

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the month ended 31 March 2017 (Unaudited)

in thousands tenge

Items	31 March 2017	31 December 2016
1	2	3
Interest income	472 882	329 246
Interest expense	(93 956)	(8 803)
Net interest income	378 926	320 443
Fee and commission income	13 522	11 991
Fee and commission expenses	(3 996)	(5 464)
Net fee and commission income	9 526	6 527
Net foreign exchange income	30 098	29 639
Other operating expenses, net	(2 860)	650
Operating income	415 690	357 259
Personnel expenses	(154 658)	(178 172)
General and administrative expenses	(77 578)	(65 517)
Profit/loss before income tax	183 454	113 570
Income tax expense	(32 636)	(28 311)
Profit/loss for the period	150 818	85 259
Other comprehensive loss for the period, net of 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	25 709	(96 708)
Other comprehensive loss for the period, net of income tax	25 709	(96 708)
Total comprehensive income for the period	176 527	(11 449)

Chairman of the Management Board

Mr. Kim Hyoung Whan

Chief Accountant

Ms. Zhaxybayeva G.S.

