

**"SHINHAN BANK KAZAKHSTAN" JSC**  
**STATEMENT OF CASH FLOW**  
for the period ended 30 June 2024 (Unaudited)

*in thousands tenge*

Items	30 June 2024	30 June 2023
<b>Operating activities</b>		
Interest income earned	51 826 557	25 696 935
Interest income paid	(28 905 189)	(10 883 283)
Fee and commission income earned	79 042	77 736
Fee and commission income paid	(63 301)	(140 690)
Net foreign exchange gains	420 030	1 532 843
Other operating income / (expenses)	348 164	195 824
Employee benefits	(639 642)	(591 870)
Other general and administrative expenses	(454 169)	(54 523)
<b>(Increase)/decrease in operating assets</b>		
Amounts and deposits in banks	(16 216)	(87 976)
Loans to banks	-	-
Loans to customers	(17 827 832)	(16 411 935)
<b>Increase/(decrease) in operating liabilities</b>		
Amounts and deposits in banks	150 180	252 174
Current accounts and deposits of customers	334 619 387	358 319 590
<b>Net cash flows from operating activities before income tax</b>	<b>339 537 011</b>	<b>357 904 825</b>
Income tax paid	(1 800 208)	(290 000)
<b>Net cash flows from/(used in) operating activities</b>	<b>337 736 803</b>	<b>357 614 825</b>
<b>Financing activities</b>		
Loans obtained	408 827	(14 346 023)
Lease liability paid	(61 470)	(56 153)
<b>Net cash flows from/(used in) financing activities</b>	<b>347 357</b>	<b>(14 402 176)</b>
<b>Investing activities</b>		
Purchase of property, plant and equipment and intangible assets	(6 427)	(8 206)
Purchase of financial assets at fair value through OCI	-	968 646
Purchase of financial assets carried at amortized cost	35 820 503	(271 301 929)
<b>Net cash flows from/(used in) investing activities</b>	<b>35 814 076</b>	<b>(270 341 489)</b>
<b>Net change in cash and cash equivalents</b>	<b>373 898 236</b>	<b>72 871 160</b>
Effect of exchange rate changes on cash and cash equivalents	1 114 392	(1 364 865)
Provision for expected credit losses	(25 511)	(2 171)
<b>Cash and cash equivalents at the year - beginning</b>	<b>335 979 749</b>	<b>80 453 806</b>
<b>Cash and cash equivalents at the end of reporting period</b>	<b>710 966 866</b>	<b>151 957 930</b>

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

