"Shinhan Bank Kazakhstan" JSC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

for the period ended 30 June 2026 (Unaudited)

in thousands tenge

Items	30 June 2026	30 June 2025
1	2	3
Interest income calculated using the effective interest rate method	57 331 702	50 760 481
Interest expense	(38 856 483)	(31 134 249)
Net interest income	**18 475 219**	**19 626 232**
Expected credit loss allowance	(46 309)	140 824
Net interest income after expected credit loss allowance	**18 428 910**	**19 767 056**
Fee and commission income	73 580	89 700
Fee and commission expenses	(131 825)	(134 147)
Net fee and commission income/(expenses)	**(58 245)**	**(44 447)**
Income less expenses from foreign currency operations	244 065	230 479
(Losses)/gains less gains/(losses) from foreign currency revaluation	(2 585)	39 801
Other operating (expense)/income, net	(70 082)	(235 916)
Operating income	**18 542 063**	**19 756 973**
Personnel expenses	(1 222 156)	(1 029 142)
Other general and administrative expenses	(826 373)	(450 408)
Profit/loss before income tax	**16 493 534**	**18 277 423**
Income tax expense	(3 843 647)	(2 970 568)
Profit/loss for the period	**12 649 887**	**15 306 855**
Other comprehensive loss for the period,after income tax		
Items that are or may be reclassified subsequently to profit and loss:		
-net change in fair value	-	-
Other comprehensive income for the period, after income tax	-	-
Total comprehensive income for the period	**12 649 887**	**15 306 855**
Basic earnings per share (in tenge)	**12 613,66**	**15 263,02**

Chairman of the Management Board Cho Yongeun

Chief Accountant Zhaksybayeva G.Sh