

## Financial statements for the 6 months ended 30 June 2017

Consolidated Statement of Profit or Loss and Other  
Comprehensive Income for the 6 months ended 30 June 2017

	in KZT millions
	<b>6 months 2017*</b>
Interest income	99 978
Interest expense	(60 429)
<b>Net interest income</b>	<b>39 549</b>
Fee and commission income	8 354
Fee and commission expense	(1 658)
<b>Net fee and commission income</b>	<b>6 696</b>
Gross insurance premiums written	2 755
Written premiums ceded to reinsurers	(1 167)
Net insurance premiums written	1 588
Change in the gross provision for unearned premiums	(408)
Reinsurer's share of change in the gross provision for unearned premiums	736
<b>Net earned insurance premiums</b>	<b>1 916</b>
Insurance claims incurred	(892)
Reinsurers' share of insurance claims incurred	-
Insurance claims incurred, net of reinsurance	(892)
Change in gross insurance contract provisions	(31)
Change in reinsurers' share in insurance contract provisions	19
<b>Net insurance claims incurred</b>	<b>(904)</b>
Net gain (loss) on financial instruments at fair value through profit or loss	(293)
Net foreign exchange (loss) gain	1 415
Net gain on available-for-sale financial assets	24
Income from investment in associate	285
Dividend income	4
Other income	2 005
<b>Other operating income</b>	<b>3 440</b>
Impairment losses	(15 018)
Personnel expenses	(12 103)
Other general administrative expenses	(13 516)
<b>Other operating expenses</b>	<b>(40 637)</b>
<b>Profit before income tax</b>	<b>10 060</b>
Income tax expense	(750)
<b>Profit for the period</b>	<b>9 310</b>
Profit attributable to equity holders of the Bank	9 310
Profit attributable to non-controlling interests	-
<b>Other comprehensive income</b>	
<i>Items that are or may be reclassified subsequently to profit or loss:</i>	
Revaluation reserve for available-for-sale financial assets:	
- Net change in fair value	355
- Net change in fair value transferred to profit or loss	40
- Foreign currency translation differences for foreign operations	90
Total items that are or may be reclassified subsequently to profit or loss	485
<b>Other comprehensive income for the period</b>	<b>485</b>
<b>Total comprehensive income for the period</b>	<b>9 795</b>
<b>Total comprehensive income attributable to:</b>	
- equity holders of the Bank	9 795
- non-controlling interests	-
<b>Total comprehensive income for the period</b>	<b>9 795</b>

\* unaudited financial statements