

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 March 2023 (Unaudited)

in thousands tenge

Items	31 March 2023	31 March 2022
1	2	3
Interest income	6 319 295	1 704 482
Interest expense	(3 620 563)	(917 943)
Net interest income	2 698 732	786 539
Fee and commission income	37 691	25 313
Fee and commission expenses	(66 500)	(52 225)
Net fee and commission income	(28 809)	(26 912)
Net foreign exchange income	828 073	180 127
Other operating (expense)/income, net	2 680	(4 849)
Operating income	3 500 676	934 905
Impairment income/(loss)	3 728	(7 701)
Personnel expenses	(358 857)	(316 979)
Other general and administrative expenses	(114 718)	(110 261)
Profit/loss before income tax	3 030 829	499 964
Income tax expense	(458 453)	(45 640)
Profit/loss for the period	2 572 376	454 324
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	27 269	(19 162)
Other comprehensive income for the period, after income tax	27 269	(19 162)
Total comprehensive income for the period	2 599 645	435 162
Basic earnings per share (in tenge)	2 565.01	453.02

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

