



Consolidated statement of financial position
Nurbank JSC

(unaudited)

in thousands tenge

	01.07.2013	01.01.2013
Assets		
Cash and cash equivalents	46 432 731	23 502 928
Trading securities	1 977 282	1 996 006
Amounts with credit institutions	3 108 035	1 459 346
Investment securities available-for-sale	37 466 048	34 321 553
Loans to customers	172 782 505	172 583 516
Fixed assets	3 854 814	4 058 701
Assets for current income tax	133 934	185 374
Deferred income tax	2 976 119	2 976 119
Other assets	16 535 840	15 258 817
Total assets	285 267 308	256 342 360
Liabilities		
Amounts due to the Government	7 714 496	8 789 677
Amounts due to credit institutions	4 467 163	1 797 364
Amounts due to customers	160 894 436	149 080 108
Debt securities issued	36 918 383	21 795 297
Provisions	1 191 119	1 397 012
Other liabilities	2 065 583	1 726 034
Total liabilities	213 251 180	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	430 033	664 465
Accumulated deficit	(55 948 829)	(56 473 889)
Total equity attributable to shareholders of the Bank	71 817 292	71 526 664
Non-controlling interest	198 836	230 204
Total equity	72 016 128	71 756 868
Total equity and liabilities	285 267 308	256 342 360

Book value per common share
Book value per preferred share

6 700,70
11 898,23

Chairman of the Board

Orynbaev K. B.

Chief Accountant

Suleimanova G.A.

performer:  Kartayeva Zh.A.



*Аманжол Балтаев А.О. Кош. Оқимов Уғб. Әбдіқадір
Алғашқы Озғарысқа қол қойған*



Consolidated income statement
Nurbank JSC

(unaudited)

in thousands tenge

	01.07.2013	01.07.2012
Interest income		
Loans to customers	7 592 112	6 916 474
Investment securities	919 006	902 480
Cash and cash equivalents	170 330	76 048
	8 681 448	7 895 002
Trading securities	49 971	49 632
Interest expenses		
Amounts due to the Government	(301 399)	(333 961)
Amounts due to customers	(3 526 341)	(4 141 619)
Amounts due to credit institutions	(39 267)	(26 105)
Debt securities issued	(1 651 774)	(1 320 259)
	(5 518 781)	(5 821 944)
Net interest income	3 212 638	2 122 690
Recovery of provision / (provision for impairment)	(981 548)	(97 126)
Net interest income / (loss) after provision for impairment	2 231 090	2 025 564
Net fee and commission income and fees	1 694 822	1 329 810
Net expenses from trading securities	53 807	(106 473)
Net gains from investment securities available-for-sale	25 555	171 176
Net gains / (losses) from foreign currency:		
- trading	182 850	236 858
- translation differences	101 674	85 009
Net (loss) / income from insurance activities	120 941	60 773
Losses on loans to the revised terms and conditions	-	-
Other income	93 556	885 618
Non-interest expenses	578 383	1 332 961
Personnel expenses	(2 223 813)	(2 310 414)
Other operating expenses	(1 512 906)	(1 407 301)
Depreciation and amortization	(292 599)	(306 482)
Other expenses from impairment and provisions	210 238	(32 166)
Taxes other than income tax	(137 864)	(134 942)
Other non-interest expenses	(3 956 944)	(4 191 305)
Profit / (loss) before income tax expense	547 351	497 030
(Loss) / Income Tax Relief	(7 817)	219 171
Profit / (loss) for the period	539 534	716 201
Minority interest in net income	(22 304)	6 162
Net income	517 230	722 363

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

10 542 824

10 542 824

Basic earnings per share

51,18

67,93

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Абай Келдібеков А.О. көрс. Оқуға 4/5 ШҚД
Шығу Озғарбеков Ш.Б. көрс. 4/5 ШҚД

Consolidated statement of cash flows Nurbank JSC

(unaudited)

in thousands tenge

	01.07.2013r	01.07.2012r
Cash flows from operating activities:		
Interest received	4 493 917	7 549 631
Interest paid	(5 368 112)	(5 202 189)
Realised gains less losses from dealing in foreign currencies	182 850	236 858
Fees and commissions received	2 173 972	1 882 427
Fees and commissions paid	(623 939)	(554 879)
Personnel expenses paid	(2 223 813)	(2 310 414)
Operating expenses paid	(1 461 466)	(2 524 400)
Other operating expenses paid	(53 434)	1 262 234
Receipt / (used) in cash from operating activities before changes in operating assets and liabilities	(2 880 025)	339 268
<i>Net (increase) / decrease / in operating assets</i>		
Amounts due from credit institutions	(1 647 730)	-1 064 605
Trading securities	(67 864)	(1 144 720)
Loans to customers	3 999 085	(24 469 125)
Other assets	(1 031 587)	(8 575 388)
<i>Net increase / (decrease) in operating liabilities</i>		
Amounts due to the Government	(1 075 181)	(2 254 762)
Amounts due to credit institutions	2 606 782	10 600 076
Amounts due to customers	11 871 046	(10 161 695)
Other liabilities	381 598	533 085
Net cash flows from operating activities before income tax	12 156 124	(36 197 866)
Income tax paid	4 551	1 353 476
Net cash provided by operating activities	12 160 675	(34 844 390)
Cash flows from investing activities:		
Purchase of investment securities available-for- sale	(6 319 445)	(29 189 976)
Sale of investment securities available-for-sale	2 415 281	20 696 273
Redemption of securities held to maturity	-	-
Share of cash acquired subsidiaries	-	-
Acquisition of fixed assets	(47 932)	(1 696 968)
Proceeds from sale of fixed assets	-	-
Net cash used in investing activities	(3 952 096)	(10 190 671)
Cash flows from financing activities:		
Acquisition of non-controlling interests	-	(202 667)
Redemption of debt securities	-	(20 288 675)
Proceeds from issuance of debt securities	14 696 633	-
Purchase of treasury shares	-	-
Net cash used in financing activities	14 696 633	(20 491 342)
Net increase in cash and cash equivalents	22 905 212	(65 526 403)
Effect of exchange rates changes on cash and cash equivalents	24 591	163 213
Net change in cash and cash equivalents	22 929 803	(65 363 190)
Cash and cash equivalents at beginning of period	23 502 928	76 552 076
Cash and cash equivalents at end of period	46 432 731	11 188 886

Chairman of the Board

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Chief Accountant

Suleimanova G.A.

performer:  Kartayeva Zh.A.



Аманжол Билалов А.О. көч. Осынд. 415 бөлше
 Әлеуметтік Дүрөвская ИБ көч. 116 бөлше

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

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	-	-	-	-	-	722 363	473 181	1 195 544	6 162	1 201 706
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	12 003	(12 003)	-	-	-
Other operations	-	-	-	-	-	-	-	-	-	-
Acquisition of non-controlling interest	-	-	-	-	-	-	-	-	(64 574)	(64 574)
On June 30, 2012	127 316 185	295 056	(267 249)	(6 348)	100	(57 684 454)	2 058 450	71 711 740	171 529	71 883 269
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	-	-	-	-	-	517 230	(99 426)	417 804	22 304	440 108
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	7 830	(7 830)	-	-	-
Transfers	-	-	-	-	-	-	-	-	-	-
Retirement insurance reserves	-	-	-	-	-	-	-	-	(53 672)	(53 672)
On July 30, 2013	127 316 185	295 056	(267 249)	(8 004)	100	(55 948 829)	(127 176)	(127 176)	198 836	72 016 128

Chairman of the Board

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Chief Accountant

Suleimanova G.A.

performer:  Kartayeva Zh.A.

А.О. Қарыев
Менеджер

