

Subsidiary JSC VTB Bank (Kazakhstan)

Statement of Financial Position

30.09.2021

in thousands KZT

	30.09.2021	31.12.2020
	(unaudited)	(audited)
ASSETS		
Cash and cash equivalents	244,650,801	114,146,963
Trading securities	14,780,201	25,322,724
Amounts due from credit institutions	6,820,647	6,685,700
Derivative financial assets	38,119	199,991
Loans to customers	177,909,369	164,095,557
Property and equipment	4,734,122	5,006,406
Right of use asset	4,367,909	4,372,119
Current corporate income tax assets	140,947	193,171
Other assets	2,524,038	2,916,749
Total assets	455,966,153	322,939,380
LIABILITIES		
Amounts due to credit institutions	31,441,770	31,795,642
Government subsidy	2,971,280	2,971,279
Derivative financial liabilities	6,052	-
Amounts due to customers	344,529,977	233,175,270
Debt securities issued	24,103,146	15,156,798
Lease liabilities	1,647,831	1,858,986
Subordinated loan	8,796,469	8,450,568
Deferred corporate income tax liability	320,913	315,737
Other liabilities	8,455,077	2,777,544
Total liabilities	422,272,515	296,501,824
EQUITY		
Share capital	29,957,000	29,957,000
Accumulated deficit	3,736,638	(3,519,444)
Total equity	33,693,638	26,437,556
Total liabilities and equity	455,966,153	322,939,380
Balance value of single share (tenge)	9,789.3	7,365.7

D. Zafello

Chairman of the Board

A. Lavrentyeva

Chief accountant

Executor: Nakupova A. n. 4194



Subsidiary JSC VTB Bank (Kazakhstan)

Statement of Comprehensive Income

for the period ended

30.09.2021

in thousands KZT

	for the period ended 30.09.2021 (unaudited)	for the period ended 30.09.2021 (unaudited)
Interest income calculated using the effective interest rate		
Cash and cash equivalents	9,099,863	1,338,731
Amounts due from credit institutions	324,126	649,999
Loans to customers	17,155,941	12,503,327
	26,579,930	14,492,057
Other interest income		
Trading securities	1,731,512	664,692
	28,311,442	15,156,749
Interest expense		
Amounts due to credit institutions	(1,709,794)	(1,349,790)
Amounts due to customers	(8,292,170)	(5,354,104)
Debt securities issued	(1,351,113)	(1,250,659)
Subordinated debt	(574,928)	(579,978)
Lease obligations	(133,518)	(221,906)
	(12,061,523)	(8,756,437)
Net interest income before credit loss expense	16,249,919	6,400,312
Expenses on credit losses	(1,823,038)	(2,158,229)
Net interest income/(expense)	14,426,881	4,242,083
Commission income	4,286,339	3,103,763
Commission expense	(808,114)	(773,832)
Net income from government subsidies	110,692	-
Net gain on derecognition of financial assets at fair value through other comprehensive income	12,972	1,476.00
Net income from financial instruments at fair value through profit or loss	21,181	-
Net income from foreign currency transactions:		
- trading operations	(1,998,383)	2,837,921
- revaluation of currency items	(82,158)	1,565,520
Other income	107,069	381,947
Non-interest income	1,649,598	7,116,795
Staff costs	(4,966,064)	(3,736,858)
Other operating expenses	(2,024,402)	(1,826,213)
Depreciation and amortization	(791,612)	(1,137,545)
Taxes other than corporate income tax	(58,231)	(47,628)
Other expenses	(339,903)	(93,476)
Non-interest expense	(8,180,212)	(6,841,720)
Profit / (loss) before corporate income tax expense	7,896,267	4,517,158
Corporate income tax expense	(640,185)	(483,526)
Profit/(loss) for the period	7,256,082	4,033,632
Other comprehensive income/(loss)		
<i>Other comprehensive income / (loss) to be reclassified to profit or loss in subsequent periods</i>		
Net change in fair value of debt instruments at fair value through other comprehensive income	-	-
Change in the allowance for expected credit losses on debt instruments measured at fair value through other comprehensive income	-	-
Other comprehensive income/(expense) for the period, net of taxes	-	-
Total comprehensive income/(expense) for the period	7,256,082	4,033,632
Basic and diluted earnings per share (in tenge)	2,422.17	1,346.47

D. Zabello

A. Lavrentyeva

Executor: Nakupova A. n. 4194




Chairman of the Board
Chief accountant