

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 December 2025 (Unaudited)

in thousands tenge

Items	31 December 2025	31 December 2024
1	2	3
Interest income	104 701 952	107 926 842
Interest expense	(66 435 933)	(63 740 704)
Net interest income	38 266 019	44 186 138
Fee and commission income	187 664	184 705
Fee and commission expenses	(277 413)	(177 826)
Net fee and commission income	(89 749)	6 879
Net foreign exchange income	390 906	1 581 328
Other operating (expense)/income, net	(219 066)	338 961
Operating income	38 348 110	46 113 306
Impairment income/(loss)	129 297	(249 707)
Personnel expenses	(2 069 998)	(1 408 018)
Other general and administrative expenses	(1 258 111)	(991 040)
Profit/loss before income tax	35 149 298	43 464 541
Income tax expense	(14 517 142)	(7 757 293)
Profit/loss for the period	20 632 156	35 707 248
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	-	-
Other comprehensive income for the period, after income tax	-	-
Total comprehensive income for the period	20 632 156	35 707 248
Basic earnings per share (in tenge)	20 573,07	35 604,99

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

