

Financial statements for the 3 months ended 31 March 2017

Consolidated Statement of Profit or Loss and Other
Comprehensive Income for the 3 months ended 31 March 2017

	in KZT millions
	31.03.2017*
Interest income	50 177
Interest expense	(30 706)
Net interest income	19 471
Fee and commission income	4 321
Fee and commission expense	(749)
Net fee and commission income	3 572
Gross insurance premiums written	823
Written premiums ceded to reinsurers	(31)
Net insurance premiums written	792
Change in the gross provision for unearned premiums	380
Reinsurer's share of change in the gross provision for unearned premiums	(191)
Net earned insurance premiums	981
Insurance claims incurred	(546)
Reinsurers' share of insurance claims incurred	-
Insurance claims incurred, net of reinsurance	(546)
Change in gross insurance contract provisions	72
Change in reinsurers' share in insurance contract provisions	(4)
Net insurance claims incurred	(478)
Net gain (loss) on financial instruments at fair value through profit or loss	(168)
Net foreign exchange (loss) gain	(34)
Net gain on available-for-sale financial assets	24
Dividend income	2
Other income	333
Other operating income	157
Impairment losses	(5 989)
Personnel expenses	(6 136)
Other general administrative expenses	(6 513)
Other operating expenses	(18 638)
Profit before income tax	5 065
Income tax expense	(199)
Profit for the period	4 866
Profit attributable to equity holders of the Bank	4 866
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	55
- Net change in fair value transferred to profit or loss	40
- Foreign currency translation differences for foreign operations	470
Total items that are or may be reclassified subsequently to profit or loss	565
Other comprehensive income for the period	565
Total comprehensive income for the period	5 431
Total comprehensive income attributable to:	
- equity holders of the Bank	5 431
- non-controlling interests	-
Total comprehensive income for the period	5 431

* unaudited financial statements