

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 December 2021 (Unaudited)

in thousands tenge

Items	31 December 2021	31 December 2020
1	2	3
Interest income	5 410 689	3 911 056
Interest expense	(2 687 576)	(1 764 864)
Net interest income	2 723 113	2 146 192
Fee and commission income	119 354	113 158
Fee and commission expenses	(174 062)	(94 849)
Net fee and commission income	(54 708)	18 309
Net foreign exchange income	323 887	225 940
Other operating (expense)/income, net	(7 217)	(10 248)
Operating income	2 985 075	2 380 193
Impairment income/(loss)	(32 845)	44 834
Personnel expenses	(864 133)	(814 493)
Other general and administrative expenses	(446 777)	(426 817)
Profit/loss before income tax	1 641 320	1 183 717
Income tax expense	(134 617)	(129 385)
Profit/loss for the period	1 506 703	1 054 332
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	53 324	45 401
Other comprehensive income for the period, after income tax	53 324	45 401
Total comprehensive income for the period	1 560 027	1 099 733
Basic earnings per share (in tenge)	1 502.39	1 051.31

Member of the Management Board

Kim Yosep

Head of Accounting Unit of Maintenance
 Activity

Batyrbayeva Aray

