

Report of residues in on-balance and off-balance accounts of second-tier banks
of Bank RBK JSC
as of 29/ 03/ 2012

CODES	Classes, groups, accounts and balance sheet accounts	Amount
1	ASSETS	118 100 865
1000	Money	4 250 065
1001	Counter cash	3 875 802
1002	Banknotes and coins in transit	190 729
1005	Cash at ATMs and electronic terminals	183 534
1050	Correspondent accounts	8 380 243
1051	Correspondent account with the National Bank of the Republic of Kazakhstan	3 590 522
1052	Correspondent accounts with other banks	4 789 721
1100	Requirements for the National Bank of Kazakhstan	2 000 000
1103	Short-term deposits at the National Bank of Kazakhstan	2 000 000
1250	Deposits in other banks	460 062
1253	Short-term deposits in other banks (up to one month)	452 520
1264	Contribution as a security of the obligations of the bank, mortgage company and the organization "Development Bank of Ka	7 542
1400	Requirements to clients	72 446 304
1401	Overdraft loans to customers	271 780
1403	Accounts of credit card customers	1 382
1411	Short-term loans to customers	31 343 221
1417	Long-term loans to customers	41 456 480
1424	Arrears on loans granted to customers	2 098 113
1428	Reserves (provisions) with respect to loans and financial leasing to customers	-2 538 445
1434	Discount with respect to loans to customers	-186 227
1450	Securities available for sale	22 153 859
1452	Securities available for sale	21 984 607
1453	Discount on purchased securities available for sale	-169 103
1454	Award for purchased securities available for sale	377 284
1456	Account of plus adjustments of fair value of securities available for sale	148 074
1457	Account of minus adjustments of fair value of securities available for sale	-187 003
1460	Reverse repos with securities	3 002 006
1461	Reverse repos with securities	3 002 006
1470	Investments in equity and subordinated debt	100 030
1476	Other investments	100 030
1600	Inventories	28 527
1602	Other inventories	28 527
1650/16	Fixed assets and intangible assets	1 777 324
1651	Plants and equipment under construction (installation)	54 090
1652	Land and buildings	653 520
1653	Computer equipment	153 178
1654	Other fixed assets	474 587
1657	Capital costs with respect to leased buildings	216 566
1658	Vehicles	166 289
1659	Intangible assets	365 531
1692	Depreciation accumulated with respect to buildings and installations	-21 301
1693	Depreciation accumulated with respect to computer hardware	-42 742
1694	Depreciation accumulated with respect to other fixed assets	-100 277
1697	Depreciation accumulated with respect to capital expenditure on leased buildings	-51 104
1698	Depreciation accumulated with respect to vehicles	-15 232
1699	Depreciation accumulated with respect to intangible assets	-75 781
1700	Accrued income relating to fees	2 411 642
1705	Accrued income on correspondent accounts	1 160
1725	Accrued income on deposits placed with other banks	99
1740	Accrued income on loans and financial leasing to customers	1 690 029
1741	Overdue interest on loans and financial leasing to customers	380 062
1746	Accrued income on securities available for sale	339 842
1748	Accrued income from reverse repos with securities	450
1790	Prepayment of fees and expenses	111 485
1792	Prepayment of interest on loans and deposits	66 490
1793	Prepaid expenses	4 395
1799	Other prepayments	40 600
1810	Accrued commission income	35 250
1811	Accrued commission income for transfer operations	19
1816	Accrued commission income for services with respect to operations with guarantees	26 388
1817	Accrued commission income for the service of receiving deposits, opening and maintaining bank accounts of customers	910

1818	Other accrued fee income	7 933
1830	Overdue fees and commission income	766
1831	Overdue fee income for transfer operations	20
1836	Overdue fees for services on guarantees	504
1838	Other overdue fee and commission income	242
1850	Other debtors	943 302
1851	Settlements in respect of taxes and other obligatory payments to the budget	6 942
1854	Settlements with employees	1 339
1856	Debtors in respect of capital investments	89 001
1860	Other debtors in respect of banking activity	494 209
1861	Debtors from guarantees	346 698
1867	Other debtors in respect of non-core activities	8 731
1870	Other transit accounts	16 448
1877	Reserves (provisions) for losses in respect of receivables related to banking activity	-47 630
1878	Reserves (provisions) for losses in respect of receivables related to non-core activity	-405
1879	Accrued penalty (fine, penalty)	27 969
2	LIABILITIES	102 496 849
2010	Correspondent accounts	866
2014	Correspondent accounts of institutions engaged in certain types of banking operations	866
2200	Customer Liabilities	101 566 324
2203	Current accounts of legal entities	34 219 588
2204	Current accounts of individuals	3 032 893
2206	Short-term deposits of individuals	3 990 475
2207	Long-term deposits of individuals	14 136 632
2213	Contribution as a security of the obligations of individuals	1 099 606
2215	Short-term deposits of legal entities	32 936 290
2217	Long-term deposits of legal entities	3 920 279
2219	Conditional deposits of legal entities	4 613
2223	Contribution as a security of the obligations of legal entities	682 118
2237	Account for storing sender's instructions in accordance with the currency legislation of the Republic of Kazakhstan	151
2240	Account for storing money taken as security (mortgage, deposit) of the obligations of clients	7 543 679
2700	Expenses accrued in respect of the payment of interest	356 531
2718	Expenses accrued in respect of current accounts	50 561
2719	Expenses accrued in respect of conditional customer deposits	10
2721	Expenses accrued in respect of term deposits of customers	294 407
2723	Expenses accrued in respect of a deposit as a security of the customers obligations	11 553
2770	Expenses accrued in respect of administrative activities	28 672
2770	Expenses accrued in respect of administrative activities	28 672
2810	Accrued commission expenses	2 004
2811	Accrued commission expenses for transfer operations	853
2813	Accrued commission expenses for services in respect of trading securities	1 040
2818	Other accrued commission expenses	111
2850	Other creditors	542 452
2851	Settlement in respect of taxes and other obligatory payments to the budget	172 843
2854	Settlements with employees	54 145
2856	Capital investments creditors	14 480
2857	Deferred tax liabilities	85 838
2860	Other creditors in respect of banking activity	82 871
2861	Provision for vacation payments	68 281
2867	Other creditors in respect of non-core activities	12 326
2869	Guarantees issued	3 942
2870	Other transit accounts	47 726
3	EQUITY	15 604 016
3000	Authorized capital	14 500 000
3001	Share capital - ordinary shares	10 000 000
3025	Share capital - preferred shares	4 500 000
3300	Reserves (provisions) adjustments account	398 395
3305	Account for adjustments of reserves (provisions) in respect of accounts receivable relating to banking activity	257 597
3312	Account for adjustments of reserves (provisions) in respect of accounts receivable relating to banking activity	139 622
3313	Account for adjustments of reserves (provisions) in respect of accounts receivable relating to non-core activities	1 176
3500	Reserve capital and revaluation reserves	705 621
3510	Reserve capital	121 719
3540	Reserves for revaluation of fixed assets	263 810
3561	Reserves for revaluation of financial assets available for sale	-54 236
3580	Undistributed net profits (retained loss) for previous years	343 163
3599	Undistributed net profits (retained loss)	31 165
4	INCOME	3 069 737
4050	Income associated with fees in respect of correspondent accounts	2 121
4052	Revenues associated with obtaining fees in respect of correspondent accounts with other banks	2 121
4100	Revenues associated with obtaining fees in respect of deposits placed with the National Bank of the Republic of Kazakhstan	111
4103	Revenues associated with obtaining fees in respect of time deposits placed with the National Bank of Kazakhstan	111
4250	Revenues associated with obtaining fees in respect of deposits placed with other banks	2 800

4251	Revenues associated with obtaining fees in respect of deposits placed with other banks (one night)	216
4253	Revenues associated with obtaining fees in respect of short-term deposits placed with other banks (up to one month)	2 584
4400	Revenues associated with obtaining fees in respect of the Bank requirements to customers	2 376 644
4401	Revenues associated with obtaining fees in respect of overdraft loans to customers	13 119
4403	Revenues associated with beneficial interest in the customer's credit card	75
4411	Revenues associated with obtaining fees in respect of short-term loans to customers	1 420 868
4417	Revenues associated with obtaining fees in respect of long-term loans to customers	816 694
4424	Revenues associated with obtaining fees in respect of overdue customers loans	69 164
4429	Commission in respect of loans to customers	22 396
4434	Revenues in respect of amortization of discount on loans to customers	34 328
4450	Revenues associated with obtaining interest in respect of securities available for sale	162 297
4452	Revenues associated with obtaining interest in respect of securities available for sale	141 389
4453	Revenues in respect of amortization of discount on securities purchased	20 908
4465	Revenues associated with obtaining fees in respect of reverse repos with securities	6 566
4465	Revenues associated with obtaining fees in respect of reverse repos with securities	6 566
4500	Income from dealing operations	94 918
4510	Income from sale of securities	104
4530	Income from sale of foreign currency	94 814
4600	Fee and commission income	263 778
4601	Fee income for services in respect of transfer operations	22 375
4604	Fee income for services in trading foreign currency	28 243
4606	Fee income for services arising from guarantees	138 933
4607	Fee and commission income for services of receiving deposits, opening and maintaining bank accounts	5 481
4608	Other fee and commission income	6 982
4611	Fee income for services in cash transactions	61 764
4700	Gains on revaluation	5 948
4703	Unrealized gain on revaluation of foreign currency	5 948
4730	Realized gains on revaluation	265
4733	Realized gains from changes in the value of securities reported at fair value through profit or loss and available for sale	265
4850	Proceeds from sales	113
4853	Revenues from sales of inventory	113
4900	Penalty (fine, penalty)	41 568
4900	Penalty (fine, penalty)	41 568
4920	Other income	11 011
4921	Other income from banking activities	10 988
4922	Other income from non-core activities	23
4950	Income from recovery of reserves (provisions)	101 597
4953	Income from recovery of reserves (provisions) established for receivable related to banking activity	5 379
4955	Income from recovery of reserves (provisions) established for loans and financial leasing to customers	95 321
4959	Income from recovery of reserves (provisions) established for receivables that are not related to the core business	897
5	COSTS	2 768 760
5200	Costs associated with payment of interest on customer demands	1 030 771
5203	Costs associated with payment of interest on current accounts	120 481
5211	Costs associated with payment of interest on demand deposits of customers	14 269
5215	Costs associated with payment of interest on short-term customer deposits	464 320
5217	Costs associated with payment of interest on long-term customer deposits	280 791
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	55 772
5230	Commission for accepted deposit	95 134
5250	Costs associated with payment of interest on repo transactions in securities	28
5250	Costs associated with payment of interest on repo transactions in securities	28
5300	Costs associated with payment of interest on securities	14 441
5306	Expenditures for amortization of premiums on purchased securities available for sale	14 441
5450	Provision for security	642 182
5453	Provision for reserves (provisions) of accounts receivable related to banking	13 680
5455	Provision for reserves (provisions) for loans and financial leasing to customers	628 208
5459	Provision for special reserves (provisions) of accounts receivable related to the non-core activities	294
5500	Costs in respect of dealing operations	25 148
5530	Costs in respect of trading foreign currency	25 148
5600	Commission expenses	9 972
5601	Commission expenses for services received in respect of transfer operations	3 946
5602	Commission expenses for received agents services	1 181
5603	Commission expenses for services received in respect of trading in securities	2 391
5607	Commission expenses for services received on card accounts of customers	293
5608	Other commission expenses	2 142
5609	Fee and commission expense for professional activity on securities market	19
5700	Expenses in respect of revaluation	5 264
5703	Unrealized losses on revaluation of foreign currency	5 264
5720	Expenses in respect of salaries and mandatory deductions	521 811
5721	Expenses for salaries	505 379
5722	Social security contributions	11 777
5729	Other payments	4 655

5740	General running costs	237 988
5741	Transportation costs	7 623
5742	Administrative expenses	42 354
5743	Costs for collection	3 497
5744	Repair-related expenses	3 646
5745	Advertising costs	73 201
5746	Cost of security and alarm systems	36 757
5747	Entertainment expenses	1 217
5748	Other general expenses	13 428
5749	Expenditures on business trips	4 410
5750	Auditing and consulting services costs	156
5752	Insurance costs	390
5753	Expenditures on communication services	9 075
5754	Expenses in the form of contributions to the Joint Stock Company Kazakhstan Deposit Insurance Fund	42 234
5760	Taxes and other obligatory payments to the budget except for corporate income tax	61 205
5761	Value added tax	17 978
5763	Social tax	37 295
5764	Tax on land	14
5765	Tax on property of legal entities	2 066
5766	Tax on vehicles	218
5768	Other taxes and obligatory payments to the budget	3 634
5780	Depreciation deductions	74 307
5781	Depreciation of buildings and facilities	3 431
5782	Depreciation of computer hardware	8 425
5783	Depreciation of other fixed assets	29 051
5786	Depreciation charges for capital expenditure on leased buildings	10 280
5787	Depreciation of vehicles	5 699
5788	Depreciation of intangible assets	17 421
5900	Penalty (fine, penalty)	375
5900	Penalty (fine, penalty)	375
5920	Other expenses	60 338
5921	Other expenses from banking activities	7 971
5922	Other expenses from non-core activities	7 926
5923	Rental costs	44 441
5999	Corporate income tax	84 930
5999	Corporate income tax	84 930
6	CONDITIONAL AND POSSIBLE REQUIREMENTS	131 046 735
6050	Guarantees accounts	111 911 445
6055	Possible requirements for guarantees issued or confirmed	17 093 880
6075	Possible requirements for accepted guarantees	94 817 565
6100	Accounts in respect of placement of deposits and loans in the future	19 135 290
6126	Conditional requirements for revocable loans to be granted in the future	19 135 290
64999	CONDITIONAL AND POSSIBLE LIABILITIES	131 046 735
6550	Guarantees accounts	111 911 445
6555	Conditional liabilities for guarantees issued or confirmed	17 093 880
6575	Possible reduction in requirements in respect of accepted guarantees	94 817 565
6600	Accounts in respect of placement of deposits and loans in the future	19 135 290
6626	Conditional requirements for revocable loans to be granted in the future	19 135 290
7	MEMORANDUM ACCOUNT	195 560 560
7100	Memorandum accounts - assets	75 955
7130	Debts written off to loss	75 955
7200	Memorandum accounts - liabilities	162 072 955
7220	Buildings, machinery, equipment, vehicles and other means adopted for lease	232
7250	Property taken as security of customer obligations	162 072 723
7300	Payment documents not paid on time	33 411 650
7303	Payment documents not paid on time	33 411 569
7339	Various values and documents	78
7342	Different values and documents sent and paid for report	3

Chairman of the Board



Chief Accountant

[Handwritten signature]

Zhakubayeva M.K.

[Handwritten signature]

Dauletbekova A.A.