

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 March 2019 (Unaudited)

in thousands tenge

Items	31 March 2019	31 March 2018
1	2	3
Interest income	788 681	666 466
Interest expense	(387 812)	(270 939)
Net interest income	400 869	395 527
Fee and commission income	23 610	14 683
Fee and commission expenses	(18 385)	(16 560)
Net fee and commission income	5 225	(1 877)
Net foreign exchange income	51 039	50 231
Other operating income/expense net	(5 513)	33 948
Operating income	451 620	477 829
Impairment income/(losses)	3 671	231 845
Personnel expenses	(214 915)	(125 781)
General and administrative expenses	(90 967)	(134 212)
Profit/loss before income tax	149 409	449 681
Income tax expense	(14 114)	(68 002)
Profit/loss for the period	135 295	381 679
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		12 021
Net change in fair value of financial assets subsequently measured through other comprehensive income	(1 277)	
Net change in the loss allowance for financial assets measured at fair value through other comprehensive income	4	
Other comprehensive income for the period, after income tax	(1 273)	12 021
Total comprehensive income for the period	134 022	393 700
Basic earnings per share (in tenge)	134,91	380,59

Acting as Chairman of the Management Board

Mr. Jeong Tae Ho

Chief Accountant

Ms. Zhaxybayeva G.Sh.

