

**"Shinhan Bank Kazakhstan" JSC**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**for the period ended 30 June 2018 (Unaudited)**

*in thousands tenge*

Items	30 June 2018	30 June 2017
Interest income	1 347 441	1 001 295
Interest expense	(568 681)	(224 355)
<b>Net interest income</b>	<b>778 760</b>	<b>776 940</b>
Fee and commission income	32 505	28 652
Fee and commission expenses	(32 859)	(16 486)
<b>Net fee and commission income</b>	<b>(354)</b>	<b>12 166</b>
Net foreign exchange income	127 399	59 785
Other operating income/expense net	33 614	(14 396)
<b>Operating income</b>	<b>939 419</b>	<b>834 495</b>
Impairment income/(losses)	212 498	
Personnel expenses	(263 883)	(276 660)
General and administrative expenses	(212 810)	(164 684)
<b>Profit/loss before income tax</b>	<b>675 224</b>	<b>393 151</b>
Income tax expense	(53 147)	(51 169)
<b>Profit/loss for the period</b>	<b>622 077</b>	<b>341 982</b>
<b>Other comprehensive loss for the period, after income tax</b>		
<i>Items that are or may be reclassified subsequently to profit and loss:</i>		
Net change in fair value of available-for-sale assets		18 824
Net change in fair value of financial assets subsequently measured through other comprehensive income	38 527	
Net change in the loss allowance for financial assets measured at fair value through other comprehensive income	547	
<b>Other comprehensive income for the period, after income tax</b>	<b>39 074</b>	<b>18 824</b>
<b>Total comprehensive income for the period</b>	<b>661 151</b>	<b>360 806</b>
<b>Basic earnings per share (in tenge)</b>	<b>659,26</b>	<b>359,77</b>

Chairman of the Management Board

Mr. Kim Hyoung Whan

Chief Accountant

Ms. Zhaxybayeva G.Sh.

