

Financial statements for the 9 months ended 30 September 2017

Consolidated Statement of Profit or Loss and Other
Comprehensive Income for the 9 months ended 30 September 2017

in millions KZT

	9 months 2017*
Interest income	151 277
Interest expense	(90 841)
Net interest income	60 436
Fee and commission income	12 108
Fee and commission expense	(3 016)
Net fee and commission income	9 092
Gross insurance premiums written	4 119
Written premiums ceded to reinsurers	(1 424)
Net insurance premiums written	2 695
Change in the gross provision for unearned premiums	(500)
Reinsurer's share of change in the gross provision for unearned premiums	748
Net earned insurance premiums	2 943
Insurance claims incurred	(1 198)
Reinsurers' share of insurance claims incurred	1
Insurance claims incurred, net of reinsurance	(1 197)
Change in gross insurance contract provisions	(186)
Change in reinsurers' share in insurance contract provisions	58
Net insurance claims incurred	(1 325)
Net gain (loss) on financial instruments at fair value through profit or loss	(356)
Net foreign exchange (loss) gain	3 382
Net gain on available-for-sale financial assets	5
Income from investment in associate	1 957
Dividend income	5
Other income	2 855
Other operating income	7 848
Impairment losses	(20 702)
Personnel expenses	(17 996)
Other general administrative expenses	(22 278)
Other operating expenses	(60 976)
Profit before income tax	18 018
Income tax expense	(750)
Profit for the period	17 268
Profit attributable to equity holders of the Bank	17 268
Profit attributable to non-controlling interests	-
Other comprehensive income	
<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	430
- Net change in fair value transferred to profit or loss	57
- Foreign currency translation differences for foreign operations	1 395
Total items that are or may be reclassified subsequently to profit or loss	1 882
Other comprehensive income for the period	1 882
Total comprehensive income for the period	19 150

* unaudited financial statements