Subsidiary JSC VTB Bank (Kazakhstan)
Statement of Financial Position
31.12.2025
in thousands KZT

	31.12.2025 (unaudited)	31.12.2024 (audited)
ASSETS		
Cash and cash equivalents	196 721 999	164 067 242
Amounts due from credit institutions	250 711	242 586
Loans to customers	39 071 600	61 002 029
Property and equipment	7 350 626	6 356 501
Right of use asset	6 000 144	5 796 424
Current corporate income tax assets	1 096 961	-
Deferred corporate income tax assets	1 953 784	1 024 203
Other assets	4 461 247	4 772 824
Total assets	**256 907 072**	**243 261 809**
LIABILITIES		
Amounts due to credit institutions	35 630 637	24 454 020
Amounts due to customers	92 443 257	105 134 341
Lease liabilities	4 302 185	2 448 317
Current corporate income tax liabilities	-	301 241
Other liabilities	5 058 067	4 556 253
Total liabilities	**137 434 146**	**136 894 172**
EQUITY		
Share capital	73 757 000	73 757 000
Retained earnings	45 715 926	32 610 637
Total equity	**119 472 926**	**106 367 637**
Total liabilities and equity	**256 907 072**	**243 261 809**
Balance value of single share (tenge)	**15 384.7**	**13 635.5**

D. Tsykunov **Acting Chairman of the Board**

A. Lavrentyeva **Chief accountant**

Executor: Barkhatov E. n. 5941

Subsidiary JSC VTB Bank (Kazakhstan)
Statement of Comprehensive Income
for the period ended
31.12.2025
in thousands KZT

	for the period ended 31.12.2025 (unaudited)	for the period ended 31.12.2024 (unaudited)
Interest income calculated using the effective interest rate		
Cash and cash equivalents	26 565 146	15 470 737
Loans to customers	13 694 508	18 553 395
	40 259 654	**34 024 132**
Other interest income		
Trading securities	-	104 144
	40 259 654	**34 128 276**
Interest expense		
Amounts due to credit institutions	(4 430 729)	(3 037 228)
Amounts due to customers	(7 252 641)	(8 235 637)
Debt securities issued	-	(1 115 157)
Lease obligations	(569 995)	(350 210)
	(12 253 365)	**(12 738 232)**
Net interest income before credit loss expense	**28 006 289**	**21 390 044**
Expenses on credit losses	(4 134 481)	(6 935 303)
Net interest income	**23 871 808**	**14 454 741**
Commission income	5 673 888	5 227 174
Commission expense	(5 009 112)	(1 881 900)
Net income from financial instruments at fair value through profit or loss	-	518
Net expenses from modifications of financial assets measured at amortized cost that do not result in derecognition	(86 322)	(54 879)
Net income from foreign currency transactions:		
- trading operations	43 036 135	46 005 268
- revaluation of currency items	1 405 145	500 635
Other income	41 863	243 123
Non-interest income	**45 061 597**	**50 039 939**
Staff costs	(9 554 257)	(8 375 620)
Other operating expenses	(3 295 166)	(2 782 490)
Depreciation and amortization	(1 554 270)	(1 174 180)
Taxes other than corporate income tax	(114 105)	(88 336)
Other expenses	(654 096)	(524 830)
Non-interest expense	**(15 171 894)**	**(12 945 456)**
Profit before corporate income tax expense	**53 761 511**	**51 549 224**
Corporate income tax expense	(8 279 965)	(8 584 799)
Profit for the period	**45 481 546**	**42 964 425**
Other comprehensive income/(expense) for the period, net of taxes	**-**	**-**
Total comprehensive income for the period	**45 481 546**	**42 964 425**
Basic and diluted income per share (in tenge)	**6 166.40**	**5 825.13**

D. Tsykunov — **Acting Chairman of the Board**

A. Lavrentyeva — **Chief accountant**

Executor: Barkhatov E. n. 5941