

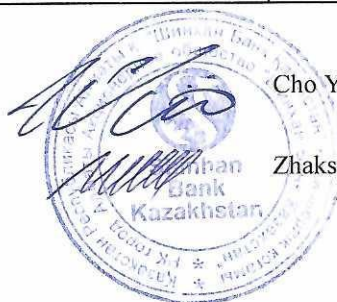
"Shinhan Bank Kazakhstan" JSC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
for the period ended 31 March 2025 (Unaudited)

in thousands tenge

	Items	31 March 2025	31 March 2024
	1	2	3
Interest income		24 171 779	22 847 214
Interest expense		(14 678 879)	(13 251 594)
Net interest income		9 492 900	9 595 620
Fee and commission income		41 203	36 395
Fee and commission expenses		(62 721)	(25 712)
Net fee and commission income		(21 518)	10 683
Net foreign exchange income		136 031	300 058
Other operating (expense)/income, net		102 022	79 358
Operating income		9 709 435	9 985 719
Impairment income/(loss)		(148 005)	(54 829)
Personnel expenses		(610 370)	(341 096)
Other general and administrative expenses		(215 273)	(131 395)
Profit/loss before income tax		8 735 787	9 458 399
Income tax expense		(1 465 455)	(1 718 934)
Profit/loss for the period		7 270 332	7 739 465
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		7 270 332	7 739 465
Basic earnings per share (in tenge)		7 249.51	7 717.30

Chairman of the Management Board

Chief Accountant



Cho Yongeun

Zhaksybayeva G.Sh