




BANK RBK

Interim condensed statement of comprehensive income for the period ended 31 December 2019

	December 31, 2019	December 31, 2018
	unaudited	audited
<i>(in thousands of tenge)</i>		
Interest income calculated using effective interest rate	51 075 539	46 886 371
Interest expenses	(36 419 524)	(33 913 400)
Net interest income	14 656 015	12 972 971
Credit loss expense	4 746 003	1 888 800
Net interest income after credit loss expense	19 402 018	14 861 771
Fee and commission income	2 642 295	1 945 632
Fee and commission expenses	(634 440)	(384 671)
Net (losses)/gains from operations with foreign currencies	688 678	(1 916 102)
Net gains/(losses) from financial instruments measured at fair value through profit	(2 022 157)	171 465
Net gains from investment securities available-for-sale	351 558	-
Net (losses)/gains on derecognition of loans to customers measured at amortised cost	(561 496)	(5 974 806)
Gain from initial recognition of financial liabilities	-	23 483 791
Other operating income	840 556	582 015
Non-interest income	1 304 994	17 907 324
Administrative and other operating expenses	(12 834 552)	(12 848 180)
Net losses on modification of loans to customers measured at amortised cost not resulting in derecognition	(16 137 900)	(3 879 890)
Loss from initial recognition of financial assets	(1 422 365)	(785 052)
Non-interest expense	(30 394 817)	(17 513 122)
Profit before corporate income tax expense	(9 687 805)	15 255 973
Corporate income tax expense	18 876 908	(3 195 746)
Profit for the period	9 189 103	12 060 227
Other comprehensive income		
<i>Other comprehensive income to be reclassified to profit or loss in subsequent periods</i>		
Net change in fair value of debt instruments measured at fair value through other comprehensive income	493 094	589 032
Changes in allowance for expected credit losses of debt instruments at fair value through other comprehensive income	(60 083)	(118 596)
Total comprehensive income for the period	9 622 114	12 530 663


A.K. Yesmukanova

Acting Chairman of the Management Board





B.K. Tolepbergenova
Chief of Accountant