

First Heartland Jýsan Bank JSC
Financial statements for the period ended 30 June 2019

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

in KZT millions

	6 months 2019*
Interest income calculated using the effective interest method	51 541
Other interest income	285
Interest expense	(35 916)
Net interest income	15 910
Fee and commission income	5 092
Fee and commission expense	(2 173)
Net fee and commission income	2 919
Gross insurance premiums written	3 807
Written premiums ceded to reinsurers	(1 877)
Net insurance premiums written	1 930
Change in the gross provision for unearned premiums	(985)
Reinsurer's share of change in the gross provision for unearned premiums	520
Net earned insurance premiums	1 465
Insurance claims incurred	(582)
Reinsurers' share of insurance claims incurred	22
Insurance claims incurred, net of reinsurance	(560)
Change in gross insurance contract provisions	(1 073)
Change in reinsurers' share in insurance contract provisions	1 086
Net insurance claims incurred	(547)
Net gain (loss) on financial instruments at fair value through profit or loss	(155)
Net foreign exchange (loss) gain and gain (loss) on operations with precious metals	4 651
Net gain (loss) on financial instruments at fair value through other comprehensive income	1 395
Income from recognition of discount on bonds issued and loans received	442 412
Income from loan assignment	4 968
Dividend income	30
Other income	928
Other operating income	454 229
Impairment losses	(539 495)
Personnel expenses	(10 473)
Other general administrative expenses	(10 193)
Other operating expenses	(560 161)
Profit before income tax	(86 185)
Income tax expense	(65 375)
Profit for the period	(151 560)
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	(149 479)

* unaudited financial statements