

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

*in thousands tenge*

Items	30 September 2024	30 September 2023
<b>Operating activities</b>		
Interest income earned	82 058 869	44 517 266
Interest income paid	(46 244 613)	(23 028 427)
Fee and commission income earned	129 846	122 727
Fee and commission income paid	(107 930)	(188 720)
Net foreign exchange gains	540 252	1 944 050
Other operating income / (expenses)	390 129	240 302
Employee benefits	(1 074 340)	(851 865)
Other general and administrative expenses	(931 658)	(105 439)
<b>(Increase)/decrease in operating assets</b>		
Amounts and deposits in banks	2 377	(887)
Loans to banks	-	(1 000 000)
Loans to customers	(31 741 373)	(15 156 032)
<b>Increase/(decrease) in operating liabilities</b>		
Amounts and deposits in banks	130	150 900
Current accounts and deposits of customers	360 556 495	370 674 173
<b>Net cash flows from operating activities before income tax</b>	<b>363 578 184</b>	<b>377 318 048</b>
Income tax paid	(4 110 208)	(352 837)
<b>Net cash flows from/(used in) operating activities</b>	<b>359 467 976</b>	<b>376 965 211</b>
<b>Financing activities</b>		
Loans obtained	2 785 269	(14 743 182)
Lease liability paid	(93 023)	(85 164)
<b>Net cash flows from/(used in) financing activities</b>	<b>2 692 246</b>	<b>(14 828 346)</b>
<b>Investing activities</b>		
Purchase of property, plant and equipment and intangible assets	(28 938)	(10 882)
Purchase of financial assets at fair value through OCI	-	968 646
Purchase of financial assets carried at amortised cost	35 819 972	(287 093 714)
<b>Net cash flows from/(used in) investing activities</b>	<b>35 791 034</b>	<b>(286 135 950)</b>
<b>Net change in cash and cash equivalents</b>	<b>397 951 256</b>	<b>76 000 915</b>
Effect of exchange rate changes on cash and cash equivalents	1 719 632	36 946
Provision for expected credit losses	(6 958)	(2 874)
<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>735 643 679</b>	<b>156 488 793</b>

Chairman of the Management Board

Chief Accountant



Cho Yongeun

Zhaksybayeva G.Sh