

"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 calculated using the effective interest rate method	28 610 343	24 171 779
Interest expense	(19 389 863)	(14 678 879)
Net interest income	9 220 480	9 492 900
Expected credit loss allowance	(57 187)	(148 005)
Net interest income after expected credit loss allowance	9 163 293	9 344 895
Fee and commission income	36 712	41 203
Fee and commission expenses	(67 266)	(62 721)
Net fee and commission income/(expenses)	(30 554)	(21 518)
Income less expenses from foreign currency operations	131 086	114 948
(Losses)/gains less gains/(losses) from foreign currency revaluation	7 812	21 083
Other operating (expense)/income, net	(43 689)	102 022
Operating income	9 227 948	9 561 430
Personnel expenses	(656 948)	(610 370)
Other general and administrative expenses	(380 658)	(215 273)
Profit/loss before income tax	8 190 342	8 735 787
Income tax expense	(1 847 714)	(1 465 455)
Profit/loss for the period	6 342 628	7 270 332
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	6 342 628	7 270 332
Basic earnings per share (in tenge)	6 324,46	7 249,51

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

