

JSC "Shinhan Bank Kazakhstan"

Balance
as at 31 December 2013

in thousands tenge

| Items | At the end of the reporting period | At the beginning of the year |
|--|------------------------------------|------------------------------|
| 1 | 2 | 3 |
| ASSETS | | |
| Cash and cash equivalents | 1 630 430 | 4 259 422 |
| Mandatory reserve with the National Bank of the Republic of Kazakhstan | 319 106 | 198 661 |
| Deposits in other banks | 240 | 320 |
| Available-for-sale financial assets | 3 449 673 | 2 493 016 |
| Held-to-maturity investment | 1 938 092 | 1 944 747 |
| Loans to banks | 1 473 543 | 128 626 |
| Loans to customers | 8 595 995 | 7 261 243 |
| Property, equipment and intangible assets | 49 960 | 60 138 |
| Deferred tax assets | 4 633 | 2 069 |
| Other receivables | 20 389 | 18 868 |
| TOTAL ASSETS | 17 482 061 | 16 367 110 |
| LIABILITIES AND EQUITY | | |
| Liabilities | | |
| Deposits and balances from banks | 1 112 834 | 2 078 604 |
| Current accounts and deposits from customers | 5 125 778 | 3 608 265 |
| Current tax liability | 3 737 | 46 654 |
| Other liabilities | 25 687 | 23 989 |
| Total liabilities: | 6 268 036 | 5 757 512 |
| Equity | | |
| Share capital | 10 028 720 | 10 028 720 |
| Additional paid-in capital | 144 196 | 144 196 |
| Dynamic reserve | 119 643 | - |
| Statutory reserve | 279 516 | 242 653 |
| Revaluation reserve for available-for-sale financial assets | 38 435 | (140 857) |
| Retained earnings | 603 515 | 334 886 |
| Total equity: | 11 214 025 | 10 609 598 |
| TOTAL LIABILITIES AND EQUITY | 17 482 061 | 16 367 110 |

Chairman of the Board

Ji-Ho Jeong

Chief Accountant

Nikitina M.A.



JSC "Shinhan Bank Kazakhstan"

Statement of income and expenses
as at 31 December 2013

in thousands tenge

| Items | Reporting period | At the beginning of the reporting year |
|---|------------------|--|
| 1 | 2 | 3 |
| Insert income | 890 797 | 840 924 |
| Insert expense | (27 900) | (34 564) |
| Net insert income | 862 897 | 806 360 |
| Fee and comision income | 46 166 | 44 205 |
| Fee and comision expenses | (9 288) | (7 006) |
| Net comision expenses | 36 878 | 37 199 |
| Net foreign exchange income | 66 313 | 37 801 |
| Other operating expenses, net | (1 453) | (738) |
| Operating income | 964 635 | 880 622 |
| Impairment losses on loans and advances to customers | - | 63 |
| General and administrative expenses | (482 327) | (469 680) |
| Profit/loss before income tax | 482 308 | 411 005 |
| Income tax expense | (57 173) | (42 375) |
| Profit/loss for the period | 425 135 | 368 630 |
| Net change in fair value of available-for-sale assets | 179 292 | (105 835) |
| Other comprehensive loss for the period, net of income tax | 179 292 | (105 835) |
| Total comprehensive income for the period | 604 427 | 262 795 |

Chairman of the Board

Chief Accountant



Ji-Ho Jeong

Nikitina M.A.

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