

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

*in thousands tenge*

Items	30 June 2024	30 June 2023
1	2	3
Interest income	52 280 111	23 032 242
Interest expense	(30 947 243)	(14 216 390)
<b>Net interest income</b>	<b>21 332 868</b>	<b>8 815 852</b>
Fee and commission income	79 757	81 029
Fee and commission expenses	(63 789)	(123 693)
<b>Net fee and commission income</b>	<b>15 968</b>	<b>(42 664)</b>
Net foreign exchange income	434 586	1 552 182
Other operating (expense)/income, net	158 036	35 349
<b>Operating income</b>	<b>21 941 458</b>	<b>10 360 719</b>
Impairment income/(loss)	(86 183)	110 472
Personnel expenses	(597 035)	(582 598)
Other general and administrative expenses	(288 111)	(244 505)
<b>Profit/loss before income tax</b>	<b>20 970 129</b>	<b>9 644 088</b>
Income tax expense	(3 667 677)	(270 761)
<b>Profit/loss for the period</b>	<b>17 302 452</b>	<b>9 373 327</b>
<b>Other comprehensive loss for the period, after income tax</b>		
<i>Items that are or may be reclassified subsequently to profit and loss:</i>		
-net change in fair value	-	34 548
<b>Other comprehensive income for the period, after income tax</b>	<b>-</b>	<b>34 548</b>
<b>Total comprehensive income for the period</b>	<b>17 302 452</b>	<b>9 407 875</b>
<b>Basic earnings per share (in tenge)</b>	<b>17 252,90</b>	<b>9 346,48</b>

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

