

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 March 2018 (Unaudited)

in thousands tenge

Items	31 March 2018	31 March 2017
Interest income	666 466	472 882
Interest expense	(270 939)	(93 956)
Net interest income	395 527	378 926
Fee and commission income	14 683	13 522
Fee and commission expenses	(16 560)	(3 996)
Net fee and commission income	(1 877)	9 526
Net foreign exchange income	50 231	30 098
Other operating income/(expense) net	33 948	(2 860)
Operating income	477 829	415 690
Impairment losses	231 845	-
Personnel expenses	(125 781)	(154 658)
General and administrative expenses	(134 212)	(77 578)
Profit/loss before income tax	449 681	183 454
Income tax expense	(68 002)	(32 636)
Profit/loss for the period	381 679	150 818
 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 available-for-sale assets	-	25 709
Net change in fair value of financial assets subsequently measured through other comprehensive income	12 021	-
Other comprehensive income for the period, after income tax	12 021	25 709
Total comprehensive income for the period	393 700	176 527
Basic earnings per share (in tenge)	393	176

Chairman of the Management Board _____ Mr. Kim Hyoung Whan

Chief Accountant _____ Ms. Zhaxybayeva G.Sh.

