

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF CASH FLOW
for the period ended 30 September 2023 (Unaudited)

in thousands tenge

Items	30 September 2023	30 September 2022
Operating activities		
Interest income earned	44 517 266	7 080 971
Interest income paid	(23 028 427)	(3 489 359)
Fee and commission income earned	122 727	112 717
Fee and commission income paid	(188 720)	(161 041)
Net foreign exchange gains	1 944 050	354 592
Other operating income / (expenses)	241 285	166 494
Employee benefits	(851 865)	(747 843)
Other general and administrative expenses	(103 548)	(257 196)
(Increase)/decrease in operating assets		
Amounts and deposits in banks	(3 761)	(402)
Loans to banks	(1 000 000)	-
Loans to customers	(15 156 032)	(1 403 452)
Increase/(decrease) in operating liabilities		
Amounts and deposits in banks	150 900	(471 638)
Current accounts and deposits of customers	370 674 173	34 243 279
Net cash flows from operating activities before income tax	377 318 048	35 427 122
Income tax paid	(352 837)	(48 064)
Net cash flows from/(used in) operating activities	376 965 211	35 379 058
Financing activities		
Loans obtained	(14 743 182)	3 873 257
Lease liability paid	(85 164)	(72 677)
Net cash flows from/(used in) financing activities	(14 828 346)	3 800 580
Investing activities		
Purchase of property, plant and equipment and intangible assets	(10 882)	(6 017)
Purchase of financial assets at fair value through OCI	968 646	311 577
Purchase of financial assets carried at amortised cost	(287 093 714)	(5 448 314)
Net cash flows from/(used in) investing activities	(286 135 950)	(5 142 754)
Net change in cash and cash equivalents	76 000 915	34 033 884
Effect of exchange rate changes on cash and cash equivalents	36 946	2 123 712
Provision for expected credit losses	(2 874)	(2 059)
Cash and cash equivalents at the year - beginning	80 453 806	44 679 156
Cash and cash equivalents at the end of reporting period	156 488 793	80 837 693

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

