



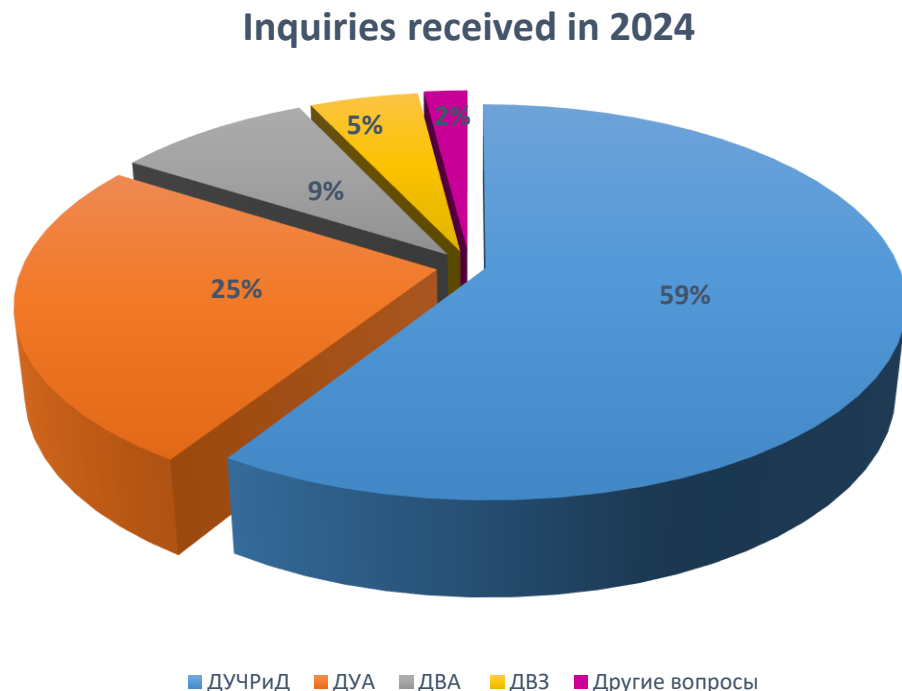
Analysis of the Fund's inquiries for the year 2024.

Period: 01.01-31.12.2024 y.

The goal of the analysis: Evaluation of the inquiries received at the Fund's call center.



Incoming inquiries for 2024



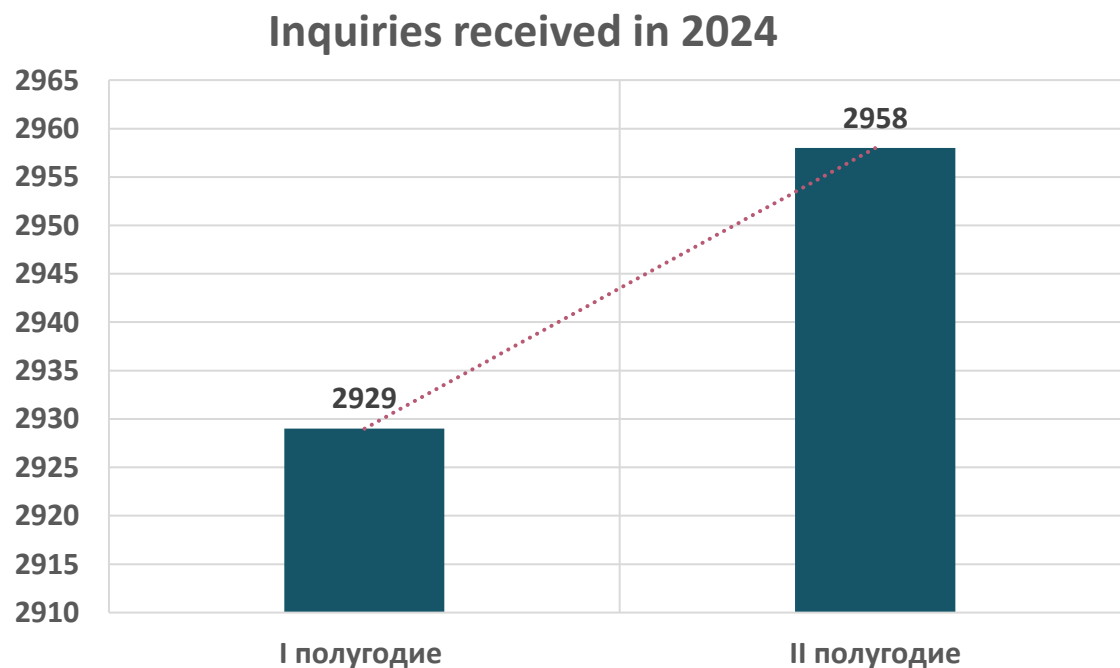
Total: 5,887 inquiries received

In accordance with the instruction of the Ministry of Finance of the Republic of Kazakhstan dated December 12, 2024, No. 1-DS/10051-I, JSC "Problematic Credit Fund" (hereinafter - the Fund) conducted an analysis of the inquiries received at the Fund's call center for the year 2024.

Out of the 5,887 inquiries received at the Fund's call center, 1,225 were related to the Fund's activities, 1,020 inquiries concerned the mechanism and procedure for conducting auctions, 505 inquiries were about the actions of the auction winner after signing the Protocol and DCP, 2,219 were related to explaining the auction regulations for participation in the auction on the portal e-qazyna.kz, 349 inquiries were about the progress of incoming documentation, 157 inquiries concerned public procurement, 9 were about appointments for personal meetings with the Chairman of the Management Board and his deputies, 303 were related to contractual obligations with the Fund, and 100 were about other issues.



Incoming inquiries for 2024



Total: 5,887 inquiries received

Period:

First half of 2024: 2,929 inquiries

Second half of 2024: 2,958 inquiries

Dynamics:

The number of inquiries in the second half of the year increased by 29 calls compared to the first half.

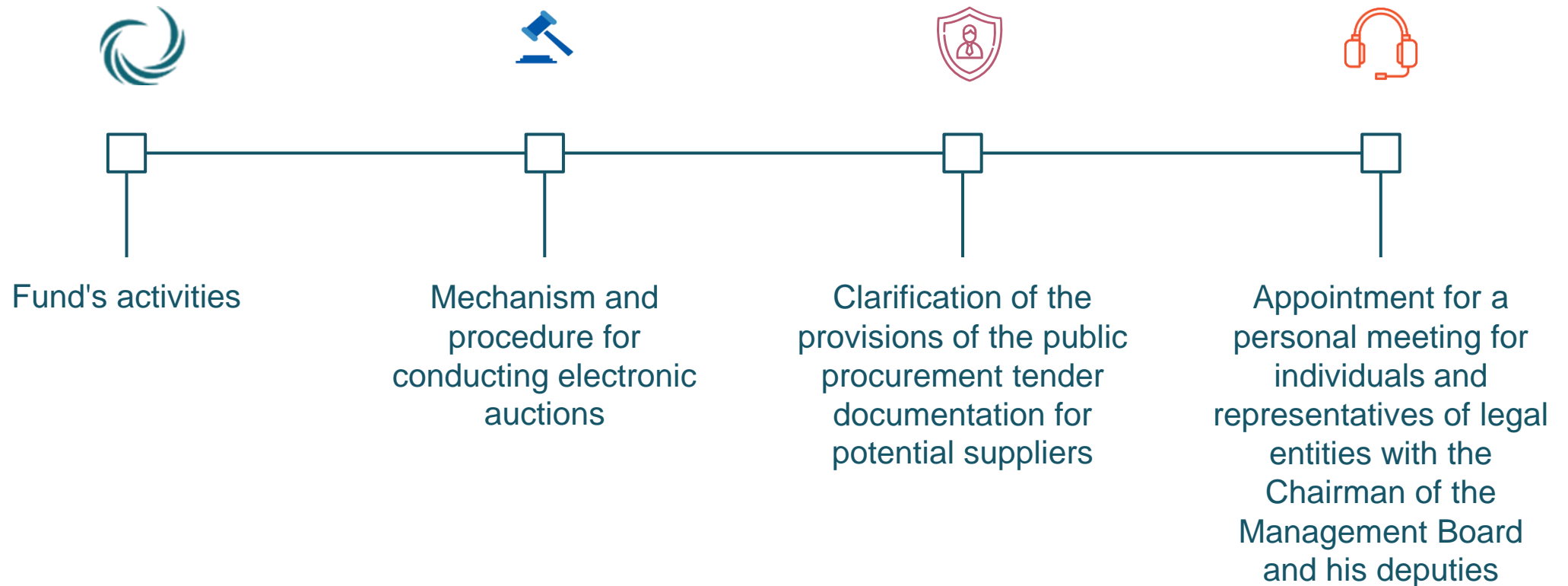


Statistics by type of inquiry

No	Type of inquiry	First half of the year (I half)	Second half of the year (I half)	2024 year
1	Fund's activities	680	545	1225
2	Auction mechanism and procedure	480	540	1020
3	Algorithm of actions for the auction winner after signing the Protocol and DCP	226	279	505
4	Explanation of auction regulations for participation on the portal e-qazyna.kz	1059	1160	2219
5	Progress of incoming documentation	187	162	349
6	Public procurement	89	68	157
7	Appointment for a personal meeting with the Chairman of the Management Board and his deputies	0	9	9
8	Contractual obligations with the Fund	146	157	303
9	Other inquiries	62	38	100
TOTAL:		2929	2958	5887



The main categories of inquiries from individuals and legal entities





FUND OF PROBLEM LOANS
ACQUISITION. MANAGEMENT. SALE.

Results of Inquiry Consideration



Legality of Each Decision

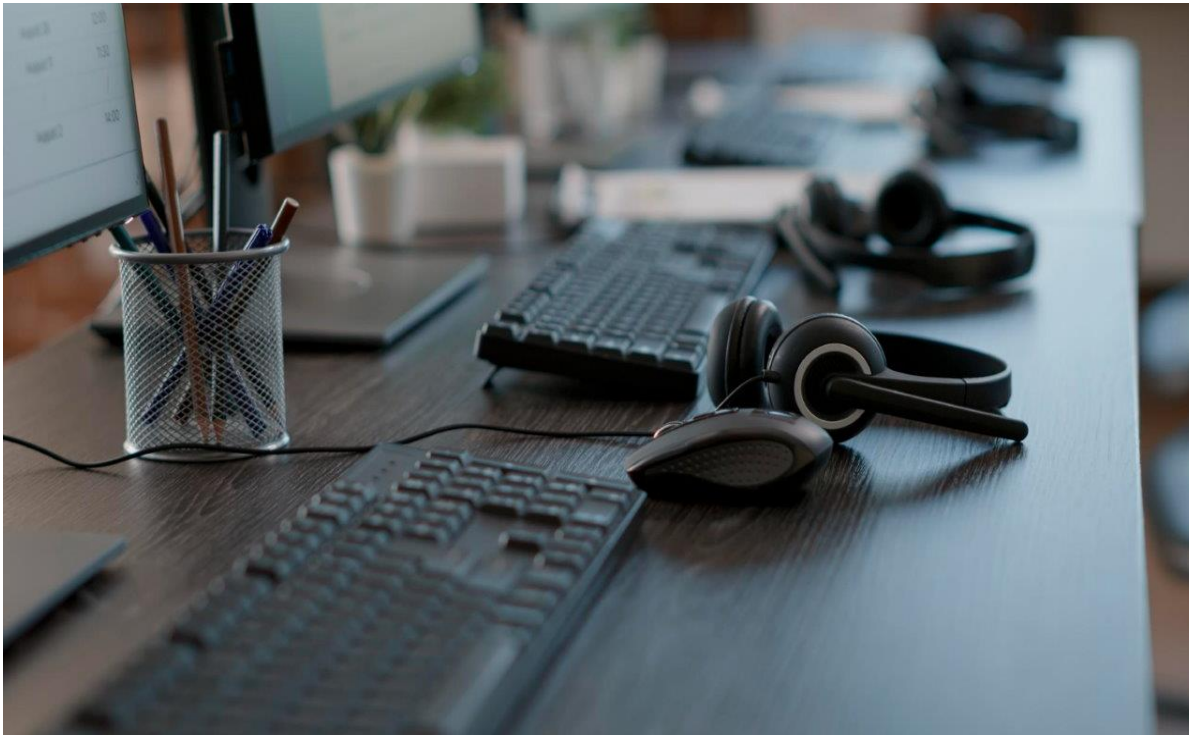
Inquiries (applications, complaints) received by the Fund within its competence have been reviewed in accordance with the requirements of the Administrative Procedural Code of the Republic of Kazakhstan (hereinafter referred to as the APC).

Furthermore, there were no complaints during the analyzed period containing demands from citizens for the restoration or protection of their rights, freedoms, or legitimate interests, either for themselves or for others, as a result of administrative acts or decisions.





Fund: Transparency and Quality



Timely Responses to Inquiries.

All inquiries received by the Fund have been reviewed, and responses, clarifications, and information have been provided for each of them. This highlights the high level of responsibility and professionalism of the Fund's employees.



Effective Interaction with Citizens.

The analysis of the received inquiries also indicates that the Fund is moving in the right direction, improving the quality of service, and increasing the level of transparency in its activities among the public.