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Eurasian Bank



12M 2013 RESULTS PRESENTATION



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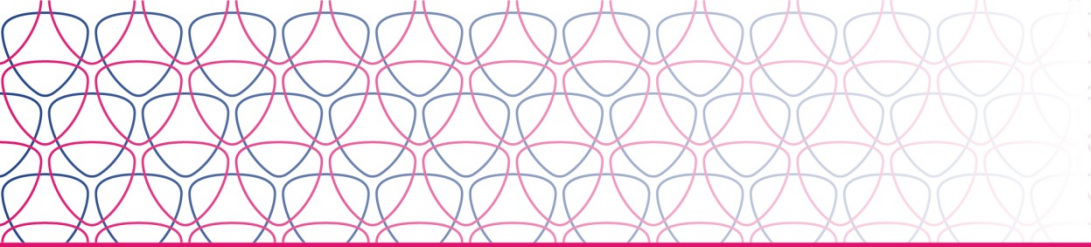
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TABLE OF CONTENTS

1. MACROECONOMIC OVERVIEW
2. EURASIAN BANK
3. EURASIAN GROUP
4. DYNAMICS OF KEY FINANCIAL INDICATORS
5. SUMMARY CREDIT HIGHLIGHTS

Appendices

- *Year-end 2009-2013 figures are in accordance with KPMG audited consolidated financial statements, IFRS, unless otherwise stated.*
- *The exchange rate used in this presentation is \$1 to 153.61 tenge (The National Bank of the Republic of Kazakhstan (“NBRK”) rate as of December 31, 2013).*
- *References to “FMSC financial data” in this presentation are to financial data prepared in accordance with the requirements of the Committee for the Control and Supervision of the Financial Market and Financial Organizations (“FMSC”). The Bank provides FMSC financial data in this presentation for comparisons with other Kazakhstan banks. All financial information in this presentation is in accordance with IFRS requirements unless expressly stated as being in accordance with FMSC requirements.*



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MACROECONOMIC OVERVIEW



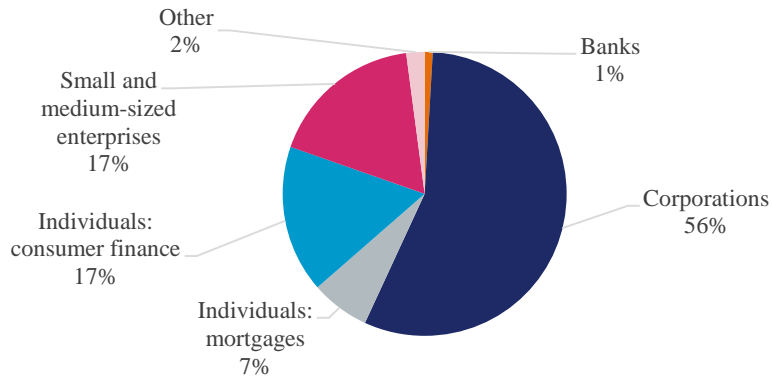
KAZAKHSTAN DECEMBER 31, 2013: MACROECONOMIC SUMMARY

GDP amount	34 trillion tenge
Unemployment	5.2% of population
Banking assets / GDP	45.1%
Sovereign ratings	Fitch: BBB+ <i>Stable</i> S&P: BBB+ <i>Stable</i> Moody's: Baa2 <i>Positive</i>
Banking sector non-performing loans	31.2% of total loans
Five largest banks' share of total assets in banking sector	55.4% (down from 60% in 2012)

ANNUAL GDP GROWTH

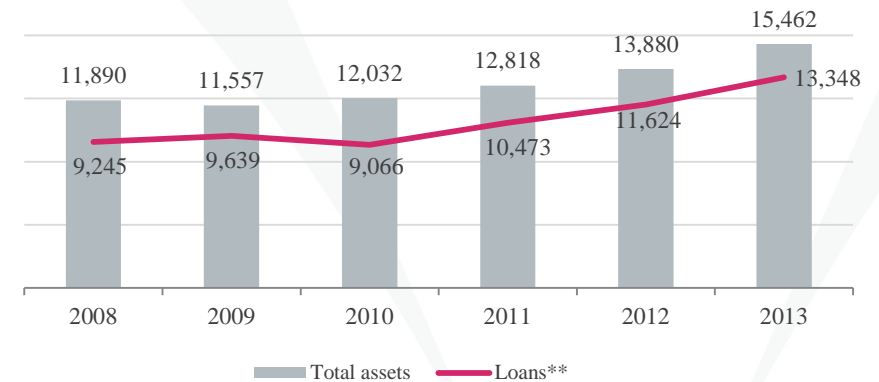


BANKING SECTOR LOAN PORTFOLIO STRUCTURE: DECEMBER 31, 2013

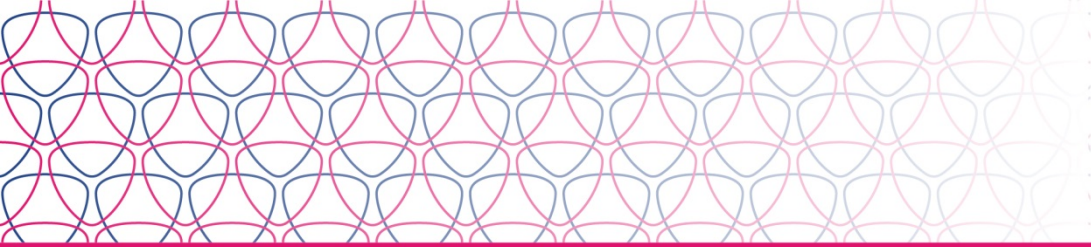


EVOLUTION OF BANKING SECTOR ASSETS AND LOANS

billions of tenge



Source: NBRK, Statistical Agency of the RK
* IMF forecast
** Repurchase agreement operations included



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EURASIAN BANK



PROFILE

- Ninth largest bank by assets as of December 31, 2013.
- Established in 1994 by owners of ENRC group of companies to serve affiliated companies in natural resources and mining. The ENRC group is no longer a material part of the bank's business.
- Currently provides all types of banking services to corporate clients, small and medium-sized enterprises and individuals.
- As of December 31, 2013, the Bank had 20 full-service branches, 143 service centers, 413 ATMs, 252 payment terminals and over 2,300 other points of sale. Over 5,500 employees.
- Stable international scale ratings compared to peers: B1 (Moody's), B+ (S&P), BB+ (KZ-Rating) as of December 31, 2013. In July 2013 S&P revised its outlook to positive from stable and affirmed its B+ long-term rating and raised local national scale rating to kzBBB+.

IFRS, December 31, 2013	Millions of tenge	Millions of dollars
Total assets	588,633	3,832
Statutory capital	30,110	196
Total equity, including retained earnings	58,818	383
Capital adequacy, Tier 1 (FMSC)*	8.6%	
Capital adequacy, Total (FMSC)	15.9%	
Net interest margin	9.3%	
Non-performing loans**	9.9%	

* Under FMSC rules, Tier 1 capital adequacy ratio does not include current year earnings

** Gross book value of impaired loans overdue by more than 90 days

INTERNATIONAL AWARDS 2012-2013

BEST BANK IN KAZAKHSTAN 2013

Award from EMEA Finance



DOMESTIC RETAIL BANK OF THE YEAR 2012-2013

Award from Asian Banking & Finance



BANK OF THE YEAR IN KAZAKHSTAN and
BEST BANK IN KAZAKHSTAN

Awards from The Banker and Euromoney in 2012



THE BANK'S PRESENCE IN KAZAKHSTAN



CONSISTENT STRATEGY

GROWTH TARGETS

5-6% market share over the medium term

Further expansion in the CIS region, with focus on Russian Federation in mid-term

Diversification of funding sources

Growth opportunities given changes in strategies of bigger banks

ASSET QUALITY

Enhancement of risk management system

Unified information-technology system

Top qualifications and strong business culture among team members

Conservative loan portfolio and control of credit risks

UNIVERSAL BANK

Expansion of distribution network in Kazakhstan

Cross-sales among existing client base

Product innovations and top-quality service

Healthy balance between corporate, small and medium-sized enterprises and retail operations

CORPORATE

Focus on the Natural Resources, Energy and Power, Transportation and Agricultural sectors of economy

Opportune time to gain market share

Current accounts and deposits support funding profile

SMALL AND MEDIUM-SIZED ENTERPRISES

Selective approach in small and medium-sized enterprises market

Analyzing and building client base for future expansion, taking into account risk dynamics born out of crisis

Cautious participant in State Support Programs, jointly with the Samruk-Kazyna and DAMU funds

PRIVATE BANKING

Expansion of product line for high-net-worth individuals

Cross-sale opportunity for corporate and individual accounts

RETAIL

Development of consumer finance via acquisition of ProstoCredit

New product development with enhanced scorecard system focusing on Ability to Pay

Expanding branch and ATM networks, alternative sales sources

HIGHLIGHTS

TURNAROUND STORY

- New management that took over at end of 2009 turned the Bank around from losses in 2009 to an institution with one of the highest rates of return on average equity* in the market
- Michael Eggleton, CEO, an experienced Western manager, previously held top positions with Merrill Lynch, Credit Suisse and National Bank Trust.
- Roman Maszczyk joined the Bank as Chief Risk Officer after holding top risk-management positions in large Polish, Russian and Ukrainian banks. Mr. Maszczyk brought international standards of risk management to Eurasian Bank.
- The Bank added a new Chief Information Officer, Herman Tischendorf, and Chief Operating Officer, Romain Hochet.
- In 2013 Simon Alexander Vine, an executive with significant banking experience in international markets, including the CIS, joined the Board of Directors.
- Ranked 7th in return on average equity and in net profit as of December 31, 2013.*
- Cost-cutting and reduction of excess liquidity under new management reduced the Cost/Income ratio to 51.4% as of December 31, 2013 from 75.7% at the end of 2010. Meanwhile, net interest margin grew from 2.4% in 2010 to 9.3% as of December 31, 2013.
- 22.0% year-over-year growth in the loan portfolio in 2013, mainly from 44.4% increase in consumer and 164.2% auto loans.
- Reduced loan concentration. Share of top 10 loans reduced from 33.3% of all loans in 2010 to 14.5% on December 31, 2013.

CONSUMER FINANCE SPECIALIST

- Becoming strong player in fast-growing and highly profitable consumer-finance niche.
- Acquisition of a consumer loan portfolio and ProstoCredit gave the Bank a functioning business that was a significant engine of growth in the Bank's loan portfolio starting in 2011.
- The Bank increased its customer base almost five times in the past three years under the new management team. The number of unique clients (the number of accounts is greater than number of clients) reached 867,436 as of December 31, 2013.
- Also under the new management team, the percentage of non-performing retail loans** fell from 39.8%*** of loans issued before 2010 to 7.3%*** for loans issued between 2010 and 2013, non-performing retail loans on originations for the same period was only 3.5%***.
- The Bank significantly increased the number of payments directly made through its network. Number of transactions through the Bank's payment terminals increased by 230% year-over-year and reached the amount of 5.9 billion tenge for the period of 2012-2013.

* Source: NBRK website, based on the unconsolidated results of Kazakhstan banks prepared using FMSC accounting standards

** Principal of loans overdue by more than 90 days

*** Balance at January 1, 2014

HIGHLIGHTS

ROBUST RISK MANAGEMENT SYSTEM

- An automated retail scoring system developed by the new management team, allows the majority of loan applications to be processed in 15 to 30 minutes. A small and medium-sized enterprise loan scoring system was rolled out in 2012.
- Loan portfolio is diversified by segment, industry and geography. At the end of 2013 the Bank started a loan assignment and servicing program for standard retail loans that is unique and absolute first in the market. The program allows the Bank to capture benefits of the higher margin retail business, including post-deal servicing fee, and manage business mix and risk exposure.
- New collection procedures led to collections efficiency reaching 93% for retail loans and 91% in loans to small and medium-sized enterprises as of December 31, 2013.
- Non-performing loans made up 8.9%* of overall loans as of December 31, 2013. The figure for the overall banking sector was 31.2%.*
- Eurasian Bank is of the few in Kazakhstan that international rating agencies have never downgraded since the start of the financial turmoil.

GOOD LIQUIDITY POSITION

- High level of liquidity was maintained during the financial crisis.
- Management has implemented policies to reduce liquidity problems with retail deposits, which are interest-rate-sensitive, and to focus more on attracting funds from corporations, where there is less rate-sensitivity.
- As a result, the cost of liabilities has been reduced considerably, improving the Bank's net interest margin and profitability.
- The Bank enjoys long-standing relationships with key corporate providers of deposits, including Samruk-Kazyna and the ENRC group of companies.
- Private Banking further diversifies liquidity sources.

STRONG SHAREHOLDER SUPPORT

- Supportive shareholders are one of the Bank's key competitive advantages.
- The Bank's shareholders made a capital injection of 5.9 billion tenge (\$39 million)** in June 2012.
- In 2013 Bank paid to shareholders first dividend in the amount of 2 billion tenge (about 20% of 12M2012 earnings), since starting the turnaround in 2010.
- The Bank's shareholders are key players in the Kazakhstan economy and are included in the Forbes' World's Billionaires List.

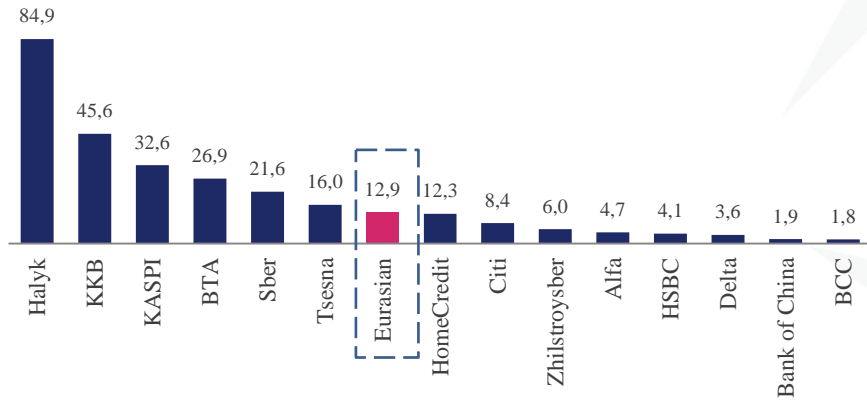
* Source: NBRK website, based on the unconsolidated results of Kazakhstan banks using FMSC accounting standards

** NBRK exchange rate is \$1 to 149.42 tenge as of June 30, 2012

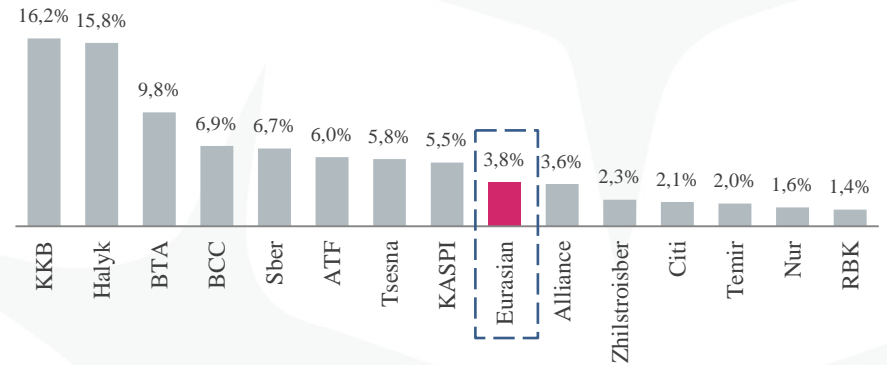
MARKET POSITION VS. OTHER KAZAKHSTAN BANKS AS OF DECEMBER 31, 2013 (FMSC unconsolidated)

TOP 15 BANKS BY NET PROFIT

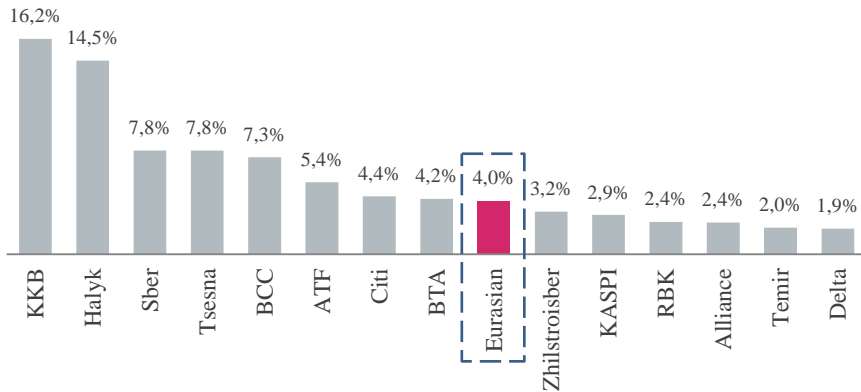
billions of tenge



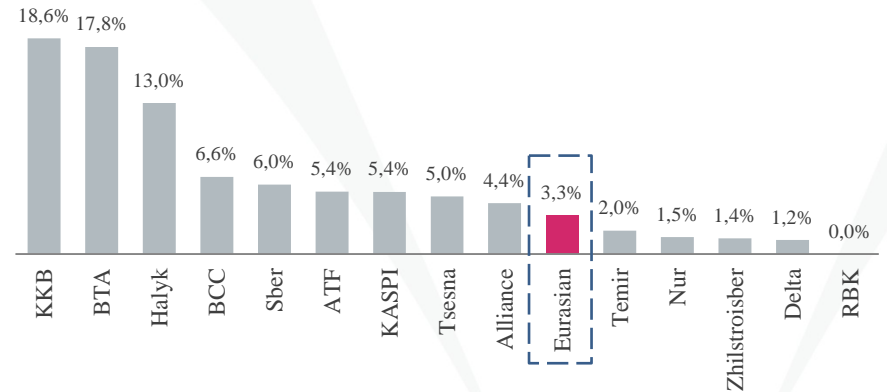
MARKET SHARE BY ASSETS



MARKET SHARE BY DEPOSITS



MARKET SHARE BY GROSS LOANS*



* Repurchase agreement and interbank operations included

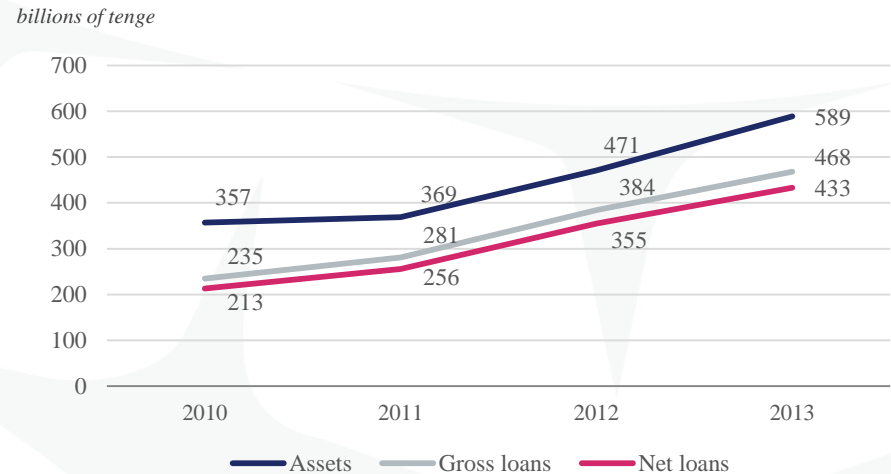
STEADY GROWTH RATE DESPITE GLOBAL TURMOIL

- The Bank reported net profit of 13.1 billion tenge (\$85.6 million) in 2013. The projected figure for all 2014 is 14.1 billion tenge (\$91.8 million).
- Net interest income rose 48.0% in 2013 compared with 2012 results, as interest income rose 37.5% while interest expenses grew only 25.8%. Drivers of improvement were continued growth in the loan book, the positive contribution of retail lending activity, reduction in negative carry costs.
- Loans to customers accounted for over 97.9% of all interest income.
- Net fee and commission income grew by 22.4% to 9.7 billion tenge. This growth reflects the underlying growth of consumer business, as well as success in cross-selling products.

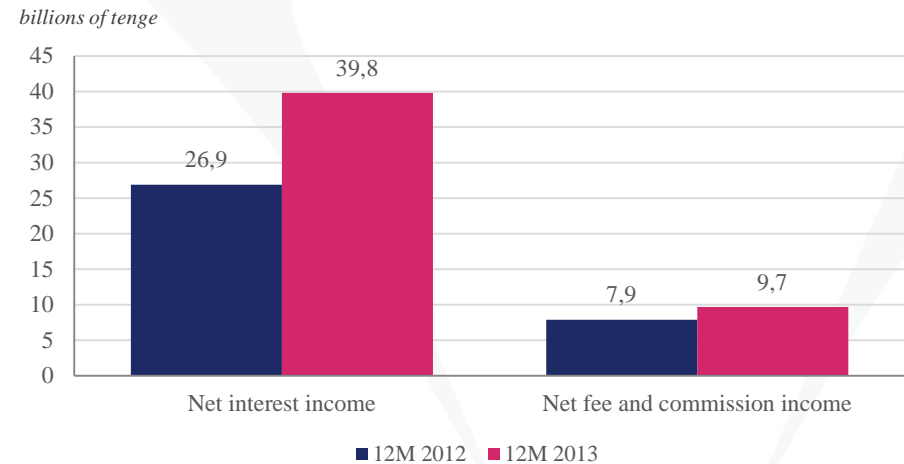
NET PROFIT (LOSS) DYNAMICS



ASSETS AND LOANS GROWTH



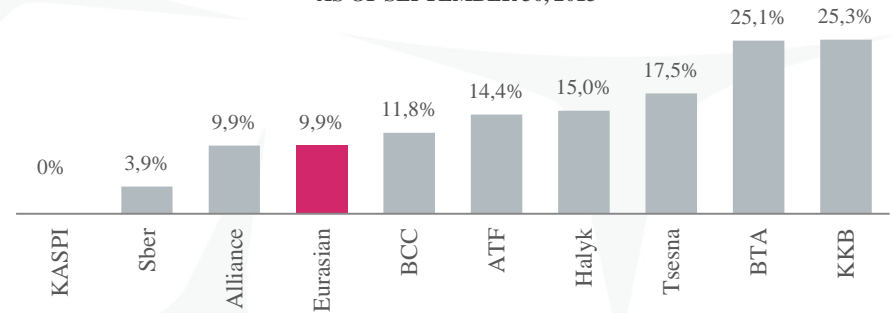
INTEREST INCOME, FEE AND COMMISSIONS INCOME



QUALITY OF GROWTH

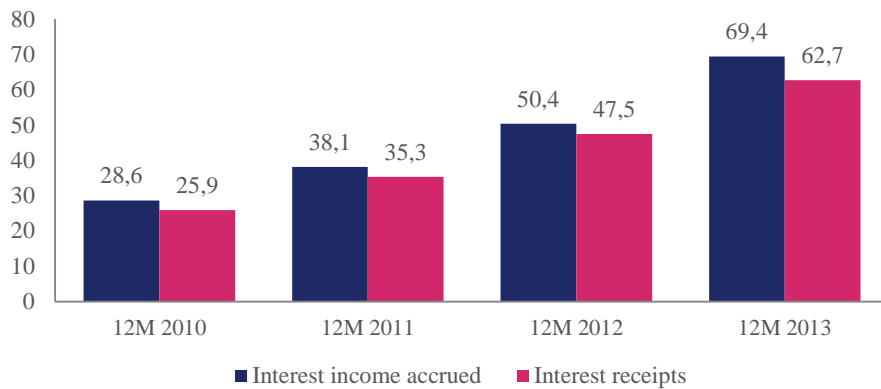
- A significant amount of accrued interest on Kazakhstan banks' balance sheets continues to be at risk despite growth in the sector's loans.
- Eurasian Bank carefully monitors the ratio of interest received (cash flow) to interest income accrued (P&L), considering it one of the most significant indicators of asset quality.
- The top right-hand chart of the largest 10 banks' cash gap interest ratio shows that Eurasian Bank in one of the strongest positions on September 30, 2013.
- Eurasian Bank maintains a cash interest gap of less than 10%, which it considers one of its most important achievements, reflecting the quality of the loan portfolio.

**CASH INTEREST GAP* OF TOP 10 BANKS BY ASSETS
AS OF SEPTEMBER 30, 2013****

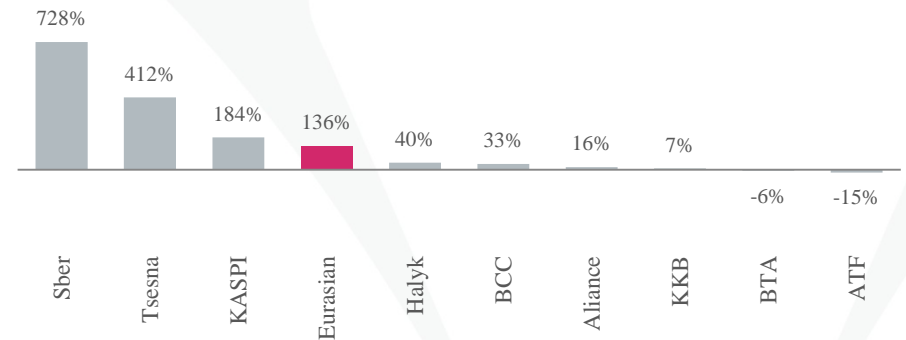


CASH INTEREST GAP (IFRS, CONSOLIDATED)

billions of tenge



**GROSS LOANS GROWTH OF TOP 10 BANKS BY ASSETS:
2009-2013*****



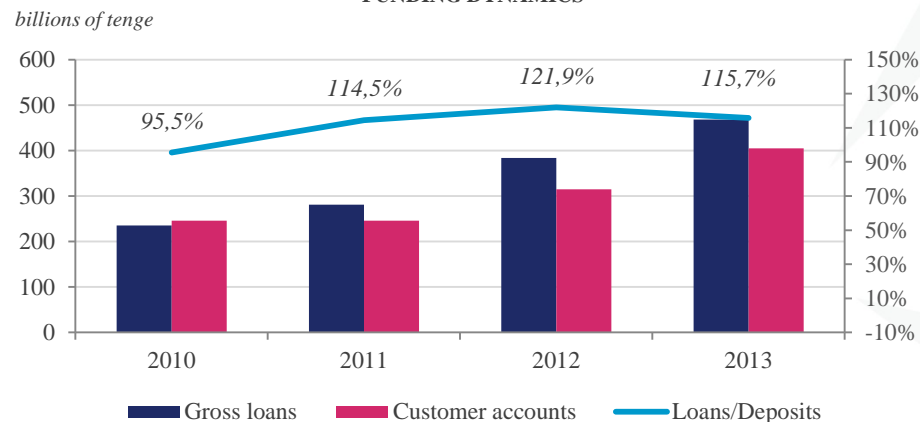
* Cash interest gap = Interest receipts/Interest income accrued

** Based on the consolidated unaudited results of Kazakhstan banks using IFRS accounting standards

*** Based on the unconsolidated results of Kazakhstan banks using FMSC accounting standards

IMPROVING FINANCIAL STABILITY

FUNDING DYNAMICS



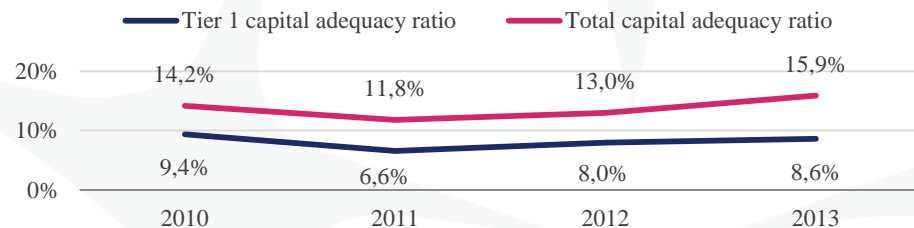
KEY RATIOS

	2010	2011	2012	2013
Liquid Assets / Total Assets	33.2%	24.9%	19.7%	20.7%
Gross loans / Total Assets	65.8%	76.1%	81.5%	79.5%
Gross loans / Customer Deposits	95.5%	114.5%	121.9%	115.7%
Net Interest Margin	2.4%	6.3%	7.8%	9.3%
Cost / Income Ratio	75.7%	52.2%	55.2%	51.4%
Return on Average Equity	2.2%	21.0%	24.7%	24.7%
Return on Average Assets	0.2%	1.7%	2.3%	2.5%

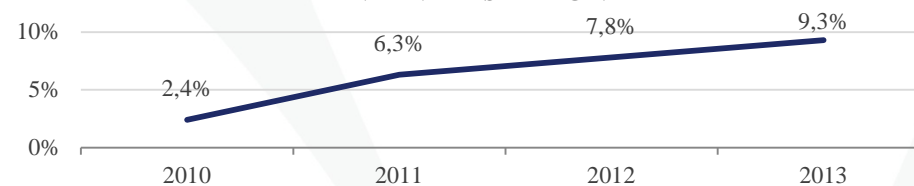
RATINGS

	Moody's	Standard & Poor's	KZ Rating
Short-term	NP	B	National scale: A+
Long-term	B1	B+	International: BB+
Outlook	Negative	Positive	Stable

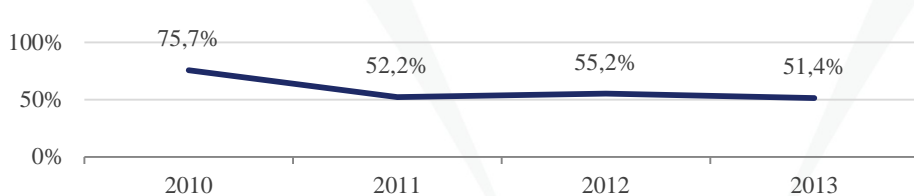
CAPITAL ADEQUACY*



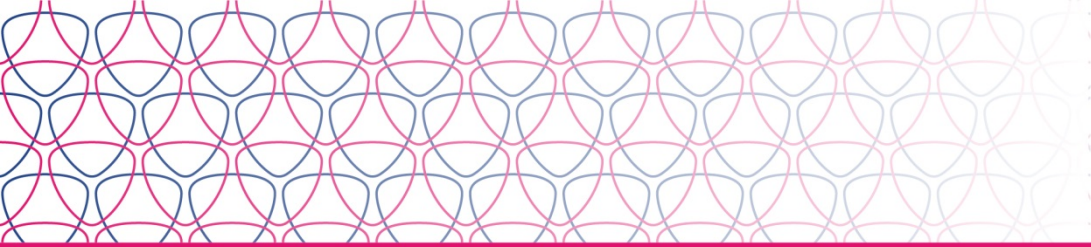
NET INTEREST MARGIN



COST / INCOME RATIO



* Based on the unconsolidated results prepared using FMSC accounting standards



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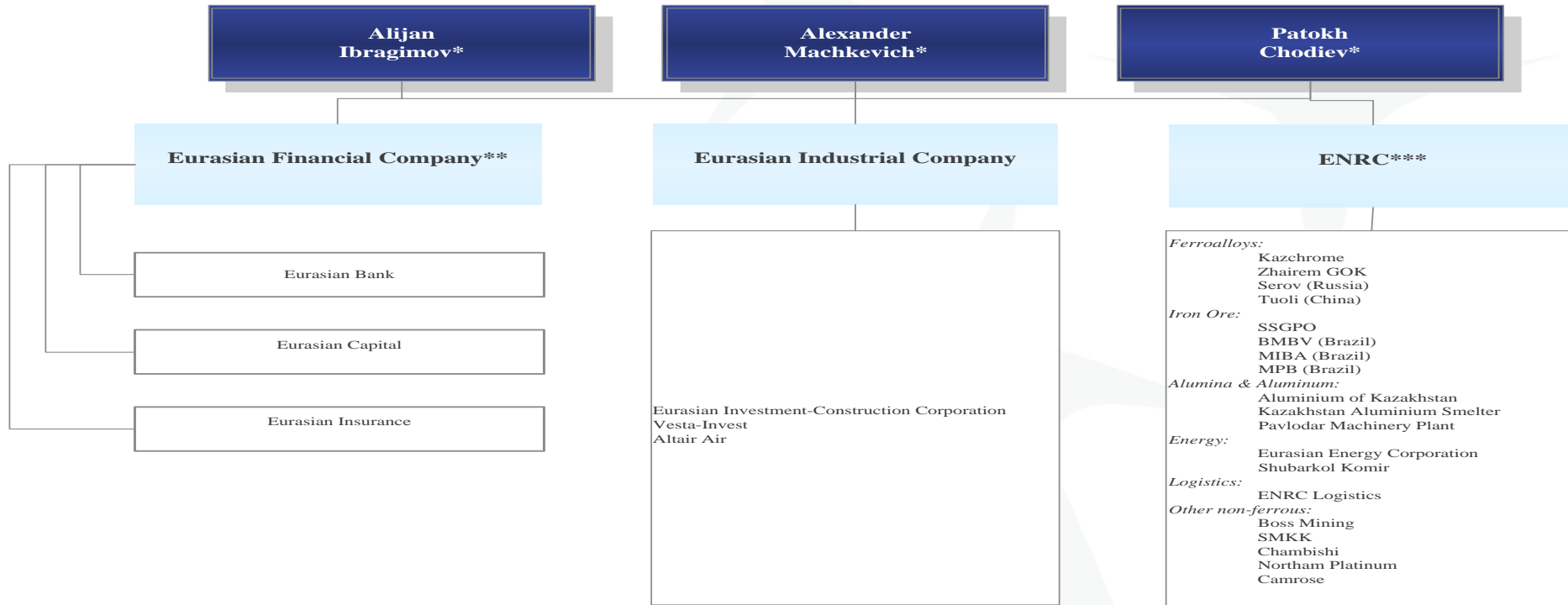
Eurasian Bank



EURASIAN GROUP



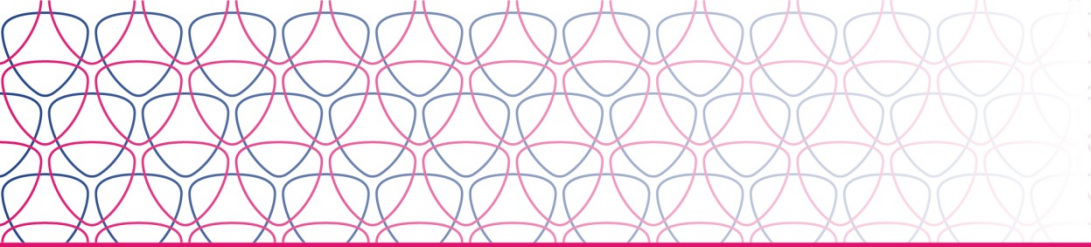
GROUP STRUCTURE



* Alijan Ibragimov, Alexander Machkevich and Patokh Chodiev are included in Forbes World's Billionaires List. Together, they established Eurasian Natural Resources Corporation (ENRC), metals and mining company with significant assets in Kazakhstan, Russia, China, Africa and Brazil.

** Eurasian Financial Company is the holding company of Eurasian Bank, Eurasian Capital and Eurasian Insurance.

*** ENRC is one of the world's largest producers of ferrochrome and exporters of iron ore. ENRC is one of the largest taxpayers in Kazakhstan.



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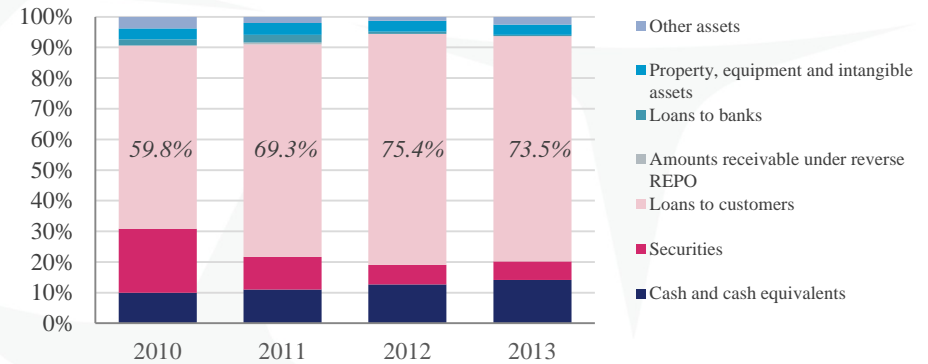
DYNAMICS OF KEY FINANCIAL INDICATORS



ASSETS

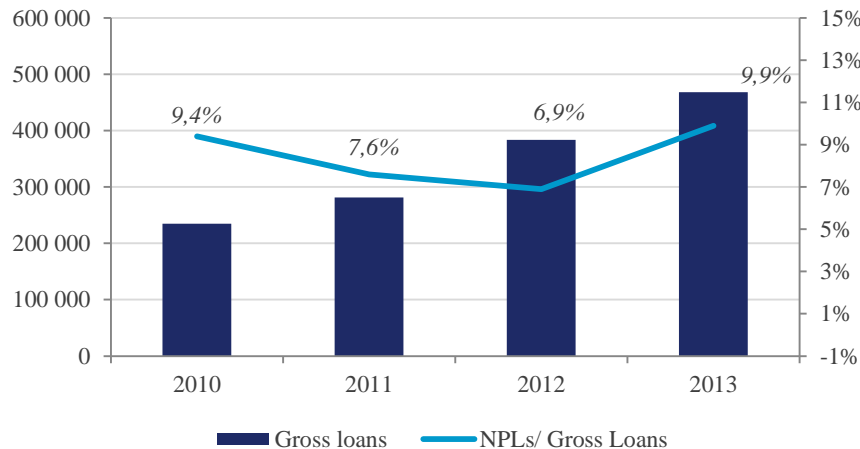
- Assets as of December 31, 2013, had increased 25.1% to 588.6 billion tenge (\$3.8 billion) from 470.5 billion tenge (\$3.1 billion) at the end of 2012.
- For the last four years the Bank has been eliminating low-yielding liquid assets and reducing negative carry.
- As a reflection of that strategy, the share of loans to consumers grew from 59.8% of assets at the end of 2010 to 73.5% as of December 31, 2013.
- During the 2013, liquidity remained at a comfortable level of 20% of assets. The Bank moved toward 15% liquidity level by reducing excess liquidity, primarily by targeting deposits and current accounts of individual clients.

STRUCTURE OF ASSETS

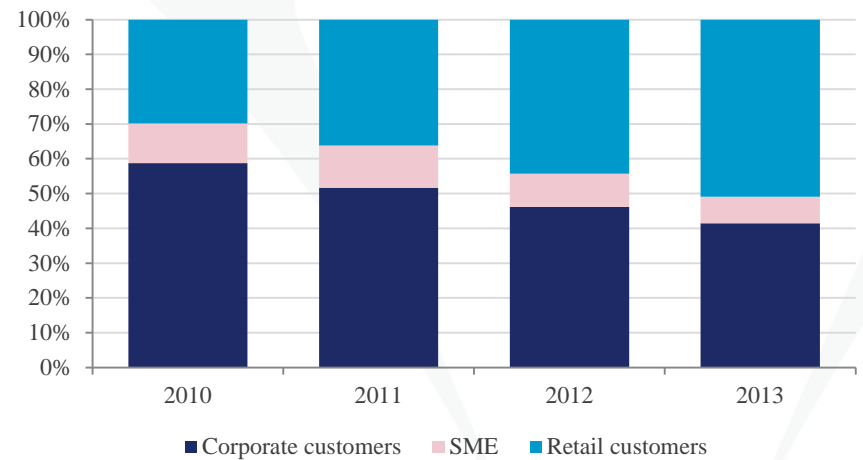


NON-PERFORMING LOANS/GROSS LOANS RATIO

millions of tenge



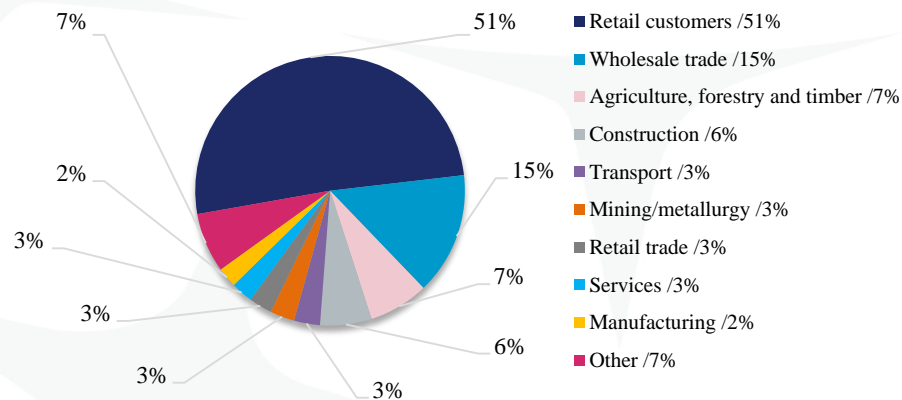
BREAKDOWN OF GROSS LOANS



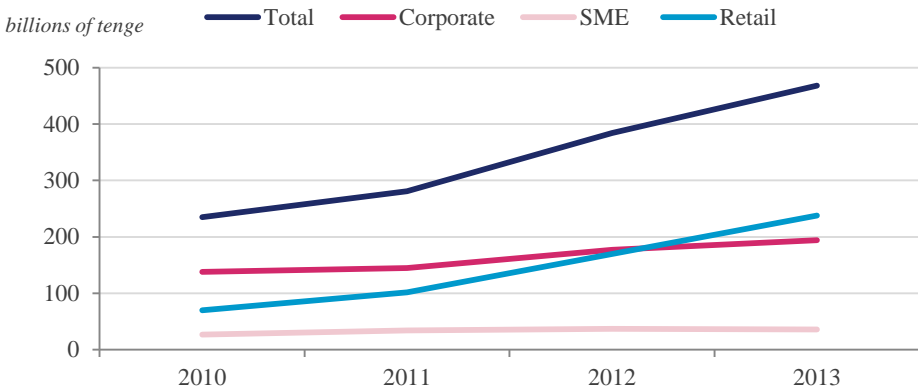
LOAN PORTFOLIO

- Gross loan portfolio increased by 22.1% year-over-year, mostly from growth in the retail portfolio.
- In 2009-2010 the Bank focused on corporate clients to reduce borrower risks during the financial turmoil. In 2011 the Bank decided to ramp up its consumer-loan operation by acquiring the ProstoCredit loan portfolio and brand. This led to 67.7% growth in retail lending in 2011 and 40.3% growth year-over-year in 2013.
- Loans to distressed industries are about the same as in 2012. Real estate loans accounted for 0.3% of the total portfolio on December 31, 2013, and construction loans for 6.2%. The figures for 2012 were 0.5% for real estate and 6.8% for construction. Construction mainly includes road construction, infrastructure projects and electricity grids.
- Kazakhstan's banks are obliged to create 20% of loans to non-exporters denominated in foreign currencies. This requirement has led to loans in foreign currencies declining to 17% of the total loan portfolio as of December 31, 2013.

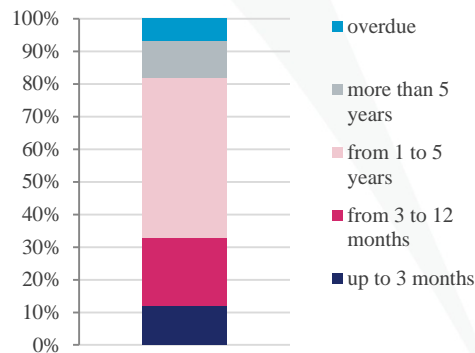
LOAN BREAKDOWN BY INDUSTRY DECEMBER 31, 2013



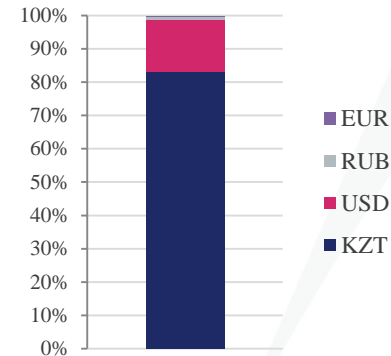
LOAN PORTFOLIO GROWTH BY SEGMENT



LOAN BREAKDOWN BY EXPECTED MATURITY DECEMBER 31, 2013



LOAN BREAKDOWN BY CURRENCY DECEMBER 31, 2013



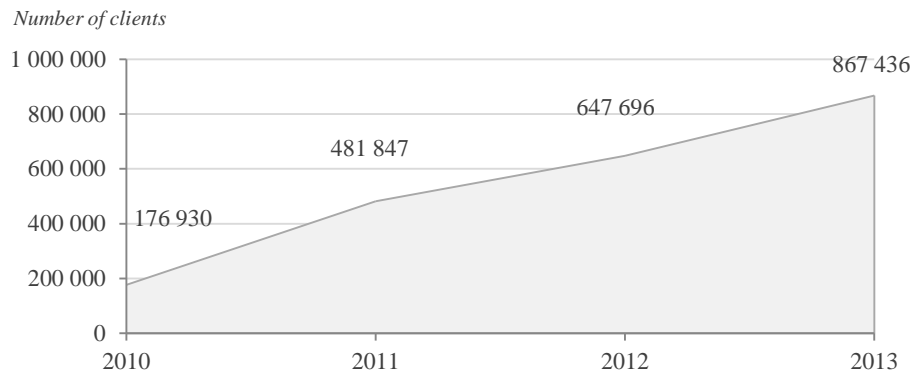
LEADING POSITION IN CONSUMER FINANCE

- The Bank is becoming a key player in the fast-growing and highly profitable consumer finance niche.
- The acquisition of ProstoCredit's consumer loan portfolio from SocieteGenerale, together with the ProstoCredit brand name, gave the Bank a functioning business that helped it to achieve a significant increase in its loan portfolio in 2011-2013, five fold increase of unique clients, branch and network development, and increased awareness of the Bank.
- Consumer lending continues to drive retail lending growth, given the short duration of loans, the relatively high interest rates and the opportunities for fee income. In 2013 Retail loan portfolio increased mainly due to increase by 44.4% in consumer lending and 164.2% in auto loans.
- Mortgage loans decreased significantly at the end of 2013 (by 46.9% year-over-year), as the Bank sold about a third of the mortgage loan book to the Kazakhstan Mortgage Company.

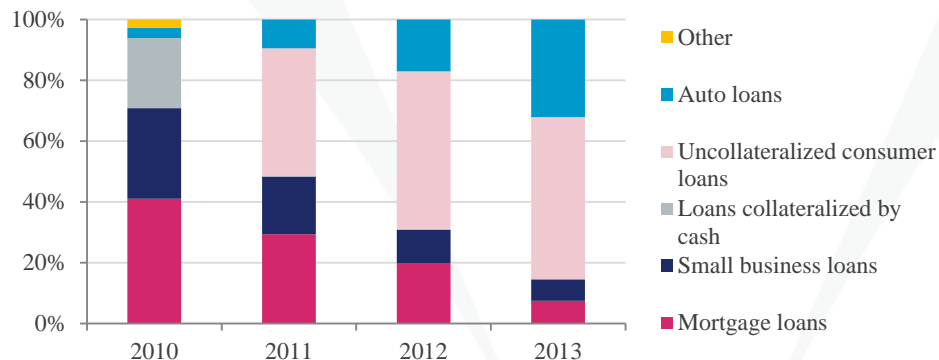
RETAIL BUSINESS

	Retail (Except Mortgages)	Mortgage
Loan amount	\$100 - \$80,000	\$1,000 - no more than 90% of property value
Loan maturity	3 - 84 months	1 - 240 months
Average number of loans made per month	44,851	43
Average loan amount	\$2,296	\$40,662
Average loan maturity	36 months	200 months

EVOLUTION OF BANK'S CLIENTS*



RETAIL LOAN MIX



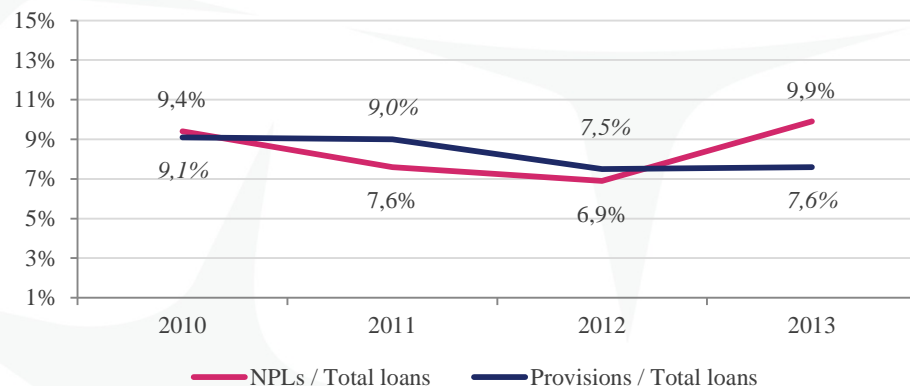
* Unique clients are counted as the number of individuals or corporations with one or more accounts with the Bank

LOAN PORTFOLIO QUALITY

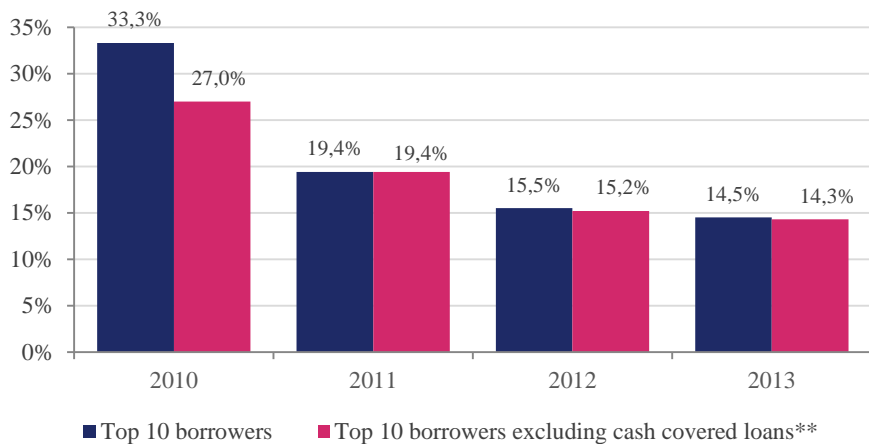
As of December 31, 2013:

- Due to the continued strong retail lending growth in 2013 the share of unsecured loans in the portfolio increased from 23.9% in 2012 to 28.6% in 2013.
- 0.5% of loans in the portfolio were guaranteed by deposits, vs. 1.4% in 2012.
- The average loan-to-value ratio was 42%, compared with 37.2% in 2012.
- Revaluation of collateral takes place every six months.
- Share of restructured loans is 10.2% of gross loans, vs. 12.9% in 2012.
- The Bank's strategy, as a full service universal bank, is to have a balance between the different segments, and the medium term goal is to have a loan book mix with about 50% Corporate and SME, and 50% Retail.

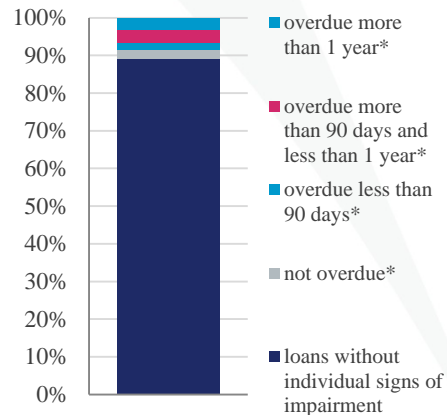
NON-PERFORMING LOANS, PROVISIONS



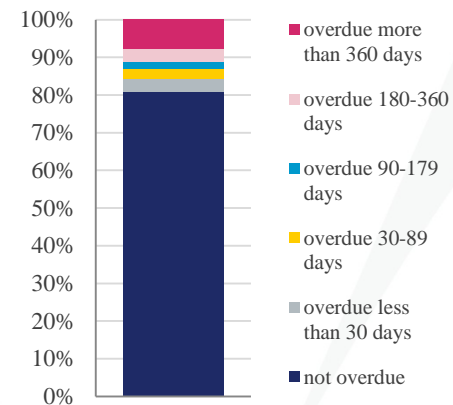
TOP TEN BORROWERS' SHARE OF GROSS LOAN PORTFOLIO



LOAN CLASSIFICATION: CORPORATES AND SMEs AS OF DECEMBER 31, 2013



LOAN CLASSIFICATION: RETAIL PORTFOLIO AS OF DECEMBER 31, 2013



** loans where the bank holds cash collateral equal to or greater than the amount of the loan

* impaired loans

QUALITY OF LOANS ISSUED BEFORE AND AFTER 2010 INCLUDED IN BALANCE SHEET ON DECEMBER 31, 2013

LOANS GRANTED BEFORE 2010

	Total	Corporate	SMEs	Retail
Principal, millions of tenge	55,708	33,278	12,623	9,808
Non-performing loans, millions of tenge	16,069	3,449	8,713	3,907
% Non-performing loans	28.8%	10.4%	69.0%	39.8%

LOANS GRANTED, 2010-2013

	Total Bank	Corporate	SME	Retail
Principal, millions of tenge	389,677	145,880	36,966	206,830
Non-performing loans, millions of tenge	23,588	6,857	1,545	15,186
% Non-performing loans	6.1%	4.7%	4.2%	7.3%

VOLUME OF LOANS ISSUED BEFORE 2010 vs 2013



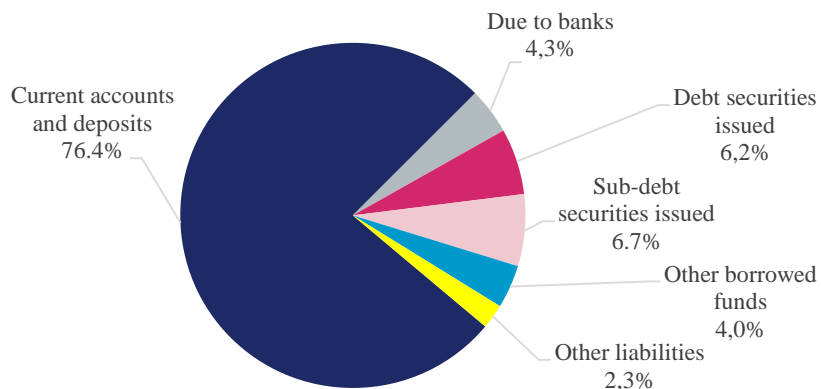
NON-PERFORMING LOANS BY SEGMENT



LIABILITIES

- The Bank strongly relies on the local deposit market for funding. As of December 31, 2013, clients' current accounts and deposits accounted for 76.4% of liabilities (year-end 2012: 74.5%).
- In 2013 the Bank had a strong increase in retail deposits and current accounts (growing by 41.6 billion tenge, up 42.1%), and corporate deposits and current accounts (growing by 48.3 billion tenge, up 22.4%). Corporate deposits and current accounts represented 65.2% of total due to clients, down from 68.5% in 2012.
- The tenge weakening against the \$ in 2013 led tenge denominated deposits and current accounts decreased by 9.1% year-over-year.
- Share of ten largest corporate depositors in total due to clients reduced from 37.8% in 2010 to 31.7% on December 31, 2013.

LIABILITIES STRUCTURE



BREAKDOWN OF CURRENT ACCOUNTS

millions of tenge

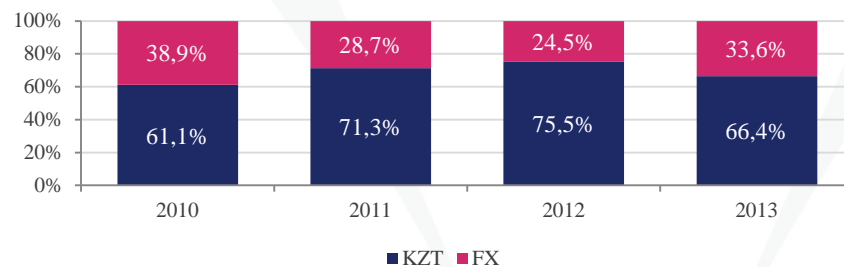


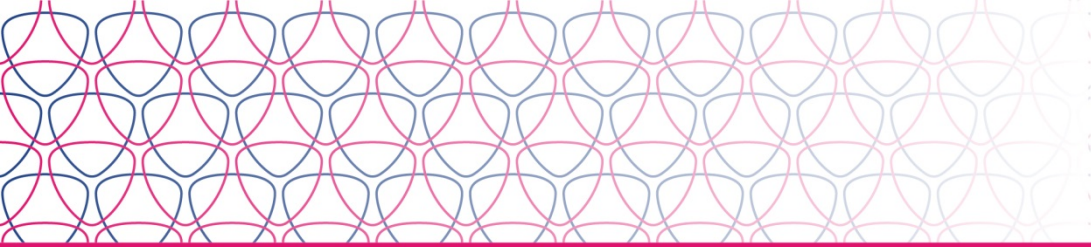
BREAKDOWN OF TERM DEPOSITS

millions of tenge



BREAKDOWN OF CURRENT ACCOUNTS AND DEPOSITS BY CURRENCY

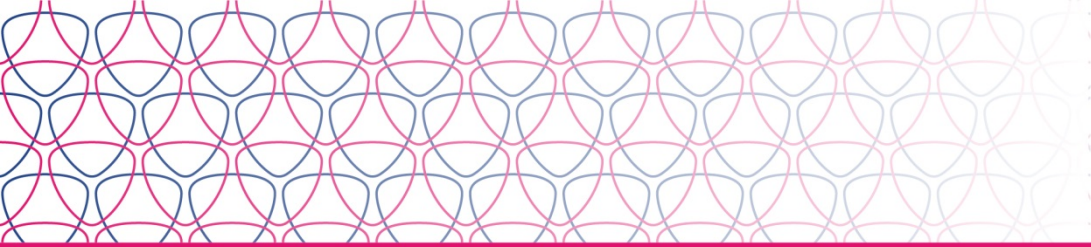


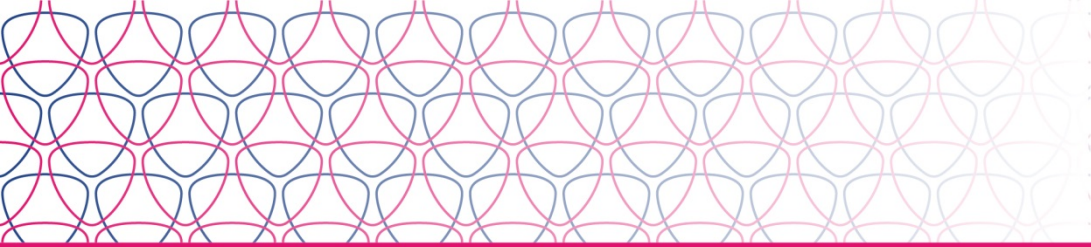


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лет успеха
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SUMMARY CREDIT HIGHLIGHTS







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APPENDICES



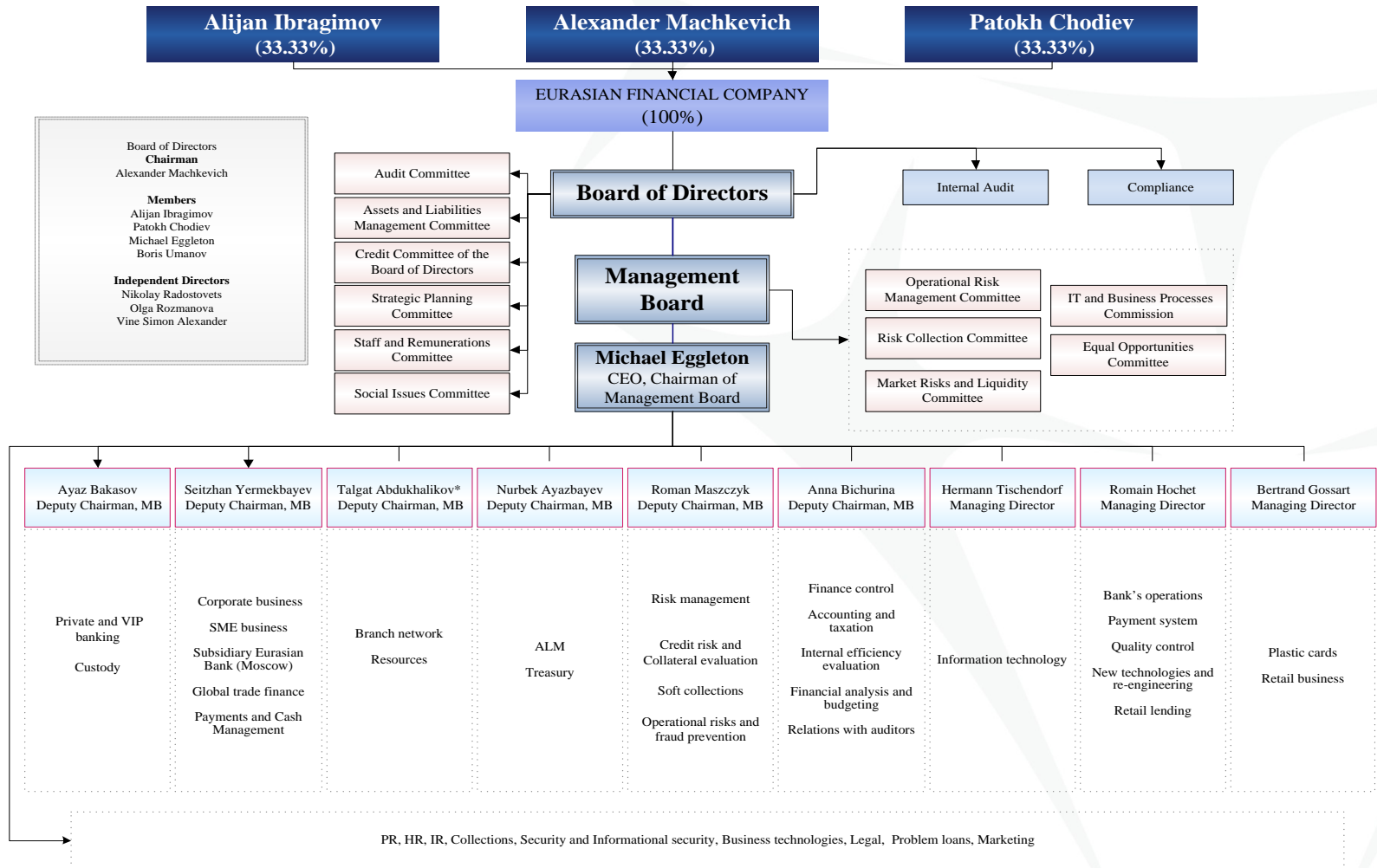
BALANCE SHEET IFRS

	<i>12/31/2013</i> <i>Thousands of tenge</i> <i>(audited)</i>	<i>12/31/2012</i> <i>Thousands of tenge</i> <i>(audited)</i>	<i>% Change</i> <i>year to year</i>
ASSETS			
Cash and cash equivalents	83,146,378	59,622,754	39.45%
Financial instruments at fair value through profit or loss	1,139,628	1,262,873	-9.76%
Available-for-sale financial assets	10,979,872	18,423,546	-40.40%
Loans and advances to banks	2,922,373	3,485,413	-16.15%
Loans to customers	432,529,086	354,642,287	21.96%
Held-to-maturity investments	23,462,306	10,327,192	127.19%
Current tax asset	1,284,278	885,141	45.09%
Property, equipment and intangible assets	19,758,591	16,760,598	17.89%
Other assets	13,410,896	5,100,755	162.92%
Total assets	588,633,408	470,510,559	25.11%
LIABILITIES			
Financial instruments at fair value through profit or loss	2,278	1,123	102.85%
Deposits and balances from banks	14,116,633	21,228,576	-33.50%
Amounts payable under repurchase agreements	8,803,285	-	-
Current accounts and deposits from customers	404,673,786	314,720,398	28.58%
Debt securities issued	32,786,356	34,441,764	-4.81%
Subordinated debt securities issued	35,669,288	27,871,504	27.98%
Other borrowed funds	21,410,349	18,562,156	15.34%
Deferred tax liabilities	257,542	41,572	519.51%
Other liabilities	12,095,527	5,859,263	106.43%
Total liabilities	529,815,044	422,726,356	25.33%
EQUITY			
Share capital	30,110,207	30,110,207	0%
Share premium	25,632	25,632	0%
Reserve for general banking risks	8,234,923	6,650,265	23.83%
Dynamic reserve	6,733,233	-	-
Revaluation reserve for available-for-sale financial assets	(51,653)	(114,258)	-54.79%
Cumulative translation reserve	(182,251)	(7,755)	NSF%
Retained earnings/(Accumulated losses)	13,948,273	11,120,112	25.43%
Total equity	58,818,364	47,784,203	23.09%
Total liabilities and equity	588,633,408	470,510,559	25.11%

INCOME STATEMENT IFRS

	<i>12/31/2013</i> <i>Thousands of tenge</i> <i>(audited)</i>	<i>12/31/2012</i> <i>Thousands of tenge</i> <i>(audited)</i>	<i>% Change</i> <i>year to year</i>
Interest income	69,302,876	50,387,551	37.54%
Interest expense	(29,489,203)	(23,450,884)	25.75%
Net interest income	39,813,673	26,936,667	47.80%
Fee and commission income	11,687,847	8,955,723	30.51%
Fee and commission expense	(1,986,506)	(1,031,406)	92.60%
Net fee and commission income	9,701,341	7,924,317	22.42%
Net (loss)/gain on financial instruments at fair value through profit or loss	(161,988)	(420,138)	-61.44%
Net foreign exchange gain	2,642,196	4,105,006	-35.63%
Net loss on available-for-sale financial assets	(290)	(22,061)	-98.69%
Gain from sale of mortgage loans	707,582	-	-
Other operating (loss)/income	(165,286)	(76,580)	115.83%
Operating income	52,537,228	38,287,291	36.65%
Impairment losses	(8,247,764)	(4,153,442)	98.58%
Personnel expenses	(15,070,861)	(11,971,416)	25.89%
Other general administrative expenses	(10,940,071)	(9,236,049)	29.28%
Profit before income tax	17,278,532	13,086,304	32.04%
Income tax expense	(4,132,351)	(3,254,251)	26.98%
Net profit for the period	13,146,181	9,832,053	33.71%
Revaluation reserve for available-for-sale financial assets:			
Net change in fair value	62,315	(53,532)	-216.41%
Net change in fair value transferred to profit or loss	290	22,061	-98.69%
Foreign currency translation differences for foreign operations	(174,496)	201,977	-186.39%
Total other comprehensive income for the period net of income tax	(111,891)	170,506	-165.62%
Total comprehensive income for the period	13,034,290	10,002,559	30.31%

BANK ORGANIZATIONAL STRUCTURE



* Mr. Abdukhalikov resigned from his position on April 1, 2014