

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 30 September 2021 (Unaudited)

in thousands tenge

Items	30 September 2021	30 June 2020
1	2	3
Interest income	3 828 631	2 858 785
Interest expense	(1 853 354)	(1 284 490)
Net interest income	1 975 277	1 574 295
Fee and commission income	86 048	81 640
Fee and commission expenses	(118 929)	(65 694)
Net fee and commission income	(32 881)	15 946
Net foreign exchange income	128 853	193 932
Other operating (expense)/income, net	(3 754)	(8 263)
Operating income	2 067 495	1 775 910
Impairment income/(loss)	(27 807)	32 897
Personnel expenses	(645 588)	(596 299)
Other general and administrative expenses	(324 994)	(302 320)
Profit/loss before income tax	1 069 106	910 188
Income tax expense	(72 109)	(108 140)
Profit/loss for the period	996 997	802 048
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	40 525	31 291
Other comprehensive income for the period, after income tax	40 525	31 291
Total comprehensive income for the period	1 037 522	833 339
Basic earnings per share (in tenge)	994.14	799.75

Chairman of the Management Board

Mr. Cho Yongeun

Chief Accountant

Mrs. Zhaksybayeva G. Sh.

