

**KAZINCOMBANK JSC**

**Statement of Comprehensive Income for years ended on 31 December 2010, 2009 and 2008**

<i>(in '000 KZT)</i>	Note	31 Dec 2010	31 Dec 2009	31 Dec 2008
Interest income	19	301,158	195,046	182,089
Interest expenses	19	(2,652)	(313)	(443)
<b>Net interest income</b>		<b>298,506</b>	<b>194,735</b>	<b>181,646</b>
(Reserve)/restoration of loan portfolio impairment reserve	8	(7,675)	(11,944)	19,699
<b>Net interest income after creation of loan portfolio impairment reserve</b>		<b>290,831</b>	<b>182,791</b>	<b>201,345</b>
Fee and commission income	20	61,782	29,243	24,287
Fee and commission expenses	20	(5,011)	(5,513)	(4,542)
Income less costs of foreign exchange transactions		8,750	5,773	5,797
Income less costs of foreign currency revaluation		(309)	1,895	612
(Reserves)/restoration of provision for credit instruments		170	(118)	16
Other operating income		885	402	166
Administrative and other operating expenses	21	(294,583)	(189,119)	(209,152)
<b>Pre-tax income</b>		<b>62,515</b>	<b>25,359</b>	<b>16,529</b>
Income tax (expenses)/refund	22	(20,221)	(4,195)	10,200
<b>Income for a year</b>		<b>42,294</b>	<b>21,164</b>	<b>28,729</b>
<b>Other comprehensive income</b>				
Investments available for sale				
- Income less fair market value costs for a year		61	-	-
Revaluation of fixed assets less deferred tax		-	33,839	
Change in deferred tax due to tax rate changes		(11,578)	1,668	30,042
Other comprehensive income/(expense) for a year		(11,517)	35,507	30,042
<b>Total comprehensive income for a year</b>		<b>30,777</b>	<b>56,671</b>	<b>58,771</b>
<b>Basic and diluted earnings per share for profit payable to owners of the bank (in KZT per share)</b>		<b>215</b>	<b>167</b>	<b>251</b>
<b>Weighted average shares (items)</b>		<b>196,401</b>	<b>126,915</b>	<b>114,290</b>

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