

JSC "Shinhan Bank Kazakhstan"

Statement of income and expenses  
as at 30 September 2014

in thousands tenge

| Items   | Reporting period | At the beginning of the reporting year |
|---|------------------|--|
| 1   | 2                | 3                                      |
| Insert income   | 742 707          | 890 797                                |
| Insert expense  | (37 571)         | (27 900)                               |
| <b>Net insert income</b>  | <b>705 136</b>   | <b>862 897</b>                         |
| Fee and comision income   | 34 507           | 46 166                                 |
| Fee and comision expenses   | (9 962)          | (9 318)                                |
| <b>Net comision expenses</b>                                      | <b>24 545</b>    | <b>36 848</b>                          |
| Net foreign exchange incom  | 82 838           | 66 315                                 |
| Net realized gain/(loss) on investments available-for-sale        | 4 278            | -                                      |
| Other operating expenses, net                                     | 52 747           | (1 453)                                |
| <b>Operating income</b>   | <b>869 544</b>   | <b>964 607</b>                         |
| Impairment losses on loans and advances to customers              | -                | -                                      |
| General and administrative expenses                               | (398 426)        | (482 430)                              |
| <b>Profit/loss before income tax</b>                              | <b>471 118</b>   | <b>482 177</b>                         |
| Income tax expense  | (31 946)         | (57 173)                               |
| <b>Profit/loss for the period</b>                                 | <b>439 172</b>   | <b>425 004</b>                         |
| Net change in fair value of available-for-sale assets             | (134 189)        | 179 292                                |
| <b>Other comprehensive loss for the period, net of income tax</b> | <b>(134 189)</b> | <b>179 292</b>                         |
| <b>Total comprehensive income for the period</b>                  | <b>304 983</b>   | <b>604 296</b>                         |

Chairman of the board

Chief Accountant



*Ji-Ho Jeong*  
*Nikitina M.A.*

Ji-Ho Jeong

Nikitina M.A.