

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 30 September 2025 (Unaudited)

in thousands tenge

Items	30 September 2025	30 September 2024
1	2	3
Interest income	76 944 038	81 813 421
Interest expense	(47 533 941)	(48 301 095)
Net interest income	29 410 097	33 512 326
Fee and commission income	136 468	130 255
Fee and commission expenses	(204 687)	(113 442)
Net fee and commission income	(68 219)	16 813
Net foreign exchange income	442 486	568 708
Other operating (expense)/income, net	(223 120)	226 998
Operating income	29 561 244	34 324 845
Impairment income/(loss)	97 427	(111 410)
Personnel expenses	(1 579 084)	(1 025 859)
Other general and administrative expenses	(789 044)	(492 728)
Profit/loss before income tax	27 290 543	32 694 848
Income tax expense	(4 567 732)	(5 773 976)
Profit/loss for the period	22 722 811	26 920 872
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	-	-
Other comprehensive income for the period, after income tax	-	-
Total comprehensive income for the period	22 722 811	26 920 872
Basic earnings per share (in tenge)	22 657,74	26 843,78

Member of the Management Board

Kang Kitae

Chief Accountant

Zhaksybayeva G.Sh

