

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

*in thousands tenge*

Items	30 September 2018	30 September 2017
1	2	3
Interest income	2 067 245	1 553 164
Interest expense	(895 230)	(382 590)
<b>Net interest income</b>	<b>1 172 015</b>	<b>1 170 574</b>
Fee and commission income	57 458	45 033
Fee and commission expenses	(50 082)	(29 465)
<b>Net fee and commission income</b>	<b>7 376</b>	<b>15 568</b>
Net foreign exchange income	202 766	100 143
Other operating income/expense net	34 226	(17 176)
<b>Operating income</b>	<b>1 416 383</b>	<b>1 269 109</b>
Impairment income/(losses)	206 653	(170 207)
Personnel expenses	(447 722)	(436 279)
General and administrative expenses	(312 605)	(269 465)
<b>Profit/loss before income tax</b>	<b>862 709</b>	<b>393 158</b>
Income tax expense	(66 602)	(72 959)
<b>Profit/loss for the period</b>	<b>796 107</b>	<b>320 199</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		83 638
Net change in fair value of financial assets subsequently measured through other comprehensive income	3 975	
Net change in the loss allowance for financial assets measured at fair value through other comprehensive income	771	
<b>Other comprehensive income for the period, after income tax</b>	<b>4 746</b>	<b>83 638</b>
<b>Total comprehensive income for the period</b>	<b>800 853</b>	<b>403 837</b>
<b>Basic earnings per share (in tenge)</b>	<b>793,83</b>	<b>319,28</b>

Chairman of the Management Board

Mr. Kim Hyoung Whan

Chief Accountant

Ms. Zhaxybayeva G.Sh.

