

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

in thousands tenge

Items	30 September 2020	30 September 2019
1	2	3
Interest income	2 858 785	2 309 992
Interest expense	(1 284 490)	(1 053 174)
Net interest income	1 574 295	1 256 818
Fee and commission income	81 640	82 820
Fee and commission expenses	(65 694)	(58 514)
Net fee and commission income	15 946	24 306
Net foreign exchange income	193 932	182 493
Other operating (expense)/income, net	(8 263)	(15 972)
Operating income	1 775 910	1 447 645
Impairment income/(loss)	32 897	106 362
Personnel expenses	(596 299)	(568 894)
Other general and administrative expenses	(302 320)	(296 581)
Profit/loss before income tax	910 188	688 532
Income tax expense	(108 140)	(63 415)
Profit/loss for the period	802 048	625 117
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	31 291	(1 645)
Other comprehensive income for the period, after income tax	31 291	(1 645)
Total comprehensive income for the period	833 339	623 472
Basic earnings per share (in tenge)	799,75	623,33

Acting Chairman of the Management Board  Mr. Cho Hyunseung

Chief Accountant

Zhaksybayeva G.Sh.

