

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF CASH FLOW
for the period ended 31 March 2026 (Unaudited)

in thousands tenge

Items	31 March 2026	31 March 2025
Operating activities		
Interest income earned	29 187 254	25 426 170
Interest income paid	(18 932 834)	(14 101 449)
Fee and commission income earned	37 878	42 294
Fee and commission income paid	(67 508)	(59 562)
Net foreign exchange gains	131 086	114 949
Other operating income / (expenses)	(97 883)	114 675
Employee benefits	(734 179)	(610 088)
Other general and administrative expenses	(337 798)	(976 646)
(Increase)/decrease in operating assets		
Amounts and deposits in banks	-	8 995
Loans to banks	2 694 000	-
Loans to customers	(5 720 903)	(14 150 755)
Increase/(decrease) in operating liabilities		
Amounts and deposits in banks	(395 355)	(118 672)
Current accounts and deposits of customers	9 695 724	15 997 521
Net cash flows from operating activities before income tax	15 459 482	11 687 432
Income tax paid	(3 672 513)	(2 030 052)
Net cash flows from/(used in) operating activities	11 786 969	9 657 380
Investing activities		
Acquisition of property, plant and equipment	(31 050)	(4 963)
Acquisition of intangible assets	136	-
Purchase of financial assets carried at amortised cost	11 983 725	(3 626 223)
Net cash flows from/(used in) investing activities	11 952 811	(3 631 186)
Financing activities		
Loans repaid	(608 246)	(621 827)
Lease liability paid	(75 910)	(33 154)
Net cash flows from/(used in) financing activities	(684 156)	(654 981)
Net change in cash and cash equivalents	23 055 624	5 371 213
Effect of exchange rate changes on cash and cash equivalents	(528 756)	(1 284 319)
Provision for expected credit losses	16 906	(5 823)
Cash and cash equivalents at the year - beginning	532 780 361	529 876 309
Cash and cash equivalents at the end of reporting period	555 324 135	533 957 380

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

