

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

	Note	30 March 2012 KZT'000	30 March 2011 KZT'000
Interest income	3	3,204,721	1,799,208
Interest expense	3	(1,075,792)	(689,814)
<b>NET INTEREST INCOME</b>		<u>2,128,929</u>	<u>1,109,394</u>
Fee and commission income	4	201,014	135,661
Fee and commission expense	5	(10,530)	(12,102)
<b>Net fee and commission income</b>		<u>190,484</u>	<u>123,559</u>
Net foreign exchange income	6	31,683	41,601
Net gain on financial instruments at fair value through profit or loss		4,744	13,063
Other expenses		(582)	(2,488)
<b>Operating income</b>		<u>2,355,258</u>	<u>1,285,129</u>
Impairment losses	7	(1,453,135)	(793,832)
Operation expense	8	(360,178)	(409,840)
<b>Profit before income tax</b>		<u>541,945</u>	<u>81,457</u>
Income tax expense		(59,535)	(12,730)
<b>Net profit</b>		<u>482,410</u>	<u>68,727</u>
<b>Earnings per share:</b>			
Basic and diluted earnings per share, in KZT	23	48,74	9,86

  
Mamytaliyev B.D.  
Acting Chairman of the Management Board




  
Kainarbekova G.K.  
Deputy Chairman of the  
Management Board –  
Chief Accountant

**JSC DELTA BANK**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF 1 APRIL 2012 YEAR**

	Note	30 March 2012 KZT'000	31 December 2011 KZT'000
<b>ASSETS:</b>			
Cash and cash equivalents	9	5,196,001	8,223,524
Placements with banks	10	1,769,185	2,075,172
Financial instruments at fair value through profit or loss	11	187,884	186,895
Loans to customers	12	72,600,108	66,989,601
Available-for-sale financial assets	13	6,974,373	8,537,711
Held-to-maturity investments	14	2,349,135	2,407,487
Property and equipment and intangible assets		426,798	458,372
Deferred tax asset		30,742	30,742
Other assets	15	176,553	91,139
<b>Total assets</b>		<b>89,710,779</b>	<b>89,000,643</b>
<b>LIABILITIES AND EQUITY:</b>			
<b>LIABILITIES:</b>			
Due to banks	16	994,814	1,076,394
Current accounts and deposits from customers	17	66,421,574	70,213,640
Debt securities issued	18	2,037,654	-
Subordinated debt securities issued	19	1,380,905	1,340,375
Other liabilities	20	1,520,785	474,616
<b>Other liabilities</b>		<b>72,355,732</b>	<b>73,105,025</b>
<b>EQUITY:</b>			
Share capital	21	15,462,269	14,434,172
Reserve capital		312,848	312,848
Revaluation surplus for property and equipment and intangible assets		77,338	83,073
Revaluation reserve for available-for-sale financial assets		46,386	97,464
Retained earnings		1,456,206	968,061
<b>Total equity</b>		<b>17,355,047</b>	<b>15,895,618</b>
<b>Total liabilities and equity</b>		<b>89,710,779</b>	<b>89,000,643</b>
Book value per share, in KZT	22	1,739	1,709


  
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**JSC DELTA BANK  
STATEMENT OF CHANGES IN EQUITY  
AS OF 1 APRIL 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
<b>KZT'000</b>						
<b>Balance as at 1 January 2011</b>	<u>10,973,097</u>	<u>264,832</u>	<u>60,580</u>	<u>137,073</u>	<u>189,033</u>	<u>11,624,615</u>
Net change in fair value of available-for-sale financial	-	-	33,229	-	-	33,229
Depreciation of property and equipment revaluation surplus	-	-	-	(230)	230	-
Net profit	-	-	-	-	68,727	68,727
<b>Balance as at 1 April 2011</b>	<u>10,973,097</u>	<u>264,832</u>	<u>93,809</u>	<u>136,843</u>	<u>257,990</u>	<u>11,726,571</u>
<b>Balance as at 1 January 2012</b>	<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 change in fair value of available-for-sale financial	-	-	(51,078)	-	-	(51,078)
Shares issued	1,028,097	-	-	-	-	1,028,097
Depreciation of property and equipment revaluation surplus	-	-	-	(5,735)	5,735	-
Net profit	-	-	-	-	482,410	482,410
<b>Balance as at 1 April 2012</b>	<u>15,462,269</u>	<u>312,848</u>	<u>46,386</u>	<u>77,338</u>	<u>1,456,206</u>	<u>17,355,047</u>

  
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**JSC DELTA BANK**  
**STATEMENT OF CASH FLOWS**  
**AS OF 1 APRIL 2012 YEAR**


	Note	30 March 2012 KZT'000	30 March 2011 KZT'000
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>			
Interest receipts		3,330,027	1,722,274
Interest payments		(843,154)	(375,164)
Fee and commission receipts		174,825	132,900
Fee and commission payments		(14,733)	(12,102)
Net receipts from financial instruments at fair value through profit or loss		4,744	14,138
Net receipts from foreign exchange		26,345	40,558
Other expenses payments		(582)	(2,488)
Other operation expenses payments		(328,906)	(362,440)
<b>(Increase) decrease in operating assets</b>			
Minimum required reserve		160,381	(118,431)
Placements with banks		144,293	9,133
Financial instruments at fair value through profit or loss		(5,805)	(4,138)
Loans to customers		(7,135,289)	(5,887,286)
Other assets		(59,149)	(101,183)
<b>Increase (decrease) in operating liabilities:</b>			
Due to banks		(80,709)	47,500
Amounts payable under repurchase agreements		-	(2,446,004)
Current accounts and deposits from customers		(3,947,391)	7,546,013
Other liabilities		1,050,372	(16,390)
<b>Cash flows from/(used in) operating activities before income tax paid</b>		<b>(7,524,731)</b>	<b>186,890</b>
Income tax paid		(59,535)	14,019
<b>Cash flows from/(used in) operations</b>		<b>(7,584,266)</b>	<b>200,909</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>			
Sale and repayment of available-for-sale financial assets		2,600,000	1,728,095
Purchases of available-for-sale financial assets		(1,076,994)	(2,252,348)
Redemption of held-to-maturity investments		-	293,128
Purchases of property and equipment and intangible assets		(16,812)	(66,789)
Sales of property and equipment and intangible assets		17,114	287
<b>Cash flows used in investing activities</b>		<b>1,523,308</b>	<b>(297,627)</b>

**JSC DELTA BANK  
STATEMENT OF CASH FLOWS, CONTINUED  
AS OF 1 APRIL 2012 YEAR**

	Note	30 March 2012 KZT'000	30 March 2011 KZT'000
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>			
Proceeds from issuance of share capital		1,028,097	-
Proceeds from debt securities issued		2,000,000	-
Repayments of subordinated debt securities issued		-	4,291
<b>Cash flows from financing activities</b>		<b>3,028,097</b>	<b>4,291</b>
Effect of changes in exchange rates on cash and cash equivalents		5,338	1,266
<b>Net decrease in cash and cash equivalents</b>		<b>(3,027,523)</b>	<b>(91,161)</b>
Cash and cash equivalents as at the beginning of the period		8,223,524	1,029,122
<b>Cash and cash equivalents as at the end of the period</b>	9	<b>5,196,001</b>	<b>937,961</b>

  
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