

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 30 June 2022 (Unaudited)

in thousands tenge

Items	30 June 2022	30 June 2021
1	2	3
Interest income	3 930 135	2 494 303
Interest expense	(2 184 313)	(1 198 926)
Net interest income	1 745 822	1 295 377
Fee and commission income	69 678	57 011
Fee and commission expenses	(103 130)	(72 863)
Net fee and commission income	(33 452)	(15 852)
Net foreign exchange income	342 984	67 007
Other operating (expense)/income, net	(6 517)	(3 013)
Operating income	2 048 837	1 343 519
Impairment income/(loss)	(4 063)	(13 541)
Personnel expenses	(495 526)	(421 724)
Other general and administrative expenses	(225 302)	(210 634)
Profit/loss before income tax	1 323 946	697 620
Income tax expense	(130 835)	(41 599)
Profit/loss for the period	1 193 111	656 021
Other comprehensive loss for the period, after income tax		
<i>Items that are or may be reclassified subsequently to profit and loss:</i>		
-net change in fair value	392	33 755
Other comprehensive income for the period, after income tax	392	33 755
Total comprehensive income for the period	1 193 503	689 776
Basic earnings per share (in tenge)	1 189.69	654.14

Chairman of the Management Board

Chief Accountant



[Signature] Cho Yongeun

[Signature] Zhaksybayeva G.Sh