

"SHINHAN BANK KAZAKHSTAN" JSC
STATEMENT OF CASH FLOW
for the period ended 30 June 2025 (Unaudited)

in thousands tenge

Items	30 June 2025	30 June 2024
Operating activities		
Interest income earned	50 752 669	51 826 557
Interest income paid	(30 720 400)	(28 905 189)
Fee and commission income earned	91 970	79 042
Fee and commission income paid	(128 348)	(63 301)
Net foreign exchange gains	230 479	420 030
Other operating income / (expenses)	(466 514)	348 164
Employee benefits	(1 034 201)	(639 642)
Other general and administrative expenses	(178 174)	(454 169)
(Increase)/decrease in operating assets		
Amounts and deposits in banks	8 553	(16 216)
Loans to banks	-	-
Loans to customers	(14 784 241)	(17 827 832)
Increase/(decrease) in operating liabilities		
Amounts and deposits in banks	(25 639)	150 180
Current accounts and deposits of customers	14 039 586	334 619 387
Net cash flows from operating activities before income tax	17 785 740	339 537 011
Income tax paid	(2 890 052)	(1 800 208)
Net cash flows from/(used in) operating activities	14 895 688	337 736 803
Financing activities		
Loans obtained	6 659 489	408 827
Lease liability paid	(38 098)	(61 470)
Net cash flows from/(used in) financing activities	6 621 391	347 357
Investing activities		
Purchase of property, plant and equipment and intangible assets	(40 157)	(6 427)
Purchase of financial assets at fair value through OCI	-	-
Purchase of financial assets carried at amortised cost	10 146 350	35 820 503
Net cash flows from/(used in) investing activities	10 106 193	35 814 076
Net change in cash and cash equivalents	31 623 272	373 898 236
Effect of exchange rate changes on cash and cash equivalents	15 646	1 114 392
Provision for expected credit losses	(6 303)	(25 511)
Cash and cash equivalents at the year - beginning	529 876 309	335 979 749
Cash and cash equivalents at the end of reporting period	561 508 924	710 966 866

Chairman of the Management Board

Cho Yongeun

Chief Accountant

Zhaksybayeva G.Sh

