

JSC "Shinhan Bank Kazakhstan"

Statement of income and expenses
as at 30 September 2013

in thousands tenge

Items	Reporting period	At the beginning of the reporting year
1	2	3
Insert income	630 377	840 924
Insert expense	(15 451)	(34 564)
Net insert income	614 926	806 360
Fee and comision income	35 376	44 205
Fee and comision expenses	(6 508)	(7 006)
Net comision expenses	28 868	37 199
Net foreign exchange incom	47 007	37 801
Other operating expenses, net	(441)	(738)
Operating income	690 360	880 622
Impairment losses on loans and advances to customers	0	63
General and administrative expenses	(360 238)	(469 680)
Profit/loss before income tax	330 122	411 005
Income tax expense	(33 286)	(42 375)
Profit/loss for the period	296 836	368 630
Provision for claims to customers	0	0
Net change in fair value of available-for-sale assets	(9 873)	(105 835)
Other comprehensive loss for the period, net of income tax	(9 873)	(105 835)
Total comprehensive income for the period	286 963	262 795

Chairman of the Board

Chief Accountant



Ji-Ho Jeong

Nikitina M.A.