

Subsidiary JSC VTB Bank (Kazakhstan)

Statement of Financial Position

30.09.2023

in thousands KZT

	30.09.2023 (unaudited)	31.12.2022 (audited)
<b>ASSETS</b>		
Cash and cash equivalents	132,736,850	73,984,944
Trading securities	2,981,525	-
Amounts due from credit institutions	4,839,869	3,049,487
Loans to customers	86,619,849	93,696,278
Property and equipment	6,560,421	6,012,520
Right of use asset	5,231,994	4,934,763
Current corporate income tax assets	510,167	411,202
Deferred corporate income tax assets	5,644,014	7,750,110
Other assets	2,928,186	3,049,941
<b>Total assets</b>	<b>248,052,875</b>	<b>192,889,245</b>
<b>LIABILITIES</b>		
Amounts due to credit institutions	24,521,303	58,251,193
Derivative financial liabilities	-	1,406,000
Amounts due to customers	133,609,656	55,313,618
Debt securities issued	29,149,407	28,530,765
Lease liabilities	2,580,321	1,938,409
Other liabilities	2,731,803	2,524,352
<b>Total liabilities</b>	<b>192,592,490</b>	<b>147,964,337</b>
<b>EQUITY</b>		
Share capital	73,757,000	73,757,000
Accumulated deficit	(18,296,615)	(28,832,092)
<b>Total equity</b>	<b>55,460,385</b>	<b>44,924,908</b>
<b>Total liabilities and equity</b>	<b>248,052,875</b>	<b>192,889,245</b>
<b>Balance value of single share (tenge)</b>	<b>6,810.0</b>	<b>5,421.9</b>

A. Nelina

A. Lavrentyeva

Executor: Bolshibayeva A. n. 6286



Acting Chairman of the Board

Chief accountant

**Subsidiary JSC VTB Bank (Kazakhstan)**  
**Statement of Comprehensive Income**  
**for the period ended**  
**30.09.2023**  
**in thousands KZT**

	for the period ended 30.09.2023 (unaudited)	for the period ended 30.09.2022 (unaudited)
<b>Interest income calculated using the effective interest rate</b>		
Cash and cash equivalents	4,284,564	371,054
Amounts due from credit institutions	-	290,723
Loans to customers	14,693,482	20,538,426
	<b>18,978,046</b>	<b>21,200,203</b>
<b>Other interest income</b>		
Trading securities	133,770	729,302
	<b>19,111,816</b>	<b>21,929,505</b>
<b>Interest expense</b>		
Amounts due to credit institutions	(2,448,608)	(11,179,527)
Amounts due to customers	(4,636,379)	(3,680,580)
Debt securities issued	(2,359,689)	(2,329,199)
Subordinated debt	-	(673,409)
Lease obligations	(237,842)	(137,564)
	<b>(9,682,518)</b>	<b>(18,000,279)</b>
<b>Net interest income before credit loss expense</b>	<b>9,429,298</b>	<b>3,929,226</b>
Expenses on credit losses	(5,338,094)	(3,028,852)
<b>Net interest income</b>	<b>4,091,204</b>	<b>900,374</b>
Commission income	4,334,327	3,445,072
Commission expense	(429,930)	(435,760)
Net expense from financial instruments at fair value through profit or loss	(574)	(116,478)
Net income/(expense) from foreign currency transactions:		
- trading operations	10,590,792	10,150,524
- revaluation of currency items	2,263,020	(52,267,995)
Other income	145,135	239,126
<b>Non-interest income/(expense)</b>	<b>16,902,770</b>	<b>(38,985,511)</b>
Staff costs	(5,339,513)	(4,961,422)
Other operating expenses	(1,826,027)	(1,769,802)
Depreciation and amortization	(701,529)	(904,938)
Taxes other than corporate income tax	(49,761)	(53,138)
Other expenses	(435,571)	(109,054)
<b>Non-interest expense</b>	<b>(8,352,401)</b>	<b>(7,798,354)</b>
<b>Profit/(loss) before corporate income tax expense</b>	<b>12,641,573</b>	<b>(45,883,491)</b>
Corporate income tax (expense)/income	(2,106,096)	8,705,291
<b>Profit/(loss) for the period</b>	<b>10,535,477</b>	<b>(37,178,200)</b>
<b>Other comprehensive income/(expense) for the period, net of taxes</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income/(expense) for the period</b>	<b>10,535,477</b>	<b>(37,178,200)</b>
<b>Basic and diluted income/(expense) per share (in tenge)</b>	<b>1,428.40</b>	<b>(5,040.63)</b>

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