

Subsidiary JSC VTB Bank (Kazakhstan)
Statement of Financial Position
30.09.2026
in thousands KZT

	30.09.2026 (unaudited)	31.12.2025 (audited)
ASSETS		
Cash and cash equivalents	170,736,675	196,721,999
Amounts due from credit institutions	161,862	250,711
Loans to customers	27,052,196	39,071,600
Property and equipment	7,885,269	7,353,663
Right of use asset	6,703,348	6,039,308
Current corporate income tax assets	-	916,521
Deferred corporate income tax assets	2,176,978	2,067,515
Other assets	3,978,439	4,419,045
Total assets	218,694,767	256,840,362
LIABILITIES		
Amounts due to credit institutions	27,021,957	35,630,637
Amounts due to customers	79,578,822	92,443,257
Lease liabilities	3,745,959	4,302,185
Current corporate income tax liabilities	1,232,349	-
Other liabilities	4,369,425	5,281,168
Total liabilities	115,948,512	137,657,247
EQUITY		
Share capital	73,757,000	73,757,000
Retained earnings	28,989,255	45,426,115
Total equity	102,746,255	119,183,115
Total liabilities and equity	218,694,767	256,840,362
Balance value of single share (tenge)	13,021.5	15,340.1

D. Zabello

A. Lavrentyeva

Executor: Malikov A. n. 6285


Chairman of the Board
Chief accountant


Subsidiary JSC VTB Bank (Kazakhstan)
Statement of Comprehensive Income
for the period ended
30.09.2026
in thousands KZT

	for the period ended 30.09.2026 (unaudited)	for the period ended 30.09.2025 (unaudited)
Interest income calculated using the effective interest rate		
Cash and cash equivalents	19,267,494	19,721,312
Loans to customers	6,540,257	10,598,743
	25,807,751	30,320,055
Interest expense		
Amounts due to credit institutions	(3,011,993)	(3,367,440)
Amounts due to customers	(4,163,622)	(5,513,602)
Lease obligations	(384,666)	(422,342)
	(7,560,281)	(9,303,384)
Net interest income before credit loss expense	18,247,470	21,016,671
Expenses on credit losses	(1,562,016)	(3,117,220)
Net interest income	16,685,454	17,899,451
Commission income	4,542,125	4,088,255
Commission expense	(4,399,286)	(3,400,835)
Net expenses from modifications of financial assets measured at amortized cost that do not result in derecognition	2,747	(55,883)
Net income from foreign currency transactions:		
- trading operations	34,913,299	30,267,278
- revaluation of currency items	(2,385,474)	1,022,007
Other income	2,700	31,951
Non-interest income	32,676,111	31,952,773
Staff costs	(8,121,169)	(7,201,584)
Other operating expenses	(2,367,204)	(2,097,839)
Depreciation and amortization	(1,113,700)	(1,066,225)
Taxes other than corporate income tax	(150,016)	(71,005)
Other expenses	(366,230)	(335,879)
Non-interest expense	(12,118,319)	(10,772,532)
Profit before corporate income tax expense	37,243,246	39,079,692
Corporate income tax expense	(8,488,371)	(6,171,676)
Profit for the period	28,754,875	32,908,016
Other comprehensive income/(expense) for the period, net of taxes	-	-
Total comprehensive income for the period	28,754,875	32,908,016
Basic and diluted income per share (in tenge)	3,898.6	4,461.7

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