



# Overview of NPL situation in the Banking Sector of Kazakhstan

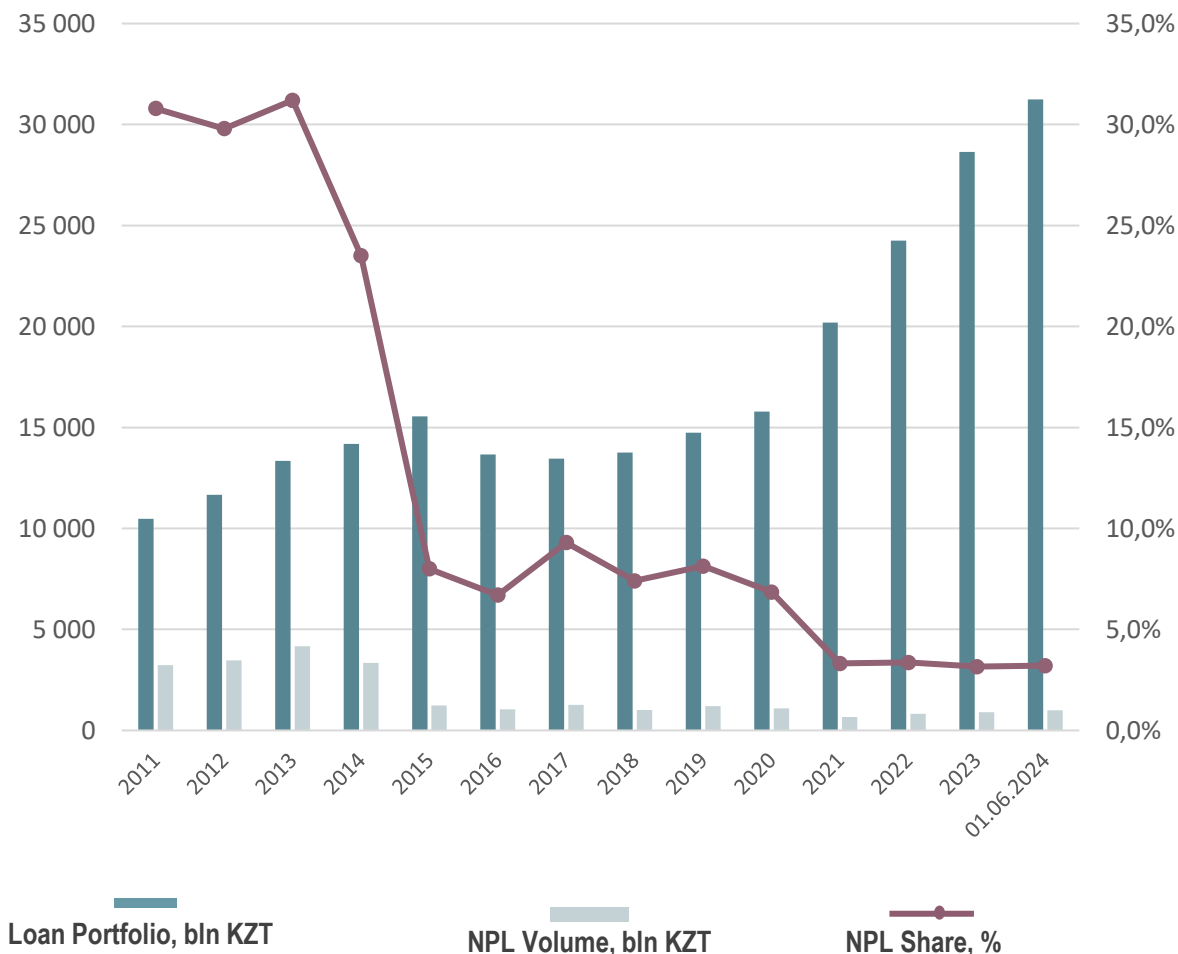
*as of June 1, 2024*



FUND OF PROBLEM LOANS  
ACQUISITION. MANAGEMENT. SALE.

As of **June 1, 2024**, the loan portfolio of 21 banks in Kazakhstan amounted to **31245 billion KZT** (59% of total assets). Of these, NPLs amounted to **1000 billion KZT** or **3.1%** of the total loan portfolio (as of May 1, 2024, the NPL level amounted to 958,6 billion KZT or 3,1%).

## Dynamics of NPL level in the Banking sector of Kazakhstan

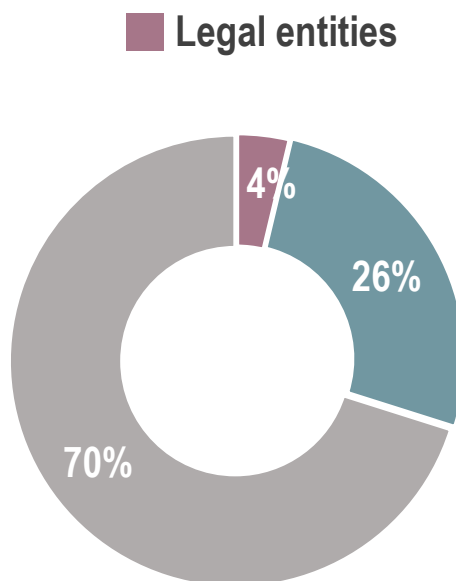


In terms of borrower categories, the largest NPL volume falls on **individuals** – 716,1 billion KZT or 70% (as of May 1, 2024 – 671.8 billion KZT).

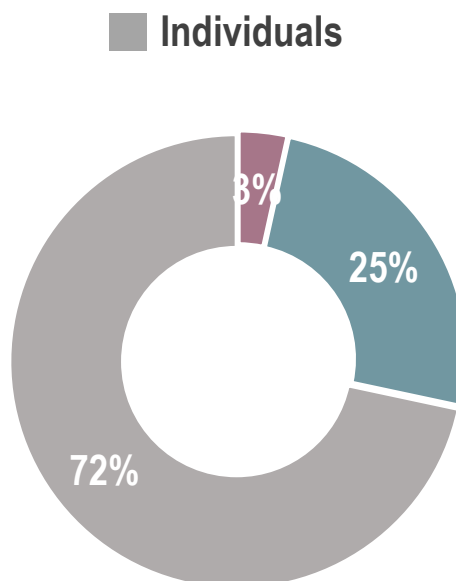
The NPL level of **small and medium-sized enterprises** is 248,8 billion KZT or 27% (as of May 1, 2024 – 250.5 billion KZT).

The lowest amount of non-performing loans falls on **legal entities** – 34,5 billion KZT or 4% (as of May 1, 2024 – 35.7 billion KZT).

NPL Structure  
as of May 1, 2024



NPL Structure  
as of June 1, 2024



In terms of banks the largest volume of non-performing loans falls on **KASPI BANK** – 245 billion KZT or 5 % of the bank's loan portfolio.

Further, the largest NPL volumes fall on:

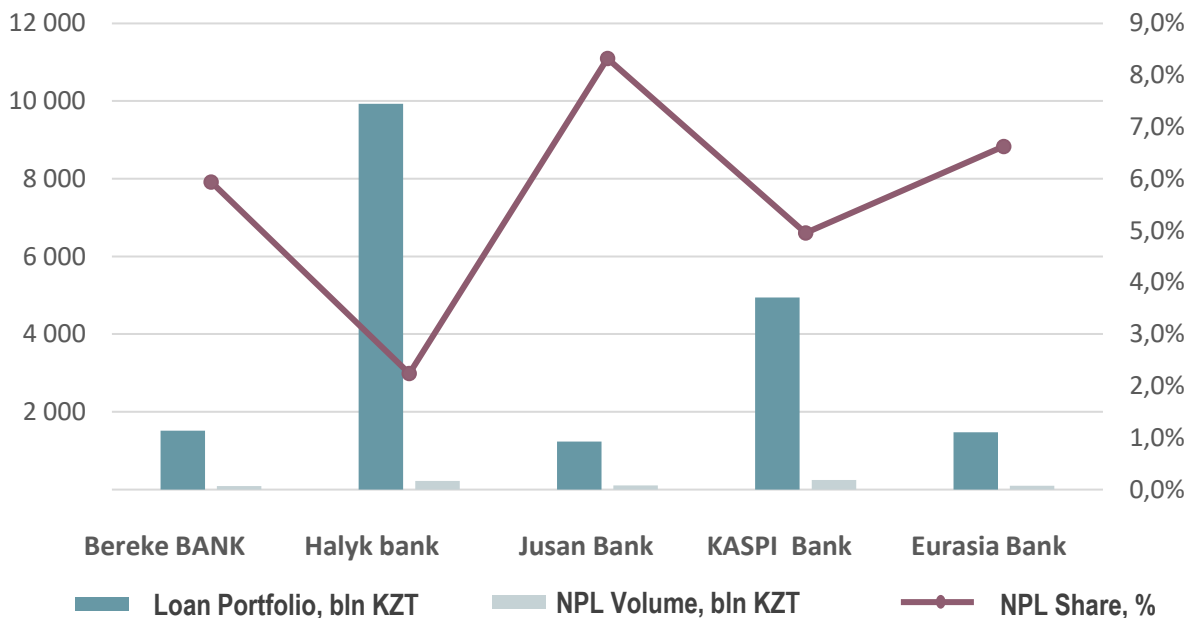
– **Halyk bank** – 222 billion KZT (2,2% of the loan portfolio);

– **Jusan Bank** – 103 billion KZT (8,3% of the loan portfolio);

– **Eurasia Bank** – 98 billion KZT (6,6 % of the loan portfolio);

– **Bereke Bank** – 90 billion KZT (5,9 % of the loan portfolio).

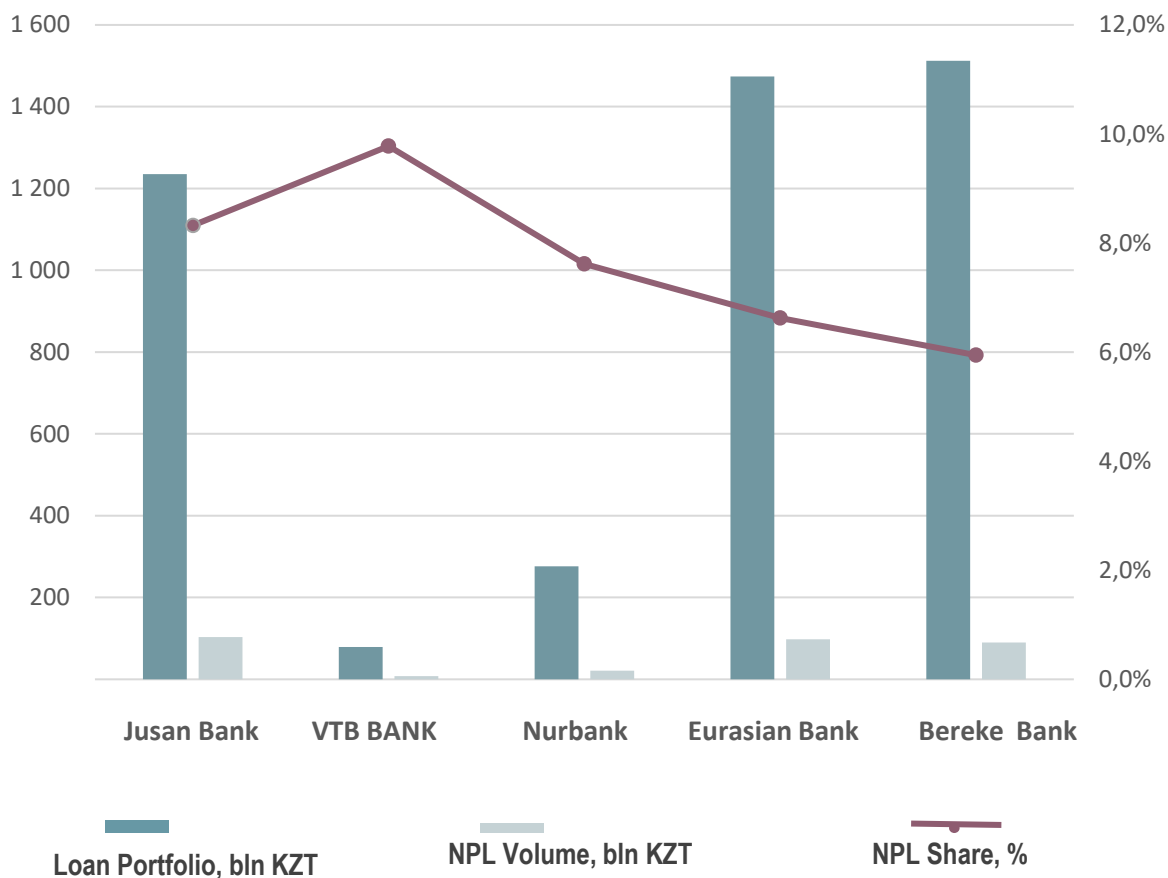
### TOP 5 BANKS WITH HIGHEST NPL VOLUME



The largest share of non-performing loans falls on **VTB Bank – 9.8%**.

Further, in the context of the NPL concentration in the loan portfolio are **Jusan Bank (8.3%)**, **Nurbank (7.6%)**, **Eurasian Bank (6,6%)** and **Bereke Bank (5,9%)**.

### TOP 5 BANKS WITH HIGHEST NPL SHARE



Prepared by  
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Data sources: nationalbank.kz