BANKRBK

Interim condensed statement of comprehensive income for the period ended 30 September 2018

(in thousands of tenge)	September 30, 2018 unaudited	September 30, 2017 unaudited
Interest income	35 331 195	73 067 397
Interest expenses	(25 069 827)	(46 136 381)
Net interest income	**10 261 368**	**26 931 016**
Impairment charge on interest bearing assets	(1 356 906)	(11 899 533)
Net interest income after impairment charge on interest bearing assets	**8 904 462**	**15 031 483**
Fee and commission income	1 398 991	3 554 214
Fee and commission expenses	(495 378)	(525 075)
Net gains from foreign currencies	(1 003 939)	4 720 615
Net losses from financial instruments at fair value through profit or loss	(292 788)	(2 597 729)
Net loss/income on investment securities measured through other comprehensive	(543)	847 377*
Gain from initial recognition of subordinated bonds issued	22 133 892	-
Net gain from restructuring of loans to customers	117 306	520 001
Other operating income	626 974	417 054
Non-interest income	**22 484 515**	**6 936 457**
Administrative and other operating expenses	(8 895 047)	(18 151 805)
Other impairment and provisions	(240 323)	(98 786)
Non-interest expenses	**(9 135 370)**	**(18 250 591)**
Profit before corporate income tax expense	**22 253 607**	**3 717 349**
Corporate income tax expense	(3 844 819)	(593 886)
Profit for the period	**18 408 788**	**3 123 463**
Other comprehensive income		
Other comprehensive income to be reclassified to profit or loss:		
Net change in fair value of investment securities measured through other comprehensive income	538 962	1 386 268*
Realizied expenses from change in fair value of available for sale investment securities reclassified to profit or loss	-	(784 284)
	538 962	**601 984**
Other comprehensive income not to be reclassification to profit or loss:		
Revaluation of land and buildings	-	2 796 876
Income tax effect	-	(559 375)
	-	**2 237 501**
Other comprehensive income for the period	**538 962**	**2 839 485**
Total comprehensive income for the period	**18 947 750**	**5 962 948**

Akentyeva N.E.
Chairman of the Management Board

B.K. Tolepbergenova
Chief Accountant

* according to IAS 39 classified as available for sale