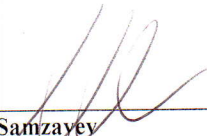
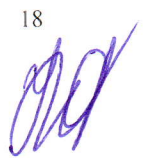


**JSC DELTA BANK
INCOME STATEMENT
AS OF 1 OKTOBER 2014 YEAR**

	Note	30 September 2014 KZT'000	30 September 2013 KZT'000
Interest income	3	20,008,333	16,141,590
Interest expense	3	<u>(9,186,911)</u>	<u>(6,972,369)</u>
NET INTEREST INCOME		<u>10,821,422</u>	<u>9,169,221</u>
Fee and commission income	4	718,571	908,005
Fee and commission expense	5	<u>(67,604)</u>	<u>(38,774)</u>
Net fee and commission income		<u>650,967</u>	<u>869,231</u>
Net loss on financial instruments at fair value through profit or loss		(3,423)	(3,547)
Net foreign exchange gain	6	400,555	150,094
Dividends received		3,919	242
Other income, net		<u>273,654</u>	<u>6,285</u>
Operating income		<u>12,147,094</u>	<u>10,191,526</u>
Impairment losses	7	(5,213,571)	(5,764,896)
General administrative expenses	8	<u>(1,890,423)</u>	<u>(1,665,657)</u>
PROFIT BEFORE TAXES		5,043,100	2,760,973
Income tax expense		<u>(1,038,006)</u>	<u>(264,939)</u>
Net profit		<u>4,005,094</u>	<u>2,496,034</u>
Earnings per share			
Basic and diluted earnings per share, in KZT	18	318	251



Nurbol Samzayev
Chairman of the Board



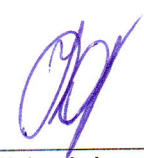

Galiya Kainarbekova
Deputy Chairperson - Chief Accountant

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

	Note	30 September 2014 KZT'000	31 December 2013 KZT'000
ASSETS			
Cash and cash equivalents	9	13,053,961	16,174,819
Financial instruments at fair value through profit or loss	10	20,809	177,328
Loans to customers	11	205,709,893	143,615,539
Available-for-sale financial assets	12	38,622,780	26,188,114
Held-to-maturity investments		-	2,204,854
Property, equipment and intangible assets		1,396,142	1,038,958
Deferred tax asset		-	292,064
Other assets		435,647	574,119
Total assets		<u>259,239,232</u>	<u>190,265,795</u>
ОБЯЗАТЕЛЬСТВА И КАПИТАЛ:			
LIABILITIES			
Due to banks and other financial institutions	13	42,432,130	11,411,318
Current accounts and deposits from customers	14	155,687,016	127,295,542
Debt securities issued	15	29,018,080	28,859,122
Deferred tax liabilities		4,839	-
Other liabilities		400,471	447,311
Total liabilities		<u>227,542,536</u>	<u>168,013,293</u>
EQUITY			
Share capital	16	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		485,989	46,001
Retained earnings		8,380,754	4,375,331
Total equity		<u>31,696,696</u>	<u>22,252,502</u>
Total liabilities and equity		<u>259,239,232</u>	<u>190,265,795</u>
Book value per share, in KZT	17	<u>2,356</u>	<u>2,192</u>



Nurbol Samzayev
Chairman of the Board



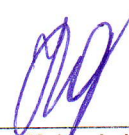

Galiya Kainarbekova
Deputy Chairperson - Chief Accountant

JSC DELTA BANK
STATEMENT OF CHANGES IN EQUITY
AS OF 1 OKTOBER 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	-	-	-	-	2,496,034	2,496,034
Other comprehensive income						
Net change in fair value of available-for-sale financial assets	-	-	178,755	-	-	178,755
Transfer of revaluation reserve to retained earnings on usage of revalued property, equipment and intangible assets	-	-	-	(1,268)	1,268	-
Total comprehensive income	<u>-</u>	<u>-</u>	<u>178,755</u>	<u>(1,268)</u>	<u>2,497,302</u>	<u>2,674,789</u>
Treasury shares acquired	(1)	-	-	-	-	(1)
Transfer to reserve capital	-	1,406,446	-	-	(1,406,446)	-
Balance as at 1 Oktober 2013	<u>15,460,979</u>	<u>2,369,823</u>	<u>262,551</u>	<u>371</u>	<u>3,270,133</u>	<u>21,363,857</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	-	-	-	-	4,005,094	4,005,094
Other comprehensive income						
Net change in fair value of available-for-sale financial assets	-	-	439,988	-	-	439,988
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>439,988</u>	<u>(329)</u>	<u>4,005,423</u>	<u>4,445,082</u>
Shares issued	4,999,500	-	-	-	-	4,999,500
Repurchase of share capital	(388)	-	-	-	-	(388)
Balance as at 1 Oktober 2014	<u>20,460,088</u>	<u>2,369,823</u>	<u>485,989</u>	<u>42</u>	<u>8,380,754</u>	<u>31,696,696</u>


Nurbol Samzayev
Chairman of the Board



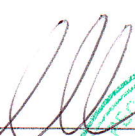

Galiya Kainarbekova
Deputy Chairperson - Chief Accountant

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


	30 September 2014 KZT'000	30 September 2013 KZT'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	19,201,051	15,684,418
Interest payments	(8,941,280)	(6,549,343)
Fee and commission receipts	743,955	905,193
Fee and commission payments	(67,604)	(38,774)
Net receipts from financial instruments at fair value through profit or loss	(3,423)	(3,547)
Net receipts from foreign exchange	(1,153,165)	50,291
Other receipts, net	277,573	6,527
General administrative payments	(1,651,454)	(1,527,201)
(Increase)/decrease in operating assets		
Placements with banks and other financial institutions	-	6,612,995
Financial instruments at fair value through profit or loss	151,703	4
Loans to customers	(66,676,517)	(39,736,976)
Other assets	41,484	(180,062)
Increase/(decrease) in operating liabilities		
Due to banks and other financial institutions	30,835,858	(3,349,602)
Current accounts and deposits from customers	28,489,755	19,714,135
Other liabilities	(50,224)	100,003
Cash from operating activities before taxes paid	1,197,712	(8,311,939)
Income tax paid	(657,583)	(324,811)
Cash flows from operating activities	540,129	(8,636,750)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of available-for-sale financial assets	(12,962,553)	(13,204,227)
Disposal and redemption of available-for-sale financial assets	1,200,001	5,846,346
Disposal and redemption of held-to-maturity investments	1,141,502	-
Acquisition of property, equipment and intangible assets	(595,061)	(582,207)
Disposal of property, equipment and intangible assets	2,292	114,104
Cash flows used in investing activities	(10,213,819)	(7,825,984)

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

	30 September 2014 KZT'000	30 September 2013 KZT'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from shares issued	4,999,500	-
Proceeds from debt securities issued	-	13,665,497
Repurchase of share capital	(388)	(1)
Cash flows from financing activities	4,999,112	13,665,496
Effect of changes in exchange rates on cash and cash equivalents	1,553,720	99,803
Net increase/(decrease) in cash and cash equivalents	(3,120,858)	(2,697,435)
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)	13,053,961	5,932,935


 Nurbol Samzayev
 Chairman of the Board




 Galiya Kainarbekova
 Deputy Chairperson - Chief Accountant