

**"Shinhan Bank Kazakhstan" JSC**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**for the period ended 30 June 2021 (Unaudited)**

*in thousands tenge*

| Items   | 30 June 2021     | 30 June 2020     |
|---|------------------|------------------|
| 1   | 2                | 3                |
| Interest income   | 2 494 303        | 1 836 481        |
| Interest expense  | (1 198 926)      | (809 475)        |
| <b>Net interest income</b>  | <b>1 295 377</b> | <b>1 027 006</b> |
| Fee and commission income   | 57 011           | 52 147           |
| Fee and commission expenses   | (72 863)         | (38 046)         |
| <b>Net fee and commission income</b>  | <b>(15 852)</b>  | <b>14 101</b>    |
| Net foreign exchange income   | 67 007           | 127 439          |
| Other operating (expense)/income, net   | (3 013)          | (4 812)          |
| <b>Operating income</b>   | <b>1 343 519</b> | <b>1 163 734</b> |
| Impairment income/(loss)  | (13 541)         | 2 923            |
| Personnel expenses  | (421 724)        | (384 514)        |
| Other general and administrative expenses                                     | (210 634)        | (189 289)        |
| <b>Profit/loss before income tax</b>  | <b>697 620</b>   | <b>592 854</b>   |
| Income tax expense  | (41 599)         | (78 406)         |
| <b>Profit/loss for the period</b>   | <b>656 021</b>   | <b>514 448</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   | 33 755           | (1 839)          |
| <b>Other comprehensive income for the period, after income tax</b>            | <b>33 755</b>    | <b>(1 839)</b>   |
| <b>Total comprehensive income for the period</b>                              | <b>689 776</b>   | <b>512 609</b>   |
| <b>Basic earnings per share (in tenge)</b>                                    | <b>654.14</b>    | <b>512.97</b>    |

Chairman of the Management Board

Mr. Cho Yongeun

Chief Accountant

Mrs. Zhaksybayeva G. Sh.

