


Interim condensed statement of comprehensive income for the period ended 31 December 2018

	December 31, 2018	December 31, 2017
	unaudited	audited
<i>(in thousands of tenge)</i>		
Interest income	46 583 082	95 007 114
Interest expenses	(33 561 600)	(60 642 489)
Net interest income	13 021 482	34 364 625
Impairment charge on interest bearing assets	(2 526 394)	(305 983 043)
Net interest income after impairment charge on interest bearing assets	10 495 088	(271 618 418)
Fee and commission income	1 945 632	4 391 255
Fee and commission expenses	(627 171)	(658 589)
Net gains from foreign currencies	(1 916 102)	5 929 501
Net losses from financial instruments at fair value through profit or loss	171 465	(3 449 537)
Net loss/income on investment securities measured through other comprehensive income	(543)	730 146 *
Gain from initial recognition of subordinated bonds issued	22 148 579	137 926 332
Net gain from restructuring of loans to customers	148 180	599 641
Other operating income	1 108 462	547 974
Non-interest income	22 978 502	146 016 723
Administrative and other operating expenses	(19 101 991)	(25 782 098)
Other impairment and provisions	(225 585)	(68 470)
Non-interest expenses	(19 327 576)	(25 850 568)
Profit before corporate income tax expense	14 146 014	(151 452 263)
Corporate income tax expense	(3 650 109)	(21 112 819)
Profit for the period	10 495 905	(172 565 082)
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	169 795	634 022 *
Realized expenses from change in fair value of available for sale investment securities reclassified to profit or loss	-	(1 442 895)
	169 795	(808 873)
<i>Other comprehensive income not to be reclassification to profit or loss:</i>		
Revaluation of land and buildings	-	(12 922 807)
Income tax effect	-	2 584 561
	-	(10 338 246)
Other comprehensive income for the period	169 795	(11 147 119)
Total comprehensive income for the period	10 665 700	(183 712 201)


 N.E. Akentyeva
 Chairman of the Management Board




 T.M. Kulikova
 Acting Chief of Accountant

* according to IAS 39 classified as available for sale