

# ACCOUNTING BALANCE-SHEET OF JSC ASTANA BANK

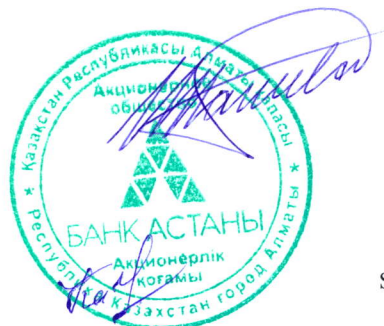
	for July 1, 2018 (non-audit) (in thousand tenge)	for January 1, 2018 (audit) (in thousand tenge)
<b>ASSETS:</b>		
Cash and cash equivalents	5 192 640	65 632 908
Financial instruments at fair value through profit or loss	17 482 984	7 945 284
Available-for-sale financial assets	251 263	626 790
Loans and advances to banks and other financial institutions		527 738
Loans to customers		
- Loans to corporate customers	5 059 137	16 290 532
- Loans to small and medium-sized companies	120 269 743	130 973 221
- Loans to retail customers	18 980 403	22 625 572
Property, equipment and intangible assets	28 126 181	27 471 595
Other assets	72 179 775	67 588 493
<b>TOTAL ASSETS</b>	<b>267 542 126</b>	<b>339 682 133</b>
<b>LIABILITIES AND EQUITY:</b>		
<b>LIABILITIES:</b>		
Deposits and balances from banks and other financial institutions	13 796 163	20 097 849
Current accounts and deposits from customers		
- Current accounts and deposits from corporate customers	170 094 286	193 682 359
- Current accounts and deposits from retail customers	42 483 692	71 128 486
Account payable on the transactions of "REPO"		641 658
Deferred tax liability	1 447 132	1 447 133
Other liabilities	5 493 303	4 268 195
<b>TOTAL LIABILITIES</b>	<b>233 314 576</b>	<b>291 265 680</b>
<b>EQUITY:</b>		
Share capital	42 085 468	42 085 468
Treasury shares	-	-
Additional paid-in-capital	(112 895)	(112 895)
General reserve	957 976	957 976
Revaluation reserve for available-for-sale financial assets	5 201 251	5 201 251
Revaluation reserve for land and buildings	63 860	100 800
Retained earnings	(13 968 110)	183 853
<b>TOTAL EQUITY:</b>	<b>34 227 550</b>	<b>48 416 453</b>
<b>TOTAL LIABILITIES AND EQUITY:</b>	<b>267 542 126</b>	<b>339 682 133</b>

Chairman of the Board

I.Y.MAILIBAYEV

Chief Accountant

S.K.KURMANBAYEVA



Executive: Tuktibayev N.E.  
2596060/12157

# PROFIT AND LOSS STATEMENT OF JSC ASTANA BANK

	for July 1, 2018 (non-audit) (in thousand tenges)	for July 1, 2017 (non-audit) (in thousand tenges)
Interest income	11 796 217	17 217 060
Interest expense	(8 370 582)	(10 676 611)
<b>Net interest income</b>	<b>3 425 635</b>	<b>6 540 449</b>
Fee and commission income	1 923 455	1 422 595
Fee and commission expense	(1 185 108)	(445 116)
<b>Net fee and commission income</b>	<b>738 347</b>	<b>977 479</b>
Net gain/(loss) foreign exchange gain	(788 632)	1 551 918
Net gain/(loss) from operations with financial instruments	(3 085 352)	(5 149 337)
Net gain/(loss) on transactions with financial assets available for sale	(3 247 903)	3 120 468
Other operating income/(expense), net	(1 086 932)	(1 010 944)
<b>Operating income</b>	<b>-4 044 837</b>	<b>6 030 033</b>
Impairment losses	(828 334)	(988 861)
Personnel expenses	(1 247 895)	(1 049 632)
Other general administrative expenses	(4 632 484)	(3 298 240)
<b>Profit before income tax</b>	<b>(10 753 550)</b>	<b>693 300</b>
Income tax (expense)/benefit	(150 072)	(259 205)
<b>Profit for the year</b>	<b>(10 903 622)</b>	<b>434 095</b>
<b>Other comprehensive income, net of income tax</b>		
Revaluation reserve for available-for-sale financial assets:		
-Net change in fair value	(36 940)	(2 388)
Revaluation reserve for property, plant and equipment		
-Net change in fair value	-	6 224 648
Effect from transition to IFRS 9	(3 248 341)	-
- Net change in fair value	(3 285 281)	6 222 260
<b>Other comprehensive income for the year, net of income tax</b>		
<b>Total comprehensive income for the year</b>	<b>(14 188 903)</b>	<b>6 656 355</b>

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2596060/12157



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**“ASTANA BANKI” JSC**  
**CASH FLOW STATEMENT as of July 1, 2018**

	July 1, 2018 (not audited) (thousands of KZT)	July 1, 2017 (not audited) (thousands of KZT)
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Fee received	8 745 654	13 631 900
Fee paid	(8 211 041)	(10 508 497)
Commission fee received	1 924 667	1 175 585
Commission fee paid	(1 331 724)	(360 345)
Net income from foreign currency transactions	(811 290)	3 716 420
Net income from the transactions with the financial instruments measured at fair value through profit or loss	(15 746 535)	(2 028 869)
Other income/(payments)	(4 454 093)	(1 010 944)
Payments to the staff	(1 244 138)	(4 335 135)
Other general administrative payments	(3 682 019)	2 554 675
<b>(Increase)/decrease of the operating assets</b>	<b>(24 810 518)</b>	<b>2 834 790</b>
Credits and advanced payments given to banks and other financial institutes	522 121	(21 859 183)
Credits given to the customers	21 951 907	(1 481 503)
Other assets	1 698 097	(8 888 318)
<b>Increase/(decrease) of the operating liabilities</b>		
Accounts and deposits of the banks and other financial institutes	(6 140 149)	(4 311 523)
Current accounts and deposits of the customers	(52 601 515)	(43 313 881)
Accounts payable as per REPO transactions	(640 004)	188 001
Other liabilities	423 733	1 122 977
<b>Net receipt/use of cash flow from operating activities</b>	<b>(59 596 328)</b>	<b>(75 708 640)</b>
Income tax paid	-	(101 811)
<b>Use/receipt of cash flow from operating activities</b>	<b>(59 596 328)</b>	<b>(75 810 451)</b>
<b>CASH FLOW FROM INVESTMENT ACTIVITIES</b>		
Acquisition of the financial assets available for sale	341 775	1 313 207
Disposal and redemption of the financial assets available for sales	-	(49 511)
Acquisition of the fixed assets and non-material assets	(1 225 491)	(15 594 821)
Capital expenditures	-	81 365
Disposal of the fixed assets and non-material assets	17 118	(239 599)
Revaluation of the fixed assets		
<b>Utilizing cash flow in the investment activities</b>	<b>(866 598)</b>	<b>(14 489 359)</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Receipts from stocks issued		7 300 001
Receipts from treasury shares		
Receipts from debt securities issued		
Treasury shares		
Repurchased common stocks	-	(403 589)
Repurchase of the subordinate bonds		
<b>Cash flow from financing activities</b>	<b>-</b>	<b>6 896 412</b>
<b>Net increase of cash and cash equivalents</b>	<b>(60 462 926)</b>	<b>(83 403 398)</b>
Impact of currency rate changes on the amount of cash and cash equivalents	22 658	(2 164 502)
Cash and cash equivalents as of the beginning of the year	65 632 908	139 080 652
<b>Cash and cash equivalents as of the end of the reporting period</b>	<b>5 192 640</b>	<b>53 512 752</b>

Chairman of the Board

Chief Accountant

Executive: Tuktibayev N.E.  
2596060 ext. 12157



I.Y.MAILIBAYEV

S.K.KURMANBAYEVA

REPORT ON THE CHANGES WITHIN EQUITY CAPITAL as of July 1, 2017  
"ASTANA BANKI" JSC (not audited)

(in thousands of KZT)

	Share capital	Own stocks repurchased from the shareholders	Additional paid-in capital	Revaluation reserve for financial assets available for sale	General banking risks allowance	Revaluation reserve for land/buildings	Undistributed profit	Total
Balance as of January 1, 2017	34 785 467	(6 758 130)	(112 895)	99 999	957 976	298 448	2 455 140	31 726 005
Total comprehensive income								
Profit for the year							434 095	434 095
Other comprehensive income								-
<i>Items which have been reclassified or may be reclassified at a later stage though profit or loss:</i>								
Net change of fair value of the financial assets available for sale				(102 387)		5 926 200		5 823 813
<i>Items which may not be reclassified at a later stage though profit or loss:</i>								
Transfer of the revaluation reserve for land/buildings								-
Total other comprehensive income	-	-	-	(102 387)	-	5 926 200	-	5 823 813
Total comprehensive income for the year	-	-	-	(102 387)	-	5 926 200	434 095	6 257 908
Operations with the owners reflected directly within equity capital								
Issued stocks	7 300 001							7 300 001
Treasury shares		(403 589)						(403 589)
Receipts from treasury shares								
Total operations with the owners	7 300 001	(403 589)	-	-	-	-	-	6 896 412
Balance as of June 30, 2017	42 085 468	(7 161 719)	(112 895)	(2 388)	957 976	6 224 648	2 889 235	44 880 325

REPORT ON THE CHANGES WITHIN EQUITY CAPITAL as of July 1, 2018  
"ASTANA BANKI" JSC (not audited)

(in thousands of KZT)

	Share capital	Own stocks repurchased from the shareholders	Additional paid-in capital	Revaluation reserve for financial assets available for sale	General banking risks allowance	Revaluation reserve for land/buildings	Undistributed profit	Total
Balance as of January 1, 2018	42 085 468	-	(112 895)	100 800	957 976	5 201 251	183 853	48 416 453
Total comprehensive income								
Profit for the year							(10 903 622)	(10 903 622)
Other comprehensive income								-
<i>Items which have been reclassified or may be reclassified at a later stage though profit or loss:</i>								
Net change of fair value of the financial assets available for sale				(36 940)				(36 940)
<i>Items which may not be reclassified at a later stage though profit or loss:</i>								
Revaluation of land/buildings								-
Effect from shifting to IFRS 9							(3 248 341)	(3 248 341)
Total other comprehensive income	-	-	-	(36 940)	-	-	(14 151 963)	(14 188 903)
Total comprehensive income for the year	-	-	-	(36 940)	-	-	(14 151 963)	(14 188 903)
Operations with the owners reflected directly within equity capital								
Issued stocks								-
Treasury shares								-
Receipts from treasury shares								-
Total operations with the owners	-	-	-	-	-	-	-	-
Balance as of June 30, 2018	42 085 468	-	(112 895)	63 860	957 976	5 201 251	(13 968 110)	34 227 550

Chairman of the Board

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