



BANKRBK

Interim Condensed Statement of Financial Position as at June 30, 2014

<i>(in thousands of tenge)</i>	Notes	(unaudited) June 30 2014	(audited) December 31 2013
Assets			
Cash and cash equivalents	5	26 065 577	29 973 311
Due from other banks		2 528 239	470 298
Loans and advances to customers	6	241 944 090	143 246 719
Financial assets available-for-sale	7	49 342 443	46 110 289
Fixed and intangible assets		2 349 608	2 269 292
Other assets		1 497 300	703 570
Total assets		323 727 257	222 773 479
Liabilities			
Customer accounts	8	267 226 023	193 921 414
Credit institutions accounts		1 000 040	40
Loans of banks and financial institutions		2 008 111	-
Issued debt securities	9	9 732 032	7 055 362
Subordinated debt	9	5 036 484	5 036 377
Deferred tax liability		92 714	92 714
Other liabilities		1 086 410	316 599
Total liabilities		286 181 814	206 422 506
Equity			
Share capital	10	34 500 000	14 500 000
Other reserve/ funds		493 164	257 281
Retained earnings		2 552 279	1 593 692
Total equity		37 545 443	16 350 973
Total liabilities and equity		323 727 257	222 773 479

M.K. Zhakubayeva
Chairman of the Board



A.A. Dauletbekova
Chief Accountant




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Interim Condensed Statement of Comprehensive Income for the six months ended June 30, 2014

(in thousands of tenge)

	Notes	(unaudited) June 30 2014	(unaudited) June 30 2013
Interest income	11	13 402 291	6 025 451
Interest expense	11	(7 256 956)	(2 671 209)
Net Interest Income		6 145 335	3 354 242
Creation of provision for loan impairment	6	(2 750 796)	(1 537 765)
Net interest income after provision for loan impairment		3 394 539	1 816 477
Fee and commission income		987 614	593 089
Fee and commission expense		(64 747)	(26 587)
Net income from foreign currency transactions		419 857	167 851
Net income from operations with financial assets available-for-sale		(9 705)	55 832
Other operating income		186 561	74 303
Operating income		4 914 119	2 680 965
Administrative and other operating expenses	12	(3 542 058)	(2 014 623)
Creation of provision for impairment of other assets		(15 857)	(10 600)
Profit before tax		1 356 204	655 742
Income tax expense		(91 622)	(127 618)
Profit for the year		1 264 582	528 124
Other comprehensive income			
Provision for revaluation of financial assets available-for-sale:			
Net change in fair value		226 178	(60 127)
Net change in fair value transferred to profit or loss		9 705	(55 832)
Income tax of other comprehensive income		-	29 142
Other comprehensive income/(loss) for the period		235 883	(86 817)
Total comprehensive income for the period		1 500 465	441 307
Base and diluted earnings per share for profit attributable to Bank's owners (in tenge per share)		473	128
Weighted average number of shares		1 815 714	1 000 000


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Interim Condensed Statement of Cash Flows for the six months ended June 30, 2014

<i>(in thousands of tenge)</i>	(unaudited) June 30 2014	(unaudited) June 30 2013
Cash flows from operating activities		
Interest received	10 061 504	5 032 533
Interests paid	(6 460 602)	(2 352 108)
Fees and commissions received	946 710	587 482
Fees and commissions paid	(61 420)	(23 000)
Income received from foreign currency transactions	373 202	140 261
Income from operations with financial assets available for sale	(9 705)	55 832
Other operating income received	186 561	74 303
Administrative and other operating expenses	(3 302 756)	(1 747 140)
Cash flows from/(used in) operating activities before changes in operating assets and liabilities	1 733 494	1 768 163
<i>(Increase)/decrease in operating assets</i>		
Due from other banks	(1 887 987)	(2 934)
Loans and advances to customers	(94 412 687)	(31 817 653)
Other financial assets	(333 450)	(82 006)
<i>(Increase)/decrease in operating liabilities</i>		
Credit institutions accounts	1 000 000	-
Customer accounts	64 098 615	64 828 323
Loans of banks and financial institutions	2 000 000	-
Other liabilities	486 985	444 658
Net cash from/(used in) operating activities before income tax paid	(27 315 030)	35 138 551
Income tax paid	(104 804)	(27 745)
Net cash from/(used in) operating activities	(27 419 834)	35 110 806
Cash flow from investing activities		
Acquisition of investment securities available for sale	(9 011 540)	(29 232 606)
Revenue from sales and repayment of investment securities available for sale	8 078 758	5 777 541
Acquisition of fixed and intangible assets	(319 249)	(321 880)
Net cash from/(used in) investing activities	(1 252 031)	(23 776 945)
Cash flows from financing activities		
Shares issue	20 000 000	-
Payment of dividends	(306 000)	(360 000)
Issued debt securities	2 580 760	6 965 693
Subordinated debt	-	1 738 205
Net cash from/(used in) financing activities	22 274 760	8 343 898

Effect of exchange rate changes on cash and cash equivalents	2 489 371	991
Net increase in cash and cash equivalents	(3 907 734)	19 678 750
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	26 065 577	27 965 242


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Interim Condensed Statement of Changes in Equity for the six months ended 30 June, 2014
in thousands of tenge

	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	121 719	263 810	30 664	467 608	15 383 801
Total comprehensive income for the period						
Profit for the year	-	-	-	-	528 124	528 124
Other comprehensive income	-	-	-	-	-	-
Financial assets available for sale:	-	-	-	-	-	-
Net change in fair value	-	-	-	(60 127)	-	(60 127)
Net change in fair value transferred to profit or loss	-	-	-	(55 832)	-	(55 832)
Change in income tax related to other comprehensive income components	-	-	-	29 142	-	29 142
Total comprehensive income/expense	-	-	-	(86 817)	528 124	441 307
Share issue	-	-	-	-	-	-
Mandatory reserve	-	40 587	-	-	(40 587)	-
Payment of dividends	-	-	-	-	(360 000)	(360 000)
Balance at 30 June 2013 (unaudited)	14 500 000	162 306	263 810	(56 153)	595 145	15 465 108
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	-	-	-	-	1 264 582	1 264 582
Other comprehensive income	-	-	-	-	-	-
Financial assets available for sale:	-	-	-	-	-	-
Net change in fair value	-	-	-	226 178	-	226 178
Net change in fair value transferred to profit or loss	-	-	-	9 705	-	9 705
Total comprehensive income	-	-	-	235 883	1 264 582	1 500 465
Share issue	20 000 000	-	-	-	-	20 000 000
Payment of dividends	-	-	-	-	(305 995)	-
Balance at 30 June 2014 (unaudited)	34 500 000	162 306	258 178	72 680	2 552 279	37 545 443


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 Chairman of the Board


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