

Interim condensed statement of comprehensive income for the period ended 31 March 2020

	March 31, 2020	March 31, 2019
	unaudited	unaudited
<i>(in thousands of tenge)</i>		
Interest income calculated using effective interest rate	13 958 652	10 625 199
Interest expenses	(10 417 309)	(8 091 877)
Net interest income	3 541 343	2 533 322
Credit loss expense	19 162	816 851
Net interest income after credit loss expense	3 560 505	3 350 173
Fee and commission income	855 872	500 192
Fee and commission expenses	(186 828)	(138 682)
Net (losses)/gains from operations with foreign currencies	(1 504 669)	(491 845)
Net gains/(losses) from financial instruments measured at fair value through profit	2 487 305	(206 999)
Net gains from investment securities available-for-sale	109 940	-
Net income from restructuring loans to customers		463 447
Other operating income	139 843	492 531
Non-interest income	1 901 463	618 644
Administrative and other operating expenses	(3 040 037)	(2 905 237)
Net losses on modification of loans to customers measured at amortised cost not resulting in derecognition	(712 014)	-
Other impairment expenses	-	16 952
Non-interest expense	(3 752 051)	(2 888 285)
Profit before corporate income tax expense	1 709 917	1 080 532
Corporate income tax expense	(246 393)	52 290
Profit for the period	1 463 524	1 132 822
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	(1 511 124)	85 159
Changes in allowance for expected credit losses of debt instruments at fair value through other comprehensive income	20 299	(15 845)
	(1 490 825)	69 314
Total comprehensive income for the period	(27 301)	1 202 136