

JSC "Shinhan Bank Kazakhstan"

Statement of income and expenses  
as at 30 September 2015

in thousands tenge

Items	Reporting period	At the beginning of the reporting year
1	2	3
Insert income	804 235	1 023 598
Insert expense	(30 066)	(123 214)
<b>Net insert income</b>	<b>774 169</b>	<b>900 384</b>
Fee and comision income	34 076	48 528
Fee and comision expenses	(12 039)	(15 033)
<b>Net comision expenses</b>	<b>22 037</b>	<b>33 495</b>
Net foreign exchange incom	186 323	158 868
Net realized gain/(loss) on investments available-for-sale	0	4 278
Other operating expenses, net	4 032	4 039
<b>Operating income</b>	<b>986 561</b>	<b>1 101 064</b>
Impairment losses on loans and advances to customers	-	-
General and administrative expenses	(431 975)	(572 412)
<b>Profit/loss before income tax</b>	<b>554 586</b>	<b>528 652</b>
Income tax expense	(73 259)	(95 011)
<b>Profit/loss for the period</b>	<b>481 327</b>	<b>433 641</b>
Net change in fair value of available-for-sale assets	(35 079)	(142 209)
<b>Other comprehensive loss for the period, net of income tax</b>	<b>(35 079)</b>	<b>(142 209)</b>
<b>Total comprehensive income for the period</b>	<b>446 248</b>	<b>291 432</b>

Chairman of the Board

Mr. Choi Myoung Kyu

Chief Accountant

Ms. M.A. Nikitina



JSC "Shinhan Bank Kazakhstan"

Balance  
as at 30 September 2015

in thousands tenge

Items	At the end of the reporting period	At the beginning of the year
1	2	3
<b>ASSETS</b>		
Cash and cash equivalents	3 228 077	13 776 774
Deposits in other banks	320	240
Available-for-sale financial assets	1 455 048	2 474 469
Held-to-maturity investment	1 897 767	1 931 104
Loans to banks	16 813	960 684
Loans to customers	10 563 003	9 277 236
Property, equipment and intangible assets	92 028	98 468
Current tax assets	35 071	21 693
Deferred tax assets	-	-
Other receivables	57 141	33 508
<b>TOTAL ASSETS</b>	<b>17 345 268</b>	<b>28 574 176</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
Deposits and balances from banks	69 253	1 049 637
Current accounts and deposits from customers	5 223 083	15 926 526
Deferred tax liability	51 160	51 160
Other liabilities	50 198	41 527
<b>Total liabilities:</b>	<b>5 393 694</b>	<b>17 068 850</b>
<b>Equity</b>		
Share capital	10 028 720	10 028 720
Additional paid-in capital	144 196	144 196
Statutory reserve	279 516	279 516
Revaluation reserve for available-for-sale financial assets	(138 853)	(103 774)
Retained earnings	1 637 995	1 156 668
<b>Total equity:</b>	<b>11 951 574</b>	<b>11 505 326</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>17 345 268</b>	<b>28 574 176</b>

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