

**JSC DELTA BANK
INCOME STATEMENT
AS OF 1 OCTOBER 2012 YEAR**

	Note	01 October 2012 KZT'000	01 October 2011 KZT'000
Interest income	3	10,105,894	5,888,651
Interest expense	3	(3,207,499)	(2,245,460)
NET INTEREST INCOME		6,898,395	3,643,191
Fee and commission income	4	843,002	520,901
Fee and commission expense	5	(35,839)	(42,571)
Net fee and commission income		807,163	478,330
Net foreign exchange income	6	102,310	100,268
Net (loss)/gain on financial instruments at fair value through profit or loss		(13,357)	21,697
Net (loss)/gain on available-for-sale financial assets		(6,093)	1,529
Dividends received		29,932	2,632
Other income		3,784	44,775
Operating income		7,822,134	4,292,422
Impairment losses	7	(5,588,087)	(1,685,999)
Operation expense	8	(1,273,333)	(1,356,693)
PROFIT BEFORE INCOME TAX		960,714	1,249,730
Income tax expense		(165,733)	(262,943)
Net profit		794,981	986,787

Earnings per share:

Basic and diluted earnings per share, in KZT

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Samzayev N.A.

Chairman of the Management Board



Kainarbekova G.K.

Deputy Chairman of the
Management Board – Chief Accountant

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JSC DELTA BANK
STATEMENT OF FINANCIAL POSITION
AS OF 1 OCTOBER 2012 YEAR

	Note	01 October 2012 KZT'000	01 January 2012 KZT'000
ASSETS:			
Cash and cash equivalents	9	5,674,055	8,223,524
Placements with banks		3,682,281	2,075,172
Financial instruments at fair value through profit or loss	10	175,155	186,895
Loans to customers	11	82,785,416	66,989,601
Available-for-sale financial assets	12	11,686,534	8,537,711
Held-to-maturity investments	13	2,151,074	2,407,487
Property and equipment and intangible assets		287,034	458,372
Deferred tax asset		-	30,742
Other assets	14	338,954	91,139
Total assets		106,780,503	89,000,643
LIABILITIES AND EQUITY:			
LIABILITIES:			
Due to banks		2,057,285	1,076,394
Current accounts and deposits from customers	15	82,730,348	70,213,640
Debt securities issued	16	2,037,688	-
Subordinated debt securities issued	17	1,372,299	1,340,375
Deferred tax liabilities		29,538	-
Other liabilities	18	873,131	474,616
Other liabilities		89,100,289	73,105,025
EQUITY:			
Share capital	19	15,460,980	14,434,172
Reserve capital		963,377	312,848
Revaluation reserve for available-for-sale financial assets		60,271	97,464
Revaluation surplus for property and equipment and intangible assets		19,296	83,073
Retained earnings		1,176,290	968,061
Total equity		17,680,214	15,895,618
Total liabilities and equity		106,780,503	89,000,643
Book value per share, in KZT	20	1,773	1,709

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JSC DELTA BANK
STATEMENT OF CHANGES IN EQUITY
AS OF 1 OCTOBER 2012 YEAR

	Share capital	Reserve capital	Revaluation reserve for available-for-sale financial assets	Revaluation surplus for property and equipment and intangible assets	Retained earnings	Total
KZT'000						
Balance as at 1 January 2011	<u>10,973,097</u>	<u>264,832</u>	<u>60,580</u>	<u>119,776</u>	<u>186,046</u>	<u>11,604,331</u>
Net profit	-	-	-	-	986,787	986,787
Total comprehensive income						
Net change in fair value of available-for-sale financial	-	-	20,728	-	-	20,728
Depreciation of property and equipment revaluation surplus	-	-	-	(1,530)	1,530	-
Total comprehensive income	-	-	20,728	(1,530)	988,317	1,007,515
Redemption of shares	(1,626)	-	-	-	-	(1,626)
Transfers	-	48,016	-	-	(48,016)	-
Balance as at 1 October 2011	<u>10,971,471</u>	<u>312,848</u>	<u>81,308</u>	<u>118,246</u>	<u>1,126,347</u>	<u>12,610,220</u>
Balance as at 1 January 2012	<u>14,434,172</u>	<u>312,848</u>	<u>97,464</u>	<u>83,073</u>	<u>968,061</u>	<u>15,895,618</u>
Net profit	-	-	-	-	794,981	794,981
Total comprehensive income						
Net change in fair value of available-for-sale financial	-	-	(37,193)	-	-	(37,193)
Depreciation of property and equipment revaluation surplus	-	-	-	(63,777)	63,777	-
Total comprehensive income	-	-	(37,193)	(63,777)	858,758	757,788
Shares issued	1,026,808	-	-	-	-	1,026,808
Transfers	-	650,529	-	-	(650,529)	-
Balance as at 1 October 2012	<u>15,460,980</u>	<u>963,377</u>	<u>60,271</u>	<u>19,296</u>	<u>1,176,290</u>	<u>17,680,214</u>


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JSC DELTA BANK


STATEMENT OF CASH FLOWS AS OF 1 OCTOBER 2012 YEAR

	01 October 2012 KZT'000	01 October 2011 KZT'000
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest receipts	10,314,673	5,681,067
Interest payments	(3,226,876)	(2,294,352)
Fee and commission receipts	810,546	518,552
Fee and commission payments	(40,042)	(41,370)
Net (loss)/receipts from financial instruments at fair value through profit or loss	(13,357)	21,697
Net loss on available-for-sale financial assets	(6,093)	-
Net receipts from foreign exchange	83,718	98,794
Other income payments	33,716	47,407
Other operation expenses payments	(1,178,832)	(1,252,756)
(Increase) decrease in operating assets		
Minimum required reserve	(408,281)	(452,920)
Placements with banks	(1,200,001)	(7,974)
Financial instruments at fair value through profit or loss	10,134	2,144
Loans to customers	(20,999,017)	(138,440)
Other assets	(674,679)	(139,333)
Increase (decrease) in operating liabilities:		
Due to banks	982,961	3,995,551
Current accounts and deposits from customers	12,600,029	4,434,810
Other liabilities	406,316	55,746
Cash flows from/(used in) operating activities before income tax paid	(2,505,085)	10,528,623
Income tax paid	(105,453)	(42,272)
Cash flows from/(used in) operations	(2,610,538)	10,486,351
CASH FLOWS FROM INVESTING ACTIVITIES:		
Sale and repayment of available-for-sale financial assets	4,776,025	7,421,787
Purchases of available-for-sale financial assets	(7,837,193)	(13,147,824)
Redemption of held-to-maturity investments	-	281,626
Purchases of property and equipment and intangible assets	(95,646)	(86,447)
Sales of property and equipment and intangible assets	172,483	5,672
Cash flows used in investing activities	(2,984,331)	(5,525,186)


JSC DELTA BANK

STATEMENT OF CASH FLOWS, CONTINUED AS OF 1 OCTOBER 2012 YEAR

	01 October 2012 KZT'000	01 October 2011 KZT'000
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from issuance of share capital	1,028,097	-
Proceeds from debt securities issued	2,000,000	-
Redemption of shares	(1,289)	(1,626)
Cash flows from financing activities	3,026,808	(1,626)
Effect of changes in exchange rates on cash and cash equivalents	18,592	1,474
Net decrease in cash and cash equivalents	(2,549,469)	4,961,013
Cash and cash equivalents as at the beginning of the period	8,223,524	1,029,122
Cash and cash equivalents as at the end of the period (Note 9)	5,674,055	5,990,135


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