

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

(in thousands of Tenge)	September 30	December 31	
	2013	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 BANKRBK A.

A.A. Dauletbekova Chief Accountant



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	

M.K. Zhakubayeva Chairman of the Board

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A.A. Dauletbekova Chief Accountant



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

Cash flows from operating activities   Interest received   9 18 3 344   3 255 259   Interest paid   (4 191 254)   (1 348 659)   Fees and commissions received   99 18 3 344   3 255 259   Interest paid   (4 191 254)   (1 348 659)   Fees and commissions paid   (50 656)   (3 9 39 22)   Income received from foreign currency transactions   277 673   290 386   Other operating income received grown foreign currency transactions   176 388   30 800   Cash flows from/(usedin) operating activities before changes in operating assets   (157 147)   (7 510)   (157 160)   (157 147)   (7 510)   (157 160)   (157 147)   (7 510)   (157 160)   (157 147)   (7 510)   (157 160)   (157 147)   (157 160)   (157 147)   (157 160)   (157 147)   (157 160)   (157 147)   (157 160)	·	(in thousands of Tenge)		
Cash flows from operating activities   8     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)   30 3922     Income received from foreign currency transactions   277 673   290 386     Other operating income received   176 388   30 800     Administrative and other operating expenses   (28 31 301)   (19 56 609)     Cash flows from/(usedin) operating activities before changes in operating assets   (157 147)   (7 5 103)     Cherease//decrease operating assets   (157 147)   (7 5 100)     Une from other banks   (157 147)   (7 5 100)     Receivables from reverse repurchase agreements (REPO)   5 313 406   (34 483 705)     Receivables from reverse repurchase agreements (REPO)   1 90 692 202   30 439 649     Bank accounts   40   -     Customer accounts   90 692 202   30 439 649     Bank accounts   40   -     Net cash from/(used in) operating activities before income tax paid   (31 778)		September 30		
Interest received   9 183 344   3 252 52 59     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)   (19 56 609)     Cash flows from/(usedin) operating activities before changes in operating asses   3549 350   775 933     Uncrease)/decrease operating assets   (157 147)   (7 510)     Uncrease)/decrease operating assets   (157 147)   (7 510)     Receivables from reverse repurchase agreements (REPO)   -   393 301     Other financial assets   (191 150)   32 031     Increase)/decrease operating liabilities   40   -     Customer accounts   90 692 202   30 439 649     Bank accounts   40   -     Customer accounts   64 97   15 477     Net cash from/(used in) operating activities before income tax paid   38 613 986		2013	2012	
Interest received   9 183 344   3 252 52 59     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)   (19 56 609)     Cash flows from/(usedin) operating activities before changes in operating asses   3549 350   775 933     Uncrease)/decrease operating assets   (157 147)   (7 510)     Uncrease)/decrease operating assets   (157 147)   (7 510)     Receivables from reverse repurchase agreements (REPO)   -   393 301     Other financial assets   (191 150)   32 031     Increase)/decrease operating liabilities   40   -     Customer accounts   90 692 202   30 439 649     Bank accounts   40   -     Customer accounts   64 97   15 477     Net cash from/(used in) operating activities before income tax paid   38 613 986	Cash flows from operating activities			
Interest paid   (4 191 254)   (1 348 659)     Fees and commissions received   985 156   544 148     Fees and commissions paid   (50 656)   33 9329     Income received from foreign currency transactions   277 673   290 386     Other operating income received   176 388   30 800     Administrative and other operating expenses   (2 81 301)   195 6089     Cash flows from/(usedin) operating activities before changes in operating assets   775 933     Use from other banks   (157 147)   (7 510)     Loans and advances to customers   (55 313 406)   344 837 05     Receivables from reverse repurchase agreements (REPO)   (55 313 406)   34 438 705     Other financial assets   (191 150)   30 33 001     Incomeraces//decrease operating liabilities   40   -     Customer accounts   90 692 202   30 439 649     Bank accounts   40   -     Customer acpayable from REPO   -   -   -     Other liabilities   38 613 986   908 876     Net cash from/(used in) operating activities before income tax paid   (31 778)   -<		9 183 344	3 255 259	
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)   (1956 609)     Cash flows from/(usedin) operating activities before changes in operating assets   3549 350   75 933     Outer 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     (Increase)/decrease operating liabilities   (191 150)   32 031     Customer accounts   90 692 202   30 439 649     Bank accounts   6 4097   15 477     Net cash from/(used in) operating activities before income tax paid   38 643 986   908 876     Net cash from/(used in) operating activities   (3 1778)   -     Net cash from/(used in) operating activities   (38 341 745)   (21 877 216)		(4 191 254)	(1 348 659)	
Fees and commissions paid   (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)   (1956 609)     Cash flows from/(usedin) operating activities before changes in operating assets   3 549 350   775 933     Increase//decrease operating assets   (157 147)   (7 510)     Use 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     (Increase)/decrease operating liabilities   40   -     Customer accounts   90 692 202   30 439 649     Bank accounts   40   -     Accounts payable from REPO   -   204 000     Other liabilities   40   -     Net cash from/(used in) operating activities before income tax paid   (31 778)   -     Ret cash from/(used in) operating activities   (38 341 745)   (21 877 216		The second second second	The second of the second	
Income received from foreign currency transactions		(50 656)	(39392)	
Other operating income received   176 388   30 800     Administrative and other operating expenses   (2 831 301)   (1 956 609)     Cash flows from/(usedin) operating activities before changes in operating assets   3 549 350   775 933     and liabilities   (Increase)/decrease operating assets   (157 147)   (7 510)     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     (Increase)/decrease operating liabilities   40   -     Customer accounts   90 692 202   30 439 649     Bank accounts   40   -     Accounts payable from REPO   -   204 000     Other liabilities   40 97   15 477     Net cash from/(used in) operating activities before income tax paid   38 643 986   908 876     Income tax paid   (31 778)   -   -   204 000     Net cash from/(used in) operating activities   (38 841 745)   (21 877 216)   -	The state of the s		290 386	
Administrative and other operating expenses   (2 831 301)   (1 956 609)     Cash flows from/(usedin) operating activities before changes in operating assets   3 549 350   775 933     and liabilities   (Increase)/decrease operating assets   (I57 147)   (7 510)     Loans and advances to customers   (55 313 406)   (34 483 705)   3933 001     Cherian and advances to customers   (191 150)   32 031     Receivables from reverse repurchase agreements (REPO)   (191 150)   32 031     Other financial assets   (191 150)   32 031     Unstomer accounts   90 692 202   30 439 649     Bank accounts   40   -     Accounts payable from REPO   5 40 097   15 477     Net cash from/(used in) operating activities before income tax paid   38 643 986   908 876     Income tax paid   38 612 208   908 876     Cash from/(used in) operating activities   38 612 208   908 876     Cash flows from investing activities   38 612 208   908 876     Cash flows from investing activities   38 612 208   908 876     Revenue from and repayment of investment securities available for sale		176 388	30 800	
Cash flows from/(usedin) operating activities before changes in operating assets and liabilities   3 549 350   775 933     (Increase)/decrease operating assets   (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     (Increase)/decrease operating liabilities   40   -     Customer accounts   40   -     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   (38 341 745)   (21 877 216)     Revenue from and repayment of investment securities available for sale   (38 341 745)   (21 877 216)     Revenue from and repayment of investment securities available for sale   (658 178)   (673 297)		(2 831 301)	(1 956 609)	
and liabilities     (Increase)/decrease operating assets   (157 147)   (7 510)     Due from other banks   (55 313 406)   (34 483 705)     Receivables from reverse repurchase agreements (REPO)   -   3 933 001     Other financial assets   (191 150)   32 031     (Increase)/decrease operating liabilities   (191 150)   32 031     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   (31 778)   -     Net cash from/(used in) operating activities   38 643 986   908 876     Cash flows from investing activities   (31 778)   -     Net cash from/(used in) operating activities   (38 341 745)   (21 877 216)     Revenue from and repayment of investment securities available for sale   (38 341 745)   (21 877 216)     Asquisition of fixed assets and intangible assets   (658 178)   (673 179)     Net cash from/(used in) investing activities   (31 524 611)	, - ,	The same of the sa	775 933	
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     (Increase)/decrease operating liabilities   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     Responsition of investing activities   (31 778)   -     Asquisition 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     Asquisition of fixed assets and intangible assets   (658 178)   (673 297)     Net cash from/(used in) investing activities   (31 524 611)   (3 341 387)     Cash flo				
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     (Increase)/decrease operating liabilities   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     Responsition of investing activities   (31 778)   -     Asquisition 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     Asquisition of fixed assets and intangible assets   (658 178)   (673 297)     Net cash from/(used in) investing activities   (31 524 611)   (3 341 387)     Cash flo	(Increase)/decrease operating assets			
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     (Increase)/decrease operating liabilities   -   30 439 649     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   36 12 208   908 876     Cash flows from investing activities   38 612 208   908 876     Revenue from and repayment 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     Asquisition of fixed assets and intangible assets   (558 178)   (673 297)     Net cash from/(used in) investing activities   (31 524 611)   (3 341 387)		(157 147)	(7510)	
Other financial assets (191 150) 32 031   (Increase)/decrease operating liabilities 30 439 649   Customer accounts 90 692 202 30 439 649   Bank accounts 40 -   Accounts payable from REPO 2-04 000 204 000   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 38 612 208 908 876   Revenue from and repayment of investment securities available for sale 7 475 312 19 209 126   Revenue from and repayment of investment securities available for sale 7 475 312 19 209 126   Asquisition of fixed assets and intangible assets (658 178) (673 297)   Net cash from/(used in) investing activities (3 1524 611) (3 341 387)   Cash flows from financing activities (3 60 000) -   Shares issuance - 4 500 000   Dividens (3 60 000) -   Issued debt securities (3 60 000)	Loans and advances to customers			
Other financial assets (191 150) 32 031   (Increase)/decrease operating liabilities 30 692 202 30 439 649   Bank accounts 90 692 202 30 439 649   Bank accounts 40 -   Accounts payable from REPO 5 4 097 15 477   Net cash from/(used in) operating activities before income tax paid 38 643 986 908 876   Income tax paid 38 612 208 908 876   Cash flows from investing activities 38 612 208 908 876   Cash flows from investing activities 38 612 208 908 876   Revenue from and repayment 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   Asquisition 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 (360 000) -   Shares issuance - 4 500 000   Dividens (36 000) -   Subordinated debt 3 336 806 150 000   Net cash from/(used in) financ	Receivables from reverse repurchase agreements (REPO)	-	3 933 001	
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   38 612 208   908 876     Revenue from and repayment 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     Asquisition 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   -   4 500 000     Dividens   (360 000)   -     Issued debt securities   3 336 806   150 000     Net cash from/(used in) financing activities   9 941 716   4 650 000     Net cash from/(used in) financing act		$(191\ 150)$	32 031	
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   38 612 208   908 876     Revenue from and repayment 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     Asquisition 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   -   4 500 000     Dividens   (360 000)   -     Issued debt securities   3 336 806   150 000     Net cash from/(used in) financing activities   9 941 716   4 650 000     Net cash from/(used in) financing act	(Increase)/decrease operating liabilities			
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   38 612 208   908 876     Cash flows from investing activities   (38 341 745)   (21 877 216)     Revenue from and repayment of investment securities available for sale   7 475 312   19 209 126     Asquisition 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   -   4 500 000     Dividens   (360 000)   -     Issued debt securities   (3 368 806)   150 000     Net cash from/(used in) financing activities   9 941 716   4 650 000     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		90 692 202	30 439 649	
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   38 612 208   908 876     Cash flows from investing activities   (38 341 745)   (21 877 216)     Revenue from and repayment of investment securities available for sale   7 475 312   19 209 126     Asquisition 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   -   4 500 000     Dividens   (360 000)   -     Issued debt securities   (360 000)   -     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 <t< td=""><td>Bank accounts</td><td>40</td><td>-</td></t<>	Bank accounts	40	-	
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   38 612 208   908 876     Asquisition 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     Asquisition 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   -   4 500 000     Dividens   (360 000)   -     Issued debt securities   (360 000)   -     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	Accounts payable from REPO	-	204 000	
Income tax paid   (31 778)   -     Net cash from/(used in) operating activities   38 612 208   908 876     Cash flows from investing activities   -   48 612 208   908 876     Asquisition 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     Asquisition 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   -   4 500 000     Dividens   (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		64 097	15 477	
Net cash from/(used in) operating activities   38 612 208   908 876     Cash flows from investing activities   38 612 208   908 876     Asquisition 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     Asquisition 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   -   4 500 000     Dividens   (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	Net cash from/(used in) operating activities before income tax paid	38 643 986	908 876	
Net cash from/(used in) operating activities   38 612 208   908 876     Cash flows from investing activities   38 612 208   908 876     Asquisition 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     Asquisition 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   -   4 500 000     Dividens   (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	Income tax paid	(31 778)	-	
Cash flows from investing activities   Asquisition 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   Asquisition 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 - 4 500 000   Shares issuance - 4 500 000   Dividens (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		38 612 208	908 876	
Asquisition 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   Asquisition 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 - 4 500 000   Dividens (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				
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		25 398 437		

M.K. Zhakubayeva

Chairman of the Board

A.A. Dauletbekova Chief Accountant



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

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				(17990)		(17990)
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)		(67957)
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 dividens		10 207			(360 000)	(360 000)
Balance at 31 September 2013	14 500 000	162 307	263 812	19 810	1 110 393	16 056 321

M.K. Zhakubayeva

Chairman of the Board

A.A. Dauletbekova

**Chief Accountant**