

## Nurbank JSC

### Consolidated Intermediary Condensed Statement of Financial Position as at 01 October, 2014

(not audited)

	30 September, 2014	31 December, 2013
	thousand tenge	thousand tenge
<b>ASSETS</b>		
Cash and their equivalents	31 394 248	29 471 147
Financial instruments appraised at fair value changes in which are recorded as parts of income or losses for the period	1 211 954	1 211 643
Financial assets available for sale	39 834 031	38 659 862
Accounts and deposits in banks and other financial institutions	1 706 814	2 344 059
Credits to customers	169 303 487	151 732 916
Current tax asset	99 911	100 147
Fixed assets	5 341 079	3 896 459
Deferred tax asset	3 616 270	3 616 271
Other assets	36 540 170	14 569 368
<b>Total assets</b>	<b>289 047 964</b>	<b>245 601 872</b>
<b>LIABILITIES</b>		
Funds of the Government of the Republic of Kazakhstan	6 300 503	6 585 642
Accounts and deposits of banks and other financial institutions	8 365 472	1 057 064
Current assets and deposits of customers	176 874 919	152 139 857
Issued debt securities	34 765 876	34 700 351
Subordinated debt	7 395 490	7 073 629
Other liabilities	14 435 426	5 006 076
<b>Total liabilities</b>	<b>248 137 686</b>	<b>206 562 619</b>
<b>CAPITAL</b>		
Authorized Capital Stock	127 611 241	127 611 241
Own shares redeemed	(295 204)	(275 253)
Additional capital paid	100	100
Dynamic reserve	4 380 918	4 380 918
Reserve for valuation of financial assets available for sale	(837 738)	(851 799)
Land and buildings valuation reserve	959 134	970 879
General insurance risk reserve	-	103 421
Accumulated losses	(91 091 079)	(93 131 895)
<b>Total capital payable to Bank's shareholders</b>	<b>40 727 372</b>	<b>38 807 612</b>
Minority interest	182 906	231 641
<b>Total capital</b>	<b>40 910 278</b>	<b>39 039 253</b>
<b>Total liabilities and capital</b>	<b>289 047 964</b>	<b>245 601 872</b>

Chairman of the Management Board

Chief Accountant



K.B. Orynbayev

A.I. Filatova

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## Nurbank JSC

### Consolidated Intermediary Condensed Statement of Income or Loss and other Aggregate Income as at 01 October, 2014

(not audited)

	For nine month ending on 30 September, 2014, thousand tenge	For nine month ending on 30 September, 2013, thousand tenge
<b>Continuing activities</b>		
Interest income	17 568 689	12 976 872
Interest expense	(9 014 067)	(8 336 926)
<b>Net interest income</b>	<b>8 554 622</b>	<b>4 639 946</b>
Commission income	2 377 378	3 667 502
Commission expense	(385 534)	(856 288)
<b>Net commission income</b>	<b>1 991 844</b>	<b>2 811 214</b>
Net income (loss) from transactions with financial instruments appraised at fair value changes in which are recorded as parts of income or losses for the period	194 878	(34 086)
Net income from transactions with foreign currency	(206 863)	662 722
Net income from transactions with financial assets available for sale	128 268	(44 155)
Net income from insurance activities	431 260	215 290
Other operating (expenses) income	1 823 488	121 220
<b>Operating income</b>	<b>2 371 031</b>	<b>920 991</b>
Losses from depreciation and provision expenses	(1 534 512)	(1 045 540)
Expenses for personnel	(3 758 899)	(3 254 210)
Other general business and administration expenses	(5 428 323)	(3 022 205)
<b>(Loss) income before deduction of income tax</b>	<b>2 195 763</b>	<b>1 050 196</b>
Economy (expense) with respect to income tax	(22 685)	(9 369)
<b>(Loss) income for year from continuing activities</b>	<b>2 173 078</b>	<b>1 040 827</b>
<b>Terminated activities</b>		
Income (loss) for year from terminated activities less income tax	-	-
<b>(Loss) income for year</b>	<b>2 173 078</b>	<b>1 040 827</b>
<b>(Loss) income payable to</b>		
- Bank's shareholders	2 169 826	997 363
- minority shareholders	3 252	43 464
	<b>2 173 078</b>	<b>1 040 827</b>
<b>(Loss) income per ordinary share (tenge)</b>	<b>206,14</b>	<b>94,75</b>

Chairman of the Management Board

K.B. Orynbayev

Chief Accountant

A.I. Filatova



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### Consolidated Intermediary Condensed Cash Flow Statement of as at 01 October, 2014

(not audited)

	For nine month ending on 30 September, 2014, thousand tenge	For nine month ending on 30 September, 2013, thousand tenge
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Received interest income	2 833 763	7 104 452
Paid interest expenses	(8 461 971)	(8 418 163)
Received commission income	2 381 350	3 689 018
Paid commission expenses	(420 091)	(882 123)
Net receipts on transactions with foreign currency	566 658	269 744
Receipts on other operating income / expenses	(3 778 830)	(2 381 656)
Paid expenses for personnel	(3 758 899)	(3 254 210)
<b>(Increase) decrease of operating assets</b>		
Financial instruments appraised at fair value changes in which are recorded as parts of income or losses for the period	(193 125)	529 063
Accounts and deposits in banks and other financial institutions	727 358	(2 195 008)
Credits to customers	2 339 562	3 904 025
Other assets	(21 184 879)	(2 005 748)
<b>Increase (decrease) of operating liabilities</b>		
Funds of the Government of the Republic of Kazakhstan	(285 139)	(2 154 745)
Accounts and deposits of banks and other financial institutions	7 262 966	(297 707)
Current accounts and deposits of customers	11 878 243	9 823 389
Other liabilities	7 645 039	1 174 216
<b>Net flow of cash (used in) from operating activities before payment of income tax</b>	<b>(2 447 995)</b>	<b>4 904 547</b>
Paid income tax	-	-
<b>Net flow of cash (used in) from operating activities</b>	<b>(2 447 995)</b>	<b>4 904 547</b>
<b>CASH FLOW FROM INVESTMENT ACTIVITIES</b>		
Acquisition of financial assets available for sale	(3 485 408)	(14 238 717)
Sale and retirement of financial assets available for sale	5 393 955	7 105 392
Acquisitions of fixed assets and intangible assets	(177 825)	(26 697)
Sale of fixed and intangible assets	1 840	-
<b>Net flow of cash used in investment activities</b>	<b>1 732 562</b>	<b>(7 160 022)</b>
<b>CASH FLOW FROM FINANCIAL ACTIVITIES</b>		
Redemption of owned shares	(20 800)	-
Placement of debt securities issued	-	18 075 758
Redemption of debt securities issued	-	(4 789 777)
Placement of subordinated debt	-	-
Redemption / retirement of subordinated debt	(6 870)	-
<b>Net flow of cash (used in) from financial activities</b>	<b>(27 670)</b>	<b>13 285 981</b>
<b>Net increase (decrease) of cash and their equivalents</b>	<b>(743 103)</b>	<b>11 030 506</b>
Impact of changes in foreign course of exchange by amount of monetary funds and their equivalents	2 666 204	397 053
Cash and their equivalents as at the beginning of the period	29 471 147	23 502 928
<b>Cash and their equivalents as at the end of the period</b>	<b>31 394 248</b>	<b>34 930 487</b>

Chairman of the Management Board ✓

Chief Accountant ✓



K.B. Orynbayev

A.I. Filatova

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Nurbank JSC

Consolidated Intermediary Condensed Statement of Changes in Capital for 9 months  
as at 01 October, 2014

(not audited)

Thousand tenge	Authorised Capital Stock	Treasury Stock	Additional Paid Capital	Reserve for valuation of financial assets available for sale	Land and building valuation reserve	Insurance risk reserve	Dynamic reserve	Accumulated losses	Total	Minority interest	Total capital
Balance as at 1 January, 2014	127 611 241	(275 253)	100	(851 799)	970 879	103 421	4 380 918	(93 131 895)	38 807 612	231 641	39 039 253
<b>Total aggregate income</b>								2 169 826	2 169 826	3 252	2 173 078
Loss for the period	-	-	-	-	-	-	-	-	-	-	-
<b>Other aggregate income</b>											
<i>Items which are reclassified or may be reclassified in future as a part of income or loss:</i>											
Net change in fair cost of financial assets available for sale	-	-	-	158 239	-	-	-	-	158 239	-	158 239
Net change in fair cost of financial assets available for sale brought forward to income or loss	-	-	-	(144 178)	-	-	-	-	(144 178)	-	(144 178)
Loss from impairment of financial assets available for sale	-	-	-	-	-	-	-	-	-	-	-
<i>Total items which are reclassified or may be reclassified in future as a part of income or loss</i>											
Total other aggregate income	-	-	-	14 061	-	-	-	2 169 826	2 183 887	3 252	2 187 139
<b>Total aggregate income per year</b>											
<b>Other changes in capital</b>											
Repurchase of shares	-	(19 951)	-	-	(11 745)	-	-	11 745	(19 951)	(51 987)	(71 938)
Revaluation reserve amortization	-	-	-	-	-	-	-	-	-	-	-
Transfer of insurance reserve	-	-	-	-	-	(103 421)	-	103 421	-	-	-
Transfer to dynamic reserve	-	-	-	-	-	-	-	(244 176)	(244 176)	-	(244 176)
Change in income/loss for last years	-	-	-	-	-	-	-	-	-	-	-
<b>Balance as at 30 September, 2014</b>	<b>127 611 241</b>	<b>(295 204)</b>	<b>100</b>	<b>(837 738)</b>	<b>959 134</b>	<b>-</b>	<b>4 380 918</b>	<b>(91 091 079)</b>	<b>40 727 372</b>	<b>182 906</b>	<b>40 910 278</b>

Chairman of the Management Board ✓

K.B. Orynbayev

Chief Accountant ✓

A.I. Filatova



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