

JSC "Shinhan Bank Kazakhstan"

Statement of income and expenses
as at 30 June 2015

in thousands tenge

Items	Reporting period	At the beginning of the reporting year
1	2	3
Insert income	520 270	1 023 598
Insert expense	(20 092)	(123 214)
Net insert income	500 178	900 384
Fee and comision income	22 658	48 528
Fee and comision expenses	(7 582)	(15 033)
Net comision expenses	15 076	33 495
Net foreign exchange incom	65 950	158 868
Net realized gain/(loss) on investments available-for-sale	0	4 278
Other operating expenses, net	2 962	4 039
Operating income	584 166	1 101 064
Impairment losses on loans and advances to customers	-	-
General and administrative expenses	(268 373)	(572 412)
Profit/loss before income tax	315 793	528 652
Income tax expense	(44 458)	(95 011)
Profit/loss for the period	271 335	433 641
Net change in fair value of available-for-sale assets	(37 065)	(142 209)
Other comprehensive loss for the period, net of income tax	(37 065)	(142 209)
Total comprehensive income for the period	234 270	291 432

Chairman of the Board

Mr. Choi Myoung Kyu

Chief Accountant

Ms. M.A. Nikitina

