

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 30 June 2023 (Unaudited)

in thousands tenge

Items	30 June 2023	30 June 2022
1	2	3
Interest income	23 032 242	3 930 135
Interest expense	(14 216 390)	(2 184 313)
Net interest income	8 815 852	1 745 822
Fee and commission income	81 029	69 678
Fee and commission expenses	(123 693)	(103 130)
Net fee and commission income	(42 664)	(33 452)
Net foreign exchange income	1 552 182	342 984
Other operating (expense)/income, net	35 349	(6 517)
Operating income	10 360 719	2 048 837
Impairment income/(loss)	110 472	(4 063)
Personnel expenses	(582 598)	(495 526)
Other general and administrative expenses	(244 505)	(225 302)
Profit/loss before income tax	9 644 088	1 323 946
Income tax expense	(270 761)	(130 835)
Profit/loss for the period	9 373 327	1 193 111
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	34 548	392
Other comprehensive income for the period, after income tax	34 548	392
Total comprehensive income for the period	9 407 875	1 193 503
Basic earnings per share (in tenge)	9 346.48	1 189.69

Chairman of the Management Board

Chief Accountant



Oho Yongeun

Zhaksybayeva G.Sh