Subsidiary JSC VTB Bank (Kazakhstan)
Statement of Financial Position
30.06.2026
in thousands KZT

	30.06.2026 (unaudited)	31.12.2025 (audited)
ASSETS		
Cash and cash equivalents	164 067 612	196 721 999
Amounts due from credit institutions	239 800	250 711
Loans to customers	32 024 594	39 071 600
Property and equipment	7 394 089	7 353 663
Right of use asset	6 335 017	6 039 308
Current corporate income tax assets	181 618	916 521
Deferred corporate income tax assets	2 253 089	2 067 515
Other assets	4 314 047	4 419 045
Total assets	**216 809 866**	**256 840 362**
LIABILITIES		
Amounts due to credit institutions	40 207 868	35 630 637
Amounts due to customers	76 706 303	92 443 257
Lease liabilities	4 003 026	4 302 185
Other liabilities	3 993 217	5 281 168
Total liabilities	**124 910 414**	**137 657 247**
EQUITY		
Share capital	73 757 000	73 757 000
Retained earnings	18 142 452	45 426 115
Total equity	**91 899 452**	**119 183 115**
Total liabilities and equity	**216 809 866**	**256 840 362**
Balance value of single share (tenge)	**11 600.9**	**15 340.1**

D. Zabello — **Chairman of the Board**

I. Lee — **Acting Chief accountant**

Executor: Malikov A. n. 6285

Subsidiary JSC VTB Bank (Kazakhstan)
Statement of Comprehensive Income
for the period ended
30.06.2026
in thousands KZT

	for the period ended 30.06.2026 (unaudited)	for the period ended 30.06.2025 (unaudited)
Interest income calculated using the effective interest rate		
Cash and cash equivalents	13 700 941	13 148 846
Loans to customers	4 633 439	7 414 204
	18 334 380	**20 563 050**
Interest expense		
Amounts due to credit institutions	(2 067 361)	(2 041 323)
Amounts due to customers	(2 982 197)	(3 677 149)
Lease obligations	(237 270)	(277 209)
	(5 286 828)	**(5 995 681)**
Net interest income before credit loss expense	**13 047 552**	**14 567 369**
Expenses on credit losses	(1 196 463)	(1 829 328)
Net interest income	**11 851 089**	**12 738 041**
Commission income	2 747 233	2 616 958
Commission expense	(2 707 507)	(2 246 063)
Net expenses from modifications of financial assets measured at amortized cost that do not result in derecognition	(34 484)	(9 827)
Net income from foreign currency transactions:		
- trading operations	20 076 057	21 183 609
- revaluation of currency items	(528 864)	885 464
Other income	2 317	8 815
Non-interest income	**19 554 752**	**22 438 956**
Staff costs	(5 681 039)	(4 812 125)
Other operating expenses	(1 642 202)	(1 341 800)
Depreciation and amortization	(734 489)	(710 910)
Taxes other than corporate income tax	(81 409)	(46 073)
Other expenses	(228 179)	(216 021)
Non-interest expense	**(8 367 318)**	**(7 126 929)**
Profit before corporate income tax expense	**23 038 523**	**28 050 068**
Corporate income tax expense	(5 130 451)	(5 687 021)
Profit for the period	**17 908 072**	**22 363 047**
Other comprehensive income/(expense) for the period, net of taxes	**-**	**-**
Total comprehensive income for the period	**17 908 072**	**22 363 047**
Basic and diluted income per share (in tenge)	**2 428.0**	**3 032.0**

D. Zabello **Chairman of the Board**

I. Lee **Acting Chief accountant**

Executor: Malikov A. n. 6285