

**"Shinhan Bank Kazakhstan" JSC**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**for the period ended 30 September 2017 (Unaudited)**

*in thousands tenge*

Items	30 September 2017	30 September 2016
1	2	3
Interest income	1 553 164	1 126 485
Interest expense	(382 590)	(91 516)
<b>Net interest income</b>	<b>1 170 574</b>	<b>1 034 969</b>
Fee and commission income	45 033	43 425
Fee and commission expenses	(29 465)	(17 259)
<b>Net fee and commission income</b>	<b>15 568</b>	<b>26 166</b>
Net foreign exchange income	100 143	92 803
Impairment losses	(170 207)	-
Other operating expenses, net	(17 176)	120
<b>Operating income</b>	<b>1 098 902</b>	<b>1 154 058</b>
Personnel expenses	(436 279)	(451 685)
General and administrative expenses	(269 465)	(197 071)
<b>Profit/loss before income tax</b>	<b>393 158</b>	<b>505 302</b>
Income tax expense	(72 959)	(88 586)
<b>Profit/loss for the period</b>	<b>320 199</b>	<b>416 716</b>
<b>Other comprehensive loss for the period, net of 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	(145 935)
<b>Other comprehensive loss for the period, net of income tax</b>	<b>83 638</b>	<b>(145 935)</b>
<b>Total comprehensive income for the period</b>	<b>403 837</b>	<b>270 781</b>

Chairman of the Management Board

Mr. Kim Hyoung Whan

Chief Accountant

Ms. Zhaxybayeva G.Sh.

