

Subsidiary JSC VTB Bank (Kazakhstan)**Statement of Financial Position****30.06.2023****in thousands KZT**

	30.06.2023 (unaudited)	31.12.2022 (audited)
ASSETS		
Cash and cash equivalents	79,574,062	73,984,944
Trading securities	988,722	-
Amounts due from credit institutions	1,648,908	3,049,487
Loans to customers	87,284,020	93,696,278
Property and equipment	6,708,315	6,012,520
Right of use asset	5,131,464	4,934,763
Current corporate income tax assets	510,167	411,202
Deferred corporate income tax assets	6,750,909	7,750,110
Other assets	3,121,628	3,049,941
Total assets	191,718,195	192,889,245
LIABILITIES		
Amounts due to credit institutions	30,913,818	58,251,193
Derivative financial liabilities	153,800	1,406,000
Amounts due to customers	76,827,642	55,313,618
Debt securities issued	28,811,121	28,530,765
Lease liabilities	2,674,570	1,938,409
Other liabilities	2,736,254	2,524,352
Total liabilities	142,117,205	147,964,337
EQUITY		
Share capital	73,757,000	73,757,000
Accumulated deficit	(24,156,010)	(28,832,092)
Total equity	49,600,990	44,924,908
Total liabilities and equity	191,718,195	192,889,245
Balance value of single share (tenge)	6,029.2	5,421.9

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

30.06.2023

in thousands KZT

	for the period ended 30.06.2023 (unaudited)	for the period ended 30.06.2022 (unaudited)
Interest income calculated using the effective interest rate		
Cash and cash equivalents	1,959,054	352,058
Amounts due from credit institutions	-	290,723
Loans to customers	9,770,345	15,663,024
Other interest income	11,729,399	16,305,805
Trading securities	38,956	729,302
Interest expense	11,768,355	17,035,107
Amounts due to credit institutions	(1,632,376)	(9,778,591)
Amounts due to customers	(2,730,285)	(2,649,826)
Debt securities issued	(1,571,402)	(1,551,888)
Subordinated debt	-	(402,595)
Lease obligations	(159,305)	(95,453)
Net interest income before credit loss expense	(6,093,368)	(14,478,353)
Expenses on credit losses	5,674,987	2,556,754
Net interest income	(3,383,121)	(1,875,421)
Commission income	2,895,404	1,564,931
Commission expense	(332,550)	(348,168)
Net income/(expense) from financial instruments at fair value through profit or loss	510	(116,478)
Net income/(expense) from foreign currency transactions:		
- trading operations	6,344,234	8,770,315
- revaluation of currency items	(36,650)	(59,388,636)
Other income	140,994	231,363
Non-interest income/(expense)	9,011,942	(49,286,673)
Staff costs	(3,585,577)	(3,781,886)
Other operating expenses	(1,332,007)	(1,266,992)
Depreciation and amortization	(468,538)	(611,831)
Taxes other than corporate income tax	(32,971)	(40,438)
Other expenses	(209,432)	(68,418)
Non-interest expense	(5,628,525)	(5,769,565)
Profit/(loss) before corporate income tax expense	5,675,283	(54,374,905)
Corporate income tax expense	(999,201)	9,886,007
Profit/(loss) for the period	4,676,082	(44,488,898)
Other comprehensive income/(expense) for the period, net of taxes	-	-
Total comprehensive income/(expense) for the period	4,676,082	(44,488,898)
Basic and diluted income/(expense) per share (in tenge)	633.98	(6,031.82)

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