

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

*in thousands tenge*

Items	30 September 2022	30 September 2021
1	2	3
Interest income	7 013 322	3 828 631
Interest expense	(3 978 989)	(1 853 354)
<b>Net interest income</b>	<b>3 034 333</b>	<b>1 975 277</b>
Fee and commission income	113 830	86 048
Fee and commission expenses	(160 431)	(118 929)
<b>Net fee and commission income</b>	<b>(46 601)</b>	<b>(32 881)</b>
Net foreign exchange income	481 990	128 853
Other operating (expense)/income, net	(7 000)	(3 754)
<b>Operating income</b>	<b>3 462 722</b>	<b>2 067 495</b>
Impairment income/(loss)	(11 560)	(27 807)
Personnel expenses	(742 832)	(645 588)
Other general and administrative expenses	(351 434)	(324 994)
<b>Profit/loss before income tax</b>	<b>2 356 896</b>	<b>1 069 106</b>
Income tax expense	(245 875)	(72 109)
<b>Profit/loss for the period</b>	<b>2 111 021</b>	<b>996 997</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	17 682	40 525
<b>Other comprehensive income for the period, after income tax</b>	<b>17 682</b>	<b>40 525</b>
<b>Total comprehensive income for the period</b>	<b>2 128 703</b>	<b>1 037 522</b>
<b>Basic earnings per share (in tenge)</b>	<b>2 104.98</b>	<b>994.14</b>

Chairman of the Management Board

Chief Accountant

Cho Yongeun

Zhaksybayeva G.Sh

