

Consolidated statement of financial position
Nurbank JSC

(unaudited)

in thousands tenge

	01.10.2012	01.01.2012
Assets		
Cash and cash equivalents	15 368 678	24 618 693
Trading securities	2 061 429	2 147 069
Amounts with credit institutions	1 850 537	1 525 817
Investment securities:		
- available-for-sale	34 961 331	29 158 740
- held-to-maturity	51 654	0
Loans to customers	218 946 348	196 725 594
Fixed assets	4 122 254	4 436 011
Assets for current income tax	280 162	425 162
Deferred income tax	3 617 457	3 652 628
Other assets	10 836 575	5 124 855
Total assets	292 096 425	267 814 569
Liabilities		
Amounts due to the Government	7 612 622	9 792 737
Amounts due to credit institutions	11 053 949	2 305 230
Amounts due to customers	170 882 129	161 458 963
Debt securities issued	22 074 142	21 282 543
Other liabilities	9 360 427	2 228 959
Total liabilities	220 983 269	197 068 432
Equity		
Share capital:		
- common shares	127 316 185	127 316 185
- preferred shares	295 056	295 056
- Treasury shares	(275 232)	(273 597)
Additional paid-in capital	100	100
Other reserves	1 530 949	1 597 272
Accumulated deficit	(57 937 038)	(58 418 820)
Total equity attributable to shareholders of the Bank	70 930 020	70 516 196
Non-controlling interest	183 136	229 941
Total equity	71 113 156	70 746 137
Total equity and liabilities	292 096 425	267 814 569

Book value per common share
Book value per preferred share

6 619,17
12 148,23

Chairman of the Board

Idrisov M.U.

Chief Accountant

Suleimanova G.A.



Consolidated income statement Nurbank JSC

(unaudited)

in thousands tenge

	01.10.2012	01.10.2011
Interest income		
Loans to customers	10 583 191	13 086 849
Investment securities	1 331 625	1 255 774
Cash and cash equivalents	108 649	160 045
	12 023 465	14 502 668
Trading securities	36 607	195 666
Interest expenses		
Amounts due to the Government	(482 196)	(612 723)
Amounts due to customers	(6 125 075)	(6 491 904)
Amounts due to credit institutions	(89 012)	(43 551)
Debt securities issued	(1 994 398)	(3 487 154)
	(8 690 681)	(10 635 332)
Net interest income	3 369 391	4 063 002
Recovery of provision / (provision for impairment)	147 112	3 701 613
Net interest income / (loss) after provision for impairment	3 516 503	7 764 615
Net fee and commission income and fees	2 143 006	2 202 769
Net expenses from trading securities	(215 935)	314 561
Net gains from investment securities available-for-sale	356 120	-
Net gains / (losses) from foreign currency:		
- trading	369 348	527 469
- translation differences	126 233	240 177
Net (loss) / income from insurance activities	(409 748)	53 651
Losses on loans to the revised terms and conditions	-	-
Other income	1 055 886	935 801
Non-interest expenses	3 424 910	4 274 428
Personnel expenses	(3 376 684)	(3 127 686)
Other operating expenses	(2 913 821)	(4 127 343)
Other expenses from impairment and provisions	(351 977)	(3 564 748)
Other non-interest expenses	(6 642 482)	(10 819 777)
Profit / (loss) before income tax expense	298 931	1 219 266
(Loss) / Income Tax Relief	170 901	(67 974)
Profit / (loss) for the period	469 832	1 151 292
Minority interest in net income	(6 055)	(10 070)
Net income	463 777	1 141 222

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

10 514 077

Basic earnings per share

44,69

Chairman of the Board

Idrisov M.U.

Chief Accountant

Suleimanova G.A.



Consolidated statement of cash flows
Nurbank JSC

(unaudited)

in thousands tenge

	01.10.2012	01.10.2011
Cash flows from operating activities:		
Interest received	13 935 360	11 445 190
Interest paid	(7 956 053)	(10 010 579)
Realised gains less losses from dealing in foreign currencies	369 348	527 469
Fees and commissions received	2 961 149	2 654 900
Fees and commissions paid	(783 988)	(525 195)
Personnel expenses paid	(3 376 684)	(3 127 686)
Operating expenses paid	(2 112 331)	(3 639 211)
Other operating expenses paid	70 424	1 164 088
Receipt / (used) in cash from operating activities before changes in operating assets and liabilities	3 107 225	(1 511 024)
<i>Net (increase) /decrease/ in operating assets</i>		
Amounts due from credit institutions	(284 639)	647 911
Trading securities	293 876	104 677
Loans to customers	(23 570 114)	(2 197 717)
Other assets	(6 842 896)	306 040
<i>Net increase /decrease/ in operating liabilities</i>		
Amounts due to the Government	(2 180 115)	(2 322 936)
Amounts due to credit institutions	8 767 034	(570 187)
Amounts due to customers	9 054 003	15 405 595
Other liabilities	7 536 359	(1 859 686)
Net cash flows from operating activities before income tax	(4 119 267)	8 002 673
Income tax paid	225 712	(67 974)
Net cash provided by operating activities	(3 893 555)	7 934 699
Cash flows from investing activities:		
Purchase of investment securities available-for- sale	(21 053 589)	(2 057 484)
Sale of investment securities available-for-sale	15 661 949	(2 974 569)
Redemption of securities held to maturity	-	(27 995)
Share of cash acquired subsidiaries	-	-
Acquisition of fixed assets	(21 342)	(2 780 472)
Proceeds from sale of fixed assets	-	-
Net cash used in investing activities	(5 412 982)	(7 840 520)
Cash flows from financing activities:		
Increasing the shares of subsidiaries		
Redemption of debt securities		(5 400 311)
Выкуп собственных акций / Redemption	-	-
Net cash used in financing activities	-	(5 400 311)
Net increase in cash and cash equivalents	(9 306 537)	(5 306 132)
Effect of exchange rates changes on cash and cash equivalents	56 522	(1 684 417)
Net change in cash and cash equivalents	(9 250 015)	(6 990 549)
Cash and cash equivalents at beginning of period	24 618 693	55 971 175
Cash and cash equivalents at end of period	15 368 678	48 980 626

Chairman of the Board

Chief Accountant




Idrisov M.U.

Suleimanova G.A.



Consolidated statement of changes in equity
Nurbank JSC
as of October 1st, 2012 year

(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
As of January 1 st, 2011	127 316 185	303 711	(267 249)	(15 003)	100	(58 796 555)	944 862	69 486 051	150 355	69 636 406
Total comprehensive income for the period	-	-	-	-	-	1 141 222	510 319	1 651 541	10 070	1 661 611
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	20 712	(20 712)	-	-	-
Other operations	-	-	-	-	11 989	(325 216)	111 120	(202 107)	-	(202 107)
Acquisition of non-controlling interest	-	-	-	-	-	-	-	-	15 693	15 693
As of September 30th, 2011	127 316 185	303 711	(267 249)	(15 003)	12 089	(57 959 837)	1 545 589	70 935 485	176 118	71 111 603
As of January 1 st, 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	-	415 459
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	18 005	(18 005)	-	-	-
Transfers	-	-	-	-	-	-	-	-	(46 805)	(46 805)
Repurchase of own shares	-	-	(1 656)	-	-	-	-	(1 656)	-	(1 656)
Sale of treasury shares	-	-	-	21	-	-	-	21	-	21
As of September 30th, 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

Chairman of the Board

Idrisov M.U.

Chief Accountant

Suleimanova G.A.

