

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the month ended 30 September 2016

in thousands tenge

Items	30 September 2016	31 December 2015
1	2	3
Interest income	1 126 485	1 127 112
Interest expense	(91 516)	(35 068)
Net interest income	1 034 969	1 092 044
Fee and commission income	43 425	49 142
Fee and commission expenses	(17 259)	(18 316)
Net fee and commission income	26 166	30 826
Net foreign exchange income	92 803	255 073
Other operating expenses, net	120	6 413
Operating income	1 154 058	1 384 356
General and administrative expenses	(648 756)	(614 627)
Profit/loss before income tax	505 302	769 729
Income tax expense	(88 586)	(119 702)
Profit/loss for the period	416 716	650 027
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	(145 935)	(112 093)
Other comprehensive loss for the period, net of income tax	(145 935)	(112 093)
Total comprehensive income for the period	270 781	537 934

Chairman of the Management Board

Mr. Choi Myoung Kyu

Chief Accountant

Ms. Zhaxybayeva G.S.

