

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 30 June 2025 (Unaudited)

in thousands tenge

Items	30 June 2025	30 June 2024
1	2	3
Interest income	50 760 481	52 280 111
Interest expense	(31 134 249)	(30 947 243)
Net interest income	19 626 232	21 332 868
Fee and commission income	89 700	79 757
Fee and commission expenses	(134 147)	(63 789)
Net fee and commission income	(44 447)	15 968
Net foreign exchange income	270 280	434 586
Other operating (expense)/income, net	(235 916)	158 036
Operating income	19 616 149	21 941 458
Impairment income/(loss)	140 824	(86 183)
Personnel expenses	(1 029 142)	(597 035)
Other general and administrative expenses	(450 408)	(288 111)
Profit/loss before income tax	18 277 423	20 970 129
Income tax expense	(2 970 568)	(3 667 677)
Profit/loss for the period	15 306 855	17 302 452
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	15 306 855	17 302 452
Basic earnings per share (in tenge)	15 263,02	17 252,90

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

