

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

in thousands tenge

Items	31 December 2023	31 December 2022
1	2	3
Interest income	62 270 849	10 842 801
Interest expense	(38 039 864)	(6 104 881)
Net interest income	24 230 985	4 737 920
Fee and commission income	167 934	161 137
Fee and commission expenses	(195 376)	(234 435)
Net fee and commission income	(27 442)	(73 298)
Net foreign exchange income	2 699 913	606 541
Other operating (expense)/income, net	142 024	(3 193)
Operating income	27 045 480	5 267 970
Impairment income/(loss)	(67 942)	(116 624)
Personnel expenses	(1 163 391)	(1 001 914)
Other general and administrative expenses	(565 997)	(523 579)
Profit/loss before income tax	25 248 150	3 625 853
Income tax expense	15 940	(254 508)
Profit/loss for the period	25 264 090	3 371 345
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	34 548	33 538
Other comprehensive income for the period, after income tax	34 548	33 538
Total comprehensive income for the period	25 298 638	3 404 883
Basic earnings per share (in tenge)	25 191.74	3 361.69

Acting chairman of the Management Board

Kim Yosep

Chief Accountant

Zhaksybayeva G.Sh

