

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 March 2020 (Unaudited)

in thousands tenge

Items	31 March 2020	31 March 2019
1	2	3
Interest income	935 144	788 681
Interest expense	(426 731)	(387 812)
Net interest income	508 413	400 869
Fee and commission income	29 950	23 610
Fee and commission expenses	(20 182)	(18 385)
Net fee and commission income	9 768	5 225
Net foreign exchange income	94 238	51 039
Other operating (expense)/income, net	(376)	(5 513)
Operating income	612 043	451 620
Impairment income	(25 216)	3 671
Personnel expenses	(232 106)	(214 915)
General and administrative expenses	(93 600)	(90 967)
Profit/loss before income tax	261 121	149 409
Income tax expense	(26 822)	(14 114)
Profit/loss for the period	234 299	135 295
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 of financial assets subsequently measured through other comprehensive income	(8 143)	48 630
Net change in the loss allowance for financial assets measured at fair value through other comprehensive income	13	583
Other comprehensive income for the period, after income tax	(8 130)	49 213
Total comprehensive income for the period	226 169	184 508
Basic earnings per share (in tenge)	233.63	134.91

Acting Chairman of the Management Board

Mr. Cho Hyunseung

Chief Accountant

Mrs. Zhaksybayeva G.Sh.

