

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 March 2021 (Unaudited)

in thousands tenge

Items	31 March 2021	31 March 2020
1	2	3
Interest income	1 150 309	935 144
Interest expense	(535 520)	(426 731)
Net interest income	614 789	508 413
Fee and commission income	27 244	29 950
Fee and commission expenses	(28 023)	(20 182)
Net fee and commission income	(779)	9 768
Net foreign exchange income	25 445	94 238
Other operating (expense)/income, net	1 704	(376)
Operating income	641 159	612 043
Impairment income/(loss)	(6 184)	(25 216)
Personnel expenses	(237 631)	(232 106)
Other general and administrative expenses	(107 140)	(93 600)
Profit/loss before income tax	290 204	261 121
Income tax expense	(26 701)	(26 822)
Profit/loss for the period	263 503	234 299
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	23 441	(8 143)
Other comprehensive income for the period, after income tax	23 441	(8 130)
Total comprehensive income for the period	286 944	226 169
Basic earnings per share (in tenge)	262,75	233,63

Acting Chairman of the Management Board



Mr. Cho Hyunseung

Chief Accountant



Mrs. Zhaksybayeva G. Sh.

