

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the month ended 31 December 2016 (Unaudited)

in thousands tenge

Items	31 December 2016	31 December 2015
1	2	3
Interest income	1 596 277	1 127 112
Interest expense	(202 026)	(35 068)
Net interest income	1 394 251	1 092 044
Fee and commission income	58 313	49 142
Fee and commission expenses	(25 275)	(18 316)
Net fee and commission income	33 038	30 826
Net foreign exchange income	104 932	255 073
Other operating expenses, net	(5 582)	6 413
Operating income	1 526 639	1 384 356
General and administrative expenses	(906 234)	(614 627)
Profit/loss before income tax	620 405	769 729
Income tax expense	(118 670)	(119 702)
Profit/loss for the period	501 735	650 027
Other comprehensive loss for the period, net of income tax		
<i>Items that are or may be reclassified subsequently to profit and loss:</i>		
Net change in fair value of available-for-sale assets	(93 699)	(112 093)
Other comprehensive loss for the period, net of income tax	(93 699)	(112 093)
Total comprehensive income for the period	408 036	537 934

Chairman of the Management Board

Mr. Choi Myoung Kyu

Chief Accountant

Ms. Zhaxybayeva G.S.



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