

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF CASH FLOW
for the period ended 31 March 2023 (Unaudited)

in thousands tenge

Items	31 March 2023	31 March 2022
Operating activities		
Interest income earned	6 961 898	1 682 484
Interest income paid	(1 827 032)	(1 037 408)
Fee and commission income earned	38 014	25 486
Fee and commission income paid	(79 350)	(54 569)
Net foreign exchange gains	818 134	144 200
Other operating income / (expenses)	252 266	(17 993)
Employee benefits	(356 895)	(317 228)
Other general and administrative expenses	(659 363)	(265 106)
(Increase)/decrease in operating assets		
Amounts and deposits in banks	262	623
Loans to banks	-	-
Loans to customers	(13 904 262)	(295 106)
Increase/(decrease) in operating liabilities		
Amounts and deposits in banks	506 977	(583 628)
Current accounts and deposits of customers	248 329 831	19 047 823
Net cash flows from operating activities before income tax	240 080 480	18 329 578
Income tax paid	(77 500)	(32 750)
Net cash flows from/(used in) operating activities	240 002 980	18 296 828
Financing activities		
Loans obtained	(14 050 715)	2 758 064
Lease liability paid	(27 666)	(22 888)
Net cash flows from/(used in) financing activities	(14 078 381)	2 735 176
Investing activities		
Purchase of property, plant and equipment and intangible assets	(3 926)	(2 071)
Purchase of financial assets at fair value through OCI	-	222
Purchase of financial assets carried at amortised cost	(16 938 176)	(5 105 655)
Net cash flows from/(used in) investing activities	(16 942 102)	(5 107 504)
Net change in cash and cash equivalents	208 982 497	15 924 500
Effect of exchange rate changes on cash and cash equivalents	(1 381 591)	1 963 132
Provision for expected credit losses	(3 944)	(1 022)
Cash and cash equivalents at the year - beginning	80 457 000	44 679 156
Cash and cash equivalents at the end of reporting period	288 053 962	62 565 766

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

