



Consolidated statement of financial position
Nurbank JSC

(audited)

in thousands tenge

	01.01.2013	01.01.2012
Assets		
Cash and cash equivalents	23 502 928	24 618 693
Trading securities	1 996 006	2 147 069
Amounts with credit institutions	1 459 346	1 525 817
Investment securities available-for-sale	34 321 553	29 158 740
Loans to customers	172 583 516	196 725 594
Fixed assets	4 058 701	4 436 011
Assets for current income tax	185 374	425 162
Deferred income tax	2 976 119	3 652 628
Other assets	15 258 817	5 124 855
Total assets	256 342 360	267 814 569
Liabilities		
Amounts due to the Government	8 789 677	9 792 737
Amounts due to credit institutions	1 797 364	2 305 230
Amounts due to customers	149 080 108	161 458 963
Debt securities issued	21 795 297	21 282 543
Provisions	1 397 012	1 128 867
Other liabilities	1 726 034	1 100 092
Total liabilities	184 585 492	197 068 432
Equity		
Share capital:		
- common shares	127 316 185	127 316 185
- preferred shares	295 056	295 056
- Treasury shares	(275 253)	(273 597)
Additional paid-in capital	100	100
Other reserves	664 465	1 597 272
Accumulated deficit	(56 473 889)	(58 418 820)
Total equity attributable to shareholders of the Bank	71 526 664	70 516 196
Non-controlling interest	230 204	229 941
Total equity	71 756 868	70 746 137
Total equity and liabilities	256 342 360	267 814 569

Book value per common share
Book value per preferred share

6 679,53
11 398,23

Chairman of the Board

Orynbayev K.B.

Chief Accountant

Suleimanova G.A.

performer

Iglukova A.M.

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Consolidated income statement
Nurbank JSC

(audited)	in thousands tenge	
	01.01.2013	01.01.2012
Interest income		
Loans to customers	21 454 153	20 750 918
Investment securities	1 854 195	1 601 190
Cash and cash equivalents	156 529	182 888
Accounts receivable	132 368	-
	23 597 245	22 534 996
Trading securities	60 933	247 799
	23 658 178	22 782 795
Interest expenses		
Amounts due to the Government	(626 259)	(798 438)
Amounts due to customers	(7 891 111)	(8 637 379)
Amounts due to credit institutions	(177 559)	(54 268)
Debt securities issued	(2 677 653)	(4 221 478)
	(11 372 582)	(13 711 563)
Net interest income	12 285 596	9 071 232
Recovery of provision / (provision for impairment)	(20 832 108)	(6 325 071)
Net interest income / (loss) after provision for impairment	(8 546 512)	2 746 161
Net fee and commission income and fees	3 199 057	3 167 262
Net expenses from trading securities	(197 333)	(875 338)
Net gains from investment securities available-for-sale	994 485	(103 298)
Net gains / (losses) from foreign currency:		
- trading	505 990	485 655
- translation differences	727 709	293 673
Net (loss) / income from insurance activities	170 067	283 939
Losses on loans to the revised terms and conditions	14 238 275	-
Other income	652 494	191 172
Non-interest expenses	20 290 744	3 443 065
Personnel expenses	(4 699 038)	(4 362 310)
Other operating expenses	(3 149 894)	(3 491 245)
Depreciation and amortization	(602 530)	(651 077)
Impairment of property and equipment	-	(11 724)
Other impairment and provisions	(380 429)	1 291 037
Taxes other than income tax	(267 842)	(329 418)
Other non-interest expenses	(9 099 733)	(7 554 737)
Profit / (loss) before income tax expense	2 644 499	(1 365 511)
(Loss) / Income Tax Relief	(690 250)	1 867 808
Profit / (loss) for the period	1 951 817	468 553
Minority interest in net income	2 432	33 744
Net income	1 954 249	502 297

The weighted average number of participating shares for basic and diluted earnings per share 10 542 824
Basic earnings per share 185,13

Chairman of the Board Orymbayev K.B.

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Consolidated statement of cash flows
Nurbank JSC

(audited)	in thousands tenge	
	01.01.2013	01.01.2012
Cash flows from operating activities:		
Interest received	30 215 848	9 057 331
Interest paid	(10 623 659)	(13 044 925)
Realised gains less losses from dealing in foreign currencies	505 990	485 655
Realised losses less gains from trading securities	(2 502)	(151 246)
Fees and commissions received	3 572 491	3 419 866
Fees and commissions paid	(218 560)	(268 434)
Personnel expenses paid	(4 634 558)	(4 254 967)
Operating expenses paid	(3 194 295)	(3 447 181)
Other operating expenses paid	786 203	631 848
Receipt / (used) in cash from operating activities before changes in operating assets and liabilities	16 406 958	(7 572 053)
<i>Net (increase) / decrease/ in operating assets</i>		
Amounts due from credit institutions	91 167	(565)
Trading securities	(69 681)	800 600
Loans to customers	(1 505 274)	1 701 064
Other assets	954 664	(2 112 579)
<i>Net increase / (decrease) in operating liabilities</i>		
Amounts due to the Government	(1 044 711)	(2 442 465)
Amounts due to credit institutions	(501 089)	(950 609)
Amounts due to customers	(10 191 912)	10 458 541
Other liabilities	660 512	(495 337)
Net cash flows from operating activities before income tax	4 800 634	(613 403)
Income tax paid	-	(51 667)
Net cash provided by operating activities	4 800 634	(665 070)
Cash flows from investing activities:		
Purchase of investment securities available-for- sale	(15 129 866)	(20 250 752)
Proceeds from sale and redemption of investment securities	9 511 514	15 914 230
Purchase of property and equipment	(94 089)	(186 960)
Proceeds from sale of property and equipment	4 319	97 291
Net cash used in investing activities	(5 708 122)	(4 426 191)
Cash flows from financing activities:		
Purchase of treasury shares	(1 656)	-
Redemption of debt securities	-	(26 105 432)
Net cash used in financing activities	(1 656)	(26 105 432)
Effect of exchange rates changes on cash and cash equivalents	(206 621)	(155 789)
Net change in cash and cash equivalents	(1 115 765)	(31 352 482)
Cash and cash equivalents at beginning of period	24 618 693	55 971 175
Cash and cash equivalents at end of period	23 502 928	24 618 693

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Consolidated statement of changes in equity
Nurbank JSC
as of January 1st, 2013 year

in thousands tenge

(audited)	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
At 31 December 2010	127 316 185	303 711	(267 249)	(15 003)	100	944 862	(58 796 555)	69 486 051	150 355	69 636 406
Total comprehensive income for the year	-	-	-	-	-	561 592	468 553	1 030 145	32 005	1 062 150
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	(20 302)	20 302	-	-	-
Reclassification	-	(8 655)	-	8 655	-	-	-	-	47 581	47 581
Acquisition of non-controlling interests	-	-	-	-	-	111 120	(111 120)	-	-	-
Transfers	-	-	-	-	-	-	-	-	-	-
At 31 December 2011	127 316 185	295 056	(267 249)	(6 348)	100	1 597 272	(58 418 820)	70 516 196	229 941	70 746 137
Total comprehensive income for the year	-	-	-	-	-	(939 693)	1 951 817	1 012 124	263	1 012 387
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	(9 170)	9 170	-	-	-
Purchase of treasury shares	-	-	-	(1 656)	-	-	-	(1 656)	-	(1 656)
Transfers	-	-	-	-	-	16 056	(16 056)	-	-	-
At 31 December 2012	127 316 185	295 056	(267 249)	(8 004)	100	664 465	(56 473 889)	71 526 664	230 204	71 756 868

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