

Consolidated statement of financial position
Nurbank JSC
As of October 1, 2013

(unaudited)	in thousands tenge	
	01.10.2013	01.01.2013
Assets		
Cash and cash equivalents	34 930 487	23 502 928
Trading securities	1 484 777	1 996 006
Amounts with credit institutions	3 680 430	1 459 346
Investment securities:	41 717 597	34 321 553
<i>Available-for-sale</i>	41 502 575	34 321 553
<i>Held-to-maturity</i>	215 022	-
Loans to customers	174 254 062	172 583 516
Fixed assets	3 773 566	4 058 701
Assets for current income tax	133 932	185 374
Deferred income tax	2 976 119	2 976 119
Other assets	16 455 319	15 258 817
Total assets	279 406 289	256 342 360
Liabilities		
Amounts due to the Government	6 634 932	8 789 677
Amounts due to credit institutions	1 517 292	1 797 364
Amounts due to customers	159 953 171	149 080 108
Debt securities issued	35 322 581	21 795 297
Provisions	633 419	1 397 012
Other liabilities	2 850 403	1 726 034
Total liabilities	206 911 798	184 585 492
Equity		
Share capital:		
- common shares	127 316 185	127 316 185
- preferred shares	295 056	295 056
- Treasury shares	(275 253)	(275 253)
Additional paid-in capital	100	100
Other reserves	403 451	664 465
Accumulated deficit	(55 464 781)	(56 473 889)
Total equity attributable to shareholders of the Bank	72 274 758	71 526 664
Non-controlling interest	219 733	230 204
Total equity	72 494 491	71 756 868
Total equity and liabilities	279 406 289	256 342 360

Book value per common share
 Book value per preferred share

6 752,29
 12 148,23

Chairman of the Board

Orynbaev K. B.

Chief Accountant

Suleimanova G.A.



performer: *Ильи* A.Iglikova

Аманжол Н.О. мен Оспанов Д.С. бұл құжатты тексерген және оған қол қойған.
Султанов Ә.С. мен Оспанов Д.С. бұл құжатты тексерген және оған қол қойған.

Consolidated statement of cash flows
Nurbank JSC
As of October 1, 2013

(unaudited)	in thousands tenge	
	01.10.2013	01.10.2012
Cash flows from operating activities:		
Interest received	7 104 452	13 935 360
Interest paid	(8 418 163)	(7 956 053)
Realised gains less losses from dealing in foreign currencies	269 744	369 348
Fees and commissions received	3 689 018	2 961 149
Fees and commissions paid	(882 123)	(783 988)
Personnel expenses paid	(3 254 210)	(3 376 684)
Operating expenses paid	(2 312 293)	(2 112 331)
Other operating expenses paid	(69 363)	70 424
Receipt / (used) in cash from operating activities before changes in operating assets and liabilities	(3 872 938)	3 107 225
<i>Net (increase) /decrease/ in operating assets</i>		
Amounts due from credit institutions	(2 195 008)	(284 639)
Trading securities	529 063	293 876
Loans to customers	3 904 025	(23 570 114)
Other assets	(2 005 748)	(6 842 896)
<i>Net increase /decrease/ in operating liabilities</i>		
Amounts due to the Government	(2 154 745)	(2 180 115)
Amounts due to credit institutions	(297 707)	8 767 034
Amounts due to customers	9 823 389	9 054 003
Other liabilities	1 174 216	7 536 359
Net cash flows from operating activities before income tax	4 904 547	(4 119 267)
Income tax paid	-	225 712
Net cash provided by operating activities	4 904 547	(3 893 555)
Cash flows from investing activities:		
Purchase of investment securities available-for- sale	(14 238 717)	(21 053 589)
Sale of investment securities available-for-sale	7 105 392	15 661 949
Redemption of securities held to maturity	-	-
Share of cash acquired subsidiaries	-	-
Acquisition of fixed assets	(26 697)	(21 342)
Proceeds from sale of fixed assets	-	-
Net cash used in investing activities	(7 160 022)	(5 412 982)
Cash flows from financing activities:		
Proceeds from issuance of debt securities	18 075 758	-
Redemption of debt securities	(4 789 777)	-
Purchase of treasury shares	-	-
Net cash used in financing activities	13 285 981	-
Net increase in cash and cash equivalents	11 030 506	(9 306 537)
Effect of exchange rates changes on cash and cash equivalents	397 053	56 522
Net change in cash and cash equivalents	11 427 559	(9 250 015)
Cash and cash equivalents at 1 January	23 502 928	24 618 693
Cash and cash equivalents at September 30	34 930 487	15 368 678

Chairman of the Board

Orynbaev K. B.

Chief Accountant

Suleimanova G.A.

performer: *Alif A. Iglıkova*



А.А. Иглицова 11.10.2013 Алматы қ.б.б.б.б.б.

Алиф Аглицова 11.10.2013 Алматы қ.б.б.б.б.б.



Consolidated income statement
Nurbank JSC
As of October 1, 2013

(unaudited)

in thousands tenge

	01.10.2013	01.10.2012
Interest income		
Loans	11 249 081	10 583 191
Securities available for sale	1 382 344	1 331 625
Deposits with other banks	275 751	108 649
Securities held to maturity	5 761	-
	12 912 937	12 023 465
Trading securities	69 696	36 607
Interest expenses		
Amounts due to the Government	(433 353)	(482 196)
Amounts due to customers	(5 302 805)	(6 125 075)
Amounts due to credit institutions	(59 343)	(89 012)
Debt securities issued	(2 541 425)	(1 994 398)
	(8 336 926)	(8 690 681)
Net interest income	4 645 707	3 369 391
Recovery of provision / (provision for impairment)	(1 218 494)	147 112
Net interest income / (loss) after provision for impairment	3 427 213	3 516 503
Net fee and commission income and fees	2 811 214	2 143 006
Net expenses from trading securities	(34 086)	(215 935)
Net gains from investment securities available-for-sale	(44 155)	356 120
Net gains / (losses) from foreign currency:		
- trading	269 744	369 348
- translation differences	392 978	126 233
Net (loss) / income from insurance activities	215 290	(409 748)
Other income	115 459	1 055 886
Non-interest expenses	915 230	1 281 904
Personnel expenses	(3 254 210)	(3 376 684)
Other operating expenses	(2 363 735)	(2 913 821)
Depreciation and amortization	(430 660)	-
Other expenses from impairment and provisions	172 954	(351 977)
Taxes other than income tax	(227 810)	-
Other non-interest expenses	(6 103 461)	(6 642 482)
Profit / (loss) before income tax expense	1 050 196	298 931
(Loss) / Income Tax Relief	(9 369)	170 901
Profit / (loss) for the period	1 040 827	469 832
Attributable to:		
- shareholders	997 363	463 777
- non-controlling interests	43 464	6 055
Net income	1 040 827	469 832

The weighted average number of participating shares for basic and diluted earnings per share

10 542 824

Basic earnings per share

98,72

Chairman of the Board

Orynbaev K. B.

Chief Accountant

Suleimanova G.A.

performer: *A. Iglukova* A. Iglukova

А.А. Козлова А.А. Козлова 01.10.2013
Сулейманова Г.А. 01.10.2013



Consolidated statement of changes in equity
Nurbank JSC
As of October 1, 2013

(unaudited)

in thousands tenge

	Share capital - Common shares	Share capital - Preferred shares	Own shares repurchased from shareholders - common shares	Own shares purchased from shareholders - preferred shares	Additional paid-in capital	Accumulated deficit	Other reserves	Total	Non-controlling interest	Total equity
On January 1, 2012	127 316 185	295 056	(267 249)	(6 348)	100	(58 418 820)	1 597 272	70 516 196	229 941	70 746 137
Total comprehensive income for the period	-	-	-	-	-	463 777	(48 318)	415 459	(6 055)	415 459
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	18 005	(18 005)	-	-	-
Transfers	-	-	-	-	-	-	-	-	(40 750)	(46 805)
Redemption of treasury shares	-	-	(1 656)	-	-	-	-	(1 656)	-	(1 656)
Sale of treasury shares	-	-	-	21	-	-	-	21	-	21
On September 30, 2012	127 316 185	295 056	(268 905)	(6 327)	100	(57 937 038)	1 530 949	70 930 020	183 136	71 113 156
On January 1, 2013	127 316 185	295 056	(267 249)	(8 004)	100	(56 473 889)	664 465	71 526 664	230 204	71 756 868
Total comprehensive income for the period	-	-	-	-	-	997 363	(122 093)	875 270	43 464	918 734
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	11 745	(11 745)	-	-	-
Transfers	-	-	-	-	-	-	-	-	(53 935)	(53 935)
Retirement insurance reserves	-	-	-	-	-	-	(127 176)	(127 176)	-	(127 176)
On September 30, 2013	127 316 185	295 056	(267 249)	(8 004)	100	(55 464 781)	403 451	72 274 758	219 733	72 494 491

Chairman of the Board

Orynbaev K. B.

Chief Accountant

Suleimanova G.A.

performer: *A. Iglíkova*



Аманжолбек Н.С. КСҰ. Оценки 416 рубль

Шеруэ Огуловская 15 мар 415 рубль