



BANKRBK

Interim Condensed Statement of Financial Condition as of September 30, 2013 (unaudited)

(in thousands of Tenge)

	September 30 2013	December 31 2012
Assets		
Cash and cash equivalents	25 398 437	8 286 492
Amounts due from other banks	167 950	9 346
Loans and advances to customers	119 773 570	65 332 872
Available-for-sale financial assets	43 509 854	12 612 385
Fixed assets and intangible assets	2 054 786	1 813 640
Other assets	955 849	610 846
Total assets	191 860 446	88 665 581
Liabilities		
Customer accounts	164 371 514	72 960 046
Credit institutions accounts	40	-
Debt securities issued	10 349 607	-
Subordinated debt	307 667	-
Current income tax payable	198 298	15 547
Deferred tax liabilities	88 671	117 813
Other liabilities	488 328	188 374
Total liabilities	175 804 125	73 281 780
Equity		
Share capital	14 500 000	14 500 000
Other funds	445 928	415 495
Retained earnings	1 110 393	468 306
Total equity	16 056 321	15 383 801
Total liabilities and equity	191 860 446	88 665 581

M.K. Zhakubayeva
Chairman of the Board



A.A. Dauletbekova
Chief Accountant




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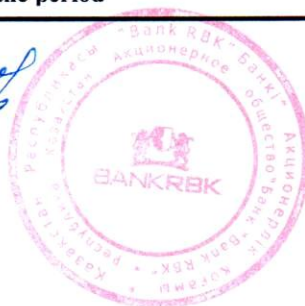
Interim Condensed Statement of Aggregate Income for the Period Ended as of September 30, 2013

(unaudited)

(in thousands of Tenge)

	September 30 2013	September 30 2012
Interest income	10 457 183	4 281 425
Interest expense	(4 868 752)	(1 560 123)
Net interest income	5 588 431	2 721 302
Provisions for devaluation of interest-bearing assets	(2 430 772)	(1 135 261)
Net interest incomes after provisions for devaluation of interest-bearing assets	3 157 659	1 586 041
Fee and commission income	996 628	566 767
Fee and commission expense	(53 072)	(40 706)
Net income from foreign currency transactions	301 552	159 260
Net income from financial assets available-for-sale	67 957	17 990
Other operating income	105 311	80 130
Operating income	4 576 035	2 369 482
Administrative and other operating expenses	(3 307 079)	(2 129 870)
Provision for impairment of other assets	(11 054)	(57 369)
Profit before tax	1 257 902	182 243
Income tax expense	(214 529)	(3 691)
Total income for the period	1 043 373	178 552
Other comprehensive income		
Available-for-sale investments:		
Net change in fair value of available-for-sale assets	27 963	196 040
Net change in fair value of available-for-sale assets transferred to profit or loss	(67 957)	(17 990)
Income tax as a component of other comprehensive income	29 142	
Other comprehensive income/(loss) for the period	(10 852)	178 050
Total comprehensive income for the period	1 032 521	356 602


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Interim Condensed Cash Flow Statement for the Period ended as of September 30, 2013 (unaudited)

(in thousands of Tenge)

	September 30 2013	September 30 2012
Cash flows from operating activities		
Interest received	9 183 344	3 255 259
Interest paid	(4 191 254)	(1 348 659)
Fees and commissions received	985 156	544 148
Fees and commissions paid	(50 656)	(39 392)
Income received from foreign currency transactions	277 673	290 386
Other operating income received	176 388	30 800
Administrative and other operating expenses	(2 831 301)	(1 956 609)
Cash flows from/(used in) operating activities before changes in operating assets and liabilities	3 549 350	775 933
<i>(Increase)/decrease operating assets</i>		
Due from other banks	(157 147)	(7 510)
Loans and advances to customers	(55 313 406)	(34 483 705)
Receivables from reverse repurchase agreements (REPO)	-	3 933 001
Other financial assets	(191 150)	32 031
<i>(Increase)/decrease operating liabilities</i>		
Customer accounts	90 692 202	30 439 649
Bank accounts	40	-
Accounts payable from REPO	-	204 000
Other liabilities	64 097	15 477
Net cash from/(used in) operating activities before income tax paid	38 643 986	908 876
Income tax paid	(31 778)	-
Net cash from/(used in) operating activities	38 612 208	908 876
Cash flows from investing activities		
Acquisition of investment securities available-for-sale	(38 341 745)	(21 877 216)
Revenue from and repayment of investment securities available for sale	7 475 312	19 209 126
Acquisition of fixed assets and intangible assets	(658 178)	(673 297)
Net cash from/(used in) investing activities	(31 524 611)	(3 341 387)
Cash flows from financing activities		
Shares issuance	-	4 500 000
Dividends	(360 000)	-
Issued debt securities	6 964 910	-
Subordinated debt	3 336 806	150 000
Net cash from/(used in) financing activities	9 941 716	4 650 000
Effect of exchange rate changes on cash and cash equivalents	82 632	26 092
Net increase in cash and cash equivalents	17 111 945	2 243 581
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	25 398 437	8 763 025


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Interim Condensed Report on Changes in Equity for the Period , Ended as of September 30, 2013 (unaudited)

in thousands of Tenge

	Share capital	Reserve capital	Revaluation reserve for fixed assets	Revaluation reserve for securities	Retained earnings	Total
Balance at 31 December 2011	5 000 000	99 087	266 370	16 369	87 095	5 468 921
Profit for the year					178 552	178 552
Financial assets available for sale:						
Net change in fair value				196 040		196 040
Net change in fair value transferred to profit or loss				(17 990)		(17 990)
Total comprehensive income				178 050	178 552	356 602
Share issue	4 500 000					4 500 000
Mandatory reserv		22 633			(22 633)	
Balance at 31 September 2012	9 500 000	121 720	266 370	194 419	243 013	10 325 522
Balance at 31 December 2012	14 500 000	121 720	263 812	30 662	467 607	15 383 801
Profit for the year					1 043 373	1 043 373
Financial assets available for sale:						
Net change in fair value				27 963		27 963
Net change in fair value transferred to profit or loss				(67 957)		(67 957)
Change in deferred tax				29 142		29 142
Total comprehensive income				(10 852)	1 043 373	1 032 521
Mandatory reserv		40 587			(40 587)	-
Payment of dividends					(360 000)	(360 000)
Balance at 31 September 2013	14 500 000	162 307	263 812	19 810	1 110 393	16 056 321


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