

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

in thousands tenge

Items	30 June 2026	30 June 2025
Operating activities		
Interest income earned	57 246 200	50 752 669
Interest income paid	(39 164 518)	(30 720 400)
Fee and commission income earned	75 785	91 970
Fee and commission income paid	(131 875)	(128 348)
Net foreign exchange gains	244 065	230 479
Other operating income / (expenses)	(6 301 261)	(466 514)
Employee benefits	(1 264 427)	(1 034 201)
Other general and administrative expenses	(517 581)	(178 174)
(Increase)/decrease in operating assets		
Amounts and deposits in banks	-	8 553
Loans to banks	4 384 000	-
Loans to customers	(867 430)	(14 784 241)
Increase/(decrease) in operating liabilities		
Amounts and deposits in banks	(507 586)	(25 639)
Current accounts and deposits of customers	(2 264 481)	14 039 586
Net cash flows from operating activities before income tax	10 930 891	17 785 740
Income tax paid	(5 165 316)	(2 890 052)
Net cash flows from/(used in) operating activities	5 765 575	14 895 688
Investing activities		
Acquisition of property, plant and equipment	(22 800)	(40 157)
Acquisition of intangible assets	(223 355)	-
Purchase of financial assets carried at amortised cost	16 646 585	10 146 350
Net cash flows from/(used in) investing activities	16 400 430	10 106 193
Financing activities		
Loans repaid	(2 782 030)	6 659 489
Lease liability paid	(154 579)	(38 098)
Net cash flows from/(used in) financing activities	(2 936 609)	6 621 391
Net change in cash and cash equivalents	19 229 396	31 623 272
Effect of exchange rate changes on cash and cash equivalents	(583 178)	15 646
Provision for expected credit losses	12 797	(6 303)
Cash and cash equivalents at the year - beginning	532 780 361	529 876 309
Cash and cash equivalents at the end of reporting period	551 439 376	561 508 924

Chairman of the Management Board

Chief Accountant

