

"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 December 2024 (Unaudited)

in thousands tenge

Items	31 December 2024	31 December 2023
1	2	3
Interest income	107 926 842	62 270 849
Interest expense	(63 740 704)	(38 039 864)
Net interest income	44 186 138	24 230 985
Fee and commission income	184 705	167 934
Fee and commission expenses	(177 826)	(195 376)
Net fee and commission income	6 879	(27 442)
Net foreign exchange income	1 581 328	2 699 913
Other operating (expense)/income, net	338 961	142 024
Operating income	46 113 306	27 045 480
Impairment income/(loss)	(249 707)	(114 327)
Personnel expenses	(1 408 018)	(1 163 391)
Other general and administrative expenses	(991 040)	(565 997)
Profit/loss before income tax	43 464 541	25 201 765
Income tax expense	(7 757 293)	15 940
Profit/loss for the period	35 707 248	25 217 705
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	35 707 248	25 252 253
Basic earnings per share (in tenge)	35 604.99	25 145.49

Chairman of the Management Board

Chief Accountant



Cho Yongeun

Zhaksybayeva G.Sh