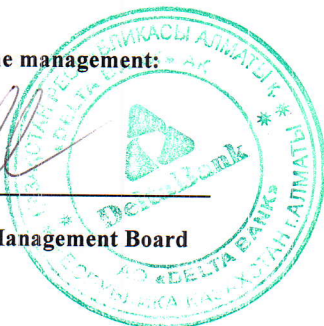


JSC DELTA BANK
INCOME STATEMENT
AS AT APRIL 1ST 2017

	As at April 1 2017 KZT'000	As at April 1 2016 KZT'000
Interest income	13,212,042	12,364,328
Interest expense	(4,901,165)	(5,802,762)
NET INTEREST INCOME	8,310,877	6,561,566
Fee and commission income	234,936	500,506
Fee and commission expense	(46,688)	(62,558)
Net fee and commission income	188,248	437,948
Net loss on financial instruments at fair value through profit or loss	(178,918)	(125,965)
Net foreign exchange gain	(270,575)	370,350
Other expenses, net	616,964	(38,952)
Operating income	8,666,596	7,204,947
Impairment losses	(9,043,441)	(4,097,319)
General administrative expenses	(746,138)	(699,633)
(LOSS)/PROFIT BEFORE TAXES	(1,122,983)	2,407,995
Income tax expense	(170,598)	(269,967)
(NET LOSS)/Net profit	(1,293,581)	2,138,028
Loss/Earnings per share		
Basic and diluted loss/earnings per share, in KZT	(56)	107

On the behalf of the management:


Nurbol Samzayev
Chairman of the Management Board




Galiya Kainarbekova
Deputy Chairperson - Chief accountant

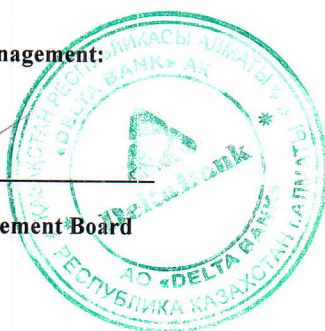



JSC DELTA BANK
STATEMENT OF FINANCIAL POSITION
AS AT APRIL 1ST 2017

	As at April 1 2017 KZT'000	As at January 1 2017 KZT'000
ASSETS:		
Cash and cash equivalents	5,516,614	6,092,836
Accounts and deposits in banks	221,768	3,854,103
Financial instruments at fair value through profit or loss	4,645,380	6,316,154
Loans to customers	333,698,877	343,259,083
Available-for-sale financial assets	7,728,400	11,419,193
Investments held to maturity	29,817,923	29,530,883
Property, equipment and intangible assets	1,645,030	1,682,358
Other assets	7,244,588	7,260,322
Total assets	390,518,580	409,414,932
LIABILITIES AND CAPITAL:		
LIABILITIES:		
Due to banks and other financial institutions	187,419,623	145,842,746
Current accounts and deposits from customers	127,222,081	156,640,476
Debt securities issued	-	29,123,298
Financial liabilities at fair value through incomes or losses	4,390,382	5,612,077
Deferred tax liability	24,003	24,003
Other liabilities	16,295,705	15,140,703
Total liabilities	335,351,794	352,383,303
EQUITY:		
Share capital	35,028,296	35,484,761
Reserve capital	2,369,823	2,369,823
Revaluation reserve for available-for-sale financial assets	107,379	222,176
Retained earnings	17,661,288	18,954,869
Total equity	55,166,786	57,031,629
Total liabilities and equity	390,518,580	409,414,932
Book value per one share, in KZT	2,383	2,432

On the behalf of the management:


Nurbol Samzayev
 Chairman of the Management Board




Galiya Kainarbekova
 Deputy Chairperson - Chief accountant



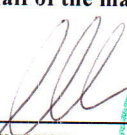
JSC DELTA BANK
STATEMENT OF CASH FLOWS
AS AT APRIL 1ST 2017

	As at April 1 2017 KZT'000	As at April 1 2016 KZT'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	1,805,395	11,787,803
Interest payments	(5,841,848)	(5,758,394)
Fee and commission receipts	57,154	449,246
Fee and commission payments	(46,688)	(62,558)
Net receipts from foreign exchange	(1,154,823)	327,363
Other receipts, net	616,964	(38,952)
General administrative payments	(712,793)	(667,588)
Decrease/(Increase) in operating assets		
Placements with banks and other financial institutions	3,626,199	(606,212)
Financial instruments at fair value through profit or loss for period	148,955	129,241
Loans to customers	6,354,237	(20,771,536)
Other assets	(2,376,865)	(4,753,213)
Increase of operating liabilities		
Due to banks and other financial institutions	45,824,485	1,912,977
Current accounts and deposits from customers	(24,393,823)	25,353,941
Other liabilities	2,052,911	4,300,189
Cash from operating activities before taxes paid	25,959,460	11,602,307
Income tax paid	(172,191)	(269,708)
Cash flows from operating activities	25,787,269	11,332,599
CASH FLOWS FROM INVESTMENT ACTIVITIES		
Sale and repayment of available-for-sale financial assets	3,471,318	56,967
Disposal of fixed assets and intangible assets	542	66
Purchases of fixed assets and intangible assets	(32,226)	(54,357)
Cash flows received from investment activities	3,439,634	2,676


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

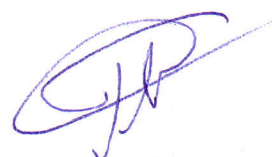
	As at April 1 2017 KZT'000	As at April 1 2016 KZT'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Buyout of equity capital	(9,889,000)	-
Buyout of debt securities	(456,465)	-
Repayment of debt securities	(19,148,710)	(4,290)
Utilization of cash in financing activities	(29,494,175)	(4,290)
Effect of changes in foreign exchange rates on cash and cash equivalent	(308,950)	(459,764)
Net decrease in cash and cash equivalents	(576,222)	10,871,221
Cash and cash equivalents as at the beginning of the period	6,092,836	14,556,742
Cash and cash equivalents as at the end of the period	5,516,614	25,427,963

On the behalf of the management:


Nurbol Samzayev
Chairman of the Management Board



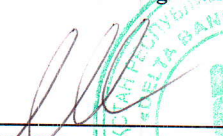

Galiya Kainarbekova
Deputy Chairperson - Chief accountant



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

	Share capital	Reserve capital	Revaluation reserve for available-for-sale financial assets	Retained earnings	Total
Balance as at 01 January 2016	<u>30,459,970</u>	<u>2,369,823</u>	<u>(165,462)</u>	<u>15,681,280</u>	<u>48,345,611</u>
Net profit	-	-	-	2,138,028	2,138,028
Other comprehensive income					
Net change in fair value of available-for-sale financial assets	-	-	208,409	-	208,409
Total comprehensive income	-	-	208,409	2,138,028	2,346,437
Balance as at April 1 st 2016	<u>30,459,970</u>	<u>2,369,823</u>	<u>42,947</u>	<u>17,819,308</u>	<u>50,692,048</u>
Balance as at January 1 st 2017	<u>35,484,761</u>	<u>2,369,823</u>	<u>222,176</u>	<u>18,954,869</u>	<u>57,031,629</u>
Net loss	-	-	-	(1,293,581)	(1,293,581)
Other comprehensive income					
Net change in fair value of available-for-sale financial assets	-	-	(114,797)	-	(114,797)
Repurchase of own share	(456,465)	-	-	-	(456,465)
Total comprehensive income as at April 1 st 2017	<u>(456,465)</u>	<u>-</u>	<u>(114,797)</u>	<u>(1,293,581)</u>	<u>(1,864,843)</u>
	<u>35,028,296</u>	<u>2,369,823</u>	<u>107,379</u>	<u>17,661,288</u>	<u>55,166,786</u>

On the behalf of the management:


Nurbol Samzayev
Chairman of the Management Board





Galiya Kainarbekova
Deputy Chairperson - Chief accountant

