

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 30 June 2019 (Unaudited)

in thousands tenge

Items	30 June 2019	30 June 2018
1	2	3
Interest income	1 564 925	1 347 441
Interest expense	(740 962)	(568 681)
Net interest income	823 963	778 760
Fee and commission income	49 862	32 505
Fee and commission expenses	(39 042)	(32 859)
Net fee and commission income	10 820	(354)
Net foreign exchange income	116 930	127 399
Other operating income/expense net	(12 402)	33 614
Operating income	939 311	939 419
Impairment income/(losses)	(2 727)	212 498
Personnel expenses	(384 669)	(263 883)
General and administrative expenses	(193 325)	(212 810)
Profit/loss before income tax	358 590	675 224
Income tax expense	(20 469)	(53 147)
Profit/loss for the period	338 121	622 077
Other comprehensive loss for the period, after 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		
Net change in fair value of financial assets subsequently measured through other comprehensive income	9 415	38 527
Net change in the loss allowance for financial assets measured at fair value through other comprehensive income	(44)	547
Other comprehensive income for the period, after income tax	9 371	39 074
Total comprehensive income for the period	347 492	661 151
Basic earnings per share (in tenge)	337,15	620,30

Chairman of the Management Board

Mr. Kim Hyoung Whan

Chief Accountant

Ms. Zhaxybayeva G.Sh.

