



# BANKRBK

## Interim reduced Statement of the Financial Position as at June 30, 2013 (not audited)

(In thousand KZT)

	June 30 Year 2013	December 31 Year 2012
<b>Assets</b>		
Cash funds ad their equivalents	27 965 242	8 286 492
Cash funds in other banks	12 280	9 346
Accounts receivable on Reverse REPO transactions	-	-
Loans and advances due to customers	96 478 717	65 332 872
Financial assets, available for sale	36 092 978	12 612 385
Fixed assets and intangible assets	1 861 466	1 813 640
Other assets	849 984	610 846
<b>Total assets</b>	<b>163 260 667</b>	<b>88 665 581</b>
<b>Liabilities</b>		
Customers' funds	138 262 164	72 960 046
Outstanding Debt securities	7 055 529	-
Subordinated debt	1 760 383	-
Current income tax due to payment	116 764	15 547
Deferred tax liabilities	88 671	117 813
Other liabilities	512 048	188 374
<b>Total Libailities</b>	<b>147 795 559</b>	<b>73 281 780</b>
<b>Equity capital</b>		
Authorized capital	14 500 000	14 500 000
Other funds and capital	369 963	415 495
Undistributed earnings	595 145	468 306
<b>Total equity capital</b>	<b>15 465 108</b>	<b>15 383 801</b>
<b>Total Libailities and equity capital</b>	<b>163 260 667</b>	<b>88 665 581</b>

**M.K. Zhakubayeva**  
Chairman of the Board



**A.A. Dauletbekova**  
Chief Accountant



# BANKRBK

## Interim reduced Statement of comprehensive income for the period, ended on June 30, 2013 (unaudited)

(In thousand KZT)

	June 30 Year 2013	June 30 Year 2012
Interest income	6 025 451	2 446 761
Interest expenses	(2 671 209)	(1 176 682)
<b>Net interest income</b>	<b>3 354 242</b>	<b>1 270 079</b>
Provisions for depreciation of assets, on which interest is charged	(1 537 765)	(285 673)
<b>Net interest incomes after formation of provisions for depreciation of assets, on which interest is charged</b>	<b>1 816 477</b>	<b>984 406</b>
Fee and commission income	593 089	315 828
Fee and commission expenses	(26 587)	(10 844)
Net incomes from foreign-exchange transactions	167 851	90 147
Net incomes from financial assets transactions, available for sale	55 832	9 210
Other operating income	74 303	58 710
<b>Operating income</b>	<b>2 680 965</b>	<b>1 447 457</b>
Administrative and other operating expenses	(2 014 623)	(1 297 304)
Provision for impairment of other assets	(10 600)	(55 418)
<b>Profit before taxation</b>	<b>655 742</b>	<b>94 735</b>
Profit tax expenses	(127 618)	-
<b>Profit for the period</b>	<b>528 124</b>	<b>94 735</b>
<b>Other comprehensive income</b>		
Valuation reserve for assets available for sale		
Net change of fair value	(60 127)	132 347
Net change of fair value, carried over to the profit or loss structure	(55 832)	(9 210)
Income tax, relating to the elements of other comprehensive income	29 142	(1 628)
<b>Other comprehensive income/(expense) for the period</b>	<b>(86 817)</b>	<b>121 509</b>
<b>Total comprehensive income for the period</b>	<b>441 307</b>	<b>216 244</b>

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# BANK RBK

"Bank RBK" JSC  
Interim reduced Cash flow statement  
for the period, ended on June 30, 2013 (unaudited)

<i>in thousand KZT</i>	<b>June 30 Year 2013</b>	<b>June 30 Year 2012</b>
<b>Cash assets from operating activity</b>		
Interest earned	5 032 533	1 867 117
Interest paid	(2 352 108)	(999 706)
Commission fees received	587 482	302 437
Commission fees paid	(23 000)	(9 289)
Net incomes received from foreign-exchange transactions	140 261	92 383
Net incomes received from financial assets transactions, available for sale	55 832	-
Other operating incomes	74 303	23 478
Paid administrative and other operating expenses	(1 751 222)	(1 253 243)
<b>Cash flows from operating activity prior to changes in operating assets and liabilities</b>	<b>1 764 081</b>	<b>23 177</b>
<i>(increase)/decrease of operating assets</i>		
Cash funds in other banks	(2 934)	(7 483)
Loans and advances due to customers	(31 818 614)	(30 158 159)
Accounts receivable on Reverse REPO transactions	-	182 994
Other assets	(112 128)	(279 263)
<i>(increase)/decrease of operating liabilities</i>		
Customers' funds	64 266 490	25 536 108
Accounts payable on REPO transactions	-	1 904 001
Other liabilities	1 009 533	339 174
<b>Net receipt/ (expenditure) of cash funds from/(in) operating activity prior to payment of income tax</b>	<b>35 106 428</b>	<b>(2 459 451)</b>
Income tax paid	(27 745)	-
<b>Net receipt/ (expenditure) of cash funds from/(in) operating activity</b>	<b>35 078 683</b>	<b>(2 459 451)</b>
<b>Cash flows from the investment activity</b>		
Purchase of investment securities, available for sale	(29 232 608)	(17 241 463)
Proceeds from sale and repayment of investment securities, available for sale	5 777 542	16 249 834
Purchase of fixed-capital assets and intangible assets	(289 756)	(568 199)
<b>Net receipts of cash assets in investment operations</b>	<b>(23 744 822)</b>	<b>(1 559 828)</b>
<b>Cash flows from financing activities</b>		
Shares issue	-	4 500 000
Dividends payment	(360 000)	-
Outstanding debt securities	6 965 693	-
Subordinated debt	1 738 205	150 000



Net cash assets, received from financial activity	8 343 898	4 650 000
Influence of change in currency exchange rate on cash assets and their equivalents	991	25 710
Net increase of cash assets and their equivalents	19 678 750	656 431
Cash funds and their equivalents as at the beginning of the year	8 286 492	6 519 444
Cash funds and their equivalents as at the end of the year	27 965 242	7 175 875



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Interim reduced Statement on changes in the structure of equity funds for the period, ended on June 30, 2013 (unaudited)

<i>In thousand KZT</i>	Authorized capital	Legal reserve fund	Fixed assets revaluation reserve	Securities revaluation reserve	Undistributed earnings	Total capital
<b>Balance as at December 31, 2011</b>	5 000 000	98 388	266 370	16 369	87 794	5 468 921
<b>Total comprehensive income</b>						
Profit for the year					94 735	94 735
<b>Other comprehensive income</b>						
Assets available for sale						
Net change of fair value from revaluation				132 347		132 347
Net change of fair value, carried over in profit or loss structure				(9 210)		(9 210)
<b>Total comprehensive income/expense</b>				<b>123 137</b>	<b>94 735</b>	<b>217 872</b>
Shares issue	4 500 000					4 500 000
Formation of the legal reserve		22 633			(22 633)	
Formation of other reserves		23 874			(23 874)	
Sold revaluation reserve						
<b>Balance as at June 30, 2012</b>	<b>9 500 000</b>	<b>121 021</b>	<b>266 370</b>	<b>139 506</b>	<b>136 021</b>	<b>10 186 792</b>
<b>Balance as at 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 comprehensive income for the period</b>						
Profit for the period					528 124	528 124
<b>Other comprehensive income</b>						
Assets available for sale						
Net change of fair value from revaluation				(60 127)		(60 127)
Net change of fair value, carried over in profit or loss structure				(55 832)		(55 832)
Changes in the deferred tax				29 142		29 142
<b>Total comprehensive income</b>				<b>(86 817)</b>	<b>528 124</b>	<b>441 307</b>
Shares issue						
Formation of the legal reserve		40 587			(40 587)	
Dividends payment					(360 000)	(360 000)
<b>Balance as at June 30, 2013</b>	<b>14 500 000</b>	<b>161 608</b>	<b>263 812</b>	<b>(56 155)</b>	<b>595 843</b>	<b>15 465 108</b>

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