

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

*in thousands tenge*

Items	31 December 2022	31 December 2021
1	2	3
Interest income	10 842 839	5 411 480
Interest expense	(6 104 881)	(2 743 637)
<b>Net interest income</b>	<b>4 737 958</b>	<b>2 667 843</b>
Fee and commission income	161 137	119 354
Fee and commission expenses	(234 229)	(174 062)
<b>Net fee and commission income</b>	<b>(73 092)</b>	<b>(54 708)</b>
Net foreign exchange income	606 541	323 887
Other operating (expense)/income, net	(3 193)	(7 217)
<b>Operating income</b>	<b>5 268 214</b>	<b>2 929 805</b>
Impairment income/(loss)	(116 624)	(35 468)
Personnel expenses	(1 001 914)	(864 133)
Other general and administrative expenses	(523 579)	(489 357)
<b>Profit/loss before income tax</b>	<b>3 626 097</b>	<b>1 540 847</b>
Income tax expense	(254 508)	(135 798)
<b>Profit/loss for the period</b>	<b>3 371 589</b>	<b>1 405 049</b>
<b>Other comprehensive loss for the period, after income tax</b>		
<i>Items that are or may be reclassified subsequently to profit and loss:</i>		
-net change in fair value	33 538	53 326
<b>Other comprehensive income for the period, after income tax</b>	<b>33 538</b>	<b>53 326</b>
<b>Total comprehensive income for the period</b>	<b>3 405 127</b>	<b>1 458 375</b>
<b>Basic earnings per share (in tenge)</b>	<b>3 361.93</b>	<b>1 401.03</b>

Chairman of the Management Board

Chief Accountant



Cho Yongeun

Zhaksybayeva G.Sh