

▲ NURBANK

Consolidated statement of financial position Nurbank JSC

(unaudited)	in thousands tenge	
	07.01.2012	01.01.2012
Assets		
Cash and cash equivalents	11 188 886	24 618 693
Trading securities	2 109 739	2 147 069
Amounts with credit institutions	1 797 200	1 525 817
Investment securities:		
- available-for-sale	36 689 811	29 158 740
- held-to-maturity	135 114	-
Loans to customers	217 852 663	196 725 594
Fixed assets	4 218 844	4 436 011
Assets for current income tax	280 162	425 162
Deferred income tax	3 618 266	3 652 628
Other assets	9 276 916	5 124 855
Total assets	287 167 601	267 814 569
Liabilities		
Amounts due to the Government	8 665 622	9 792 737
Amounts due to credit institutions	13 047 520	2 305 230
Amounts due to customers	169 280 664	161 458 963
Debt securities issued	21 634 445	21 282 543
Provisions	1 011 035	1 128 867
Other liabilities	1 645 046	1 100 092
Total liabilities	215 284 332	197 068 432
Equity		
Share capital:		
- common shares	127 316 185	127 316 185
- preferred shares	295 056	295 056
- Treasury shares	(273 597)	(273 597)
Additional paid-in capital	100	100
Other reserves	2 058 450	1 597 272
Accumulated deficit	(57 684 454)	(58 418 820)
Total equity attributable to shareholders of the Bank	71 711 740	70 516 196
Non-controlling interest	171 529	229 941
Total equity	71 883 269	70 746 137
Total equity and liabilities	287 167 601	267 814 569

Book value per common share	6 754,75
Book value per preferred share	11 898,23

Chairman of the Board

Idrisov M.U.

Chief Accountant

Suleimanova G.A.



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Consolidated income statement
Nurbank JSC

(unaudited)

in thousands tenge

	07.01.2012	01.07.2011
Interest income		
Loans to customers	6 916 474	8 713 363
Investment securities	902 480	789 996
Cash and cash equivalents	76 048	100 315
	7 895 002	9 603 674
Trading securities	49 632	124 021
Interest expenses		
Amounts due to the Government	(333 961)	(421 674)
Amounts due to customers	(4 141 619)	(4 202 271)
Amounts due to credit institutions	(26 105)	(29 367)
Debt securities issued	(1 320 259)	(2 383 634)
	(5 821 944)	(7 036 946)
Net interest income	2 122 690	2 690 749
Recovery of provision / (provision for impairment)	(97 126)	1 127 155
Net interest income / (loss) after provision for impairment	2 025 564	3 817 904
Net fee and commission income and fees	1 329 810	1 480 867
Net expenses from trading securities	(106 473)	(291 012)
Net gains from investment securities available-for-sale	171 176	121 112
Net gains / (losses) from foreign currency:		
- trading	236 858	231 225
- translation differences	85 009	196 926
Net (loss) / income from insurance activities	60 773	(225 570)
Losses on loans to the revised terms and conditions	-	-
Other income	885 618	128 281
Non-interest expenses	1 332 961	160 962
Personnel expenses	(2 310 414)	(2 084 322)
Other operating expenses	(1 848 725)	(2 053 599)
Other expenses from impairment and provisions	(32 166)	(433 794)
Other non-interest expenses	(4 191 305)	(4 571 715)
Profit / (loss) before income tax expense	497 030	888 018
(Loss) / Income Tax Relief	219 171	(61 613)
Profit / (loss) for the period	716 201	826 405
Attributable to:		
-shareholders	794 686	794 686
- non-controlling interest	6 162	31 719
Income / (loss) per share (KZT)	75,58	75,58

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

10 514 077

Basic earnings per share

68,70

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Consolidated statement of cash flows
Nurbank JSC

(unaudited)	in thousands tenge	
	07.01.2012	01.07.2011
Cash flows from operating activities:		
Interest received	7 549 631	12 668 036
Interest paid	(5 202 189)	(6 976 579)
Realised gains less losses from dealing in foreign currencies	236 858	350 647
Fees and commissions received	1 882 427	1 679 073
Fees and commissions paid	(554 879)	(198 545)
Personnel expenses paid	(2 310 414)	(2 074 747)
Operating expenses paid	(2 524 400)	(1 302 960)
Other operating expenses paid	1 262 234	139 812
Receipt / (used) in cash from operating activities before changes in operating assets and liabilities	339 268	4 284 737
<i>Net (increase) /decrease/ in operating assets</i>		
Amounts due from credit institutions	(1 064 605)	767 417
Trading securities	(1 144 720)	(32 813)
Loans to customers	(24 469 125)	(2 972 244)
Other assets	(8 575 388)	268 633
<i>Net increase /decrease/ in operating liabilities</i>		
Amounts due to the Government	(2 254 762)	(1 269 806)
Amounts due to credit institutions	10 600 076	(856 890)
Amounts due to customers	(10 161 695)	28 350 855
Other liabilities	533 085	(413 936)
Net cash flows from operating activities before income tax	(36 197 866)	28 125 953
Income tax paid	1 353 476	(66 088)
Net cash provided by operating activities	(34 844 390)	28 059 865
Cash flows from investing activities:		
Purchase of investment securities available-for- sale	(29 189 976)	(11 299 029)
Sale of investment securities available-for-sale	20 696 273	9 440 160
Redemption of securities held to maturity	-	-
Share of cash acquired subsidiaries	-	-
Acquisition of fixed assets	-	(3 509)
Proceeds from sale of fixed assets	(1 696 968)	-
Net cash used in investing activities	(10 190 671)	(1 862 378)
Cash flows from financing activities:		
Increasing the shares of subsidiaries	(202 667)	(128 119)
Redemption of debt securities	(20 288 675)	(5 522 464)
Выкуп собственных акций / Redemption	-	-
Net cash used in financing activities	(20 491 342)	(5 650 583)
Net increase in cash and cash equivalents	(65 526 403)	20 546 904
Effect of exchange rates changes on cash and cash equivalents	163 213	33 997
Net change in cash and cash equivalents	(65 363 190)	20 580 901
Cash and cash equivalents at beginning of period	76 552 076	55 971 175
Cash and cash equivalents at end of period	11 188 886	76 552 076

Chairman of the Board

Chief Accountant



Idrisov M.U.

Suleimanova G.A.

Consolidated statement of changes in equity
Nurbank JSC
as of July 1st, 2012 year

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
As of January 1st, 2011	127 316 185	303 711	(267 249)	(15 003)	100	(58 796 585)	944 862	69 386 051	150 355	69 636 406
Total comprehensive income for the period	-	-	-	-	-	794 686	711 083	1 505 769	23 426	1 529 195
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	13 776	(13 776)	-	-	-
Transfers	-	-	-	-	-	(111 120)	111 120	-	-	-
As of June 30th, 2011	127 316 185	303 711	(267 249)	(15 003)	100	(58 099 213)	1 753 289	70 991 820	173 781	71 165 601
As of January 1st, 2012	127 316 185	295 656	(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	-	1 195 544
Depreciation of revaluation reserve, net of tax	-	-	-	-	-	12 003	(12 003)	-	-	-
Transfers	-	-	-	-	-	-	-	-	(58 412)	(58 412)
As of June 30th, 2012	127 316 185	295 656	(267 249)	(6 348)	100	(57 684 454)	2 058 450	71 711 740	171 529	71 883 269

Chairman of the Board

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