

**"SHINHAN BANK KAZAKHSTAN" JSC**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**for the period ended 30 September 2021 (Unaudited)**

*in thousands tenge*

Items	30 September 2021	30 September 2020
1	2	3
Interest income	3 828 631	2 858 785
Interest expense	(1 853 354)	(1 284 490)
<b>Net interest income</b>	<b>1 975 277</b>	<b>1 574 295</b>
Fee and commission income	86 048	81 640
Fee and commission expenses	(118 929)	(65 694)
<b>Net fee and commission income</b>	<b>(32 881)</b>	<b>15 946</b>
Net foreign exchange income	128 853	193 932
Other operating (expense)/income, net	(3 754)	(8 263)
<b>Operating income</b>	<b>2 067 495</b>	<b>1 775 910</b>
Impairment income/(loss)	(27 807)	32 897
Personnel expenses	(645 588)	(596 299)
Other general and administrative expenses	(324 994)	(302 320)
<b>Profit/loss before income tax</b>	<b>1 069 106</b>	<b>910 188</b>
Income tax expense	(72 109)	(108 140)
<b>Profit/loss for the period</b>	<b>996 997</b>	<b>802 048</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	40 525	31 291
<b>Other comprehensive income for the period, after income tax</b>	<b>40 525</b>	<b>31 291</b>
<b>Total comprehensive income for the period</b>	<b>1 037 522</b>	<b>833 339</b>
<b>Basic earnings per share (in tenge)</b>	<b>994.14</b>	<b>799.75</b>

Chairman of the Management Board

Mr. Cho Yongeun

Chief Accountant

Mrs. Zhaksybayeva G. Sh.

