

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF CASH FLOW
for the period ended 30 September 2026 (Unaudited)

in thousands tenge

Items	30 September 2026	30 September 2025
Operating activities		
Interest income earned	85 407 003	77 689 050
Interest income paid	(57 392 348)	(46 792 608)
Fee and commission income earned	116 255	136 891
Fee and commission income paid	(195 207)	(201 946)
Net foreign exchange gains	435 951	362 613
Other operating income / (expenses)	490 944	(456 098)
Employee benefits	(1 785 394)	(1 568 177)
Other general and administrative expenses	(907 821)	(1 092 660)
(Increase)/decrease in operating assets		
Amounts and deposits in banks	(110)	8 817
Loans to banks	4 384 000	(9 456 000)
Loans to customers	7 987 850	(26 308 041)
Increase/(decrease) in operating liabilities		
Amounts and deposits in banks	(327 121)	(92 813)
Current accounts and deposits of customers	(40 137 354)	2 999 499
Net cash flows from operating activities before income tax	(1 923 352)	(4 771 473)
Income tax paid	(6 658 118)	(4 480 052)
Net cash flows from/(used in) operating activities	(8 581 470)	(9 251 525)
Investing activities		
Acquisition of property, plant and equipment	(129 245)	(66 810)
Acquisition of intangible assets	(266 965)	-
Purchase of financial assets carried at amortised cost	32 962 353	10 149 006
Net cash flows from/(used in) investing activities	32 566 143	10 082 196
Financing activities		
Loans obtained	6 571 513	32 353 400
Loans repaid	(3 649 348)	(31 538 257)
Lease liability paid	(234 935)	(78 395)
Net cash flows from/(used in) financing activities	2 687 230	736 748
Net change in cash and cash equivalents	26 671 903	1 567 419
Effect of exchange rate changes on cash and cash equivalents	(2 475 866)	2 555 610
Provision for expected credit losses	13 797	(6 073)
Cash and cash equivalents at the year - beginning	532 780 361	529 876 309
Cash and cash equivalents at the end of reporting period	556 990 195	533 993 265

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

