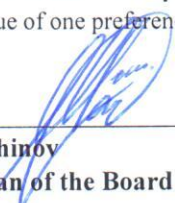




BANKRBK

Interim Condensed Statement of Financial Condition as of September 30, 2014

<i>(in thousand tenge)</i>	Notes	September 30, 2014 unaudited	December 31, 2013 audited
Assets			
Cash and cash equivalents	5	32 148 677	29 973 311
Funds in other banks		1 023 364	470 298
Loans and advances to customers	6	281 087 545	143 246 719
Financial Assets available for sale	7	47 151 093	46 110 289
Fixed Assets and Intangible Assets		2 887 784	2 269 292
Other Assets		1 030 183	703 570
Total Assets		365 328 646	222 773 479
Liabilities			
Customer accounts	8	308 114 852	193 921 414
Credit and financial institutions accounts		1 029 068	40
Loans of banks and financial institutions		2 018 111	-
Debt securities issued	9	9 822 647	7 055 362
Subordinated Debt	9	5 154 392	5 036 377
Deferred Tax Liabilities		162 714	92 714
Other Liabilities		1 111 418	316 599
Total Liabilities		327 413 202	206 422 506
Equity Funds			
Authorized Capital	10	34 500 000	14 500 000
Other funds		226 134	257 281
Undistributed Income		3 189 310	1 593 692
Total Equity Funds		37 915 444	16 350 973
Total Liabilities and Equity Funds		365 328 646	222 773 479
Book value of one ordinary share		11 048	11 584
Book value of one preference share		10 000	10 000


 I.S. Mazhinov
 Chairman of the Board





 A.A. Dauletbekova
 Chief Accountant



**Interim Condensed Statement of Profit and Loss and other Aggregate Income for the Period
Ended as of September 30, 2014**

<i>(in thousand tenge)</i>	Notes	September 30, 2014 unaudited	September 30, 2013 unaudited
Interest Income	13	22 526 015	10 457 183
Interest Expenses	13	(12 162 385)	(4 868 752)
Net Interest Incomes		10 363 630	5 588 431
Provisions for Loan Impairment	6	(4 971 936)	(2 430 772)
Net Interest Incomes after Provisions for Devaluation of Interest-Bearing Assets		5 391 694	3 157 659
Commission incomes		1 583 322	996 628
Commission Expenses		(106 981)	(53 072)
Net Incomes from Foreign Currency Transactions		650 572	301 552
Net Incomes from Transactions with Financial Assets Available for Sale		6 129	66 945
Other Operating Incomes		251 102	106 323
Operating Incomes		7 775 838	4 576 035
Administrative and other Operating Expenses	14	(5 469 252)	(3 307 079)
Provisions for other Assets Devaluation		(114 552)	(11 054)
Income before Taxation		2 192 034	1 257 902
Expenses for Profit Tax		(290 421)	(214 529)
Income for the Period		1 901 613	1 043 373
Other Aggregate Income			
Provisions for Revaluation of Assets Available for Sale:			
Fair Value Net Change		(26 608)	27 963
Fair Value Net Change carried over to incomes or losses		(4 539)	(67 957)
Income Tax Attributed Other Aggregate Income Items		-	29 142
Other aggregate income/(expense) for the period		(31 147)	(10 852)
Total Aggregate Income for the Period		1 870 466	1 032 521
Base and diluted earnings per share for profit attributable of the Bank's (in tenge per share)		712	710
Weighted average number of shares		2 171 000	1 000 000


I.S. Mazhinov
Chairman of the Board




A.A. Dauletbekova
Chief Accountant

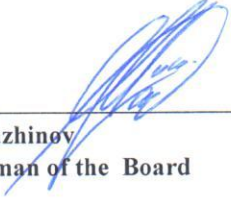


BANK RBK

Interim Condensed Statement of Cash Flows for the nine months ended September 30, 2014

<i>(in thousands of tenge)</i>	September 30, 2014 unaudited	September 30, 2013 unaudited
Cash flows from operating activities		
Interest received	15 294 809	9 183 344
Interests paid	(10 772 261)	(4 191 254)
Fees and commissions received	1 542 674	985 156
Fees and commissions paid	(104 680)	(50 656)
Income received from foreign currency transactions	613 684	277 673
Income from operations with financial assets available for sale	6 129	-
Other operating income received	251 102	176 388
Administrative and other operating expenses	(5 226 455)	(2 831 301)
Cash flows from/(used in) operating activities before changes in operating assets and liabilities	1 605 002	3 549 350
<i>(Increase)/decrease in operating assets</i>		
Due from other banks	(392 238)	(157 147)
Loans and advances to customers	(132 458 114)	(55 313 406)
Other financial assets	116 849	(191 150)
<i>(Increase)/decrease in operating liabilities</i>		
Credit institutions accounts	1 000 000	40
Customer accounts	105 643 169	90 692 202
Loans of banks and financial institutions	2 000 000	-
Other liabilities	426 665	64 097
Net cash from/(used in) operating activities before income tax paid	(22 058 667)	38 643 986
Income tax paid	(122 737)	(31 778)
Net cash from/(used in) operating activities	(22 181 404)	38 612 208
Cash flow from investing activities		
Acquisition of investment securities available for sale	(14 049 749)	(38 341 745)
Revenue from sales and repayment of investment securities available for sale	14 800 345	7 475 312
Acquisition of fixed and intangible assets	(966 490)	(658 178)
Net cash from/(used in) investing activities	(215 894)	(31 524 611)
Cash flows from financing activities		
Shares issue	20 000 000	-
Payment of dividends	(306 000)	(360 000)
Issued debt securities	2 583 975	6 964 910
Subordinated debt	-	3 336 806
Net cash from/(used in) financing activities	22 277 975	9 941 716

Effect of exchange rate changes on cash and cash equivalents	2 294 689	82 632
Net increase in cash and cash equivalents	2 175 366	17 111 945
Cash and cash equivalents at the beginning of the year	29 973 311	8 286 492
Cash and cash equivalents at the end of the year	32 148 677	25 398 437


 I.S. Mazhinov
 Chairman of the Board




 A.A. Dauletbekova
 Chief Accountant



Interim Condensed Statement of Changes in Equity for the nine months ended 30 September, 2014

<i>in thousands of tenge</i>	Share capital	Reserve capital	Revaluation reserve for fixed assets	Revaluation reserve for securities	Retained earnings	Total
Balance at 31 December, 2012 (audited)	14 500 000	121 720	263 812	30 662	467 607	15 383 801
Total comprehensive income for the period						
Profit for the year	-	-	-	-	1 043 373	1 043 373
Other comprehensive income	-	-	-	-	-	-
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 income tax related to other comprehensive income components	-	-	-	29 142	-	29 142
Total comprehensive income/expense	-	-	-	(10 852)	1 043 373	1 032 521
Share issue	-	-	-	-	-	-
Mandatory reserve	-	40 587	-	-	(40 587)	-
Payment of dividends	-	-	-	-	(360 000)	(360 000)
Balance at 30 September 2013 (unaudited)	14 500 000	162 307	263 812	19 810	1 110 393	16 056 321
Balance at 31 December, 2013 (audited)	14 500 000	162 306	258 178	(163 203)	1 593 692	16 350 973
Total comprehensive income for the period						
Profit for the year	-	-	-	-	1 901 613	1 901 613
Other comprehensive income	-	-	-	-	-	-
Financial assets available for sale:	-	-	-	-	-	-
Net change in fair value	-	-	-	(26 608)	-	(26 608)
Net change in fair value transferred to profit or loss	-	-	-	(4 539)	-	(4 539)
Total comprehensive income	-	-	-	(31 147)	1 901 613	1 870 466
Share issue	20 000 000	-	-	-	-	20 000 000
Payment of dividends	-	-	-	-	(305 995)	-
Balance at 30 September 2014 (unaudited)	34 500 000	162 306	258 178	(194 350)	3 189 310	37 915 444

I.S.Mazhinov
Chairman of the Board



A.A. Dauletbekova
Chief Accountant