

Client Form

1	Full Name of the Bank (according to the constituent documents)	Joint Stock Company “Nurbank”
2	The abbreviated name of the Bank (according to the constituent documents);	JSC “Nurbank”
3	Legal form	Joint Stock Company
4	Registered address	168 “B” Zheltoksan Ave., 050013, Almaty, Republic of Kazakhstan
5	Registration Number	3868-1900-JSC
6	Date of State registration	03.08.1992, amended 08.02.2008
7	Registration Authority	Ministry of Justice of the Republic of Kazakhstan
8	Type of license and Authority issued	License issued by the Agency of the Republic of Kazakhstan on Regulation and Supervision of Financial Market and Financial Organizations for performing banking and other operations, undertaken by banks in national and foreign currency
9	License number	142
10	Date of issue	13.12.2007
11	Bank identification code	190501849
12	Taxpayer Identification Number	151000015914
13	Code of forms for federal statistical observation	15163334
14	E-mail address	bank@nurbank.kz
15	History, reputation, market share and competition	<p>1992 - establishment of JSC “Nurbank”</p> <p>2002 - USD 10 mln three-year bonds issue USD 15 mln Syndicated Loan 4-th largest bank in Kazakhstan by the absolute value of equity</p> <p>2003 - “Best Bank Partner in Kazakhstan” by Euromoney Visa International confirmation of Principal Member Status USD 40 mln Syndicated Loan USD 25 mln eight-year subordinated bonds issue Prolongation of USD18 mln Syndicated Loan</p> <p>2004 - in December, Moody's change of the Ratings Outlook from “stable” to “positive” USD 25 mln three-year bonds issue opening of the Representative office in Moscow (Russian Federation) USD32.5 mln Syndicated Loan prolongation of USD 63 mln syndicated loan</p> <p>2005 - in December, capital increase from KZT 5 bln to KZT 6.2 bln USD 100 mln Syndicated Loan in July, Standard & Poor's upgrading long-term rating from “B-“ to “B” debut issue of USD 150 mln Eurobonds prolongation of USD 65 mln Syndicated loan KZT 10 bln four-year bonds issue</p> <p>2006 - USD 150 mln five-year Eurobonds issue capital increase up to KZT 10 bln USD 135 mln Syndicated Loan</p> <p>2007 - USD 100 mln Syndicated Loan In June, capital injection for USD 95 mln or 80% (total equity: USD 301 mln) in October , repayment of USD 135mln Syndicated loan without refinancing</p> <p>2008 - in April, repayment of USD 150mln Eurobonds in June, repayment of USD 133 mln Syndicated loan capital injection for KZT 6.5 bln</p>

		2009 - in April, repayment of USD 100 mln Syndicated loan in May, USD 5 mln loan from ITFC (IDB subsidiary) in September, creation of Financial Group – NurGroup USD 10 mln loan from Islamic Development Bank														
16	Postal Address	Republic of Kazakhstan, 050013, Almaty, 51-53 Abylai khan Ave.														
17	Telephone & Fax	tel. +7 (727) 2500 000, 2599 710 fax. +7 (727) 2501 609														
18	E-mail address	bank@nurbank.kz														
19	S.W.I.F.T.	NURS KZ KX														
20	Reuters; Bloomberg	NRBK														
21	Web-site	www.nurbank.kz														
22	Telex	914196 KAZNA RU														
23	Shareholder structure as of 30.06.2009 (more than 5 %)	Ms. D. Nazarbayeva – 50.69%; Mr. N. Aliyev – 6.40%; Others - 42.91% (less than 5 %)														
24	Board of Directors Structure	Chairman of Board of Directors – Mr. Nurali Aliyev Member of Board of Directors, Independent Director - Mr. Bektas Mukhamedzhanov														
25	Management Board Structure	CEO – Mr. Marat Zairov Deputy CEO – Mr. Zhanbolat Nadyrov Managing Director – Ms. Saule Mukusheva														
26	International Business Department	Ms. Alma Maxutova Relationship Manager tel.: +7 (727) 2599 710 ext.5739 AMaksutova@nurbank.kz Mr. Yermek Zholmagambetov International Business Department tel.: +7 (727) 2599 710 ext.5782 YZholmagambetov@nurbank.kz														
27	Number of Branches	Outlets: 60														
28	Representative offices	Representation office in Moscow, Russian Federation														
29	Subsidiaries and associated structures	1) JSC “PF Atameken” 2) JSC "IC" Nurpolis " 3) JSC “Money Experts” 4) JSC "OOIUPA "Nur -Trust" 5) Leasing Company "Nur Leasing" 6) Nur Finance B.V.														
30	Ratings	<p>Moody’s</p> <table border="1"> <tr> <td>B2</td> <td>Long Term Bank Deposits Rating</td> </tr> <tr> <td>Not prime</td> <td>Short Term Bank Deposits Rating</td> </tr> <tr> <td>E+</td> <td>Bank Financial Strength Rating</td> </tr> <tr> <td>Negative</td> <td>Outlook</td> </tr> </table> <p>Standard and Poor’s</p> <table border="1"> <tr> <td>B</td> <td>Long Term Rating</td> </tr> <tr> <td>C</td> <td>Short Term Rating</td> </tr> <tr> <td>Negative</td> <td>Outlook</td> </tr> </table>	B2	Long Term Bank Deposits Rating	Not prime	Short Term Bank Deposits Rating	E+	Bank Financial Strength Rating	Negative	Outlook	B	Long Term Rating	C	Short Term Rating	Negative	Outlook
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Not prime	Short Term Bank Deposits Rating															
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B	Long Term Rating															
C	Short Term Rating															
Negative	Outlook															
31	External Auditor	“Ernst & Young” LLP (Kazakhstan)														

33	List of Correspondent Banks	<ul style="list-style-type: none">▪ The Bank of New York Mellon▪ Credit Suisse▪ Commerzbank AG▪ ING Bank N.V.▪ JP Morgan Chase Bank N.V. London▪ UBS AG, Switzerland▪ Wachovia Bank N.A.▪ Sberbank, Russian Federation▪ Promsvyazbank▪ Sumitomo Mitsui Banking Corporation▪ ATF Bank, Unicredit Group
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