



# BANK RBK

## Interim Condensed Statement of Financial Condition as of March 31, 2013 (unaudited)

(in thousand tenge)

	March 31 2013	December 31, 2012
<b>Assets</b>		
Cash and cash equivalents	15 084 087	8 286 492
Funds in other banks	7 542	9 346
Accounts Receivable under Reverse REPO transactions	3 002 456	-
Loans and advances to customers	74 544 364	65 332 872
Financial assets available for sale	22 493 701	12 612 385
Fixed assets and intangible assets	1 777 324	1 813 640
Other assets	1 190 804	610 846
<b>Total assets</b>	<b>118 100 278</b>	<b>88 665 581</b>
<b>Liabilities</b>		
Funds held for customers	101 923 721	72 960 046
Current income tax payable	92 899	15 547
Deferred tax liability	103 978	117 813
Other liabilities	379 803	188 374
<b>Total liabilities</b>	<b>102 500 401</b>	<b>73 281 780</b>
<b>Equity funds</b>		
Authorized capital	14 500 000	14 500 000
Other funds	330 595	415 495
Undistributed income	769 282	468 306
<b>Total equity funds</b>	<b>15 599 877</b>	<b>15 383 801</b>
<b>Total liabilities and equity funds</b>	<b>118 100 278</b>	<b>88 665 581</b>

Zhakubayeva M.K.  
Chairman of the Board



Dauletbekova A.A.  
Chief Accountant



# BANK RBK

## Interim Condensed Statement of Aggregate Income for the Period Ended as of March 31, 2013

(unaudited)

(in thousand tenge)

	March 31 2013	March 31 2012
Interest incomes	2 536 098	914 395
Interest expenses	(1 030 799)	(485 579)
<b>Net Interest Incomes</b>	<b>1 505 299</b>	<b>428 816</b>
Provisions for interest-bearing assets devaluation	(532 887)	(22 062)
<b>Net interest incomes after provisions for interest-bearing assets devaluation</b>	<b>972 412</b>	<b>406 754</b>
Commission Incomes	263 778	107 775
Commission expenses	(9 972)	(3 680)
Net income from foreign currency transactions	70 350	24 064
Net income from transactions with financial assets available for sale	265	703
Other operating income	52 796	28 989
<b>Operating income</b>	<b>1 349 629</b>	<b>564 605</b>
Administrative and other operating expenses	(956 024)	(530 997)
Provisions for other assets devaluation	(7 698)	(110)
<b>Income before taxation</b>	<b>385 907</b>	<b>33 498</b>
Expenses for profit tax	(84 930)	-
<b>Income for the period</b>	<b>300 977</b>	<b>33 498</b>
<b>Other aggregate income</b>		
Provisions for revaluation of assets available for sale:		
- Net fair value change	(98 471)	88 914
- Net fair value change transferred to income or loss	(265)	(703)
Income tax attributable to other aggregate income items	13 836	(6 514)
Other aggregate income/(expense) for the period	<b>(84 900)</b>	<b>81 697</b>
<b>Total aggregate income for the period</b>	<b>216 077</b>	<b>115 195</b>

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# BANK RBK

JSC "Bank RBK"  
Interim Condensed Cash Flow Statement  
for the Period Ended as of March 31, 2013 (unaudited)

<i>in thousand tenge</i>	March 31 2013	March 31 2012
<b>Monetary funds from operating activity</b>		
Interest Received	2 339 071	678 956
Interests Paid	(1 043 863)	(346 303)
Fee received	252 680	105 174
Fee paid	(8 626)	(1 725)
Net income under foreign currency transactions	78 296	25 805
Net income under transactions with financial assets available for sale	265	-
Other operating income	52 796	1 859
Administrative and other operating expenses paid	(729 089)	(528 054)
<b>Cash flows from operating activity before change in operating assets and liabilities</b>	<b>941 530</b>	<b>(64 288)</b>
<i>Operating assets (increase)/decrease</i>		
Funds in other banks	1 804	(200 000)
Loans and advances to customers	(9 596 888)	(14 245 502)
Accounts receivable under Reverse REPO transactions	(3 002 006)	4 933 001
Other assets	(528 109)	51 809
<i>Operating liabilities (increase)/decrease</i>		
Funds held for customers	29 119 981	19 465 969
Accounts payable under REPO transactions	-	2 204 000
Other liabilities	(60 855)	11 051
<b>Net in-flow/ (out-flow) of monetary funds from operating activity before income tax</b>	<b>16 875 457</b>	<b>12 156 039</b>
Income tax paid	(7 578)	-
<b>Net in-flow/(out-flow) of monetary funds from operating activity</b>	<b>16 867 879</b>	<b>12 156 039</b>
<b>Cash flows from investment activity</b>		
Acquisition of investment securities available for sale	(11 790 038)	(16 966 935)
Revenues from realization and repayment of investment securities available for sale	1 851 154	1 808 907
Acquisition of fixed assets and intangible assets	(131 373)	(215 060)
Revenues from fixed assets realization	-	-
<b>Net cash in-flow to investment activity</b>	<b>(10 070 257)</b>	<b>(15 373 088)</b>

<b>Cash flows from financial activity</b>		
Issue of shares	-	4 500 000
Subordinated debt	-	150 000
<b>Net cash from financial activity</b>	-	<b>4 650 000</b>
<b>Exchange rate change impact on cash and cash equivalents</b>	<b>(27)</b>	<b>2 866</b>
<b>Net cash and cash equivalents increase</b>	<b>6 797 595</b>	<b>1 435 817</b>
Cash and cash equivalents as of the beginning of the year	8 286 492	6 519 444
<b>Cash and cash equivalents as of the end of the year</b>	<b>15 084 087</b>	<b>7 955 261</b>

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# BANK RBK

## Interim Condensed Report on Changes in Equity for the Period , Ended as of March 31, 2013 (unaudited)

<i>in thousand tenge</i>	Authorized capital	Stated Capital	Provisions for FA Revaluation	Provisions for securities revaluation	Undistributed income	Total capital
<b>Balance as of December 31, 2011</b>	5 000 000	98 388	266 370	16 369	87 794	5 468 921
<b>Total aggregate income</b>						
Income for the year					33 498	33 498
<b>Other aggregate income</b>						
Assets available for sale:						
incomes minus fair value expenses for the period				88 914		88 914
net change of fair value transferred to income or loss				(703)		(703)
<b>Total aggregate income/expense</b>				<b>88 211</b>	<b>33 498</b>	<b>121 709</b>
Issue of shares	4 500 000					4 500 000
Generation of legal reserve						-
Other reserves generation						-
Realized reserve for revaluation						-
<b>Balance as of March 31, 2012</b>	<b>9 500 000</b>	<b>98 388</b>	<b>266 370</b>	<b>104 579</b>	<b>121 291</b>	<b>10 090 629</b>
<b>Balance as of December 31, 2012</b>	<b>14 500 000</b>	<b>121 021</b>	<b>263 812</b>	<b>30 662</b>	<b>468 306</b>	<b>15 383 801</b>
<b>Total aggregate income for the period</b>						
Income for the period					300 977	300 977
<b>Other aggregate income</b>						
Assets available for sale:						
Income minus costs for fair value revaluation				(98 471)		(98 471)
Net change of fair value transferred to income or loss				(265)		(265)
Change in deferred tax				13 836		13 836
<b>Total aggregate income</b>				<b>(84 900)</b>	<b>300 977</b>	<b>216 077</b>
Issue of shares						-
Legal Reserve generation						-
Other reserve generation						-
Fixed assets:						
Realized provisions for revaluation						-
<b>Balance as of March 31, 2013</b>	<b>14 500 000</b>	<b>121 021</b>	<b>263 812</b>	<b>(54 238)</b>	<b>769 282</b>	<b>15 599 877</b>

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