

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 30 September 2024 (Unaudited)

in thousands tenge

Items	30 September 2024	30 September 2023
1	2	3
Interest income	81 813 421	42 679 702
Interest expense	(48 301 095)	(26 484 221)
Net interest income	33 512 326	16 195 481
Fee and commission income	130 255	125 153
Fee and commission expenses	(113 442)	(175 726)
Net fee and commission income	16 813	(50 573)
Net foreign exchange income	568 708	1 975 908
Other operating (expense)/income, net	226 998	79 121
Operating income	34 324 845	18 199 937
Impairment income/(loss)	(111 410)	51 407
Personnel expenses	(1 025 859)	(853 419)
Other general and administrative expenses	(492 728)	(397 399)
Profit/loss before income tax	32 694 848	17 000 526
Income tax expense	(5 773 976)	14 503
Profit/loss for the period	26 920 872	17 015 029
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
Other comprehensive income for the period, after income tax	-	34 548
Total comprehensive income for the period	26 920 872	17 049 577
Basic earnings per share (in tenge)	26 843.78	16 966.30

Chairman of the Management Board

Chief Accountant



Cho Yongeun

Zhaksybayeva G.Sh