

**"Shinhan Bank Kazakhstan" JSC**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**for the period ended 31 December 2019 (Unaudited)**

*in thousands tenge*

Items	31 December 2019	31 December 2018
1	2	3
Interest income	3 158 049	2 821 428
Interest expense	(1 409 738)	(1 229 413)
<b>Net interest income</b>	<b>1 748 311</b>	<b>1 592 015</b>
Fee and commission income	116 297	83 327
Fee and commission expenses	(79 484)	(69 523)
<b>Net fee and commission income</b>	<b>36 813</b>	<b>13 804</b>
Net foreign exchange income	238 834	260 648
Other operating (expense)/income, net	(39 380)	27 629
<b>Operating income</b>	<b>1 984 578</b>	<b>1 894 096</b>
Impairment income	133 608	166 370
Personnel expenses	(758 309)	(659 360)
General and administrative expenses	(397 886)	(438 614)
<b>Profit/loss before income tax</b>	<b>961 991</b>	<b>962 492</b>
Income tax expense	(90 811)	(61 141)
<b>Profit/loss for the period</b>	<b>871 180</b>	<b>901 351</b>
<b>Other comprehensive loss for the period, after income tax</b>		
<i>Items that are or may be reclassified subsequently to profit and loss:</i>		
Net change in fair value of financial assets subsequently measured through other comprehensive income	(581)	48 630
Net change in the loss allowance for financial assets measured at fair value through other comprehensive income	(37)	583
<b>Other comprehensive income for the period, after income tax</b>	<b>(618)</b>	<b>49 213</b>
<b>Total comprehensive income for the period</b>	<b>870 562</b>	<b>950 564</b>
<b>Basic earnings per share (in tenge)</b>	<b>868.69</b>	<b>898.77</b>

Chairman of the Management Board



Mr. Kim Hyoung Whan

Acting as Chief Accountant



Mr. Tkhyia A.O.

