

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF CASH FLOW
for the period ended 30 September 2025 (Unaudited)

in thousands tenge

Items	30 September 2025	30 September 2024
Operating activities		
Interest income earned	77 689 050	82 058 869
Interest income paid	(46 792 608)	(46 244 613)
Fee and commission income earned	136 891	129 846
Fee and commission income paid	(201 946)	(107 930)
Net foreign exchange gains	362 613	540 252
Other operating income / (expenses)	(456 098)	390 129
Employee benefits	(1 568 177)	(1 074 340)
Other general and administrative expenses	(1 092 660)	(931 658)
(Increase)/decrease in operating assets		
Amounts and deposits in banks	8 817	2 377
Loans to banks	(9 456 000)	-
Loans to customers	(26 308 041)	(31 741 373)
Increase/(decrease) in operating liabilities		
Amounts and deposits in banks	(92 813)	130
Current accounts and deposits of customers	2 999 499	360 556 495
Net cash flows from operating activities before income tax	(4 771 473)	363 578 184
Income tax paid	(4 480 052)	(4 110 208)
Net cash flows from/(used in) operating activities	(9 251 525)	359 467 976
Financing activities		
Loans obtained	815 143	2 785 269
Lease liability paid	(78 395)	(93 023)
Net cash flows from/(used in) financing activities	736 748	2 692 246
Investing activities		
Purchase of property, plant and equipment and intangible assets	(66 810)	(28 938)
Purchase of financial assets at fair value through OCI	-	-
Purchase of financial assets carried at amortised cost	10 149 006	35 819 972
Net cash flows from/(used in) investing activities	10 082 196	35 791 034
Net change in cash and cash equivalents	1 567 419	397 951 256
Effect of exchange rate changes on cash and cash equivalents	2 555 610	1 719 632
Provision for expected credit losses	(6 073)	(6 958)
Cash and cash equivalents at the year - beginning	529 876 309	335 979 749
Cash and cash equivalents at the end of reporting period	533 993 265	735 643 679

Member of the Management Board

Kang Kitae

Chief Accountant

Zhaksybayeva G.Sh

