

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 December 2022 (Unaudited)

in thousands tenge

Items	31 December 2022	31 December 2021
1	2	3
Interest income	10 842 760	5 411 480
Interest expense	(6 104 881)	(2 743 637)
Net interest income	4 737 879	2 667 843
Fee and commission income	161 137	119 354
Fee and commission expenses	(234 197)	(174 062)
Net fee and commission income	(73 060)	(54 708)
Net foreign exchange income	606 541	323 887
Other operating (expense)/income, net	(3 191)	(7 217)
Operating income	5 268 169	2 929 805
Impairment income/(loss)	(117 624)	(35 468)
Personnel expenses	(1 001 914)	(864 133)
Other general and administrative expenses	(518 720)	(489 357)
Profit/loss before income tax	3 629 911	1 540 847
Income tax expense	(274 339)	(135 798)
Profit/loss for the period	3 355 572	1 405 049
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	33 538	53 326
Other comprehensive income for the period, after income tax	33 538	53 326
Total comprehensive income for the period	3 389 110	1 458 375
Basic earnings per share (in tenge)	3 345.96	1 401.03

Chairman of the Management Board

Chief Accountant



Cho Yongeun

Zhaksybayeva G.Sh