

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF CASH FLOW
for the period ended 30 September 2022 (Unaudited)

in thousands tenge

Items	30 September 2022	30 September 2021
Operating activities		
Interest income earned	7 080 971	3 657 139
Interest income paid	(3 489 359)	(1 765 688)
Fee and commission income earned	112 717	86 048
Fee and commission income paid	(161 041)	(115 560)
Net foreign exchange gains	354 592	103 595
Other operating income / (expenses)	166 494	(12 661)
Employee benefits	(747 843)	(656 535)
Other general and administrative expenses	(257 196)	(88 385)
(Increase)/decrease in operating assets		
Amounts and deposits in banks	(402)	(55)
Loans to banks	-	5
Loans to customers	(1 403 452)	(4 393 319)
Increase/(decrease) in operating liabilities		
Amounts and deposits in banks	(471 638)	198 869
Current accounts and deposits of customers	34 243 279	29 004 027
Net cash flows from operating activities before income tax	35 427 122	26 017 480
Income tax paid	(48 064)	(28 455)
Net cash flows from/(used in) operating activities	35 379 058	25 989 025
Financing activities		
Loans obtained	3 873 257	(1 483 571)
Lease liability paid	(72 677)	(69 742)
Net cash flows from/(used in) financing activities	3 800 580	(1 553 313)
Investing activities		
Purchase of property, plant and equipment and intangible assets	(6 017)	(9 166)
Purchase of financial assets at fair value through OCI	311 577	(1 643)
Purchase of financial assets carried at amortised cost	(5 448 314)	(1 607 101)
Net cash flows from/(used in) investing activities	(5 142 754)	(1 617 910)
Net change in cash and cash equivalents	34 036 884	22 817 802
Effect of exchange rate changes on cash and cash equivalents	2 123 712	202 269
Provision for expected credit losses	(2 059)	(1 712)
Cash and cash equivalents at the year - beginning	44 679 156	37 279 674
Cash and cash equivalents at the end of reporting period	80 837 693	60 298 033

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

