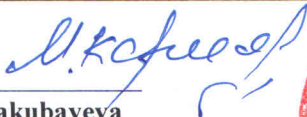




# BANKRBK

## Statement of profit and loss and other comprehensive income for the year ended 31 December 2016

<i>(in thousand tenge)</i>	December 31, 2016 unaudited data	December 31, 2015 audited data
Interest income	92,510,490	64,502,805
Interest expense	(57,681,394)	(37,131,923)
<b>Net interest income</b>	<b>34,829,096</b>	<b>27,370,882</b>
Creation of provisions for loan impairment	(11,827,711)	(7,966,170)
<b>Net interest income after provisions for devaluation of interest-bearing assets</b>	<b>23,001,385</b>	<b>19,404,712</b>
Commission income	4,663,136	3,137,517
Commission expense	(392,127)	(246,915)
Net income/loss from foreign currency transactions	6,332,781	(37,122,633)
Net loss/income from transactions with financial instruments measured at fair value changes of which are recorded in profit or loss for the period	(9,630,204)	28,820,215
Net income from transactions with financial assets available for sale	275,539	11,530
Other operating income/loss	443,703	(364,508)
<b>Operating income</b>	<b>24,694,213</b>	<b>13,639,918</b>
General administrative expenses	(17,351,366)	(12,640,719)
Creation of provisions for other assets impairment	(510,676)	(211,073)
<b>Income before taxation</b>	<b>6,832,171</b>	<b>788,126</b>
Expenses for profit tax	(1,383,093)	(497,902)
<b>Income for the period</b>	<b>5,449,078</b>	<b>290,224</b>
<b>Other aggregate income</b>		
<b>Items not subject to subsequent reclassification to income or loss:</b>		
Provisions for revaluation of fixed assets:		
Income tax relating to other comprehensive income	92,970	87,107
<b>Items that might be subsequently reclassified to income or loss:</b>		
Provisions for revaluation of assets available for sale:		
Net change in fair value	2,328,072	(1,331,660)
Net change in fair value transferred to profit or loss	(261,208)	(9,018)
<b>Other comprehensive income/loss for the period</b>	<b>2,159,834</b>	<b>(1,253,571)</b>
<b>Total comprehensive income/loss for the period</b>	<b>7,608,912</b>	<b>(963,347)</b>

  
 M.K. Zhakubayeva  
 Acting Chairman of the Board



  
 A.A. Dauletbekova  
 Chief Accountant