

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 30 September 2019 (Unaudited)

in thousands tenge

Items	30 September 2019	30 September 2018
1	2	3
Interest income	2 309 992	2 067 245
Interest expense	(1 053 174)	(895 230)
Net interest income	1 256 818	1 172 015
Fee and commission income	82 820	57 458
Fee and commission expenses	(58 514)	(50 082)
Net fee and commission income	24 306	7 376
Net foreign exchange income	182 493	202 766
Other operating (expense)/income, net	(15 972)	34 226
Operating income	1 447 645	1 416 383
Impairment income	106 362	206 653
Personnel expenses	(568 894)	(447 722)
General and administrative expenses	(296 581)	(312 605)
Profit/loss before income tax	688 532	862 709
Income tax expense	(63 415)	(66 602)
Profit/loss for the period	625 117	796 107
Other comprehensive loss for the period, after income tax		
<i>Items that are or may be reclassified subsequently to profit and loss:</i>		
Net change in fair value of financial assets subsequently measured through other comprehensive income	(1 602)	3 975
Net change in the loss allowance for financial assets measured at fair value through other comprehensive income	(43)	771
Other comprehensive income for the period, after income tax	(1 645)	4 746
Total comprehensive income for the period	623 472	800 853
Basic earnings per share (in tenge)	623.33	793.83

Chairman of the Management Board

Mr. Kim Hyoung Whan

Chief Accountant

Ms. Zhaxybayeva G.Sh.

