

First Heartland Jusan Bank JSC
Financial Statements for the period ended 30 September 2019

Consolidated Statement of Profit or Loss and Other
Comprehensive Income for the period ended 30 September 2019

in KZT millions

	9 months 2019*
Interest income calculated using the effective interest method	74 983
Other interest income	349
Interest expense	(51 452)
Net interest income	23 880
Fee and commission income	7 710
Fee and commission expense	(3 564)
Net fee and commission income	4 146
Gross insurance premiums written	5 402
Written premiums ceded to reinsurers	(1 958)
Net insurance premiums written	3 444
Change in the gross provision for unearned premiums	(702)
Reinsurers' share of change in the gross provision for unearned premiums	15
Net earned insurance premiums	2 757
Insurance claims incurred	(945)
Reinsurers' share of insurance claims incurred	62
Insurance claims incurred, net of reinsurance	(883)
Change in gross insurance contract provisions	(1 196)
Change in reinsurers' share in insurance contract provisions	1 050
Net insurance claims incurred	(1 029)
Net gain (loss) on financial instruments at fair value through profit or loss	(155)
Net foreign exchange gain (loss) and gain (loss) on operations with precious metals	4 651
Net gain (loss) on financial instruments at fair value through other comprehensive income	531
Income from recognition of discount on bonds issued and loans received	442 412
Income from recovery of non-financial asset	448
Dividend income	30
Other income	996
Other operating income	448 913
Impairment losses	(529 600)
Personnel expenses	(15 966)
Other general administrative expenses	(14 918)
Other operating expenses	(560 485)
Profit before income tax	(81 818)
Income tax expense	(65 931)
Profit for the period	(147 748)
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	1 171
- Net amount reclassified to profit or loss	(549)
Foreign currency translation differences for foreign operations	1 459
Total items that are or may be reclassified subsequently to profit or loss	2 081
Other comprehensive income (loss) for the period	2 081
Total comprehensive income for the period	(145 667)

* unaudited financial statements