

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 30 June 2020 (Unaudited)

in thousands tenge

Items	30 June 2020	30 June 2019
1	2	3
Interest income	1 836 481	1 564 925
Interest expense	(809 475)	(740 962)
Net interest income	1 027 006	823 963
Fee and commission income	52 147	49 862
Fee and commission expenses	(38 046)	(39 042)
Net fee and commission income	14 101	10 820
Net foreign exchange income	127 439	116 930
Other operating (expense)/income, net	(4 812)	(12 402)
Operating income	1 163 734	939 311
Impairment income/(loss)	2 923	(2 727)
Personnel expenses	(384 514)	(384 669)
Other general and administrative expenses	(189 289)	(193 325)
Profit/loss before income tax	592 854	358 590
Income tax expense	(78 406)	(20 469)
Profit/loss for the period	514 448	338 121
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	(1 839)	9 371
Other comprehensive income for the period, after income tax	(1 839)	9 371
Total comprehensive income for the period	512 609	347 492
Basic earnings per share (in tenge)	512,97	337,15

Acting Chairman of the Management Board:  Mr. Cho Hyunseung

Deputy Chief Accountant



Mr. Tkhya A.O.