

Subsidiary JSC VTB Bank (Kazakhstan)  
Statement of Financial Position  
31.03.2024  
in thousands KZT

	31.03.2024 (unaudited)	31.12.2023 (unaudited)
<b>ASSETS</b>		
Cash and cash equivalents	126,530,971	121,357,790
Trading securities	1,996,476	717,937
Amounts due from credit institutions	621,520	563,409
Derivative financial assets	-	50,947
Loans to customers	74,296,107	84,702,832
Property and equipment	6,370,240	6,398,688
Right of use asset	5,489,495	5,416,024
Current corporate income tax assets	475,005	510,167
Deferred corporate income tax assets	-	2,345,070
Other assets	3,977,508	4,068,161
<b>Total assets</b>	<b>219,757,322</b>	<b>226,131,025</b>
<b>LIABILITIES</b>		
Amounts due to credit institutions	23,191,728	26,867,356
Amounts due to customers	97,548,620	108,431,217
Debt securities issued	18,928,795	18,865,799
Lease liabilities	2,544,495	2,564,732
Deferred corporate income tax liabilities	225,596	-
Other liabilities	2,579,770	4,050,951
<b>Total liabilities</b>	<b>145,019,004</b>	<b>160,780,055</b>
<b>EQUITY</b>		
Share capital	73,757,000	73,757,000
Retained earnings/(accumulated deficit)	981,318	(8,406,030)
<b>Total equity</b>	<b>74,738,318</b>	<b>65,350,970</b>
<b>Total liabilities and equity</b>	<b>219,757,322</b>	<b>226,131,025</b>
Balance value of single share (tenge)	9,388.8	8,126.0

D. Zabello

A. Lavrentyeva

Executor: Bolshibayeva A. n. 6286



Chairman of the Board

Chief accountant

Subsidiary JSC VTB Bank (Kazakhstan)

Statement of Comprehensive Income

for the period ended

31.03.2024

in thousands KZT

	for the period ended 31.03.2024 (unaudited)	for the period ended 31.03.2023 (unaudited)
<b>Interest income calculated using the effective interest rate</b>		
Cash and cash equivalents	3,381,903	699,739
Loans to customers	4,877,066	4,794,092
	<b>8,258,969</b>	<b>5,493,831</b>
<b>Other interest income</b>		
Trading securities	28,390	-
	<b>8,287,359</b>	<b>5,493,831</b>
<b>Interest expense</b>		
Amounts due to credit institutions	(776,415)	(909,035)
Amounts due to customers	(2,398,586)	(1,195,315)
Debt securities issued	(512,994)	(783,019)
Lease obligations	(75,486)	(52,051)
	<b>(3,763,481)</b>	<b>(2,939,420)</b>
<b>Net interest income before credit loss expense</b>	<b>4,523,878</b>	<b>2,554,411</b>
Expenses on credit losses	(1,158,433)	(1,508,191)
<b>Net interest income</b>	<b>3,365,445</b>	<b>1,046,220</b>
Commission income	1,333,474	1,388,047
Commission expense	(154,697)	(132,490)
Net expense from financial instruments at fair value through profit or loss	(727)	-
Net income from foreign currency transactions:		
- trading operations	9,894,029	1,603,201
- revaluation of currency items	249,763	27,081
Other income	41,403	78,051
<b>Non-interest income</b>	<b>11,363,245</b>	<b>2,963,890</b>
Staff costs	(1,823,975)	(1,424,455)
Other operating expenses	(573,464)	(609,180)
Depreciation and amortization	(249,142)	(224,877)
Taxes other than corporate income tax	(13,540)	(10,106)
Other expenses	(110,555)	(58,421)
<b>Non-interest expense</b>	<b>(2,770,676)</b>	<b>(2,327,039)</b>
<b>Profit before corporate income tax expense</b>	<b>11,958,014</b>	<b>1,683,071</b>
Corporate income tax expense	(2,570,666)	(268,464)
<b>Profit for the period</b>	<b>9,387,348</b>	<b>1,414,607</b>
<b>Other comprehensive income/(expense) for the period, net of taxes</b>		
	-	-
<b>Total comprehensive income for the period</b>	<b>9,387,348</b>	<b>1,414,607</b>
<b>Basic and diluted income per share (in tenge)</b>	<b>1,272.74</b>	<b>191.79</b>

D. Zabello

A. Lavrentyeva

Executor: Bolshibayeva A. n. 6286



Chairman of the Board

Chief accountant