

Consolidated statement of financial position
"REAL-INVEST.kz" Financial Company" JSC

(full name of organization)
as at 31 March 2016

(thousand Kazakhstani tenge)

| Item | Line code | At the end of the reporting period | At the end of the previous period |
|--|-----------|------------------------------------|-----------------------------------|
| 1 | 2 | 3 | 4 |
| Assets | | | |
| Cash and cash equivalents | 3.1 | 95 090 | 269 605 |
| Refined precious metals | | - | 0 |
| Securities accounted for at fair value through profit and loss | | - | 0 |
| Derivative instruments | | - | 0 |
| Securities available for sale (less provision for impairment) | 3.2 | 1 378 642 | 1 169 458 |
| Accounts receivable | 3.3 | 176 782 | 175 747 |
| Commission fees | | | |
| including: | | | |
| from pension assets | | | |
| from investment income/loss on pension assets | | | |
| Securities held to maturity (less provision for impairment) | | | |
| Reverse REPO | | - | 25 000 |
| Placed deposits (less provision for impairment) | | | |
| Granted financial lease (less provision for impairment) | | | |
| Granted loans (less provision for impairment) | 3.4 | 165 997 | 160 824 |
| Investment property | 3.5 | 629 378 | 647 796 |
| Investments in capital of other legal entities and subordinated debt | 3.6 | - | 0 |
| Inventories | | 3 140 | 2 480 |
| Long-term assets (retiring groups) held for sale | | | |
| Intangible assets (less amortization and impairment loss) | 3.7 | 7 552 | 8 382 |
| Fixed assets (less amortization and impairment loss) | 3.8 | 47 447 | 60 958 |
| Current profit tax asset | | 793 | 793 |
| Deferred tax asset | 3.9 | 90 380 | 90 502 |
| Other assets | 3.10 | 672 577 | 673 142 |
| Total assets: | | 3 267 779 | 3 284 687 |
| Liabilities | | | |
| Attracted deposits | | - | 0 |
| Derivative instruments | 3.11 | 26 578 | 27 103 |
| Issued debt securities | | - | 0 |
| REPO transaction | | - | 0 |
| Obtained loans | 3.12 | 137 871 | 136 422 |
| Accounts payable | 3.13 | 2 729 | 2 607 |
| Estimated provisions | 3.14 | 3 869 | 3 869 |
| Accrued expenses on settlement of payments with shareholders on shares | | - | 0 |
| Subordinated debt | | | |
| Current profit tax liabilities | | - | 0 |
| Deferred profit tax liability | | - | 122 |
| Other liabilities | 3.15 | 67 826 | 76 832 |
| Total liabilities: | | 238 872 | 246 955 |
| Equity capital | | | |
| Authorized capital stock | 3.16 | 2 932 428 | 2 947 278 |
| including: | | | |
| ordinary shares | 3.16 | 1 847 814 | 1 847 814 |
| preferred shares | 3.16 | 1 084 614 | 1 099 464 |
| Premiums (additional paid capital) | | | |
| Disposed capital | | | |
| Capital reserves | | | |
| Other provisions | 3.16 | (302 078) | -370 689 |
| Retained profit (uncovered loss): | 3.16 | 398 557 | 461 143 |
| including: | | | |
| previous years | 3.16 | 461 143 | 224 352 |
| reporting period | 3.16 | (62 586) | 236 791 |
| Minority interest | | | |
| Total capital: | | 3 028 907 | 3 037 732 |
| Total capital and liabilities (line 35 + line 43): | | 3 267 779 | 3 284 687 |
| Book value of one ordinary share, tenge | 3.16 | 0.39 | 0.39 |
| Book value of one preferred share, tenge | 3.16 | 1.00 | 1.00 |

Chief Executive Officer Vassiliyeva Ye.I.

Date: 07.05.2016

Chief Accountant Zhakanbayeva G.K.

Date: 07.05.2016

Prepared by Bayazitova E.N.

Date: 07.05.2016

Telephone +7 (727) 2-900-111 ext. 108
Seal



Consolidated statement of comprehensive income
"Real-Invest.kz" Financial Company" JSC

as at 31 March 2016

(thousand Kazakhstani tenge)

| Items | Note | For the reporting period | For the similar period of the previous year |
|---|------|--------------------------|---|
| Proceeds | 3.18 | 1 488 | 55 173 |
| Cost of goods and services sold | | 4 514 | 5 348 |
| Gross profit (line 010 - line 011) | | (3 025) | 49 826 |
| Selling expenses | | | |
| Administrative expenses | 3.18 | 40 332 | 67 995 |
| Other expenses | | - | - |
| Other incomes | | - | - |
| Total operating profit (loss) (+/- lines 012-016) | | (43 357) | (18 169) |
| Incomes on funding | 3.18 | 4 166 | 1 186 |
| Expenses on funding | 3.18 | - | - |
| Interest of organization in profit (loss) of associated organizations and joint activity accounted for in equity method | | - | - |
| Other non-operating incomes | 3.18 | 8 993 | 305 985 |
| Other non-operating expenses | 3.18 | 32 387 | 181 027 |
| Profit (loss) before tax (+/- lines 020-025) | | (62 586) | 107 975 |
| Expenses on income tax | | - | - |
| Profit (loss) after tax from continuing activity (line 100 - line 101) | | (62 586) | 107 975 |
| Profit (loss) after tax from discontinued operations | | | |
| Profit for the year | | (62 586) | 107 975 |
| Other comprehensive profit, total (total of lines 410-420): | | 68 611 | (45 064) |
| including: | | | |
| Revalued fixed assets | | | |
| Revalued financial assets available for sale | | 68 611 | (45 064) |
| Tax effect of components of other comprehensive profit | | | |
| Total comprehensive profit (line 300 + line 400) | | 6 025 | 62 911 |
| Total comprehensive profit attributed to: | | | |
| owners of parent organization | | 6 025 | 62 911 |
| minority interests | | | |
| Earning per share: | | 0.0000012 | 0.0000126 |
| including: | | | |
| Basic earning per share: | | 0.0000012 | 0.0000126 |
| from continuing activity | | | |
| from discontinued operations | | | |
| Diluted earning per share: | | 0.0000012 | 0.0000126 |
| from continuing activity | | | |
| from discontinued operations | | | |

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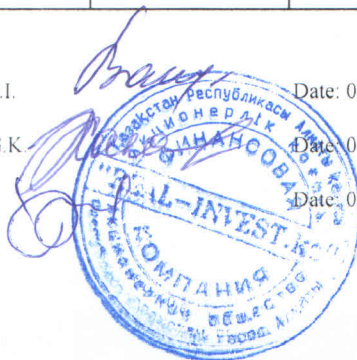
Date: 07.05.2016

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Date: 07.05.2016

Telephone +7 (727) 2-900-111 ext. 108

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Consolidated statement of cash flow (direct method)
 "REAL-INVEST.kz" Financial Company" JSC
 (full name of organization)
 as at 31 March 2016

(thousand Kazakhstani tenge)

| Items | Note | For the reporting period | For the similar period of the previous year |
|--|------|--------------------------|---|
| 1 | 2 | 3 | 4 |
| I. Cash flow from operating activity | | | |
| 1. Received cash, total | | 43 345 | 56 826 |
| including: | | | |
| goods sold | | - | - |
| services provided | | - | - |
| advances obtained | | 1 289 | 46 700 |
| dividends | | - | - |
| other in-payments | | 26 | 279 |
| 2. Retired cash, total | | 42 030 | 9 847 |
| including: | | | |
| payments to suppliers for goods and services | | 84 736 | 68 014 |
| paid advances | | - | - |
| salary-related payments | | - | - |
| loan fee payment | | 18 650 | 22 064 |
| corporate income tax | | - | - |
| other budgetary payments | | - | - |
| other payments | | 6 858 | 11 589 |
| 3. Net cash flow from operating activity | 3.19 | 41 255 | 1 323 |
| II. Cash flow from investment activity | | | |
| 1. Received cash, total | | (41 390) | (11 188) |
| including: | | | |
| disposal of fixed assets | | 273 019 | 321 547 |
| disposal of intangible assets | | 18 058 | 928 |
| disposal of other long-term assets | | - | - |
| disposal of financial assets to organizations | | - | - |
| future and forward contracts, options and swaps | | 253 920 | 319 689 |
| other in-payments | | - | - |
| 2. Retired cash, total | | 1 041 | 930 |
| including: | | | |
| acquisition of fixed assets | | 406 144 | 114 310 |
| acquisition of intangible assets | | - | 21 843 |
| acquisition of other long-term assets | | - | - |
| acquisition of financial assets | | - | - |
| loans granted to other organizations | | 406 144 | 92 467 |
| future and forward contracts, options and swaps | | - | - |
| other payments | | - | - |
| 3. Net cash flow from investment activity | 3.19 | (133 125) | 207 237 |
| III. Cash flow from financial activity | | | |
| 1. Received cash, total | | - | 74 248 |
| including: | | | |
| issue of shares and other securities | | - | - |
| obtained loans | | - | 74 248 |
| obtained fees on financial lease | | - | - |
| other | | - | - |
| 2. Retired cash, total | | - | 84 |
| including: | | | |
| loan repayment | | - | - |
| acquisition of treasury shares | | - | - |
| dividend payment | | - | - |
| Other | | - | 84 |
| 3. Net cash flow from financial activity | 3.19 | - | 74 164 |
| TOTAL: Increase (+) decrease (-) in cash | 3.19 | (174 515) | 270 213 |
| Cash and cash equivalents at the beginning of the reporting period | | 269 605 | 38 284 |
| Cash and cash equivalents at the end of the reporting period | | 95 090 | 308 497 |

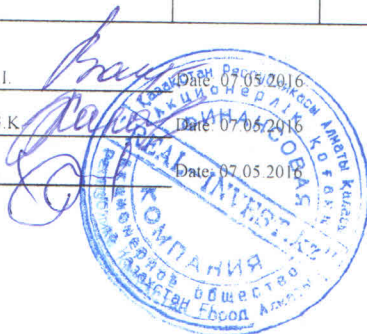
Chief Executive Officer Vassiliyeva Ye.I.

Chief Accountant Zhakanbayeva G.K.

Prepared by Bayazitova E.N.

Telephone +7 (727) 2-900-111 ext. 108

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Consolidated statement of changes in capital
"REAL-INVEST.kz" Financial Company" JSC
 (full name of organization)
 as at 31 March 2016

(thousand Kazakhstani tenge)

| | Capital of parent organization | | | | | Minority interest | Total capital |
|--|--------------------------------|------------------|------------------|------------------------|-----------|-------------------|---------------|
| | Authorized capital stock | Capital reserves | Other provisions | Retained profit (loss) | Total | | |
| Opening balance of similar period of previous year | 2 963 407 | | -405 189 | 400 485 | 2 958 703 | | 2 958 703 |
| Changes in accounting policy and adjustment of errors | | | | | 0 | | 0 |
| Recalculated opening balance of previous period | 2 963 407 | | -405 189 | 400 485 | 2 958 703 | | 2 958 703 |
| Revaluation of fixed assets | | | | | 0 | | 0 |
| Change in cost of securities available for sale | | | -45 064 | | -45 064 | | -45 064 |
| Cash flow hedging | | | | | 0 | | 0 |
| Profit (loss) from other transactions | | | | | 0 | | 0 |
| Profit (loss) recognized directly in capital | | | | | 0 | | 0 |
| Profit (loss) for the period | | | | 107 975 | 107 975 | | 107 975 |
| Total profit (loss) for the period | 0 | 0 | 0 | 107 975 | 107 975 | 0 | 107 975 |
| Dividends | | | | | 0 | | 0 |
| Issue of shares (deposits and units of founders) | 75 000 | | | | 75 000 | | 75 000 |
| Repurchased shares (deposits and units of founders) | | | | | 0 | | 0 |
| Internal transfers | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| including: | | | | | 0 | | 0 |
| change of accumulated revaluation of fixed assets | | | | | 0 | | 0 |
| formed capital reserves | | | | | 0 | | 0 |
| Other transactions | | | | | 0 | | 0 |
| Closing balance of the similar period of previous year | 3 038 407 | 0 | -450 253 | 508 460 | 3 096 614 | 0 | 3 096 614 |
| Opening balance of reporting period | 2 947 278 | | -370 689 | 461 143 | 3 037 732 | | 3 037 732 |
| Changes in accounting policy and adjustment of errors | | | | | 0 | | 0 |
| Recalculated opening balance of reporting period | 2 947 278 | 0 | -370 689 | 461 143 | 3 037 732 | 0 | 3 037 732 |
| Revaluation of fixed assets | | | | | 0 | | 0 |
| Change in cost of securities available for sale | | | 68 611 | | 68 611 | | 68 611 |
| Cash flow hedging | | | | | 0 | | 0 |
| Profit (loss) from other transactions | | | | | 0 | | 0 |
| Profit (loss) recognized directly in capital | | | | | 0 | | 0 |
| Profit (loss) for the period | | | | -62 586 | -62 586 | | -62 586 |
| Total profit (loss) for the period | 0 | 0 | 0 | -62 586 | -62 586 | 0 | -62 586 |
| Dividends | | | | | 0 | | 0 |
| Issue of shares (deposits and units of founders) | -14 850 | | | | -14 850 | | -14 850 |
| Repurchased shares (deposits and units of founders) | | | | | 0 | | 0 |
| Internal transfers | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| including: | | | | | 0 | | 0 |
| change of accumulated revaluation of fixed assets | | | | | 0 | | 0 |
| formed capital reserves | | | | | 0 | | 0 |
| Other transactions | | | | | 0 | | 0 |
| Closing balance of the reporting period | 2 932 428 | 0 | -302 078 | 398 557 | 3 028 907 | 0 | 3 028 907 |

Chief Executive Officer Vassilyeva Ye.I. Date: 07.05.2016

Chief Accountant Zhakanbayeva G.K. Date: 07.05.2016

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