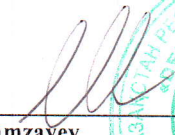



JSC DELTA BANK
INCOME STATEMENT
AS OF OCTOBER 1ST 2016

	As of October 1 2016 KZT'000	As of October 1 2015 KZT'000
Interest income	41,321,806	28,086,713
Interest expense	(19,546,455)	(12,646,822)
NET INTEREST INCOME	21,775,351	15,439,891
Fee and commission income	1,607,997	771,911
Fee and commission expense	(173,472)	(107,928)
Net fee and commission income	1,434,525	663,983
Net income (loss) on financial instruments at fair value through profit or loss	(375,792)	(901)
Net income from financial instruments available for sale	162	-
Net foreign exchange gain	646,097	1,084,988
Dividends received	499	153
Other expenses, net	(46,454)	(7,278)
Operating income	23,433,888	17,180,836
Impairment losses	(12,230,651)	(9,036,258)
General administrative expenses	(2,328,782)	(2,010,958)
PROFIT BEFORE TAXES	8,874,455	6,133,620
Income tax expense	(1,246,657)	(923,035)
Net profit	7,627,798	5,210,585
Earnings per share		
Basic and diluted earnings per share, in KZT	347	370

On the behalf of the management:


Nurbol Samzayev
Chairman of the Management Board



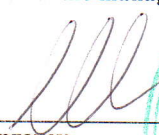

Galiya Kainarbekova
Deputy Chairperson - Chief accountant




JSC DELTA BANK
STATEMENT OF FINANCIAL POSITION
AS OF OCTOBER 1ST 2016

	As of October 1 2016 KZT'000	As of January 1 2016 KZT'000
ASSETS:		
Cash and cash equivalents	50,523,765	14,556,742
Accounts and deposits in banks	13,704,315	4,862,628
Financial instruments at fair value through profit or loss	5,770,788	4,994,848
Loans to customers	393,420,772	329,533,992
Available-for-sale financial assets	12,177,916	7,582,304
Investments held to maturity	31,744,811	34,619,394
Property, equipment and intangible assets	1,664,803	1,293,976
Deferred tax asset	122,705	45,755
Other assets	595,310	540,874
Total assets	509,725,185	398,030,513
LIABILITIES AND CAPITAL:		
LIABILITIES:		
Due to banks and other financial institutions	175,242,466	132,719,532
Current accounts and deposits from customers	236,788,870	182,447,634
Debt securities issued	29,225,143	29,038,954
Financial liabilities at fair value through incomes or losses	6,300,177	4,750,620
Other liabilities	807,476	728,162
Total liabilities	448,364,132	349,684,902
EQUITY:		
Share capital	35,484,761	30,459,970
Reserve capital	2,369,823	2,369,823
Revaluation reserve for available-for-sale financial assets	197,391	(165,462)
Retained earnings	23,309,078	15,681,280
Total equity	61,361,053	48,345,611
Total liabilities and equity	509,725,185	398,030,513
Book value per one share, in KZT	2,615	2,403

On the behalf of the management:


Nurbol Samzayev
Chairman of the Management Board




Galiya Kainarbekova
Deputy Chairperson - Chief accountant


JSC DELTA BANK
STATEMENT OF CASH FLOWS
AS OF OCTOBER 1ST 2016

	As of October 1 2016 KZT'000	As of October 1 2015 KZT'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	42,448,947	27,647,835
Interest payments	(17,689,658)	(12,115,504)
Fee and commission receipts	1,597,855	762,923
Fee and commission payments	(173,472)	(107,928)
Net receipts from financial instruments at fair value through profit or loss	-	(901)
Net receipts from foreign exchange	493,549	924,821
Other receipts, net	(46,455)	(7,125)
General administrative payments	(2,211,265)	(1,800,141)
((Increase)/decrease in operating assets		
Placements with banks and other financial institutions	(8,451,633)	(504,439)
Financial instruments at fair value through profit or loss	377,164	901
Loans to customers	(78,528,576)	(32,040,464)
Other assets	(459,085)	(9,083,682)
Increase/(decrease) in operating liabilities		
Due to banks and other financial institutions	42,917,317	21,065,506
Current accounts and deposits from customers	54,288,719	(2,052,906)
Other liabilities	543,779	3,973,740
Cash from operating activities before taxes paid	35,107,186	(3,337,364)
Income tax paid	(1,323,145)	(938,720)
Cash flows from operating activities	33,784,041	(4,276,084)
CASH FLOWS FROM INVESTING ACTIVITIES		
Sale and repayment of available-for-sale financial assets	53,932,325	-
Sale of property, equipment and intangible assets	12,103	19,343
Purchases of property, equipment and intangible assets	(541,682)	(94,489)
Disposal and repayment of financial assets held to maturity	3,089,127	3,163,402
Purchases of available-for-sale financial assets	(57,927,043)	-
(Utilization of cash in investing activities)/Cash flows received from investing activities	(1,435,170)	3,088,256


JSC DELTA BANK
STATEMENT OF CASH FLOWS, CONTINUED
AS OF OCTOBER 1ST 2016 YEAR

	As of of October 1 2016 KZT'000	As of October 1 2015 KZT'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Issue of share capital	5,025,000	10,000,001
Acquisition of treasury shares	(209)	(119)
Repurchase debt securities	(4,290)	-
(Utilization of cash in financing activities)/Cash flows received from financing activities	5,020,501	9,999,882
Net increase/(decrease) in cash and cash equivalents	37,369,372	8,812,054
Effect of changes in exchange rates on cash and cash equivalent	(1,402,349)	3,827,992
Cash and cash equivalents as at the beginning of the period	14,556,742	10,034,830
Cash and cash equivalents as at the end of the period	50,523,765	22,674,876

On the behalf of the management:


 Nurbol Samzayev
 Chairman of the Management Board





 Galiya Kainarbekova
 Deputy Chairperson - Chief accountant




JSC DELTA BANK
STATEMENT OF CHANGES IN EQUITY
AS OF OCTOBER 1ST 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
Balance as of 01 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>
Profit for the period	-	-	-	-	5,210,585	5,210,585
Other comprehensive income						
Net change in fair value of available-for-sale financial assets	-	-	9,349	-	-	9,349
Total comprehensive income	-	-	9,349		5,210,585	5,219,934
Issue treasury shares	10,000,001	-	-	-	-	10,000,001
Repurchase of share capital	(119)	-	-	-	-	(119)
Balance As of October 1st 2015	<u>30,459,970</u>	<u>2,369,823</u>	<u>175,994</u>	<u>21</u>	<u>14,596,021</u>	<u>47,601,829</u>
Balance as of 01 January 2016	<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	-	-	-	-	7,627,798	7,627,798
Other comprehensive income						
Net change in fair value of available-for-sale financial assets	-	-	362,853	-	-	362,853
Total comprehensive income	-	-	362,853	-	7,627,798	7,990,651
Issue treasury shares	5,025,000	-	-	-	-	5,025,000
Purchase of treasury shares	(209)	-	-	-	-	(209)
As of October 1st 2016	<u>35,484,761</u>	<u>2,369,823</u>	<u>197,391</u>	<u>-</u>	<u>23,309,078</u>	<u>61,361,053</u>

On the behalf of the management:


 Nurbol Samzayev
 Chairman of the Management Board


 Galiya Kainarbekova
 Deputy Chairperson - Chief accountant



