



**Interim Condensed Statement of Financial Position as of 30 September 2012 (unaudited)**  
(in '000 KZT)

	30 September 2012	31 December 2011
<b>Assets</b>		
Cash and equivalents	8 763 025	6 519 444
Funds with other banks	9 291	1 781
Loans and advances to customers	50 070 564	15 862 686
Accounts receivable under reverse REPO transactions	1 000 000	4 933 523
Investment securities available for sale	12 609 417	9 603 554
Intangible assets	258 626	46 750
Fixed assets	1 504 319	1 082 632
Pre-paid current income tax	587	587
Other financial assets	734 520	656 337
Other assets	157 522	163 241
<b>Total assets</b>	<b>75 107 871</b>	<b>38 870 535</b>
<b>Liabilities</b>		
Funds held for customers	63 925 056	33 108 105
Accounts payable under REPO transactions	300 066	96 001
Subordinated debt	160 125	
Deferred tax liability	86 250	82 559
Current income tax payable	-	-
Other financial liabilities	88 463	38 316
Other liabilities	222 389	76 633
<b>Total liabilities</b>	<b>64 782 349</b>	<b>33 401 614</b>
<b>Internal funds</b>		
Authorized capital	9 500 000	5 000 000
Retained earnings	111 348	87 794
Other reserves/funds	714 174	381 127
<b>Total internal funds</b>	<b>10 325 522</b>	<b>5 468 921</b>
<b>Total liabilities and internal funds</b>	<b>75 107 871</b>	<b>38 870 535</b>
Book value of one common share	11 134	10 844
Book value of one preference share	10 000	-

  
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Chairman of the Board

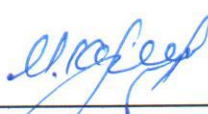


  
Dauletbekova A.A.  
Chief Accountant




Interim Condensed Statement of Comprehensive Income as of 30 September 2012 (unaudited)  
(in '000 KZT)

	30 September 2012	30 September 2011
Interest income	4 397 419	962 427
Interest expenses	(1 607 272)	(309 722)
<b>Net interest income</b>	<b>2 790 147</b>	<b>652 705</b>
Reserve for interest bearing asset impairment	(1 135 261)	(77 825)
<b>Net interest income after impairment of interest bearing assets</b>	<b>1 654 886</b>	<b>574 880</b>
Commission income	566 767	170 676
Commission expenses	(40 706)	(7 157)
Income less costs of currency transactions	152 061	35 400
Income less costs of currency revaluation	7 199	2 074
Other operating income	30 800	1 842
Administrative and other operating expenses	(2 131 395)	(726 298)
<b>Income before creation of reserves for other transactions</b>	<b>(1 415 274)</b>	<b>(523 463)</b>
Creation of reserves for other transactions	(57 369)	5
<b>Pretax income</b>	<b>182 243</b>	<b>51 422</b>
Income tax expenses	(3 691)	(6 583)
<b>Income for period</b>	<b>178 552</b>	<b>44 839</b>
<b>Other comprehensive income:</b>		
Investments available for sale:		
Net change in fair value	196 040	3 791
Net change in fair value transferred to income or loss	(17 991)	(429)
<b>Other comprehensive income /(expenses) for period</b>	<b>178 049</b>	<b>3 362</b>
<b>Total comprehensive income for period</b>	<b>356 601</b>	<b>48 201</b>
<b>Basic and diluted earnings per share for income payable to owners of the Bank (in KZT per share)</b>	<b>357</b>	<b>119</b>
<b>Average weighted number of shares (items)</b>	<b>500 000</b>	<b>376 003</b>

  
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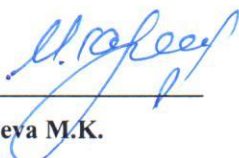


  
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**Cash Flow Statement for Period ended on 30 September 2012 (unaudited)**  
*(in '000 KZT)*

	30 September 2012	30 September 2011
<b>Operational cash</b>		
Interest received	3 302 408	814 706
Interest paid	(1 326 646)	(234 828)
Commission received	544 148	166 971
Commission paid	(39 392)	(7 000)
Income from foreign currency transactions	290 386	35 400
Other operating income	30 800	1 862
Staff costs paid	(1 025 377)	(425 104)
Administrative and other operating costs paid	(1 000 394)	(252 725)
Income tax paid		(8 304)
<b>Cash from/ (used in) operating activities before change in operating assets and liabilities</b>	<b>775 933</b>	<b>90 978</b>
<b>Change in operating assets and liabilities</b>		
Net (increase)/ decrease in funds with other banks	(7 510)	(6)
Net (increase)/ decrease in loans and advances to customers	(34 483 705)	(10 308 610)
Net (increase)/ decrease in accounts payable under reverse REPO transactions	3 933 001	(299 000)
Net (increase)/ decrease in other financial assets	32 031	(569 933)
Net (increase)/ decrease in funds held for customers	30 439 649	20 413 305
Net (increase)/ decrease in accounts payable under REPO transactions	204 000	400 000
Net (increase)/ decrease in other liabilities	15 477	201
<b>Net operational cash</b>	<b>908 876</b>	<b>9 726 935</b>
<b>Cash from investment activities</b>		
Acquisition of investment securities available for sale	(21 877 216)	(13 451 746)
Proceeds from sale and redemption of investment securities available for sale	19 209 125	1 938 597
Acquisition of fixed assets	(438 478)	(363 521)
Acquisition of intangible assets	(234 819)	(30 329)
Retirement of fixed assets		1 867
<b>Net cash from /(used in) investment activities</b>	<b>(3 341 387)</b>	<b>(11 905 132)</b>
<b>Cash from financial activities</b>		
Issue of shares	4 500 000	1 677 100
Subordinated debt	150 000	-
<b>Net cash from investment activities</b>	<b>4 650 000</b>	<b>1 677 100</b>
<b>Influence in change in exchange rates on cash and equivalents</b>	<b>26 093</b>	<b>(2 251)</b>
<b>Net increase in cash and equivalents</b>	<b>2 243 581</b>	<b>(503 348)</b>
Cash and equivalents at the beginning of year	6 519 444	1 908 117
<b>Cash and equivalents at the end of year</b>	<b>8 763 025</b>	<b>1 404 769</b>




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**Statement of Changes in Internal Funds for Period ended on 30 September 2012 (unaudited)**

	Authorized Capital	Reserve Fund	Reserve for Revaluation of Fixed Assets	Reserve for Revaluation of Securities	Other reserves	Retained earnings	Total capital
<b>Balance as of 31 December 2010</b>	<b>3 322 900</b>	<b>54 232</b>	<b>268 930</b>	<b>61</b>	<b>-</b>	<b>109 317</b>	<b>3 755 440</b>
<b>Total comprehensive income for 2010</b>						44 839	44 839
Profit for year						44 839	44 839
<b>Other comprehensive income</b>							-
Investments available for sale:							-
Profit less expenses at fair value for period				3 791			3 791
Net change in fair value transferred to profit or loss				(429)		-	429
<b>Total comprehensive income/expenses</b>			<b>-</b>	<b>3 362</b>		<b>44 839</b>	<b>48 201</b>
<b>Issue of shares</b>	<b>1 677 100</b>						<b>1 677 100</b>
<b>Creation of compulsory reserve</b>		<b>44 854</b>				(44 854)	-
Fixed assets:					(625)	625	-
Realized revaluation reserve							-
<b>Balance as of 30 September 2011</b>	<b>5 000 000</b>	<b>99 086</b>	<b>268 930</b>	<b>3 423</b>	<b>(625)</b>	<b>109 927</b>	<b>5 480 741</b>
<b>Balance as of 31 December 2011</b>	<b>5 000 000</b>	<b>99 086</b>	<b>266 370</b>	<b>16 369</b>	<b>(698)</b>	<b>87 794</b>	<b>5 468 921</b>
Total comprehensive income for period						178 552	178 552
<b>Other comprehensive income</b>							-
Investments available for sale:							-
Income less expenses from revaluation at fair value				196 040			196 040
Net change in fair value transferred to profit or loss				(17 991)			(17 991)
<b>Total comprehensive income</b>			<b>-</b>	<b>178 049</b>	<b>-</b>	<b>178 552</b>	<b>356 601</b>
<b>Issue of shares</b>	<b>4 500 000</b>						<b>4 500 000</b>
<b>Creation of compulsory reserve</b>		<b>22 633</b>				(22 633)	-
<b>Creation of other reserves:</b>					<b>132 363</b>	<b>(132 363)</b>	-
Fixed assets:							-
Realized revaluation reserve							-
<b>Balance as of 30 September 2012</b>	<b>9 500 000</b>	<b>121 719</b>	<b>266 370</b>	<b>194 418</b>	<b>131 665</b>	<b>111 350</b>	<b>10 325 522</b>



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