

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 30 September 2026 (Unaudited)

in thousands tenge

Items	30 September 2026	30 September 2025
1	2	3
Interest income calculated using the effective interest rate method	84 991 851	76 944 038
Interest expense	(56 831 434)	(47 533 941)
Net interest income	28 160 417	29 410 097
Expected credit loss allowance	(8 339)	97 427
Net interest income after expected credit loss allowance	28 152 078	29 507 524
Fee and commission income	113 418	136 468
Fee and commission expenses	(200 832)	(204 687)
Net fee and commission income/(expenses)	(87 414)	(68 219)
Income less expenses from foreign currency operations	435 951	362 613
(Losses)/gains less gains/(losses) from foreign currency revaluation	41 174	79 873
Other operating (expense)/income, net	(53 357)	(223 120)
Operating income	28 488 432	29 658 671
Personnel expenses	(1 775 464)	(1 579 084)
Other general and administrative expenses	(1 241 951)	(789 044)
Profit/loss before income tax	25 471 017	27 290 543
Income tax expense	(5 956 873)	(4 567 732)
Profit/loss for the period	19 514 144	22 722 811
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	19 514 144	22 722 811
Basic earnings per share (in tenge)	19 458,26	22 657,74

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

