



Statement of Financial position SB JSC HSBC Bank Kazakhstan

as of 1 October 2013 and 1 January 2013

(in thousands tenge) 01 October 2013 01 January 2013

Asset

Cash and cash equivalents	100,156,357	98,603,024
Placements with banks	4,669,028	4,758,578
Financial instruments at fair value through profit or loss		
– Held by the Bank	206,058	528,940
– Pledged under sale and repurchase agreement	—	—
Loans to customers	74,584,463	62,755,265
Available-for-sale financial assets		
– Held by the Bank	2,416,740	3,735,140
– Pledged under sale and repurchase agreement	—	105,230
Property and equipment	754,257	944,642
Intangible assets	745,287	776,392
Current tax asset	—	—
Deferred tax assets	192,757	126,209
Other assets	2,918,297	2,688,344
Total assets	186,643,244	175,021,764

Liabilities

Financial instruments at fair value through profit or loss	263,972	445,673
Deposits and balances from banks	5,931,633	7,351,556
Current accounts and deposits from customers	152,897,618	140,547,076
Amounts payable under repurchase agreements	—	100,068
Current tax liability	68,755	89,072
Other liabilities	2,273,720	4,068,650
Total liabilities	161,435,698	152,602,095

Equity

Share capital	7,050,000	7,050,000
Additional paid-in capital	74,485	74,485
Revaluation reserve for available-for-sale financial assets	5,481	(4,910)
Reserve for general banking risks	3,057,072	2,352,937
Retained earnings	15,020,508	12,947,157
Total equity	25,207,546	22,419,669

Total liabilities and equity	186,643,244	175,021,764
-------------------------------------	--------------------	--------------------



Statement of Comprehensive Income SB JSC HSBC Bank Kazakhstan

as of 1 October 2013 and 1 October 2012

(in thousands tenge)	01 October 2013	01 October 2012
Interest income	5,487,831	6,522,295
Interest expense	(687,336)	(1,059,528)
Net interest income	4,800,495	5,462,767
Fee and commission income	1,849,935	1,819,505
Fee and commission expense	(496,831)	(297,877)
Net fee and commission income	1,353,104	1,521,628
Net gain on financial instruments at fair value through profit or loss	117	15,685
Net foreign exchange income	2,281,961	1,683,277
Other operating income	86,202	41,763
Operating income	8,521,879	8,725,120
Impairment recovery/(losses)	(445,964)	(760,085)
General administrative expenses	(4,487,795)	(5,088,563)
Profit before income tax	3,588,120	2,876,472
Income tax expense	(810,631)	(671,073)
Profit for the year	2,777,489	2,205,399
Other comprehensive income		
Net change in fair value of available-for-sale financial assets	10,391	10,725
Other comprehensive income for the year	10,391	10,725
Total comprehensive income for the year	2,787,880	2,216,124