

**Report of residues in on-balance and off-balance accounts of second-tier banks**  
of Bank RBK JSC  
as of 28/09/2012

CODES	Classes, groups, accounts and balance sheet accounts	Amount
<b>1</b>	<b>ASSETS</b>	<b>75 107 871</b>
1000	Money	2 991 981
1001	Counter cash	2 824 613
1002	Banknotes and coins in transit	166 201
1005	Cash at ATMs and electronic terminals	1 167
1050	Correspondent accounts	4 474 961
1051	Correspondent account with the National Bank of the Republic of Kazakhstan	2 807 556
1052	Correspondent accounts with other banks	1 667 405
1250	Deposits in other banks	1 305 171
1251	Deposits in other banks (one night)	1 295 880
1264	Contribution as a security of the obligations of the bank, mortgage company and the organization "Development Bank of Kazakhst	9 291
1400	Requirements to clients	48 717 569
1401	Overdraft loans to customers	305 400
1411	Short-term loans to customers	23 677 612
1417	Long-term loans to customers	25 630 040
1424	Arrears on loans granted to customers	504 224
1428	Reserves (provisions) with respect to loans and financial leasing to customers	-1 295 650
1434	Discount with respect to loans to customers	-104 057
1450	Securities available for sale	12 479 565
1452	Securities available for sale	12 120 525
1453	Discount on purchased securities available for sale	-106 285
1454	Award for purchased securities available for sale	270 905
1456	Account of plus adjustments of fair value of securities available for sale	231 829
1457	Account of minus adjustments of fair value of securities available for sale	-37 409
1460	Reverse repos with securities	1 000 000
1461	Reverse repos with securities	1 000 000
1470	Investments in equity and subordinated debt	100 030
1476	Other investments	100 030
1600	Inventories	31 997
1602	Other inventories	31 997
1650/16	Fixed assets and intangible assets	1 762 945
1651	Plants and equipment under construction (installation)	117 961
1652	Land and buildings	650 948
1653	Computer equipment	145 732
1654	Other fixed assets	379 133
1657	Capital costs with respect to leased buildings	216 566
1658	Vehicles	134 743
1659	Intangible assets	302 437
1692	Depreciation accumulated with respect to buildings and installations	-16 277
1693	Depreciation accumulated with respect to computer hardware	-29 647
1694	Depreciation accumulated with respect to other fixed assets	-59 128
1697	Depreciation accumulated with respect to capital expenditure on leased buildings	-29 782
1698	Depreciation accumulated with respect to vehicles	-5 930
1699	Depreciation accumulated with respect to intangible assets	-43 811
1700	Accrued income relating to fees	1 458 466
1705	Accrued income on correspondent accounts	203
1740	Accrued income on loans and financial leasing to customers	1 183 329
1741	Overdue interest on loans and financial leasing to customers	145 082
1746	Accrued income on securities available for sale	129 852
1790	Prepayment of fees and expenses	149 313
1792	Prepayment of interest on loans and deposits	96 296
1793	Prepaid expenses	1 458
1799	Other prepayments	51 559
1810	Accrued commission income	23 102
1811	Accrued commission income for transfer operations	37
1816	Accrued commission income for services with respect to operations with guarantees	23 037
1818	Other accrued fee income	27
1821	Accrued commission income for cash transactions	1
1830	Overdue fees and commission income	179
1831	Overdue fee income for transfer operations	3
1838	Other overdue fee and commission income	176
1850	Other debtors	612 592
1851	Settlements in respect of taxes and other obligatory payments to the budget	25 598
1854	Settlements with employees	820
1856	Debtors in respect of capital investments	31 838
1860	Other debtors in respect of banking activity	567 020
1867	Other debtors in respect of non-core activities	15 446
1870	Other transit accounts	4 655



1877	Reserves (provisions) for losses in respect of receivables related to banking activity	-56 762
1878	Reserves (provisions) for losses in respect of receivables related to non-core activity	-607
1879	Accrued penalty (fine, penalty)	24 584
<b>2</b>	<b>LIABILITIES</b>	<b>64 782 349</b>
2010	Correspondent accounts	4 721
2014	Correspondent accounts of institutions engaged in certain types of banking operations	4 721
2200	Customer Liabilities	63 608 551
2203	Current accounts of legal entities	14 743 056
2204	Current accounts of individuals	229 232
2206	Short-term deposits of individuals	4 838 811
2207	Long-term deposits of individuals	7 771 654
2211	Call deposits of legal entities	1 370 771
2213	Contribution as a security of the obligations of individuals	1 355 653
2215	Short-term deposits of legal entities	20 016 814
2217	Long-term deposits of legal entities	2 777 084
2219	Conditional deposits of legal entities	3 696
2223	Contribution as a security of the obligations of legal entities	3 075 069
2237	Account for storing sender's instructions in accordance with the currency legislation of the Republic of Kazakhstan	2 159
2240	Account for storing money taken as security (mortgage, deposit) of the obligations of clients	7 424 552
2255	Repo transactions in securities	300 000
2255	Repo transactions in securities	300 000
2400	Subordinated debt	150 000
2402	Subordinated debt with a maturity of over five years	150 000
2700	Expenses accrued in respect of the payment of interest	321 975
2718	Expenses accrued in respect of current accounts	7 781
2719	Expenses accrued in respect of conditional customer deposits	6
2720	Expenses accrued in respect of call deposits customers	38 925
2721	Expenses accrued in respect of term deposits of customers	243 210
2723	Expenses accrued in respect of a deposit as a security of the customers obligations	21 862
2725	Expenses accrued in respect of repo transactions with securities	66
2740	Expenses accrued in respect of subordinated debt	10 125
2770	Expenses accrued in respect of administrative activities	36 641
2770	Expenses accrued in respect of administrative activities	36 641
2810	Accrued commission expenses	1 639
2811	Accrued commission expenses for transfer operations	779
2813	Accrued commission expenses for services in respect of trading securities	796
2818	Other accrued commission expenses	64
2850	Other creditors	358 822
2851	Settlement in respect of taxes and other obligatory payments to the budget	45 316
2854	Settlements with employees	51 831
2856	Capital investments creditors	37 349
2857	Deferred tax liabilities	86 250
2860	Other creditors in respect of banking activity	50 133
2861	Provision for vacation payments	44 513
2867	Other creditors in respect of non-core activities	6 739
2869	Guarantees issued	3 078
2870	Other transit accounts	33 613
<b>3</b>	<b>EQUITY</b>	<b>10 325 522</b>
3000	Authorized capital	9 500 000
3001	Share capital - ordinary shares	5 000 000
3025	Share capital - preferred shares	4 500 000
3300	Reserves (provisions) adjustments account	131 665
3305	Account for adjustments of reserves (provisions) in respect of loans and financial leasing to customers	76 332
3312	Account for adjustments of reserves (provisions) in respect of accounts receivable relating to banking activity	55 233
3313	Account for adjustments of reserves (provisions) in respect of accounts receivable relating to non-core activities	100
3500	Reserve capital and revaluation reserves	693 857
3510	Reserve capital	121 719
3540	Reserves for revaluation of fixed assets	266 370
3561	Reserves for revaluation of financial assets available for sale	194 420
3580	Undistributed net profits (retained loss) for previous years	65 159
3599	Undistributed net profits (retained loss)	46 189
<b>4</b>	<b>INCOME</b>	<b>5 542 885</b>
4050	Income associated with fees in respect of correspondent accounts	561
4052	Revenues associated with obtaining fees in respect of correspondent accounts with other banks	561
4100	Revenues associated with obtaining fees in respect of deposits placed with the National Bank of the Republic of Kazakhstan	625
4103	Revenues associated with obtaining fees in respect of time deposits placed with the National Bank of Kazakhstan	625
4250	Revenues associated with obtaining fees in respect of deposits placed with other banks	9 631
4251	Revenues associated with obtaining fees in respect of deposits placed with other banks (one night)	2 558
4253	Revenues associated with obtaining fees in respect of short-term deposits placed with other banks (up to one month)	2 719
4254	Revenues associated with obtaining fees in respect of short-term deposits placed with other banks (up to one year)	4 354
4400	Revenues associated with obtaining fees in respect of the Bank requirements to customers	3 911 307
4401	Revenues associated with obtaining fees in respect of overdraft loans to customers	38 675
4411	Revenues associated with obtaining fees in respect of short-term loans to customers	2 615 429
4417	Revenues associated with obtaining fees in respect of long-term loans to customers	1 139 666
4424	Revenues associated with obtaining fees in respect of overdue customers loans	49 141



4429	Commission in respect of loans to customers	9 600
4434	Revenues in respect of amortization of discount on loans to customers	58 796
4450	Revenues associated with obtaining interest in respect of securities available for sale	403 230
4452	Revenues associated with obtaining interest in respect of securities available for sale	308 687
4453	Revenues in respect of amortization of discount on securities purchased	94 543
4465	Revenues associated with obtaining fees in respect of reverse repos with securities	3 220
4465	Revenues associated with obtaining fees in respect of reverse repos with securities	3 220
4500	Income from dealing operations	249 705
4510	Income from sale of securities	3 339
4530	Income from sale of foreign currency	246 366
4600	Fee and commission income	566 767
4601	Fee income for services in respect of transfer operations	58 086
4604	Fee income for services in trading foreign currency	86 901
4606	Fee income for services arising from guarantees	271 777
4607	Fee and commission income for services of receiving deposits, opening and maintaining bank accounts	4 481
4608	Other fee and commission income	11 459
4611	Fee income for services in cash transactions	134 033
4612	Fee and commission income in respect of documentary settlements	30
4700	Gains on revaluation	40 720
4703	Unrealized gain on revaluation of foreign currency	40 720
4730	Realized gains on revaluation	17 990
4733	Realized gains from changes in the value of securities reported at fair value through profit or loss and available for sale	17 990
4850	Proceeds from sales	273
4853	Revenues from sales of inventory	273
4900	Penalty (fine, penalty)	68 845
4900	Penalty (fine, penalty)	68 845
4920	Other income	12 051
4921	Other income from banking activities	3 304
4922	Other income from non-core activities	8 747
4950	Income from recovery of reserves (provisions)	257 960
4953	Income from recovery of reserves (provisions) established for receivable related to banking activity	75
4955	Income from recovery of reserves (provisions) established for loans and financial leasing to customers	256 745
4959	Income from recovery of reserves (provisions) established for receivables that are not related to the core business	1 140
<b>5</b>	<b>COSTS</b>	<b>5 364 333</b>
5200	Costs associated with payment of interest on customer demands	1 531 142
5203	Costs associated with payment of interest on current accounts	14 796
5211	Costs associated with payment of interest on demand deposits of customers	40 121
5215	Costs associated with payment of interest on short-term customer deposits	759 477
5217	Costs associated with payment of interest on long-term customer deposits	365 475
5219	Costs associated with payment of interest on customer deposits conditional	4
5223	Costs associated with payment of interest in respect of deposit as security of customer obligations	160 298
5230	Commission for accepted deposit	190 971
5250	Costs associated with payment of interest on repo transactions in securities	18 856
5250	Costs associated with payment of interest on repo transactions in securities	18 856
5300	Costs associated with payment of interest on securities	47 149
5306	Expenditures for amortization of premiums on purchased securities available for sale	47 149
5400	Costs associated with payment of interest in respect of subordinated debt	10 125
5402	Costs associated with payment of interest in respect of subordinated debt with a maturity of more than 5 years	10 125
5450	Provision for security	1 450 590
5453	Provision for reserves (provisions) of accounts receivable related to banking	56 837
5455	Provision for reserves (provisions) for loans and financial leasing to customers	1 392 006
5459	Provision for special reserves (provisions) of accounts receivable related to the non-core activities	1 747
5500	Costs in respect of dealing operations	97 158
5510	Costs in respect of trading securities	2 853
5530	Costs in respect of trading foreign currency	94 305
5600	Commission expenses	40 706
5601	Commission expenses for services received in respect of transfer operations	8 441
5602	Commission expenses for received agents services	18 345
5603	Commission expenses for services received in respect of trading in securities	12 623
5608	Other commission expenses	975
5609	Fee and commission expense for professional activity on securities market	322
5700	Expenses in respect of revaluation	33 521
5703	Unrealized losses on revaluation of foreign currency	33 521
5720	Expenses in respect of salaries and mandatory deductions	1 049 750
5721	Expenses for salaries	1 007 193
5722	Social security contributions	24 579
5729	Other payments	17 978
5740	General running costs	692 087
5741	Transportation costs	22 363
5742	Administrative expenses	143 794
5743	Costs for collection	11 907
5744	Repair-related expenses	38 667
5745	Advertising costs	224 471
5746	Cost of security and alarm systems	90 686
5747	Entertainment expenses	3 682



5748	Other general expenses	50 202
5749	Expenditures on business trips	11 339
5750	Auditing and consulting services costs	5 700
5752	Insurance costs	1 060
5753	Expenditures on communication services	19 054
5754	Expenses in the form of contributions to the Joint Stock Company Kazakhstan Deposit Insurance Fund	69 162
5760	Taxes and other obligatory payments to the budget except for corporate income tax	156 239
5761	Value added tax	56 223
5763	Social tax	73 583
5764	Tax on land	43
5765	Tax on property of legal entities	6 255
5766	Tax on vehicles	828
5767	Collecting from auctions	6 255
5768	Other taxes and obligatory payments to the budget	13 052
5780	Depreciation deductions	113 759
5781	Depreciation of buildings and facilities	4 778
5782	Depreciation of computer hardware	16 135
5783	Depreciation of other fixed assets	35 899
5786	Depreciation charges for capital expenditure on leased buildings	28 102
5787	Depreciation of vehicles	5 902
5788	Depreciation of intangible assets	22 943
5850	Expenses in respect of sales	1 525
5853	Expenditures on the donation of equipment and intangible assets	1 525
5900	Penalty (fine, penalty)	306
5900	Penalty (fine, penalty)	306
5920	Other expenses	117 729
5922	Other expenses from non-core activities	8 860
5923	Rental costs	108 869
5999	Corporate income tax	3 691
5999	Corporate income tax	3 691
<b>6</b>	<b>CONDITIONAL AND POSSIBLE REQUIREMENTS</b>	<b>46 457 716</b>
6050	Guarantees accounts	35 354 570
6055	Possible requirements for guarantees issued or confirmed	20 011 157
6075	Possible requirements for accepted guarantees	15 343 413
6100	Accounts in respect of placement of deposits and loans in the future	10 783 680
6126	Conditional requirements for revocable loans to be granted in the future	10 783 680
6200	Account for acquisition of securities and other derivative financial instruments	319 466
6205	Conditional requirement for purchase of securities	319 466
64999	CONDITIONAL AND POSSIBLE LIABILITIES	46 457 716
6550	Guarantees accounts	35 354 570
6555	Conditional liabilities for guarantees issued or confirmed	20 011 157
6575	Possible reduction in requirements in respect of accepted guarantees	15 343 413
6600	Accounts in respect of placement of deposits and loans in the future	10 783 680
6626	Conditional requirements for revocable loans to be granted in the future	10 783 680
6700	Account for acquisition of securities and other derivative financial instruments	319 466
6705	Contingent liabilities for purchase of securities	319 466
<b>7</b>	<b>MEMORANDUM ACCOUNT</b>	<b>161 733 904</b>
7100	Memorandum accounts - assets	75 955
7130	Debts written off to loss	75 955
7200	Memorandum accounts - liabilities	132 192 016
7220	Buildings, machinery, equipment, vehicles and other means adopted for lease	355
7250	Property taken as security of customer obligations	132 191 661
7300	Memorandum accounts - other	29 465 933
7303	Payment documents not paid on time	29 465 910
7339	Various values and documents	22
7342	Different values and documents sent and paid for report	1

Chairman of the Board



Zhakubayeva M.K.

Chief Accountant

Dauletbekova A.A.