



**JSC DELTA BANK  
INCOME STATEMENT  
AS OF 01 APRIL 2016 YEAR**

	As of 01 April 2016 KZT'000	As of 01 April 2015 KZT'000
Interest income	12,364,328	8,735,273
Interest expense	(5,802,762)	(4,207,674)
<b>NET INTEREST INCOME</b>	<b>6,561,566</b>	<b>4,527,599</b>
Fee and commission income	500,506	190,573
Fee and commission expense	(62,558)	(28,317)
<b>Net fee and commission income</b>	<b>437,948</b>	<b>162,256</b>
Net income (loss) on financial instruments at fair value through profit or loss	(125,965)	(4,540)
Net foreign exchange gain	370,350	121,705
Other (expenses)/incomes, net	(38,952)	1,240
<b>Operating income</b>	<b>7,204,947</b>	<b>4,808,260</b>
Impairment losses	(4,097,319)	(2,308,016)
General administrative expenses	(699,633)	(650,327)
<b>PROFIT BEFORE TAXES</b>	<b>2,407,995</b>	<b>1,849,917</b>
Income tax expense	(269,967)	(231,734)
<b>Net profit</b>	<b>2,138,028</b>	<b>1,618,183</b>
<b>Earnings per share</b>		
Basic and diluted earnings per share, in KZT	107	122

  
Nurbol Samzayev  
Chairman of the Management Board




  
Galiya Kainarbekova  
Deputy Chairperson - Chief Accountant




**JSC DELTA BANK**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 01 APRIL 2016 YEAR**

	As of 01 April 2016 KZT'000	As of 01 April 2016 KZT'000
<b>ASSETS:</b>		
Cash and cash equivalents	25,427,963	14,556,742
Accounts and deposits in banks	5,407,559	4,862,628
Financial instruments at fair value through profit or loss	6,572,986	4,994,848
Loans to customers	348,860,247	329,533,992
Available-for-sale financial assets	7,690,682	7,582,304
Investments held to maturity	34,984,283	34,619,394
Property, equipment and intangible assets	1,297,409	1,293,976
Deferred tax asset	45,755	45,755
Other assets	4,741,177	540,874
<b>Total assets</b>	<b>435,028,061</b>	<b>398,030,513</b>
<b>LIABILITIES AND CAPITAL:</b>		
<b>LIABILITIES:</b>		
Due to banks and other financial institutions	135,501,945	132,719,532
Current accounts and deposits from customers	208,439,124	182,447,634
Debt securities issued	29,180,369	29,038,954
Financial liabilities at fair value through incomes or losses	6,603,247	4,750,620
Other liabilities	4,611,328	728,162
<b>Total liabilities</b>	<b>384,336,013</b>	<b>349,684,902</b>
<b>EQUITY:</b>		
Share capital	30,459,970	30,459,970
Reserve capital	2,369,823	2,369,823
Revaluation reserve for available-for-sale financial assets	42,947	(165,462)
Retained earnings	17,819,308	15,681,280
<b>Total equity</b>	<b>50,692,048</b>	<b>48,345,611</b>
<b>Total liabilities and equity</b>	<b>435,028,061</b>	<b>398,030,513</b>
<b>Book value per one share, in KZT</b>	<b>2,521</b>	<b>2,403</b>

  
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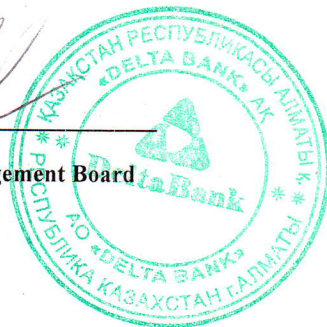
**JSC DELTA BANK**  
**STATEMENT OF CASH FLOWS**  
**AS OF 01 APRIL 2016 YEAR**


	01 April 2016 KZT'000	01 April 2015 KZT'000
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest receipts	11,787,803	8,449,329
Interest payments	(5,758,394)	(4,109,587)
Fee and commission receipts	449,246	179,648
Fee and commission payments	(62,558)	(28,317)
Net receipts from financial instruments at fair value through profit or loss	-	(4,540)
Net receipts from foreign exchange	327,363	143,759
Other receipts, net	(38,952)	1,240
General administrative payments	(667,558)	(579,219)
<b>((Increase)/decrease in operating assets</b>		
Placements with banks and other financial institutions	(606,212)	(3,585,209)
Financial instruments at fair value through profit or loss	129,241	4,540
Loans to customers	(20,771,536)	(7,119,894)
Other assets	(4,753,213)	(60,065)
<b>Increase/(decrease) in operating liabilities</b>		
Due to banks and other financial institutions	1,912,977	18,319,057
Current accounts and deposits from customers	25,353,941	(7,318,971)
Other liabilities	4,300,189	(76,929)
<b>Cash from operating activities before taxes paid</b>	<b>11,602,307</b>	<b>4,214,842</b>
Income tax paid	(269,708)	(346,331)
<b>Cash flows from operating activities</b>	<b>11,332,599</b>	<b>3,868,511</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Sale and repayment of available-for-sale financial assets	56,967	-
Sale of property, equipment and intangible assets	66	2,553
Purchases of property, equipment and intangible assets	(54,357)	(5,100)
Purchases of available-for-sale financial assets	-	(15,124)
<b>Cash flows used in investing activities</b>	<b>2,676</b>	<b>(17,671)</b>

**JSC DELTA BANK**  
**STATEMENT OF CASH FLOWS, CONTINUED**  
**AS OF 01 APRIL 2016 YEAR**

	01 April 2016 KZT'000	01 April 2015 KZT'000
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Acquisition of treasury shares	-	(60)
Repurchase долговых ценных бумаг	(4,290)	-
<b>Cash flows from financing activities</b>	<b>(4,290)</b>	<b>(60)</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>11,330,985</b>	<b>3,850,780</b>
Effect of changes in exchange rates on cash and cash equivalent	(459,764)	73,661
Cash and cash equivalents as at the beginning of the period	14,556,742	10,034,830
<b>Cash and cash equivalents as at the end of the period</b>	<b>25,427,963</b>	<b>13,959,271</b>

  
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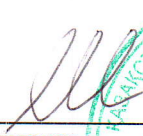
  
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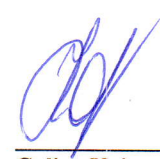


**JSC DELTA BANK**  
**STATEMENT OF CHANGES IN EQUITY**  
**AS OF 01 APRIL 2016 YEAR**

	Share capital	Reserve capital	Revaluation reserve for available-for-sale financial assets	Revaluation surplus for property, equipment and intangible assets	Retained earnings	Total
<b>Balance as of 01 January 2015</b>	<u>20,460,088</u>	<u>2,369,823</u>	<u>166,645</u>	<u>21</u>	<u>9,385,436</u>	<u>32,382,013</u>
Profit for the period	-	-	-	-	1,618,183	1,618,183
<b>Other comprehensive income</b>						
Net change in fair value of available-for-sale financial assets	-	-	82,945	-	-	82,945
<b>Total comprehensive income</b>	-	-	<u>82,945</u>		<u>1,618,183</u>	<u>1,701,128</u>
Repurchase of share capital	(60)	-	-	-	-	(60)
<b>Balance as of 01 April 2015</b>	<u>20,460,028</u>	<u>2,369,823</u>	<u>249,590</u>	<u>-</u>	<u>11,003,619</u>	<u>34,083,081</u>
<b>Balance as of 01 January 2016</b>	<u>30,459,970</u>	<u>2,369,823</u>	<u>(165,462)</u>	<u>-</u>	<u>15,681,280</u>	<u>48,345,611</u>
Profit for the period	-	-	-	-	2,138,028	2,138,028
<b>Other comprehensive income</b>						
Net change in fair value of available-for-sale financial assets	-	-	208,409	-	-	208,409
<b>Total comprehensive income</b>	-	-	<u>208,409</u>	<u>-</u>	<u>2,138,028</u>	<u>2,346,437</u>
<b>Balance as at of 1 April 2016</b>	<u>30,459,970</u>	<u>2,369,823</u>	<u>42,947</u>	<u>-</u>	<u>17,819,308</u>	<u>50,692,048</u>

  
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