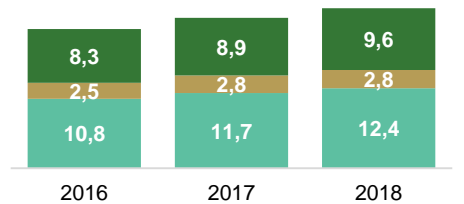




FINANCIAL HIGHLIGHTS



■ Assets, bn. \$ ■ Equity, bn. \$ ■ Liabilities, bn. \$

DOING BUSINESS 2019

Protecting minority investors Enforcing contracts Starting a business

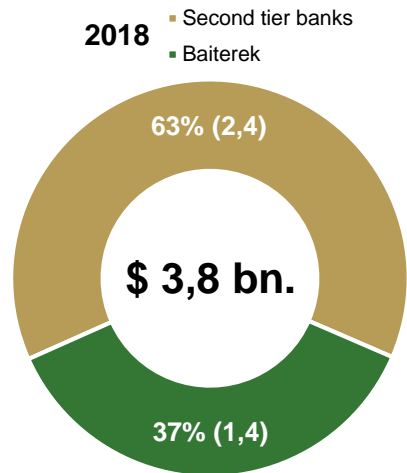
Country	Protecting minority investors	Enforcing contracts	Starting a business
Kazakhstan	1	4	1
New Zealand	2	16	3
Canada	11	21	36
US	50	96	53

BAITEREK GENERATES 8% OF KAZAKHSTAN'S GDP

MOODY'S Baa3 **Fitch** BBB

SME SUPPORT

Support provided to SME's, bn. \$

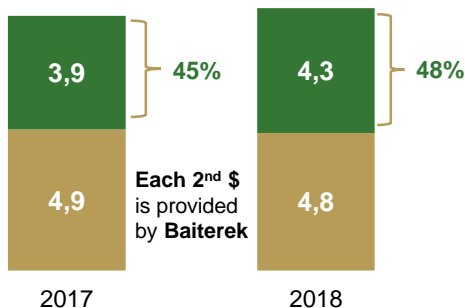


Support Tools

- Programs of conditional placement of funds in second-tier banks
- Loans for active and first-time entrepreneurs

LARGE BUSINESS SUPPORT

Baiterek's share in long-term financing (excl. primary industries), bn. \$



Each 2nd \$ is provided by Baiterek

Projects in portfolio

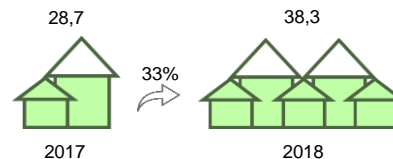
49 Investment projects
14 Export operations
14 bn. \$ loan portfolio

Support Tools

- Leasing financing
- Co-financing
- Lending of current activities
- Granting of guarantees

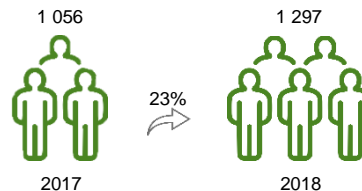
PROVISION OF AFFORDABLE HOUSING

Mortgages market ('000 loans issued)



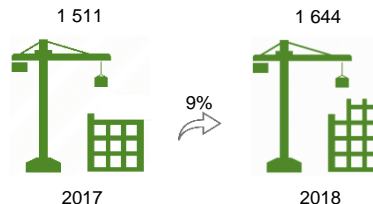
□ Baiterek's share on the mortgages market – 63%

Depositors ('000)



□ Baiterek's share on the individual depositors market – 29%

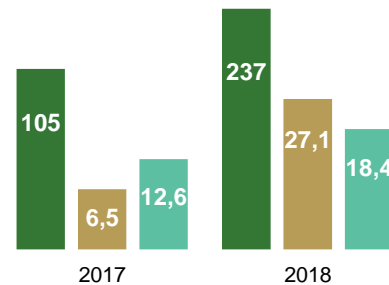
Housing construction ('000 square meters)



□ More than **28 400 apartments** built or bought in 2018

ENHANCING EXPORT POTENTIAL

Export support dynamics, mln. \$



Presence on key export markets



Other Support Tools

- Venture Financing
- Technology Business Incubation
- Technology Consulting
- Development and financing of project documentation