



Consolidated statement of financial position
Nurbank JSC

(unaudited)

in thousands tenge

	01.04.2013	01.01.2013
Assets		
Cash and cash equivalents	38 206 364	23 502 928
Trading securities	1 972 208	1 996 006
Amounts with credit institutions	1 722 752	1 459 346
Investment securities available-for-sale	36 121 658	34 321 553
Loans to customers	172 542 988	172 583 516
Fixed assets	3 955 280	4 058 701
Assets for current income tax	0	185 374
Deferred income tax	2 045 046	2 976 119
Other assets	18 174 958	15 258 817
Total assets	274 741 254	256 342 360
Liabilities		
Amounts due to the Government	7 762 058	8 789 677
Amounts due to credit institutions	3 599 731	1 797 364
Amounts due to customers	154 897 430	149 080 108
Debt securities issued	32 890 391	21 795 297
Provisions	974 088	1 397 012
Other liabilities	2 468 593	1 726 034
Total liabilities	202 592 291	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	405 338	664 465
Accumulated deficit	(55 782 812)	(56 473 889)
Total equity attributable to shareholders of the Bank	71 958 614	71 526 664
Non-controlling interest	190 349	230 204
Total equity	72 148 963	71 756 868
Total equity and liabilities	274 741 254	256 342 360

Book value per common share
Book value per preferred share

6 714,60
11 648,23

Chairman of the Board

Orynbaev K. B.

Chief Accountant

Suleimanova G.A.

Kartayeva Zh.A.





**Consolidated income statement
Nurbank JSC**

(unaudited)

in thousands tenge

	01.04.2013	01.04.2012
Interest income		
Loans to customers	3 316 877	3 132 845
Investment securities	450 480	444 196
Cash and cash equivalents	34 426	31 834
	3 801 783	3 608 875
Trading securities	25 251	24 709
Interest expenses		
Amounts due to the Government	(153 376)	(169 657)
Amounts due to customers	(1 771 099)	(2 017 463)
Amounts due to credit institutions	(16 618)	(11 133)
Debt securities issued	(680 506)	(656 478)
	(2 621 599)	(2 854 731)
Net interest income	1 205 435	778 853
Recovery of provision / (provision for impairment)	218 307	714 374
Net interest income / (loss) after provision for impairment	1 423 742	1 493 227
Net fee and commission income and fees	979 461	604 074
Net expenses from trading securities	15 926	(11 305)
Net gains from investment securities available-for-sale	(10 707)	15 673
Net gains / (losses) from foreign currency:		
- trading	86 096	97 088
- translation differences	(182)	(28 773)
Net (loss) / income from insurance activities	47 538	(37 334)
Losses on loans to the revised terms and conditions	-	-
Other income	50 185	258 024
Non-interest expenses	188 856	293 373
Personnel expenses	(1 159 518)	(1 180 694)
Other operating expenses	(673 793)	(706 357)
Depreciation and amortization	(147 878)	(155 217)
Other expenses from impairment and provisions	73 166	(11 815)
Taxes other than income tax	(55 402)	(66 404)
Other non-interest expenses	(1 963 425)	(2 120 487)
Profit / (loss) before income tax expense	628 634	270 187
(Loss) / Income Tax Relief	(13 483)	187 494
Profit / (loss) for the period	615 151	457 681
Minority interest in net income	(14 177)	7 741
Net income	600 974	465 422

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

10 514 077

Basic earnings per share

58,51

Chairman of the Board

Orynbaev K. B.

Chief Accountant

Suleimanova G.A.

Kartayeva Zh. A. (signature)



Consolidated statement of cash flows
Nurbank JSC

(unaudited)	in thousands tenge	
	01.04.2013r	01.04.2012r
Cash flows from operating activities:		
Interest received	3 891 177	4 680 987
Interest paid	(2 297 243)	(1 983 407)
Realised gains less losses from dealing in foreign currencies	86 096	97 088
Fees and commissions received	1 249 749	847 863
Fees and commissions paid	(197 261)	(324 233)
Personnel expenses paid	(1 159 518)	(1 073 351)
Operating expenses paid	(393 631)	(4 544 060)
Other operating expenses paid	(8 491)	536 533
Receipt / (used) in cash from operating activities before changes in operating assets and liabilities	1 170 878	(1 762 580)
<i>Net (increase) decrease in operating assets</i>		
Amounts due from credit institutions	(298 122)	1 827 634
Trading securities	(15 652)	(1 306 202)
Loans to customers	217 200	(15 016 873)
Other assets	440 477	(3 771 734)
<i>Net increase (decrease) in operating liabilities</i>		
Amounts due to the Government	(1 027 619)	(2 256 926)
Amounts due to credit institutions	1 786 601	(453 688)
Amounts due to customers	5 674 916	67 223 749
Other liabilities	(1 347 293)	(1 391 351)
Net cash flows from operating activities before income tax	6 601 386	43 092 029
Income tax paid	(39 582)	2 274 349
Net cash provided by operating activities	6 561 804	45 366 378
Cash flows from investing activities:		
Purchase of investment securities available-for-sale	(4 796 732)	(16 461 895)
Sale of investment securities available-for-sale	2 216 542	7 800 341
Redemption of securities held to maturity	-	-
Share of cash acquired subsidiaries	-	-
Acquisition of fixed assets	(7 592)	179 856
Proceeds from sale of fixed assets	-	-
Net cash used in investing activities	(2 587 782)	(8 481 698)
Cash flows from financing activities:		
Acquisition of non-controlling interests	-	(202 667)
Redemption of debt securities	10 729 283	(25 991 828)
Purchase of treasury shares	-	-
Net cash used in financing activities	10 729 283	(26 194 495)
Net increase in cash and cash equivalents	14 703 305	10 690 185
Effect of exchange rates changes on cash and cash equivalents	132	17 416
Net change in cash and cash equivalents	14 703 437	10 707 601
Cash and cash equivalents at beginning of period	23 502 929	26 429 247
Cash and cash equivalents at end of period	38 206 364	37 136 848

Chairman of the Board

Orynbaev K. B.

Chief Accountant

Suleimanova G.A.

Kantayeva Zh. A.





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

(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
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	-	-	-	-	-	465 422	339 470	804 892	(9 480)	795 412
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	6 002	(6 002)	-	-	-
Other operations	-	-	-	-	-	(133 970)	-	(133 970)	-	(133 970)
Acquisition of non-controlling interest	-	-	-	-	-	-	-	-	(46 807)	(46 807)
On March 31, 2012	127 316 185	295 056	(267 249)	(6 348)	100	(58 081 366)	1 930 740	71 187 118	173 654	71 360 772
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 operations	-	-	-	-	-	86 188	-	86 188	-	86 188
On March 31, 2013	127 316 185	295 056	(267 249)	(8 004)	100	(55 782 812)	405 338	71 958 614	190 349	72 148 963

Chairman of the Board

Chief Accountant



Orynbaev K. B.

Suleimanova G.A.

Kapayeva Zh. A.