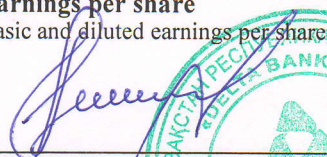
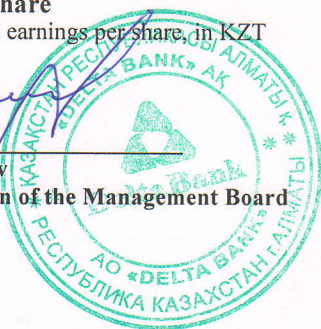



**JSC DELTA BANK
PROFIT AND LOSS STATEMENT
AS OF 01 JULY 2015 YEAR**

	01 July 2015 KZT'000	01 July 2014 KZT'000
Interest income	18,119,756	12,863,602
Interest expense	(8,421,854)	(5,845,530)
NET INTEREST INCOME	9,697,902	7,018,072
Fee and commission income	437,160	516,075
Fee and commission expense	(56,602)	(37,142)
Net fee and commission income	380,558	478,933
Net income/(loss) on financial instruments at fair value through profit or loss	1,205	(5,442)
Net foreign exchange gain	184,851	343,255
Dividends received	153	3,919
Other income, net	(6,133)	274,390
Operating income	10,258,536	8,113,127
Impairment losses	(4,669,244)	(3,504,914)
General administrative expenses	(1,343,661)	(1,228,834)
PROFIT BEFORE TAXES	4,245,631	3,379,379
Income tax expense	(400,420)	(479,300)
Net profit	3,845,211	2,900,079
Earnings per share		
Basic and diluted earnings per share, in KZT	289	217


Akylbek Aitimov
Acting Chairman of the Management Board




Galiya Kainarbekova
Deputy Chairperson - Chief Accountant

JSC DELTA BANK
STATEMENT OF FINANCIAL POSITION
AS OF 01 JULY 2015 YEAR

	01 July 2015 KZT'000	01 January 2015 KZT'000
ASSETS		
Cash and cash equivalents	15,000,069	10,034,830
Accounts and deposits in banks	8,082,286	5,077,086
Financial instruments at fair value through profit or loss	17,759	16,555
Loans to customers	242,596,964	229,667,412
Available-for-sale financial assets	39,048,782	39,258,054
Property, equipment and intangible assets	1,327,094	1,427,131
Deferred tax asset	4,413	4,413
Other assets	2,384,190	453,884
Total assets	<u>308,461,557</u>	<u>285,939,365</u>
LIABILITIES AND EQUITY		
LIABILITIES		
Due to banks and other financial institutions	81,433,363	62,151,081
Current accounts and deposits from customers	159,537,507	162,110,353
Debt securities issued	28,960,866	28,913,921
Other liabilities	<u>2,163,869</u>	<u>381,997</u>
Total liabilities	<u>272,095,605</u>	<u>253,557,352</u>
EQUITY		
Share capital	20,460,028	20,460,088
Reserve capital	2,369,823	2,369,823
Revaluation surplus for property, equipment and intangible assets	21	21
Revaluation reserve for available-for-sale financial assets	305,433	166,645
Retained earnings	<u>13,230,647</u>	<u>9,385,436</u>
Total equity	<u>36,365,952</u>	<u>32,382,013</u>
Total liabilities and equity	<u>308,461,557</u>	<u>285,939,365</u>
Book value per share, in KZT	<u>2,708</u>	<u>2,407</u>

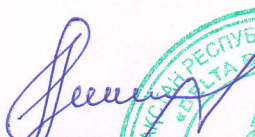

Akylbek Aitimov
 Acting Chairman of the Management Board





Galiya Kainarbekova
 Deputy Chairperson - Chief Accountant

JSC DELTA BANK
STATEMENT OF CHANGES IN EQUITY
AS OF 01 JULY 2015 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 of 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>
Net profit	-	-	-	-	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 of 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>
Balance as of 1 January 2015	<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>
Net profit	-	-	-	-	3,845,211	3,845,211
Other comprehensive income						
Net change in fair value of available-for-sale financial assets	-	-	138,788	-	-	138,788
Total comprehensive income	<u>-</u>	<u>-</u>	<u>138,788</u>	<u>-</u>	<u>3,845,211</u>	<u>3,983,999</u>
Repurchase of share capital	(60)	-	-	-	-	(60)
Balance as of 1 July 2015	<u>20,460,028</u>	<u>2,369,823</u>	<u>305,433</u>	<u>21</u>	<u>13,230,647</u>	<u>36,365,952</u>


 Akylbek Aitimov
 Acting Chairman of the Management Board


 Galiya Kainarbekova
 Deputy Chairperson - Chief Accountant



JSC DELTA BANK
STATEMENT OF CASH FLOWS
AS OF 01 JULY 2015 YEAR

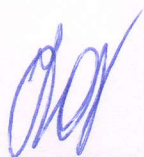
	01 July 2015 KZT'000	01 July 2014 KZT'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	18,035,745	12,250,231
Interest out payments	(8,351,480)	(5,940,347)
Fee and commission receipts	430,988	539,312
Fee and commission out payments	(56,602)	(37,142)
Net receipts from financial instruments at fair value through profit or loss	1,205	(5,442)
Net receipts from foreign exchange	209,604	(1,519,523)
Other receipts, net	(5,980)	278,309
General administrative out payments	(1,207,297)	(1,094,250)
(Increase)/decrease in operational assets		
Placements with banks and other financial institutions	(3,005,200)	-
Financial instruments at fair value through profit or loss	(1,204)	153,724
Loans to customers	(16,278,976)	(45,467,054)
Other assets	(1,953,829)	(117,199)
Increase/(decrease) in operational liabilities		
Due to banks and other financial institutions	18,776,372	39,076,826
Current accounts and deposits from customers	(3,481,434)	592,923
Other liabilities	1,731,282	44,415
(Utilization)/cash inflows from operational activities before taxes paid	4,843,194	(1,245,217)
Income tax paid	(420,012)	(479,300)
(Utilization)/cash inflows from operational activities	4,423,182	(1,724,517)
CASH INFLOWS FROM INVESTMENT ACTIVITIES		
Acquisition of available-for-sale financial assets	-	(5,423,073)
Disposal and redemption of available-for-sale financial assets	480,575	200,000
Disposal and redemption of held-to-maturity investments	-	2,141,502
Acquisition of property, equipment and intangible assets	(43,359)	(560,994)
Disposal of property, equipment and intangible assets	16,242	2,288
Cash inflows from investment activities	453,458	(3,640,277)

JSC DELTA BANK
STATEMENT OF CASH FLOWS, CONTINUED
AS OF 01 JULY 2015 YEAR

	01 July 2015 KZT'000	01 July 2014 KZT'000
CASH INFLOWS FROM FINANCING ACTIVITIES		
Proceeds from shares issued	-	4,999,500
Repurchase of share capital	(60)	(388)
Cash inflows from financing activities	(60)	4,999,112
Effect of changes in exchange rates on cash and cash equivalent	88,659	1,862,778
Net increase/(decrease) in cash and cash equivalents	4,965,239	1,497,096
 Cash and cash equivalents as of the beginning of the period	 10,034,830	 16,174,819
 Cash and cash equivalents as of the end of the period	 15,000,069	 17,671,915


 Akylbek Aitimov
 Acting Chairman of the Management Board




 Galiya Kainarbekova
 Deputy Chairperson - Chief Accountant