

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 December 2020 (Unaudited)

in thousands tenge

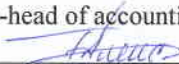
Items	31 December 2020	31 December 2019
1	2	3
Interest income	3 911 056	3 158 049
Interest expense	(1 767 363)	(1 410 125)
Net interest income	2 143 693	1 747 924
Fee and commission income	113 158	116 297
Fee and commission expenses	(94 849)	(79 484)
Net fee and commission income	18 309	36 813
Net foreign exchange income	225 940	238 834
Other operating (expense)/income, net	(10 247)	(39 380)
Operating income	2 377 695	1 984 191
Impairment income/(loss)	45 398	131 812
Personnel expenses	(814 493)	(758 309)
Other general and administrative expenses	(415 817)	(439 857)
Profit/loss before income tax	1 192 783	917 837
Income tax expense	(132 751)	(84 186)
Profit/loss for the period	1 060 032	833 651
Other comprehensive loss for the period, after income tax		
<i>Items that are or may be reclassified subsequently to profit</i>		
-net change in fair value	45 454	(616)
Other comprehensive income for the period, after income	45 454	(616)
Total comprehensive income for the period	1 105 486	833 035
Basic earnings per share (in tenge)	1 057.00	831.26

Acting Chairman of the Management Board



Mr. Cho Hyunseung

Managing Director-head of accounting and reporting
 department



Mr. Tkhyia A.O.

