

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF CASH FLOW
for the period ended 31 March 2025 (Unaudited)

in thousands tenge

Items	31 March 2025	31 March 2024
Operating activities		
Interest income earned	25 426 170	22 559 473
Interest income paid	(14 101 449)	(11 388 976)
Fee and commission income earned	42 294	37 270
Fee and commission income paid	(59 562)	(26 456)
Net foreign exchange gains	114 949	294 631
Other operating income / (expenses)	114 675	230 169
Employee benefits	(610 088)	(365 941)
Other general and administrative expenses	(976 646)	638 241
(Increase)/decrease in operating assets		
Amounts and deposits in banks	8 995	5 381
Loans to banks	-	-
Loans to customers	(14 150 755)	(1 709 726)
Increase/(decrease) in operating liabilities		
Amounts and deposits in banks	(118 672)	4 514 413
Current accounts and deposits of customers	15 997 521	321 636 333
Net cash flows from operating activities before income tax	11 687 432	336 424 812
Income tax paid	(2 030 052)	(90 208)
Net cash flows from/(used in) operating activities	9 657 380	336 334 604
Financing activities		
Loans obtained	(621 827)	1 326 742
Lease liability paid	(33 154)	(30 396)
Net cash flows from/(used in) financing activities	(654 981)	1 296 346
Investing activities		
Purchase of property, plant and equipment and intangible assets	(4 963)	(1 879)
Purchase of financial assets at fair value through OCI	-	-
Purchase of financial assets carried at amortised cost	(3 626 223)	46 337 368
Net cash flows from/(used in) investing activities	(3 631 186)	46 335 489
Net change in cash and cash equivalents	5 371 213	383 966 439
Effect of exchange rate changes on cash and cash equivalents	(1 284 319)	(498 987)
Provision for expected credit losses	(5 823)	(3 800)
Cash and cash equivalents at the year - beginning	529 876 309	335 979 749
Cash and cash equivalents at the end of reporting period	533 957 380	719 443 401

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

