

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 March 2022 (Unaudited)

in thousands tenge

Items	31 March 2022	31 March 2021
1	2	3
Interest income	1 704 482	1 150 309
Interest expense	(917 943)	(535 520)
Net interest income	786 539	614 789
Fee and commission income	25 313	27 244
Fee and commission expenses	(52 225)	(28 023)
Net fee and commission income	(26 912)	(779)
Net foreign exchange income	180 127	25 445
Other operating (expense)/income, net	(4 849)	1 704
Operating income	934 905	641 159
Impairment income/(loss)	(7 701)	(6 184)
Personnel expenses	(316 979)	(237 631)
Other general and administrative expenses	(110 261)	(107 140)
Profit/loss before income tax	499 964	290 204
Income tax expense	(45 640)	(26 701)
Profit/loss for the period	454 324	263 503
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	(19 162)	23 441
Other comprehensive income for the period, after income tax	(19 162)	23 441
Total comprehensive income for the period	435 162	286 944
Basic earnings per share (in tenge)	453.02	262.75

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

