

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF CASH FLOW
for the period ended 31 December 2024 (Unaudited)

in thousands tenge

Items	31 December 2024	31 December 2023
Operating activities		
Interest income earned	106 679 476	62 553 291
Interest income paid	(62 567 224)	(34 975 169)
Fee and commission income earned	185 474	165 789
Fee and commission income paid	(172 030)	(216 608)
Net foreign exchange gains	1 532 224	2 657 992
Other operating income / (expenses)	797 747	306 643
Employee benefits	(1 417 111)	(1 126 230)
Other general and administrative expenses	1 861 059	(436 401)
(Increase)/decrease in operating assets		
Amounts and deposits in banks	2 460	(10 166)
Loans to banks	-	-
Loans to customers	(29 606 985)	(25 578 490)
Increase/(decrease) in operating liabilities		
Amounts and deposits in banks	161 814	276 608
Current accounts and deposits of customers	140 190 226	335 392 908
Net cash flows from operating activities before income tax	157 647 130	339 010 167
Income tax paid	(8 120 208)	(352 837)
Net cash flows from/(used in) operating activities	149 526 922	338 657 330
Financing activities		
Loans obtained	6 625 754	(14 904 238)
Lease liability paid	(125 193)	(114 778)
Net cash flows from/(used in) financing activities	6 500 561	(15 019 016)
Investing activities		
Purchase of property, plant and equipment and intangible assets	(39 238)	(67 593)
Purchase of financial assets at fair value through OCI	-	968 646
Purchase of financial assets carried at amortised cost	36 082 032	(67 666 499)
Net cash flows from/(used in) investing activities	36 042 794	(66 765 446)
Net change in cash and cash equivalents	192 070 277	256 872 868
Effect of exchange rate changes on cash and cash equivalents	4 835 606	(1 337 714)
Provision for expected credit losses	(7 003)	(9 211)
Cash and cash equivalents at the year - beginning	335 979 749	80 453 806
Cash and cash equivalents at the end of reporting period	532 878 629	335 979 749

Acting Chairman of the Management Board

Kang Kitae

Chief Accountant

Zhaksybayeva G.Sh

