

**"Shinhan Bank Kazakhstan" JSC**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**for the period ended 31 March 2026 (Unaudited)**

*in thousands tenge*

Items	31 March 2026	31 March 2025
1	2	3
Interest income	28 610 343	24 171 779
Interest expense	(19 389 863)	(14 678 879)
<b>Net interest income</b>	<b>9 220 480</b>	<b>9 492 900</b>
Fee and commission income	36 712	41 203
Fee and commission expenses	(67 266)	(62 721)
<b>Net fee and commission income</b>	<b>(30 554)</b>	<b>(21 518)</b>
Net foreign exchange income	138 898	136 031
Other operating (expense)/income, net	(43 689)	102 022
<b>Operating income</b>	<b>9 285 135</b>	<b>9 709 435</b>
Impairment income/(loss)	(57 187)	(148 005)
Personnel expenses	(656 948)	(610 370)
Other general and administrative expenses	(380 658)	(215 273)
<b>Profit/loss before income tax</b>	<b>8 190 342</b>	<b>8 735 787</b>
Income tax expense	(1 847 714)	(1 465 455)
<b>Profit/loss for the period</b>	<b>6 342 628</b>	<b>7 270 332</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	-	-
<b>Other comprehensive income for the period, after income tax</b>	-	-
<b>Total comprehensive income for the period</b>	<b>6 342 628</b>	<b>7 270 332</b>
<b>Basic earnings per share (in tenge)</b>	<b>6 324,46</b>	<b>7 249,51</b>

Chairman of the Management Board

Chief Accountant

