

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF CASH FLOW
for the period ended 31 March 2022 (Unaudited)

in thousands tenge

Items	31 March 2022	31 March 2021
Operating activities		
Interest income earned	1 682 484	1 022 427
Interest income paid	(1 037 408)	(485 571)
Fee and commission income earned	25 486	27 244
Fee and commission income paid	(54 569)	(25 863)
Net foreign exchange gains	144 200	22 734
Other operating income / (expenses)	(17 993)	(8 698)
Employee benefits	(317 228)	(259 918)
Other general and administrative expenses	(265 106)	(105 530)
(Increase)/decrease in operating assets		
Amounts and deposits in banks	623	(493)
Loans to banks	-	-
Loans to customers	(295 106)	(463 583)
Increase/(decrease) in operating liabilities		
Amounts and deposits in banks	(583 628)	144 256
Current accounts and deposits of customers	19 047 823	19 137 832
Net cash flows from operating activities before income tax	18 329 578	19 004 837
Income tax paid	(32 750)	(35 500)
Net cash flows from/(used in) operating activities	18 296 828	18 969 337
Financing activities		
Loans obtained	2 758 064	(494 534)
Lease liability paid	(22 888)	(22 965)
Net cash flows from/(used in) financing activities	2 735 176	(517 499)
Investing activities		
Purchase of property, plant and equipment and intangible assets	(2 071)	(4 450)
Purchase of financial assets at fair value through OCI	222	(2 262)
Purchase of financial assets carried at amortised cost	(5 105 655)	(1 737 943)
Net cash flows from/(used in) investing activities	(5 107 504)	(1 744 655)
Net change in cash and cash equivalents	15 924 500	16 707 183
Effect of exchange rate changes on cash and cash equivalents	1 963 132	132 976
Provision for expected credit losses	(1 022)	(2 146)
Cash and cash equivalents at the year - beginning	44 679 156	37 279 674
Cash and cash equivalents at the year - end	62 565 766	54 117 687

Chairman of the Management Board _____

Cho Yongeun

Chief Accountant _____

Zhaksybayeva G.Sh

