



Overview of NPL situation in the Banking Sector of Kazakhstan

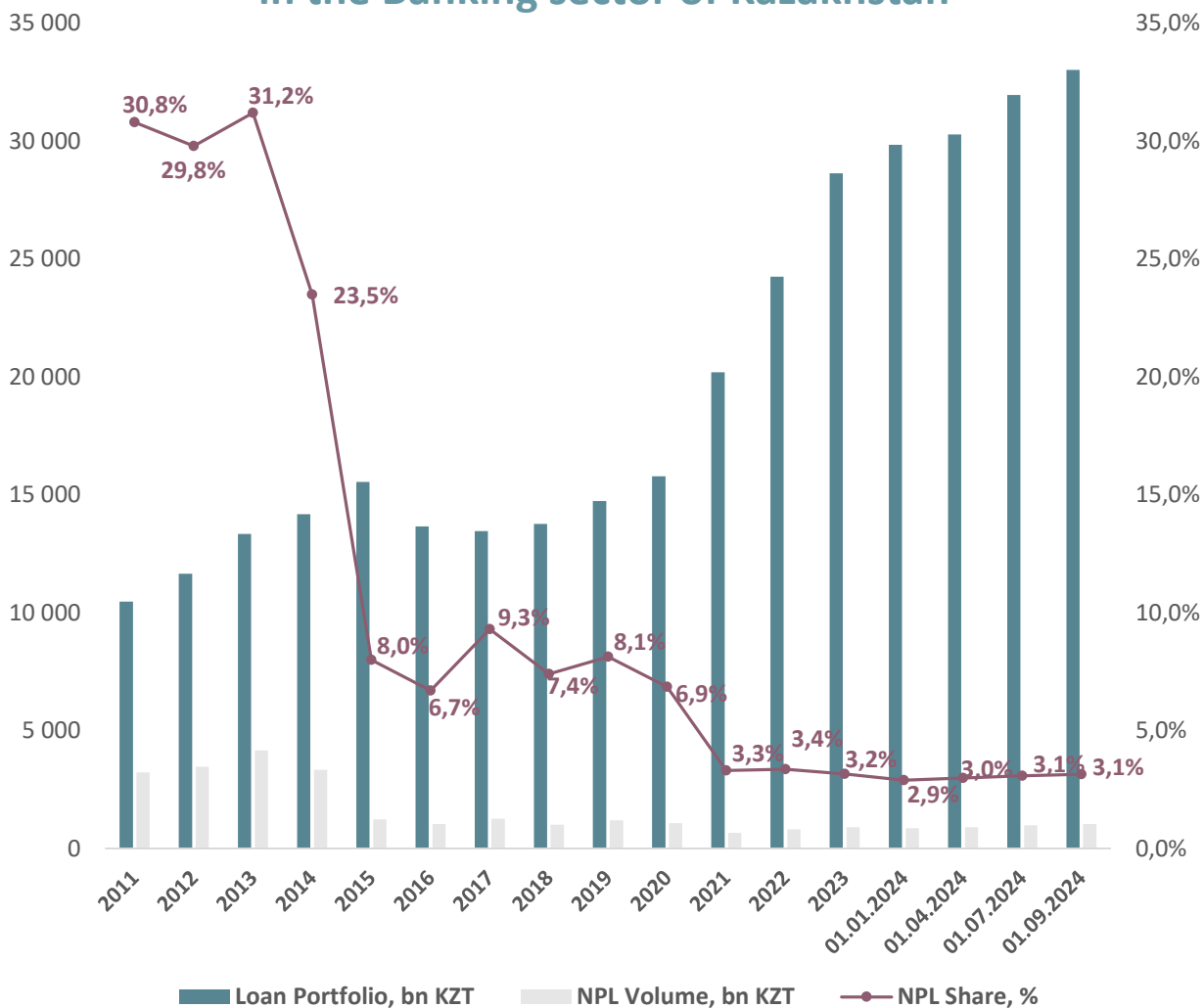
as of September 1, 2024



FUND OF PROBLEM LOANS
ACQUISITION. MANAGEMENT. SALE.

As of **September 1, 2024**, the loan portfolio of 21 banks in Kazakhstan amounted to **33 024.4 billion KZT** (57.1% of total assets). Of these, NPLs amounted to **1 039.8 billion KZT** or **3.1%** of the total loan portfolio (as of August 1, 2024 the NPL level amounted to 32 462.4 billion KZT or 57.6%).

Dynamics of NPL level in the Banking sector of Kazakhstan



In terms of borrower categories, the largest NPL volume falls on **individuals** – 740.3 billion KZT or 71% (as of August 1, 2024 – 737.8 billion KZT).

The NPL level of **small and medium-sized enterprises** is 254.6 billion KZT or 25% (as of August 1, 2024 – 253.5 billion KZT).

The lowest amount of non-performing loans falls on **legal entities** – 45 billion KZT or 4% (as of August 1, 2024 – 28 billion KZT).

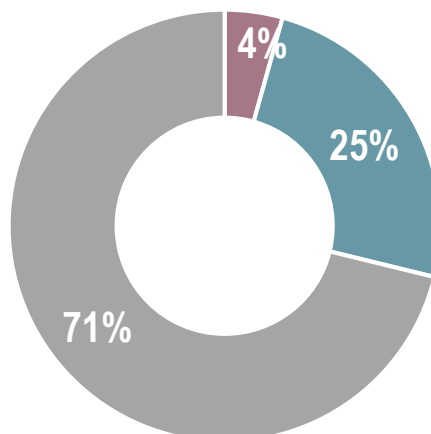
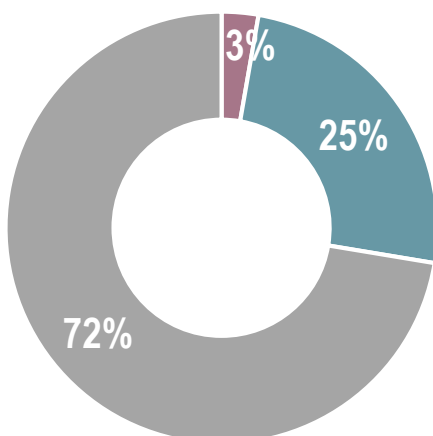
NPL Structure
as of August 1, 2024

NPL Structure
as of September 1, 2024

Legal entities

SME

Individuals



In terms of banks the largest volume of non-performing loans falls on **KASPI BANK**– 267 billion KZT or 5% of the bank's loan portfolio.

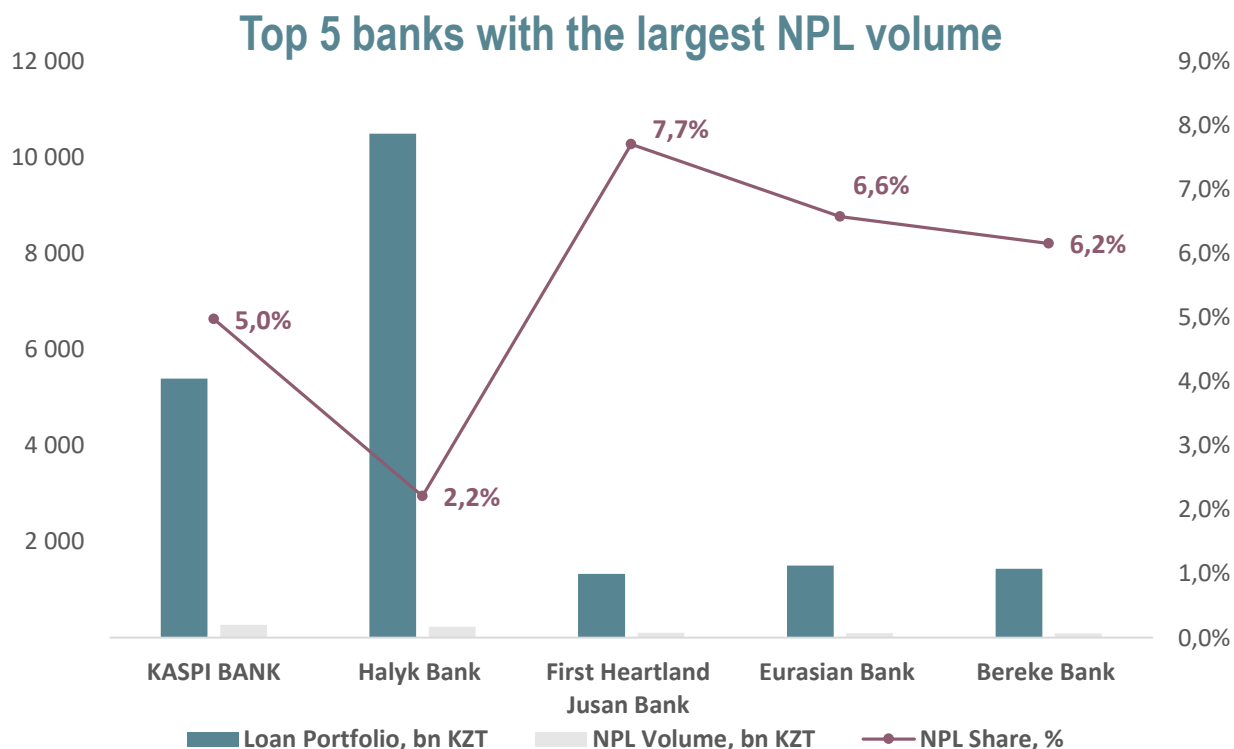
Further, the largest NPL volumes fall on:

– **Halyk Bank** – 231 billion KZT (2.2% of the loan portfolio);

– **First Heartland Jusan Bank** – 102 billion KZT (7.7% of the loan portfolio);

– **Eurasian Bank** – 98 billion KZT (6.6% of the loan portfolio);

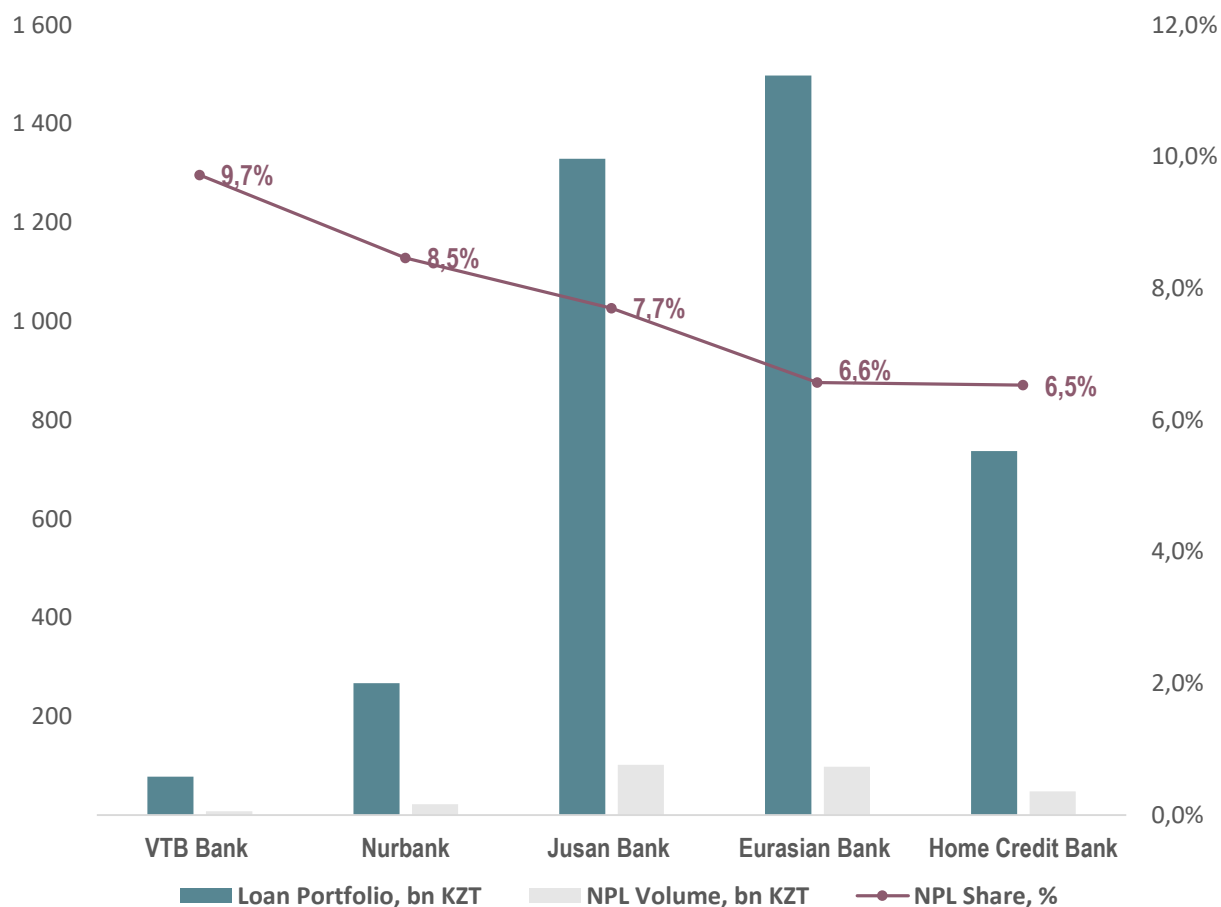
– **Bereke Bank** – 88 billion KZT (6.2% of the loan portfolio).



The largest share of non-performing loans falls on **VTB Bank – 9.7%**.

Further, in the context of the NPL concentration in the loan portfolio are **Nurbank (8.5%)**, **Jusan Bank (7.7%)**, **Eurasian Bank (6.6%)** and **Home Credit Bank (6.5%)**.

Top 5 banks with the highest NPL share



Prepared by
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Data sources: nationalbank.kz