



House Construction Savings Bank of Kazakhstan JSC

**Condensed Interim Financial Information
(unaudited)**

30 June 2015

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REPORT ON REVIEW OF CONDENSED INTERIM FINANCIAL INFORMATION

To the Shareholder, the Board of Directors and the Management Board of House Construction Saving Bank of Kazakhstan JSC

Introduction

We have reviewed the accompanying condensed interim statement of financial position of House Construction Saving Bank of Kazakhstan JSC (the "Bank") as of 30 June 2015 and the related condensed statements of profit and loss and other comprehensive income, changes in equity and cash flows for the six-month period then ended. Management is responsible for the preparation and presentation of these condensed interim financial information in accordance with International Accounting Standard 34, "Interim Financial Reporting". Our responsibility is to express a conclusion on these condensed interim financial information based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of interim financial information performed by the independent auditor of the entity". A review of interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial information is not prepared, in all material respects, in accordance with International Accounting Standard 34, "Interim Financial Reporting".

PricewaterhouseCoopers LLP

Almaty, Kazakhstan
3 August 2015