
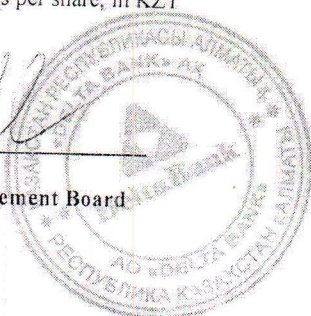
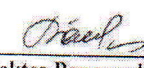


JSC DELTA BANK
INCOME STATEMENT
AS OF 01 JANUARY 2016 YEAR

	As of 01 January 2016 KZT'000	As of 01 January 2015 KZT'000
Interest income	39,817,577	28,354,079
Interest expense	(18,415,835)	(13,233,901)
NET INTEREST INCOME	21,401,742	15,120,178
Fee and commission income	1,153,394	949,649
Fee and commission expense	(171,009)	(93,894)
Net fee and commission income	982,385	855,755
Net income (loss) on financial instruments at fair value through profit or loss	5,230	(7,675)
Net foreign exchange gain	3,171,516	685,338
Dividends received	153	3,919
Other expenses, net	(3,270)	(4,568)
Operating income	25,557,756	16,652,947
Impairment losses	(15,326,796)	(8,016,394)
General administrative expenses	(2,928,133)	(2,764,575)
PROFIT BEFORE TAXES	7,302,827	5,871,978
Income tax expense	(1,007,004)	(862,223)
Net profit	6,295,823	5,009,755
Earnings per share		
Basic and diluted earnings per share, in KZT	405	392


Nurbol Samzayev
Chairman of the Management Board




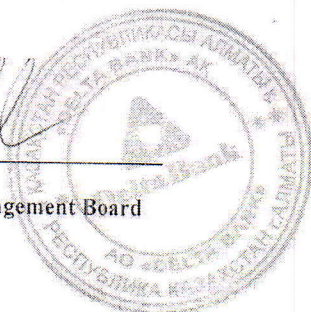

Tlektles Panargaliyeva
Director of the accounting and reporting
Department — Deputy Chief Accountant

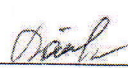


JSC DELTA BANK
STATEMENT OF FINANCIAL POSITION
AS OF 01 JANUARY 2016 YEAR

	As of 01 January 2016 KZT'000	As of 01 January 2015 KZT'000
ASSETS:		
Cash and cash equivalents	9,809,609	10,034,830
Accounts and deposits in banks	9,609,761	5,077,086
Financial instruments at fair value through profit or loss	4,994,848	16,555
Loans to customers	329,533,992	229,667,412
Available-for-sale financial assets	7,582,304	39,258,054
Investments held to maturity	34,619,394	-
Property, equipment and intangible assets	1,293,976	1,427,131
Deferred tax asset	45,755	4,413
Other assets	540,874	453,884
Total assets	398,030,513	285,939,365
LIABILITIES AND CAPITAL:		
LIABILITIES:		
Due to banks and other financial institutions	132,719,532	62,151,081
Current accounts and deposits from customers	182,447,634	162,110,353
Debt securities issued	29,038,954	28,913,921
Financial liabilities at fair value through incomes or losses	4,750,620	-
Other liabilities	728,162	381,997
Total liabilities	349,684,902	253,557,352
EQUITY:		
Share capital	30,459,970	20,460,088
Reserve capital	2,369,823	2,369,823
Revaluation surplus for property, equipment and intangible assets	-	21
Revaluation reserve for available-for-sale financial assets	(165,462)	166,645
Retained earnings	15,681,280	9,385,436
Total equity	48,345,611	32,382,013
Total liabilities and equity	398,030,513	285,939,365
Book value per share, in KZT	2,403	2,407


Nurbol Samzayev
Chairman of the Management Board





Tlektes Panargaliyeva
Director of the accounting and reporting
Department – Deputy Chief Accountant

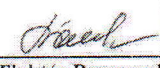


JSC DELTA BANK
STATEMENT OF CHANGES IN EQUITY
AS OF 01 JANUARY 2016 YEAR

	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 1 January 2014	15,460,976	2,369,823	46,001	371	4,375,331	22,252,502
Profit for the period	-	-	-	-	5,009,755	5,009,755
Other comprehensive income						
Net change in fair value of available-for-sale financial assets	-	-	120,644	-	-	120,644
Transfer of revaluation reserve to retained earnings on usage of revalued property, equipment and intangible assets	-	-	-	(350)	350	-
Total comprehensive income	-	-	120,644	(350)	5,010,105	5,130,399
Shares issued	4,999,500	-	-	-	-	4,999,500
Repurchase of share capital	(388)	-	-	-	-	(388)
Balance as of 1 January 2015	20,460,088	2,369,823	166,645	21	9,385,436	32,382,013
Profit for the period	-	-	-	-	6,295,823	6,295,823
Other comprehensive income						
Net change in fair value of available-for-sale financial assets	-	-	(332 107)	-	-	(332 107)
Change of accrued fixed assets evaluation	-	-	-	(21)	21	-
Total comprehensive income	-	-	(332 107)	(21)	6,295,844	5,963,716
Issue of shares	10,000,001	-	-	-	-	10,000,001
Repurchase of share capital	(119)	-	-	-	-	(119)
Balance as at 1 January 2016	30,459,970	2,369,823	(165,462)	-	15,681,280	48,345,611


Nurbol Samzayev
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Tlektés Panargaliyeva
Director of the accounting and reporting
Department – Deputy Chief Accountant

JSC DELTA BANK
STATEMENT OF CASH FLOWS
AS OF 01 JANUARY 2016 YEAR

	01 January 2016 KZT'000	01 January 2015 KZT'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	38,113,757	26,860,709
Interest payments	(17,919,971)	(13,136,154)
Fee and commission receipts	1,145,236	966,427
Fee and commission payments	(171,009)	(93,894)
Net receipts from financial instruments at fair value through profit or loss	-	(7,675)
Net receipts from foreign exchange	659,848	736,380
Other receipts, net	(3,117)	(649)
General administrative payments	(2,633,767)	(2,448,730)
((Increase)/decrease in operating assets		
Placements with banks and other financial institutions	(4,047,920)	(5,077,086)
Financial instruments at fair value through profit or loss	278,683	155,957
Loans to customers	(73,513,987)	(91,146,199)
Other assets	1,095,186	241,433
Increase/(decrease) in operating liabilities		
Due to banks and other financial institutions	50,780,676	50,643,064
Current accounts and deposits from customers	(8,652,381)	32,023,229
Other liabilities	(38,307)	(93,183)
(Cash from operating activities before taxes paid	(14,907,073)	(376,371)
Income tax paid	(775,608)	(672,020)
Cash flows from operating activities	(15,682,681)	(1,048,391)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of available-for-sale financial assets	(5,952,817)	(13,871,553)
Disposal and redemption of available-for-sale financial assets	3,534,622	1,212,429
Disposal and redemption of held-to-maturity investments	-	2,141,502
Acquisition of property, equipment and intangible assets	(248,124)	(701,857)
Disposal of property, equipment and intangible assets	96,900	2,759
Cash flows used in investing activities	(2,569,419)	(11,216,720)

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

	01 January 2016 KZT'000	01 January 2015 KZT'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from shares issued	10,000,001	4,999,500
Repurchase of share capital	(119)	(388)
Cash flows from financing activities	9,999,882	4,999,112
Net increase/(decrease) in cash and cash equivalents	(8,252,218)	(7,265,999)
Effect of changes in exchange rates on cash and cash equivalent	8,026,997	1,126,010
Cash and cash equivalents as at the beginning of the period	10,034,830	16,174,819
Cash and cash equivalents as at the end of the period	9,809,609	10,034,830

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Chairman of the Management Board



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