

JSC "Shinhan Bank Kazakhstan"

Statement of income and expenses
as at 30 June 2013

in thousands tenge

Items	Reporting period	At the beginning of the reporting year
1	2	3
Insert income	406 207	840 924
Insert expense	(6 313)	(34 564)
Net insert income	399 894	806 360
Fee and comision income	24 359	44 205
Fee and comision expenses	(4 349)	(7 006)
Net comision expenses	20 010	37 199
Net foreign exchange incom	25 179	37 801
Other operating expenses, net	(4 816)	(738)
Operating income	440 267	880 622
Impairment losses on loans and advances to customers	0	63
General and administrative expenses	(244 265)	(469 680)
Profit/loss before income tax	196 002	411 005
Income tax expense	(21 460)	(42 375)
Profit/loss for the period	174 542	368 630
Provision for claims to customers	(37 913)	0
Net change in fair value of available-for-sale assets	(13 330)	(105 835)
Other comprehensive loss for the period, net of income tax	(51 243)	(105 835)
Total comprehensive income for the period	123 299	262 795

Chairman of the Board

Chief Accountant



Ji-Ho Jeong

Nikitina M.A.