

Subsidiary JSC VTB Bank (Kazakhstan)

Statement of Financial Position

30.06.2024

in thousands KZT

	30.06.2024 (unaudited)	31.12.2023 (audited)
ASSETS		
Cash and cash equivalents	125,910,423	121,357,790
Trading securities	-	717,937
Amounts due from credit institutions	1,820,050	563,409
Derivative financial assets	-	50,947
Loans to customers	72,773,269	84,702,832
Property and equipment	6,329,893	6,398,688
Right of use asset	5,595,097	5,416,024
Current corporate income tax assets	-	510,167
Deferred corporate income tax assets	212,054	2,345,070
Other assets	4,189,529	4,068,161
Total assets	216,830,315	226,131,025
LIABILITIES		
Amounts due to credit institutions	21,522,554	26,867,356
Amounts due to customers	92,060,225	108,431,217
Debt securities issued	10,276,566	18,865,799
Lease liabilities	2,551,265	2,564,732
Current corporate income tax liabilities	794,794	-
Other liabilities	2,536,275	4,050,951
Total liabilities	129,741,679	160,780,055
EQUITY		
Share capital	73,757,000	73,757,000
Retained earnings/(accumulated deficit)	13,331,636	(8,406,030)
Total equity	87,088,636	65,350,970
Total liabilities and equity	216,830,315	226,131,025
Balance value of single share (tenge)	11,048.9	8,126.0

D. Zabello

A. Lavrentyeva

Executor: Bolshibayeva A. n. 6286

Забелло



Subsidiary JSC VTB Bank (Kazakhstan)
Statement of Comprehensive Income
for the period ended
30.06.2024
in thousands KZT

	for the period ended 30.06.2024 (unaudited)	for the period ended 30.06.2023 (unaudited)
Interest income calculated using the effective interest rate		
Cash and cash equivalents	6,975,854	1,959,054
Loans to customers	9,616,208	9,770,345
	16,592,062	11,729,399
Other interest income		
Trading securities	104,144	38,956
	16,696,206	11,768,355
Interest expense		
Amounts due to credit institutions	(1,541,593)	(1,632,376)
Amounts due to customers	(4,667,394)	(2,730,285)
Debt securities issued	(941,724)	(1,571,402)
Lease obligations	(174,887)	(159,305)
	(7,325,598)	(6,093,368)
Net interest income before credit loss expense	9,370,608	5,674,987
Expenses on credit losses	(2,737,584)	(3,383,121)
Net interest income	6,633,024	2,291,866
Commission income	2,843,009	2,895,404
Commission expense	(250,254)	(332,550)
Net income from financial instruments at fair value through profit or loss	518	510
Net losses from modifications of financial assets measured at amortized cost that do not result in derecognition	(121,206)	-
Net income/(expenses) from foreign currency transactions:		
- trading operations	21,365,736	6,344,234
- revaluation of currency items	503,346	(36,650)
Other income	87,703	140,994
Non-interest income	24,428,852	9,011,942
Staff costs	(4,069,139)	(3,585,577)
Other operating expenses	(1,111,556)	(1,332,007)
Depreciation and amortization	(504,924)	(468,538)
Taxes other than corporate income tax	(40,282)	(32,971)
Other expenses	(195,494)	(209,432)
Non-interest expense	(5,921,395)	(5,628,525)
Profit before corporate income tax expense	25,140,481	5,675,283
Corporate income tax expense	(3,402,815)	(999,201)
Profit for the period	21,737,666	4,676,082
Other comprehensive income/(expense) for the period, net of taxes		
Total comprehensive income for the period	21,737,666	4,676,082
Basic and diluted income per share (in tenge)	2,947.20	633.98

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