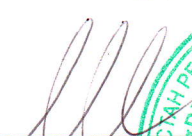



JSC DELTA BANK
INCOME STATEMENT
AS OF 1 JULY 2014 YEAR

	Note	30 June 2014 KZT'000	30 June 2013 KZT'000
Interest income	3	12,863,602	10,243,605
Interest expense	3	<u>(5,845,530)</u>	<u>(4,287,763)</u>
NET INTEREST INCOME		<u>7,018,072</u>	<u>5,955,842</u>
Fee and commission income	4	516,075	598,213
Fee and commission expense	5	<u>(37,142)</u>	<u>(23,443)</u>
Net fee and commission income		<u>478,933</u>	<u>574,770</u>
Net loss on financial instruments at fair value through profit or loss		(5,442)	(2,081)
Net foreign exchange gain	6	343,255	91,162
Dividends received		3,919	242
Other income, net		<u>274,390</u>	<u>2,067</u>
Operating income		<u>8,113,127</u>	<u>6,622,002</u>
Impairment losses	7	(3,504,914)	(4,082,735)
General administrative expenses	8	<u>(1,228,834)</u>	<u>(1,105,074)</u>
PROFIT BEFORE TAXES		3,379,379	1,434,193
Income tax expense		<u>(479,300)</u>	<u>(171,184)</u>
Net profit		<u>2,900,079</u>	<u>1,263,009</u>
Earnings per share			
Basic and diluted earnings per share, in KZT	20	217	127



Nurbol Samzayev
Chairman of the Board





Galiya Kainarbekova
Deputy Chairperson - Chief Accountant

JSC DELTA BANK
STATEMENT OF FINANCIAL POSITION
AS OF 1 JULY 2014 YEAR

	Note	30 June 2014 KZT'000	31 December 2013 KZT'000
ASSETS			
Cash and cash equivalents	9	17,671,915	16,174,819
Financial instruments at fair value through profit or loss	10	18,788	177,328
Loans to customers	11	186,037,493	143,615,539
Available-for-sale financial assets	12	31,947,534	26,188,114
Held-to-maturity investments		-	2,204,854
Property, equipment and intangible assets		1,445,353	1,038,958
Deferred tax asset		292,064	292,064
Other assets	13	673,434	574,119
Total assets		<u>238,086,581</u>	<u>190,265,795</u>
ОБЯЗАТЕЛЬСТВА И КАПИТАЛ:			
LIABILITIES			
Due to banks and other financial institutions	14	50,580,402	11,411,318
Current accounts and deposits from customers	15	127,662,909	127,295,542
Debt securities issued	16	28,897,603	28,859,122
Other liabilities		473,999	447,311
Total liabilities	17	<u>207,614,913</u>	<u>168,013,293</u>
EQUITY			
Share capital	18	20,460,088	15,460,976
Reserve capital		2,369,823	2,369,823
Revaluation surplus for property, equipment and intangible assets		42	371
Revaluation reserve for available-for-sale financial assets		365,976	46,001
Retained earnings		7,275,739	4,375,331
Total equity		<u>30,471,668</u>	<u>22,252,502</u>
Total liabilities and equity		<u>238,086,581</u>	<u>190,265,795</u>
Book value per share, in KZT	19	<u>2,265</u>	<u>2,192</u>

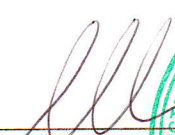

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JSC DELTA BANK
STATEMENT OF CHANGES IN EQUITY
AS OF 1 JULY 2014 YEAR

	Share capital	Reserve capital	Revaluation reserve for available-for-sale financial assets	Revaluation surplus for property, equipment and intangible assets	Retained earnings	Total
Balance as at 1 January 2013	<u>15,460,980</u>	<u>963,377</u>	<u>83,796</u>	<u>1,639</u>	<u>2,179,277</u>	<u>18,689,069</u>
Profit for the period	-	-	-	-	1,263,009	1,263,009
Other comprehensive income						
Net change in fair value of available-for-sale financial assets	-	-	155,270	-	-	155,270
Transfer of revaluation reserve to retained earnings on usage of revalued property, equipment and intangible assets	-	-	-	(878)	878	-
Total comprehensive income	<u>-</u>	<u>-</u>	<u>155,270</u>	<u>(878)</u>	<u>1,263,887</u>	<u>1,418,279</u>
Treasury shares acquired	(1)	-	-	-	-	(1)
Transfer to reserve capital	-	1,406,446	-	-	(1,406,446)	-
Balance as at 1 July 2013	<u>15,460,979</u>	<u>2,369,823</u>	<u>239,066</u>	<u>761</u>	<u>2,036,718</u>	<u>20,107,347</u>
Balance as at 1 January 2014	<u>15,460,976</u>	<u>2,369,823</u>	<u>46,001</u>	<u>371</u>	<u>4,375,331</u>	<u>22,252,502</u>
Profit for the period	-	-	-	-	2,900,079	2,900,079
Other comprehensive income						
Net change in fair value of available-for-sale financial assets	-	-	319,975	-	-	319,975
Transfer of revaluation reserve to retained earnings on usage of revalued property, equipment and intangible assets	-	-	-	(329)	329	-
Total comprehensive income	<u>-</u>	<u>-</u>	<u>319,975</u>	<u>(329)</u>	<u>2,900,408</u>	<u>3,220,054</u>
Shares issued	4,999,500	-	-	-	-	4,999,500
Repurchase of share capital	(388)	-	-	-	-	(388)
Balance as at 1 July 2014	<u>20,460,088</u>	<u>2,369,823</u>	<u>365,976</u>	<u>42</u>	<u>7,275,739</u>	<u>30,471,668</u>


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JSC DELTA BANK
STATEMENT OF CASH FLOWS
AS OF 1 JULY 2014 YEAR

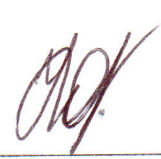
	30 June 2014 KZT'000	30 June 2013 KZT'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	12,250,231	9,425,130
Interest payments	(5,940,347)	(3,795,326)
Fee and commission receipts	539,312	594,764
Fee and commission payments	(37,142)	(23,443)
Net receipts from financial instruments at fair value through profit or loss	(5,442)	(2,081)
Net receipts from foreign exchange	(1,519,523)	63,232
Other receipts, net	278,309	2,309
General administrative payments	(1,094,250)	(1,027,334)
(Increase)/decrease in operating assets		
Placements with banks and other financial institutions	-	9,210,265
Financial instruments at fair value through profit or loss	153,724	(57)
Loans to customers	(45,467,054)	(37,303,549)
Other assets	(117,199)	(153,597)
Increase/(decrease) in operating liabilities		
Due to banks and other financial institutions	39,076,826	(3,859,292)
Current accounts and deposits from customers	592,923	21,902,337
Other liabilities	44,415	125,698
Cash from operating activities before taxes paid	(1,245,217)	(4,840,944)
Income tax paid	(479,300)	(171,184)
Cash flows from operating activities	(1,724,517)	(5,012,128)
CASH FLOWS FROM INVESTING ACTIVITIES		
Disposal and redemption of held-to-maturity investments	2,141,502	-
Disposal and redemption of available-for-sale financial assets	200,000	5,823,569
Acquisition of property, equipment and intangible assets	2,288	2,183
Disposal of property, equipment and intangible assets	(560,994)	(355,510)
Acquisition of available-for-sale financial assets	(5,423,073)	(8,817,581)
Cash flows used in investing activities	(3,640,277)	(3,347,339)

JSC DELTA BANK
STATEMENT OF CASH FLOWS, CONTINUED
AS OF 1 JULY 2014 YEAR

	30 June 2014 KZT'000	30 June 2013 KZT'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from shares issued	4,999,500	-
Proceeds from debt securities issued	-	6,889,000
Repurchase of share capital	(388)	(1)
Cash flows from financing activities	4,999,112	6,888,999
Effect of changes in exchange rates on cash and cash equivalents	1,862,778	27,930
Net increase/(decrease) in cash and cash equivalents	1,497,096	(1,442,538)
Cash and cash equivalents as at the beginning of the period	16,174,819	8,630,370
Cash and cash equivalents as at the end of the period (Note 9)	17,671,915	7,187,832


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