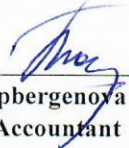


Interim condensed statement of comprehensive income for the period ended 30 September 2019

<i>(in thousands of tenge)</i>	September 30, 2019	September 30, 2018
	unaudited	unaudited
Interest income	37,534,664	35,331,195
Interest expenses	(26,502,761)	(25,069,827)
Net interest income	11,031,903	10,261,368
Impairment charge on interest bearing assets	3,927,319	(1,356,906)
Net interest income after impairment charge on interest bearing assets	14,959,222	8,904,462
Fee and commission income	1,783,388	1,398,991
Fee and commission expenses	(453,990)	(495,378)
Net gains from foreign currencies	150,078	(1,003,939)
Net losses from financial instruments at fair value through profit or loss	(1,079,750)	(292,788)
Net loss/income on investment securities measured through other comprehensive income	244,238	(543)
Net (losses)/gains on derecognition of loans to customers measured at amortised cost	(3,202,040)	-
Gain from initial recognition of subordinated bonds issued	-	22,133,892
Net gain from restructuring of loans to customers	-	117,306
Other operating income	945,229	626,974
Non-interest income	13,346,375	31,388,977
Administrative and other operating expenses	(9,114,537)	(8,895,047)
Other impairment and provisions	-	(240,323)
Profit before corporate income tax expense	4,231,838	22,253,607
Corporate income tax expense	(55,703)	(3,844,819)
Profit for the period	4,176,135	18,408,788
Other comprehensive income		
<i>Other comprehensive income to be reclassified to profit or loss:</i>		
Net change in fair value of investment securities measured through other comprehensive income	592,565	538,962
Realized expenses from change in fair value of available for sale investment securities reclassified to profit or loss	(15,413)	
	577,152	538,962
Total comprehensive income for the period	4,753,287	18,947,750


A.A. Tokarov
Acting Chairman of the Management Board




B.K. Tolepbergenova
Chief of Accountant