

Consolidated statement of financial position
Nurbank JSC
As of April 1, 2014

(unaudited)	in thousands tenge	
	01.04.2014	01.01.2014
Assets		
Cash and cash equivalents	25 294 085	29 470 163
Trading securities	1 170 379	1 211 643
Amounts with credit institutions	1 713 656	2 344 076
Investment securities:		
Available-for-sale	36 349 729	38 894 273
Held-to-maturity	36 289 884	38 677 534
	59 845	216 739
Loans to customers	159 024 216	153 986 351
Fixed assets	3 834 721	3 896 460
Insurance assets	34 890	12 202
Assets for current income tax	133 933	133 932
Deferred income tax	2 936 941	2 976 166
Other assets	16 314 960	15 702 462
Total assets	246 807 510	248 627 728
Liabilities		
Amounts due to the Government	5 491 565	6 585 642
Amounts due to credit institutions	1 830 301	1 049 788
Amounts due to customers	149 258 622	152 139 857
Debt securities issued	41 887 067	41 773 980
Provisions	3 057 052	2 650 837
Tax obligations	(1 389)	204
Insurance obligations	393 994	307 854
Other liabilities	4 651 064	4 177 194
Total liabilities	206 568 276	208 685 356
Equity		
Share capital:		
- Common shares	127 648 755	127 611 241
- Preferred shares	127 353 699	127 316 185
- Treasury shares	295 056	295 056
Additional paid-in capital	(275 247)	(275 247)
Revaluation reserves of fixed assets and other revaluation	100	100
Reserves on revaluation of the assets available for sale	966 964	970 879
Dynamic reserves	(918 315)	(860 180)
Unallotted income and other reserves	4 380 918	4 380 918
	(91 756 676)	(92 123 324)
Total equity attributable to shareholders of the Bank	40 046 499	39 704 387
Non-controlling interest	192 735	237 985
Total equity	40 239 234	39 942 372
Total equity and liabilities	246 807 510	248 627 728

Book value per common share
Book value per preferred share

3681,39
11648,23

Chairman of the Board

Orynbaev K. B.

Deputy Chief Accountant

Philatova A.I.

performer: *Асанжол А.Игликова*

*Асанжол А.И. Игликова
Астана қаласы, Нұрбанк ЖШС*





Consolidated income statement
Nurbank JSC

As of April 1, 2014

(unaudited)

in thousands tenge

	01.04.2014	01.04.2013
Interest income		
Loans	3 956 769	3 316 877
Securities available for sale	453 612	450 480
Deposits with other banks	127 014	34 426
Securities held to maturity	3 319	-
	4 540 714	3 801 783
Trading securities	14 097	25 251
Interest expenses		
Amounts due to the Government	(110 341)	(153 376)
Amounts due to customers	(1 863 929)	(1 771 099)
Amounts due to credit institutions	(92 854)	(16 618)
Debt securities issued	(852 787)	(680 506)
	(2 919 911)	(2 621 599)
Net interest income	1 634 900	1 205 435
Recovery of provision / (provision for impairment)	2 925 123	218 307
Net interest income / (loss) after provision for impairment	4 560 023	1 423 742
Net fee and commission income and fees	469 910	979 461
Net expenses from trading securities	200 159	15 926
Net gains from investment securities available-for-sale	8 290	(10 707)
Net gains / (losses) from foreign currency:		
- trading	199 289	86 096
- translation differences	(835 176)	(182)
Net (loss) / income from insurance activities	79 009	47 538
Income from realization of loans	-	-
Other income/ (loss)	98 690	50 185
Non-interest expenses	(249 739)	188 856
Personnel expenses	(1 189 673)	(1 159 518)
Other operating expenses	(810 956)	(673 793)
Depreciation and amortization	(143 262)	(147 878)
Other expenses from impairment and provisions	(2 082 090)	73 166
Taxes other than income tax	(73 437)	(55 402)
Other non-interest expenses	(4 299 418)	(1 963 425)
Profit / (loss) before income tax expense	480 776	628 634
(Loss) / Income Tax Relief	(5 894)	(13 483)
Profit / (loss) for the period	474 882	615 151
Attributable to:		
- shareholders	462 986	615 151
- non-controlling interests	11 896	(14 177)
Net income	474 882	600 974

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

10 526 030

Basic earnings per share

(43,98)

Chairman of the Board

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Deputy Chief Accountant

Philatova A.I.

performer:

A. Iglıkova A.Iglıkova



Аманжол А.О. мен. Олмен ұты болды
Аманжол А.О. мен. Олмен ұты болды

Consolidated statement of cash flows Nurbank JSC

As of April 1, 2014

(unaudited)

in thousands tenge

	01.04.2014	01.04.2013
Cash flows from operating activities:		
Interest received	(1 185 730)	3 891 177
Interest paid	(2 823 595)	(2 297 243)
Realised gains less losses from dealing in foreign currencies	199 289	86 096
Fees and commissions received	698 107	1 249 749
Fees and commissions paid	(263 551)	(197 261)
Personnel expenses paid	(1 189 673)	(1 159 518)
Operating expenses paid	(810 957)	(393 631)
Other operating expenses paid	(66 038)	(8 491)
Receipt / (used) in cash from operating activities before changes in operating assets and liabilities	(5 442 148)	1 170 878
<i>Net (increase) /decrease/ in operating assets</i>		
Trading securities	(192 869)	(298 122)
Amounts due from credit institutions	681 531	(15 652)
Loans to customers	9 793 452	217 200
Other assets	(1 505 795)	440 477
<i>Net increase /decrease/ in operating liabilities</i>		
Amounts due to the Government	(1 094 077)	(1 027 619)
Amounts due to credit institutions	685 233	1 786 601
Amounts due to customers	(14 795 038)	5 674 916
Other liabilities	308 841	(1 386 875)
Net cash flows from operating activities before income tax	(11 560 870)	6 561 804
Income tax paid	-	-
Net cash provided by operating activities	(11 560 870)	6 561 804
Cash flows from investing activities:		
Purchase of investment securities available-for- sale	4 514 112	(4 796 732)
Sale of investment securities available-for-sale	654 775	2 216 542
Redemption of securities held to maturity	-	-
Share of cash acquired subsidiaries	-	-
Acquisition of fixed assets	75 734	(7 592)
Proceeds from sale of fixed assets	-	-
Net cash used in investing activities	5 244 621	(2 587 782)
Cash flows from financing activities:		
Proceeds from issuance of debt securities	-	-
Redemption of debt securities	(6 870)	10 729 283
Purchase of treasury shares	-	-
Net cash used in financing activities	(6 870)	10 729 283
Net increase in cash and cash equivalents	(6 323 119)	14 703 305
Effect of exchange rates changes on cash and cash equivalents	2 147 041	132
Net change in cash and cash equivalents	(4 176 078)	14 703 437
Cash and cash equivalents at 1 January	29 470 163	23 502 929
Cash and cash equivalents at 31 March	25 294 085	38 206 364

Chairman of the Board

Orynbaev K. B.

Deputy Chief Accountant

Philatova A.I.

performer:

Илияс А. Игликова
A. Iglukova

А. О. Болотто
A. O. Bolotto

Алғұш Озғарбеков
A. Ozgarbekov





Consolidated statement of changes in equity
Nurbank JSC
As of April 1, 2014

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, 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	-	-	-	-	-	600 974	(255 212)	345 762	(39 855)	305 907
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	3 915	(3 915)	-	-	-
Transfers	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
On April 1, 2013	127 316 185	295 056	(267 249)	(8 004)	100	86 188	-	86 188	-	86 188
On January 1, 2014	127 316 185	295 056	(267 241)	(8 006)	100	(55 782 812)	405 338	71 958 614	190 349	72 148 963
Total comprehensive income for the period	-	-	-	-	-	(87 742 406)	110 699	39 704 387	237 985	39 942 372
sale	-	-	-	-	-	462 986	(58 135)	404 851	11 896	416 747
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	-	(3 915)	0	(49)	(49)
Redemption of own shares	37 514	-	-	-	-	-	-	37 514	-	37 514
Acquisition of non-controlling interests	-	-	-	-	-	14 099	-	14 099	(14 099)	-
Transfers	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	0	-	-
On April 1, 2014	127 353 699	295 056	(267 241)	(8 006)	100	(114 352)	-	(114 352)	(42 998)	(157 350)
						(87 375 758)	48 649	40 046 499	192 735	40 239 234

Chairman of the Board

Orynbaev K. B.

Deputy Chief Accountant

Philatova A. I.

performer: *A. Iglitkova*



А. Иглиткова
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