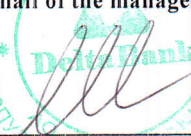



JSC DELTA BANK
INCOME STATEMENT
AS OF JANUARY 1ST 2017

	As of January 1 2017 KZT'000	As of January 1 2016 KZT'000
Interest income	56,231,436	39,817,577
Interest expense	(26,188,099)	(18,415,835)
NET INTEREST INCOME	30,043,337	21,401,742
Fee and commission income	2,115,853	1,153,394
Fee and commission expense	(227,747)	(171,009)
Net fee and commission income	1,888,106	982,385
Net loss on financial instruments at fair value through profit or loss	282,961	5,230
Net income from financial instruments available for sale	162	-
Net foreign exchange gain	700,344	3,171,516
Dividends received	499	153
Other expenses, net	(49,992)	(3,270)
Operating income	32,865,417	25,557,756
Impairment losses	(26,221,741)	(15,326,796)
General administrative expenses	(3,203,815)	(2,928,133)
PROFIT BEFORE TAXES	3,439,861	7,302,827
Income tax expense	(117,194)	(1,007,004)
Net profit	3,322,667	6,295,823
Earnings per share		
Basic and diluted earnings per share, in KZT	144	405

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 JANUARY 1ST 2017

	As of January 1 2017 KZT'000	As of January 1 2016 KZT'000
ASSETS:		
Cash and cash equivalents	6,092,836	14,556,742
Accounts and deposits in banks	3,854,103	4,862,628
Financial instruments at fair value through profit or loss	6,316,154	4,994,848
Loans to customers	343,259,165	329,533,992
Available-for-sale financial assets	11,419,193	7,582,304
Investments held to maturity	29,530,883	34,619,394
Property, equipment and intangible assets	1,682,358	1,293,976
Deferred tax asset	24,357	45,755
Other assets	7,260,958	540,874
Total assets	409,440,007	398,030,513
LIABILITIES AND CAPITAL:		
LIABILITIES:		
Due to banks and other financial institutions	145,842,746	132,719,532
Current accounts and deposits from customers	156,640,476	182,447,634
Debt securities issued	29,123,298	29,038,954
Financial liabilities at fair value through incomes or losses	5,612,077	4,750,620
Other liabilities	15,140,703	728,162
Total liabilities	352,359,300	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	222,176	(165,462)
Retained earnings	19,003,947	15,681,280
Total equity	57,080,707	48,345,611
Total liabilities and equity	409,440,007	398,030,513
Book value per one share, in KZT	2,432	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 JANUARY 1ST 2017


	As of January 1 2017 KZT'000	As of January 1 2016 KZT'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	57,051,449	38,120,780
Interest payments	(24,864,379)	(17,919,971)
Fee and commission receipts	2,024,354	1,145,236
Fee and commission payments	(227,747)	(171,009)
Net receipts from foreign exchange	433,874	681,932
Other receipts, net	(49,493)	(3,117)
General administrative payments	(3,023,057)	(2,699,145)
((Increase)/decrease in operating assets		
Placements with banks and other financial institutions	1,119,185	233,200
Financial instruments at fair value through profit or loss	(73,587)	278,683
Loans to customers	(42,930,988)	(70,399,485)
Other assets	(5,545,829)	(207,122)
Increase/(decrease) in operating liabilities		
Due to banks and other financial institutions	14,702,995	50,780,676
Current accounts and deposits from customers	(24,969,926)	(8,552,381)
Other liabilities	14,847,098	93,068
Cash from operating activities before taxes paid	(11,506,051)	(8,618,655)
Income tax paid	(2,051,206)	(775,608)
Cash flows from operating activities	(13,557,257)	(9,394,263)
CASH FLOWS FROM INVESTING ACTIVITIES		
Sale and repayment of available-for-sale financial assets	55,941,423	3,600,000
Sale of property, equipment and intangible assets	12,330	96,900
Purchases of property, equipment and intangible assets	(625,883)	(248,124)
Disposal and repayment of financial assets held to maturity	5,289,127	-
Purchases of available-for-sale financial assets	(58,927,043)	(5,952,817)
(Utilization of cash in investing activities)/Cash flows received from investing activities	1,689,954	(2,504,041)

JSC DELTA BANK
STATEMENT OF CASH FLOWS, CONTINUED
AS OF JANUARY 1ST 2017

	As of January 1 2017 KZT'000	As of January 1 2016 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 in cash and cash equivalents	(6,846,802)	(1,898,422)
Effect of changes in exchange rates on cash and cash equivalent	(1,617,104)	6,420,334
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	6,092,836	14,556,742

On the behalf of the management:

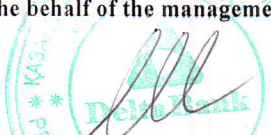

Nurbol Samzayev
Chairman of the Management Board



Galiya Kainarbekova
Deputy Chairperson - Chief accountant

JSC DELTA BANK
STATEMENT OF CHANGES IN EQUITY
AS OF JANUARY 1ST 2017

	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	-	-	-	-	6,295,823	6,295,823
Other comprehensive income						
Net change in fair value of available-for-sale financial assets	-	-	(332,107)	-	-	(332,107)
Transfer of revaluation surplus to retained earnings on usage of revalued property and equipment				(21)	21	
Total comprehensive income	<u>-</u>	<u>-</u>	<u>(332,107)</u>	<u>(21)</u>	<u>6,295,844</u>	<u>5,963,716</u>
Issue treasury shares	10,000,001	-	-	-	-	10,000,001
Repurchase of share capital	(119)	-	-	-	-	(119)
Balance As of January 1st 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>
Balance As of January 1st 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	-	-	-	-	3,322,667	3,322,667
Other comprehensive income						
Net change in fair value of available-for-sale financial assets	-	-	387,638	-	-	387,638
Total comprehensive income	<u>-</u>	<u>-</u>	<u>387,638</u>	<u>-</u>	<u>3,322,667</u>	<u>3,710,305</u>
Issue treasury shares	5,025,000	-	-	-	-	5,025,000
Repurchase of share capital	(209)	-	-	-	-	(209)
As of January 1st 2017	<u>35,484,761</u>	<u>2,369,823</u>	<u>222,176</u>	<u>-</u>	<u>19,003,947</u>	<u>57,080,707</u>

On the behalf of the management:


Nurbol Samzayev
 Chairman of the Management Board


Galiya Kainarbekova
 Deputy Chairperson - Chief accountant