203)	1 593 692	16 350 973
Total comprehensive income for the period						
Profit for the year	-	-	-	-	417 480	417 480
Other comprehensive income	-	-	-	-	-	-
Financial assets available for sale	-	-	-	-	-	-
Income less fair value expenses	-	-	-	(173 584)	-	(173 584)
Net change in fair value transferred to profit or loss	-	-	-	(10 595)	-	(10 595)
Change in deferred tax	-	-	-	-	-	-
Total comprehensive income	-	-	-	(184 179)	417 480	233 301
Share issue	6 000 000	-	-	-	-	6 000 000
Creation of reserve fund	-	-	-	-	-	-
Realized valuation reserve	-	-	-	-	-	-
Payment of dividends	-	-	-	-	-	-
Balance at 31 March 2014 (unaudited)	20 500 000	162 306	258 178	(347 382)	2 011 172	22 584 274



M.K. Zhakubayeva
Chairman of the Board

A.A. Dauletbekova
Chief Accountant