centercredit

JOINT STOCK COMPANY
“BANK CENTERCREDIT”

Unaudited Separate
Interim Condensed financial statement
for six months ended on 30 June 2026

JOINT STOCK COMPANY “BANK CENTERCREDIT”

UNAUDITED SEPARATE INTERIM CONDENSED STATEMENT OF PROFIT AND LOSS FOR SIX MONTHS ENDED ON 30 JUNE 2026
(in millions of Kazakhstani tenge)

	For six months ended on 30 June 2026 (unaudited)	For six months ended on 30 June 2025 (unaudited)
Interest income calculated using the effective interest rate method, excluding interest income on loans to customers and banks carried at amortised cost	85,162	88,707
Interest income calculated using the effective interest rate method on loans to customers and banks carried at amortised cost	427,589	342,399
Interest expense	(289,410)	(230,076)
Net interest income before provision for expected credit losses on interest-bearing assets	**223,341**	**201,030**
Formation of reserves for expected credit losses on interest-bearing assets	(43,802)	(44,363)
Net interest income	**179,539**	**156,667**
Fee and commission income	40,542	43,476
Fee and commission expense	(26,914)	(21,194)
Net fee income	**13,628**	**22,282**
Net gain/(loss) on operations with financial assets and liabilities at fair value through profit or loss	6,814	5,862
Net realized gain / (loss) on the disposal and impairment of investments at fair value through other comprehensive income	2,429	(452)
Net gain/(loss) on foreign exchange operations	51,048	60,592
Provision for expected credit losses allowance on other financial assets and due from banks	(683)	5,138
Provision for credit related commitments	(1,518)	276
Loss from impairment loss on other non-financial assets	(6,338)	(49)
Income on initial recognition of financial instruments	407	-
Other expenses/income	(2,557)	1,188
Net non-interest income	**63,230**	**94,837**
Operating income	**242,769**	**251,504**
Operating expenses	(107,382)	(90,993)
Operating profit before income tax	**135,387**	**160,511**
Income tax expense	(28,846)	(23,142)
Net profit	**106,541**	**137,369**

R.V. Vladimirov
President

Almaty

A. S. Ovsyannikova
Vice President,
Member of the Management Board
Almaty

A.T. Nurgaliyeva
Chief Accountant

Almaty

JOINT STOCK COMPANY "BANK CENTERCREDIT"

UNAUDITED SEPARATE INTERIM CONDENSED STATEMENT OF PROFIT AND LOSS FOR SIX MONTHS ENDED ON 30 JUNE 2026

(in millions of Kazakhstani tenge)

	For six months ended on 30 June 2026 (unaudited)	For six months ended on 30 June 2025 (unaudited)
Net profit	**106,541**	**137,369**
OTHER COMPREHENSIVE INCOME/LOSS		
Net gain resulting on revaluation of investment securities during the period (net of tax)	(578)	(34,152)
Reclassification adjustment relating to investment securities disposed of during the period	(2,429)	452
Other comprehensive income/loss for the year, net of income tax	**(3,007)**	**(33,700)**
Net change in fair value of equity instruments measured at fair value through other comprehensive income	(221)	(131)
TOTAL COMPREHENSIVE INCOME/LOSS	**103,313**	**103,538**

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JOINT STOCK COMPANY "BANK CENTERCREDIT"

UNAUDITED SEPARATE INTERIM CONDENSED STATEMENT OF FINANCIAL POSITION AS OF 30 JUNE 2026
(in millions of Kazakhstani tenge)

	30 June 2026 (unaudited)	31 December 2025
ASSETS:		
Cash and cash equivalents	1,946,185	1,833,521
Financial instruments measured at fair value, changes in which are recognized in profit or loss for the period	1,301	6,253
Investment securities measured at fair value, changes in which are recognised in other comprehensive income for the period	1,285,744	1,232,770
Investment securities measured at amortized cost	149,758	228,982
Investments in subsidiaries	155,853	137,218
Funds in banks	161,021	211,262
Loans granted to customers and banks	4,813,290	4,510,441
Property, equipment and intangible assets	101,785	105,116
Other assets	170,834	133,915
TOTAL ASSETS	**8,785,771**	**8,399,478**
LIABILITIES AND EQUITY		
LIABILITIES:		
Funds and loans of banks and financial institutions	376,098	365,061
Customers' and banks' funds	6,777,272	6,629,595
Debt securities issued	214,857	110,245
Current income tax liabilities	2,171	2,340
Deferred income tax liabilities	15,020	13,077
Other liabilities	487,058	469,178
TOTAL LIABILITIES	**7,872,476**	**7,589,496**
EQUITY CAPITAL:		
Share capital	63,452	63,452
Provision for changes in the fair value of securities	(29,314)	(26,439)
Reserve from revaluation of fixed assets	71	71
Retained earnings	879,086	772,898
TOTAL EQUITY	**913,295**	**809,982**
TOTAL LIABILITIES AND EQUITY	**8,785,771**	**8,399,478**

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JOINT STOCK COMPANY "BANK CENTERCREDIT"
UNAUDITED SEPARATE INTERIM CONDENSED STATEMENT ON CHANGES IN EQUITY CAPITAL FOR SIX MONTHS ENDED ON 30 JUNE 2026
(in millions of Kazakhstani tenge)

	Share capital	Provision for changes in the fair value	Revaluation of fixed assets	Retained earnings	Total equity capital:
01 January 2025	**65,842**	**1,419**	**72**	**556,604**	**623,937**
Net (loss) / profit	-	-	-	137,369	**137,369**
Net change in fair value of investments carried at fair value through other comprehensive income	-	(33,700)	-	-	**(33,700)**
Net change in fair value of equity securities measured at fair value through other comprehensive income	-	(131)	-	-	**(131)**
Transfer of the amount from the revaluation of equity investment securities measured at fair value through other comprehensive income	-	3	-	(3)	-
Repurchase of own shares	(2,390)	-	-	(23,897)	**(26,287)**
on June 30, 2025	**63,452**	**(32,409)**	**72**	**670,073**	**701,188**
01 January 2026	**63,452**	**(26,439)**	**71**	**772,898**	**809,982**
Net (loss) / profit	-	-	-	106,541	**106,541**
Net change in fair value of investments carried at fair value through other comprehensive income	-	(3,007)	-	-	**(3,007)**
Net change in fair value of equity securities measured at fair value through other comprehensive income	-	(221)	-	-	**(221)**
Transfer of the amount from the revaluation of equity investment securities measured at fair value through other comprehensive income	-	353	-	(353)	-
on June 30, 2026	**63,452**	**(29,314)**	**71**	**879,086**	**913,295**

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JOINT STOCK COMPANY "BANK CENTERCREDIT"

UNAUDITED SEPARATE INTERIM CONDENSED STATEMENT OF CASH FLOWS FOR SIX MONTHS ENDED ON 30 JUNE 2026

(in millions of Kazakhstani tenge)

	For six months ended on 30 June 2026 (unaudited)	For six months ended on 30 June 2025 (unaudited
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest received	80,747	77,684
Interest received on loans	399,921	326,725
Interest paid	(277,956)	(218,475)
Income received on services and commissions received	38,316	41,041
Costs paid for services and commissions paid	(27,028)	(21,160)
Net proceeds from derivative instrument transactions	7,059	5,961
Net gain/(loss) on foreign exchange operations	49,995	65,558
Proceeds/(payments) from other income/(expenses)	(3,296)	3,613
Operating expenses paid	(95,730)	(79,898)
Cash flow from operating activities before changes in operating assets and liabilities	**172,028**	**201,049**
Changes in operating assets		
Financial instruments at fair value, changes in which are recognized in profit or loss for the period	4,563	(295)
Funds in banks	46,507	13,076
Loans granted to customers and banks	(360,507)	(225,323)
Other assets	17,841	10,217
Changes in operating liabilities:		
Funds and loans of banks and financial institutions	13,646	34,088
Financial liabilities measured at fair value, changes in which are recognized in profit or loss for the period	-	(1,396)
Customer funds	261,275	15,464
Other liabilities	16,049	21,321
Cash flow from operating activities before tax	**171,402**	**68,201**
Income tax paid	(27,073)	(24,938)
Net cash flows from operating activities	**144,329**	**43,263**
CASH FLOW FROM INVESTMENT ACTIVITIES:		
Increase in the share capital of a subsidiaries	(18,635)	(16,572)
Income from redemption and sale of investment securities	755,549	160,396
Purchase of investment securities	(768,651)	(361,740)
Purchase of property, plant and equipment and intangible assets	(46,447)	(38,327)
Proceeds from the sale of fixed assets	20	557
Net (using) /proceeds of cash flow in/ from investment activities	**(78,164)**	**(255,686)**

JOINT STOCK COMPANY "BANK CENTERCREDIT"
UNAUDITED SEPARATE INTERIM CONDENSED STATEMENT OF CASH FLOWS FOR SIX MONTHS ENDED ON 30 JUNE 2026

(in millions of Kazakhstani tenge)

	For six months ended on 30 June 2026 (unaudited)	For six months ended on 30 June 2025 (unaudited)
CASH FLOWS FROM FINANCIAL ACTIVITIES:		
Repurchase of own shares	-	(26,286)
Proceeds from debt securities issued	100,727	16,250
Repurchase/redemption of issued debt securities	-	(16,746)
Repurchase and repayment of issued subordinated bonds	-	(10,000)
Repayment of lease liabilities	(1,594)	(1,999)
Net (outflow) / cash inflow from financing activities	**99,133**	**(38,781)**
Effect of changes in foreign exchange rates in relation to cash and cash equivalents	(52,702)	27,385
Effect of allowance for losses to cash and cash equivalents	68	(2,359)
NET DECREASE/(INCREASE) CASH AND CASH EQUIVALENTS	**112,664**	**(226,178)**
CASH AND CASH EQUIVALENTS, at the beginning of the period	**1,883,521**	**1,662,364**
CASH AND CASH EQUIVALENTS, at the end f the period	**1,946,185**	**1,436,186**

R.V. Vladimirov
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Chief Accountant

Almaty

1. ORGANIZATION

JSC Bank CenterCredit (the "Bank") is a Joint Stock Company, which has been incorporated and carrying out its operations in the Republic of Kazakhstan since 1988. The Bank is regulated by the legislation of the Republic of Kazakhstan. The Bank's activities are regulated in accordance with the legislation of the Republic of Kazakhstan. The Agency of the Republic of Kazakhstan for Regulation and Development of Financial Market (the "ARDFM") is a regulatory authority of the Bank. The Bank conducts its business under the license number 1.2.25/195/34, renewed on 3 February 2020.

The Bank's principal activity consists of commercial banking activities, trading with securities, foreign currencies and derivative instruments, loan origination activities and guarantees.

The Bank is a member of the Kazakhstan Deposit Guarantee Fund.

The registered address is 38, Al Farabi Ave., Almaty, Republic of Kazakhstan.

On 12 October 2023, the Bank obtained a licence to carry out regulated activities on the territory of the Astana International Financial Centre ("AIFC") as a branch of JSC Bank CenterCredit in AIFC. In accordance with this licence, the Bank's branch in AIFC accepts deposits, opens and maintains bank accounts, extends loans, provides monetary services, performs custody activities, dealer activities and brokerage activities.

On 19 January 2024, the Bank was classified as a systemically important bank in accordance with the Rules for Classification of Financial Institutions as Systemically Important Banks as approved by the Resolution of the Management Board of the NBRK No. 240 dated 23 December 2019 and in accordance with the Order of the Governor of the NBRK No. 17 dated 19 January 2024.

On 15 June 2026, the Management Board of the ARDFM adopted the Resolution "On Granting the Permission to JSC Bank CenterCredit for Establishing a Subsidiary– BCC ODEPT Limited Liability Partnership". On 25 June 2026, the state registration of the the legal entity was carried out.

As of 30 June 2026 and 31 December 2025, the Bank has 21 branches in the Republic of Kazakhstan.

The Bank is the parent company of a banking group (hereinafter referred to as the 'Group'), which comprises the following subsidiaries:

		Ownership interest		
Name	Country of operation	30 June 2026	31 December 2025	Type of activity
Center Project LLP	The Republic of Kazakhstan	100%	100%	Stress asset management
JSC BCC Invest	The Republic of Kazakhstan	100%	100%	Brokerage and dealer activities
BCC Leasing LLP	The Republic of Kazakhstan	100%	100%	Financial leasing and other activities
JSC Sinoasia B&R Insurance Company	The Republic of Kazakhstan	92.45%	92.45%	Insurance activity
BCC-HUB LLP	The Republic of Kazakhstan	100%	100%	IT services
BCC Life Life Insurance Company JSC	The Republic of Kazakhstan	100%	100%	Insurance activity
BCC ODEPT LLP	The Republic of Kazakhstan	100%	-	Digital B2B Platform

	30 June 2026		31 December 2025	
	Share of ownership, %	Amount	Share of ownership, %	Amount
Center Project LLP	100.00	31,288	100.00	31,288
JSC BCC Invest	100.00	50,267	100.00	45,264
BCC Leasing LLP	100.00	30,916	100.00	24,805
JSC Sinoasia B&R Insurance Company	92.45	9,908	92.45	9,908
BCC-HUB LLP	100.00	23,474	100.00	15,953
BCC Life Life Insurance Company JSC	100.00	10,000	100.00	10,000
BCC ODEPT LLP	100.00	-	-	-
Total Investments in subsidiaries		**155,853**		**137,218**

As of June 30, 2026 and December 31, 2025, the number of ordinary shares was distributed as follows:

	30 June 2026	31 December 2025
	%	%
Baiseitov B.R.	52.12	52.11
Lee V.S.	12.00	12.00
Other (individually owning less than 5%)	35.88	35.89
	100.00	**100.00**

This separate financial statement has been approved by the Management Board of Bank CenterCredit JSC.

Kazakhstan business environment

The Bank's operations are primarily located in Kazakhstan. Consequently, the Bank business is exposed to the economic and financial markets of Kazakhstan which display characteristics of an emerging market. The legal, tax and regulatory frameworks continue development, but are subject to varying interpretations and frequent changes which together with other legal and fiscal impediments contribute to the challenges faced by entities operating in Kazakhstan. In addition, the depreciation of the Kazakhstani tenge, volatility of the global oil price and the ongoing military conflict between the Russian Federation and Ukraine increase the level of uncertainty in the business environment.

The separate financial statements reflect management's assessment of the impact of the Kazakhstan business environment on the operations and the financial position of the Bank. The future business environment may differ from management's assessment.

2. FINANCIAL STATEMENT PRINCIPLES

Basic accounting principles

Statement of compliance with IFRS (IAS) 34

The attached separate interim condensed financial statements have been prepared in accordance with IFRS (IAS) 34 Interim Financial Reporting and should be read in conjunction with the Group's separate financial statements as at 31 December 2025 (latest annual financial statement). It does not contain all the information that needs to be disclosed in order to present a complete set of financial statements in accordance with IFRS.

Accrual principle

The attached separate financial statement has been prepared on an accrual basis. The accrual principle is ensured by the recognition of the results of business transactions, as well as events that are not the result of economic activity upon their completion, regardless of the time of payment.

Basis for determining the cost

The separate financial statement has been prepared in accordance with the cost accounting principle, except for financial instruments measured at fair value through profit or loss and fair value through other comprehensive income at fair value and buildings and structures , measured at fair value, the increase in which it is recognized in the reserve from revaluation of fixed assets:

Functional and presentation currency

The functional currency of the Bank is the Kazakhstani tenge, which, being the national currency of the Republic of Kazakhstan, best reflects the economic substance of most of the Bank's transactions and related circumstances affecting its operations.

The Kazakhstani tenge is also the presentation currency for the purposes of these separate financial statements.

All information in the separate financial statements has been rounded to the nearest million tenge.

The following are the exchange rates at the end of 30 June 2026 and 31 December 2025 used by the Bank in preparing the separate financial statements:

	30 June 2026	31 December 2025
Tenge/euro	548.07	593.44
Tenge/US dollar	480.72	505.53

Assessment of the going concern of the Group

The separate financial statements has been prepared on the assumption that the Bank is operating on a going concern basis and will continue to operate for the foreseeable future.

To maintain business continuity, the Bank continues to carry out operations using remote access and takes measures to protect the health of employees working in the field, including providing personal protective equipment, compliance with the distancing regime, and disinfection of the Bank's premises. The Bank also ensures the organisation of customer transaction processing divisions, uninterrupted operation of ATMs, terminals, internet banking, mobile banking, cash collection and call centre services.

Responsibilities

Management is responsible for the preparation and fair presentation of these separate financial statements in accordance with IFRS, and for the internal control system that management deems necessary to ensure that the separate financial statements are free from material misstatement, whether due to fraud or error.

Management of risk

Management of risk is fundamental to the banking business and is an essential element of the Bank's operations. The major (significant) risks faced by the Bank are those related to market risk, credit risk, liquidity risk and operating risk, legal risk and risk of damage to business reputation.

The Bank's risk management policy is designed to identify, analyse and manage the risks to which the Bank is exposed, to set risk limits and appropriate controls, and to continuously assess risk levels and their compliance with the specified limits. Risk management policies and procedures are reviewed on a regular basis to reflect changes in market conditions, the range of banking products and services offered, and emerging best practice.

Credit risk is the possibility of the Bank incurring a loss on a financial asset as a result of counterparties (borrowers) failing to meet their obligations to pay interest and the principal amount of the debt in accordance with the terms of the contract. The Bank holds assets that are exposed to credit risk. The Bank manages these assets through quantitative and qualitative assessments, as well as analysis based on the Bank's historical experience. In addition, the Bank sets sector-specific limits, position limits and risk indicator thresholds within the framework of its approved risk appetite. Credit risk is an integral part of the Bank's operations and the implementation of its development strategy.

Liquidity risk is the risk that the Bank may face difficulties in raising funds to meet its obligations. This risk arises when there is a mismatch between the maturities of assets and liabilities. The Bank strives to maintain a diversified and stable structure of funding sources, comprising issued debt securities, deposits from key corporate clients and retail customers, as well as a diversified portfolio of highly liquid assets. Although the Bank does not currently see any significant liquidity risks, it continues to pay close attention to this risk area.

Operational risk is an inevitable part of the Bank's operations and includes various aspects of risk, such as personnel risks, business process risks, and information technology and security risks. The Bank manages these risks by involving all staff and senior management in the operational risk management process, allocating powers and responsibilities amongst staff and managers at various levels, providing them with the necessary resources, and establishing procedures for cooperation.

Currency risk. The Bank holds assets and liabilities denominated in several foreign currencies. Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices.

The Bank manages currency risk by managing its open currency positions, which enables the Bank to minimise losses arising from significant fluctuations in the exchange rates of domestic and foreign currencies. The Bank's risk management department calculates limits on open currency positions, daily stop-loss levels, as well as transaction and counterparty limits.

Interest rate risk. The risk of a deterioration in the Bank's financial position due to a reduction in capital, income or the value of assets as a result of adverse changes in market interest rates affecting the Bank's positions. Interest rate risk is inherent in the Bank's operations, as interest income constitutes the main component of the Bank's total income. The Bank pays close attention to this type of risk, given that a significant portion of the Bank's assets and liabilities is exposed to interest rate risk. The main methods of managing this type of risk involve setting limits on portfolio duration, assessing the sensitivity of income and the balance sheet structure to changes in market interest rates, and determining the cost of funding depending on the maturity.

3. LOANS GRANTED TO CLIENTS AND BANKS

	30 June 2026	31 December 2025
Loans to customers	4,932,531	4,615,570
Accrued remuneration	89,020	77,897
	5,021,551	**4,693,467**
Net of allowance for losses	(210,342)	(196,386)
Total loans to clients	**4,811,209**	**4,497,081**
Loans to banks	2,065	13,324
Accrued remuneration	20	88
Net of allowance for losses	(4)	(52)
Total loans to banks	**2,081**	**13,360**
Loans originated under reverse repurchase agreements	-	-
Total loans to clients and banks	**4,813,290**	**4,510,441**

The following table provides information on types of loan products as of June 30, 2026:

	Amount of before deduction loss allowance	Loss allowance	Book value
Loans to corporate customers			
Corporate loans	788,018	(31,609)	756,409
Small and medium businesses	545,060	(32,906)	512,154
Loans provided to individuals			
Mortgage loans (including mortgage lending under the «7-20-25» and «Baspana Hit programs»)	1,410,420	(25,050)	1,385,370
Consumer loans	973,984	(55,879)	918,105
Car loans	710,328	(27,665)	682,663
Business development	593,741	(37,233)	556,508
	5,021,551	**(210,342)**	**4,811,209**

The following table provides information on types of loan products as of December 31, 2025:

	Amount of before deduction loss allowance	Loss allowance	Book value
Loans to corporate customers			
Corporate loans	764,436	(31,045)	733,391
Small and medium businesses	547,708	(29,160)	518,548
Loans provided to individuals			
Mortgage loans (including mortgage lending under the «7-20-25» and «Baspana Hit programs»)	1,350,228	(26,731)	1,323,497
Consumer loans	826,721	(50,643)	776,078
Car loans	674,843	(30,448)	644,395
Business development	529,531	(28,359)	501,172
	4,693,467	**(196,386)**	**4,497,081**

Loan portfolio analysis

As at 30 June 2026 and 31 December 2025, the Group had no borrowers or group of related borrowers (unaudited) whose outstanding loan balances exceeded 10 per cent of its capital.

Industry and geographical analysis of the loan portfolio

Loans were issued primarily to customers located within the Republic of Kazakhstan who operate in the following economic sectors:

	30 June 2026	31 December 2025
Individuals	3,688,473	3,381,323
Trade	287,486	273,789
Financial services	189,735	165,666
Energy	139,651	131,402
Rental Property	118,215	125,681
Metallurgy	73,350	69,803
Production	70,742	69,289
Transport and telecommunications	70,645	63,147
Education	51,033	55,624
Industrial engineering	53,951	54,645
Equipment transportation and maintenance	51,174	54,488
Food industry	37,825	46,828
Oil and gas industry	39,112	42,483
Residential construction	31,534	28,343
Agriculture	30,990	26,536
Mining and refining the precious metals	13,127	26,296
Mechanical engineering	13,213	13,145
Other	61,295	64,979
Total	**5,021,551**	**4,693,467**
Provision for expected credit losses	(210,342)	(196,386)
	4,811,209	**4,497,081**

Quality of corporate loans, loans to small and medium businesses and loans to individuals

Credit quality analysis of loans issued to customers as of 30 June 2026, is as follows:

	Corporate loans	Small and medium businesses	Mortgage loans	Consumer loans	Car loans	Business Development	Total
Loans to clients							
Undue loans	784,351	506,905	1,380.243	913.798	680.149	532.053	4.797,499
Overdue loans:							
- overdue for less than 30 days	1.017	9,374	16.472	28,855	14,223	16.886	86.827
– overdue for a period of 31–60 days	-	3,532	3.270	9.459	4,082	8,139	28.482
- overdue for a period of 61–90 days	-	3,449	2,580	5.935	2,473	3.785	18.222
- overdue for a period of 91–180 days	2.648	8,596	2.865	6.818	4.371	13,849	39.147
- overdue for more than 180 days	2	13.204	4.990	9.119	5.030	19.029	51.374
Total loans to customers, before deducting the allowance for expected credit losses	**788,018**	**545,060**	**1,410,420**	**973,984**	**710,328**	**593,741**	**5,021,551**
Provision for expected credit losses	(31.609)	(32.906)	(25.050)	(55.879)	(27.665)	(37.233)	(210.342)
Total loans to customers, before deducting the allowance for expected credit losses	**756,409**	**512,154**	**1,385,370**	**918,105**	**682,663**	**556,508**	**4,811,209**

The credit quality analysis of loans issued to customers as of 31 December 2025, is presented as follows:

	Corporate loans	Small and medium businesses	Mortgage loans	Consumer loans	Car loans	Business Development	Total
Loans to clients							
Undue loans	763.614	516.351	1.328.164	783,834	645.311	484.950	4.522.224
Overdue loans:							
- overdue for less than 30 days	-	6,041	9,537	16,252	10,025	11,176	53,031
– overdue for a period of 31–60 days	-	2.567	3.086	6.004	2.891	6,028	20,576
- overdue for a period of 61–90 days	-	1.101	1.648	4,042	1,953	3,124	11,868
- overdue for a period of 91–180 days	2	2,962	2,251	7,310	3,673	6.926	23,124
- overdue for more than 180 days	820	18.686	5.542	9.279	10.990	17.327	62.644
Total loans to customers, before deducting the allowance for expected credit losses	**764,436**	**547,708**	**1,350,228**	**826,721**	**674,843**	**529,531**	**4,693,467**
Provision for expected credit losses	(31.045)	(29,160)	(26.731)	(50,643)	(30.448)	(28.359)	(196.386)
Total loans to customers, before deducting the allowance for expected credit losses	**733,391**	**518,548**	**1,323,497**	**776,078**	**644,395**	**501,172**	**4,497,081**

The following table provides information on the credit quality of the loan portfolio as of 30 June 2026 and 31 December 2025.

A loan whose terms have been renegotiated due to a deterioration in the financial condition of the borrower is generally considered to be credit-impaired unless there is evidence that the risk of non-collection of the contractual cash flows has substantially decreased and there is no other indication of impairment. In addition, loans that are overdue by 90 days or more are considered credit-impaired.

	on 30 June 2026				
	Stage 1 12 month expected credit losses	**Stage 2 Lifetime expected credit losses on assets that are not credit-impaired**	**Stage 3 Lifetime expected credit losses on assets that are credit-impaired**	**Created credit-impaired financial assets (POCI - assets)**	**Total**
Loans to corporate customers measured at amortized cost – Individually significant borrowers with an internal credit rating					
– from 1 to 5	109.273	-	-	-	109,273
– from 6 to 10	463,230	8,282	-	10,600	482,112
– from 11 to 15	237,147	64,020	-	39	301,206
– from 16 to 20	23.327	1.605	15.695		40.627
- 21	-	-	-	179	179
Loans to corporate customers measured at amortized cost – Individually insignificant borrowers					
Undue loans	354,187	980	9,598	753	365,518
Overdue loans:					
- overdue for less than 30 days	5,437	880	1,862	152	8,331
– overdue for a period of 31–60 days	-	1,757	1,763	11	3,531
– overdue for a period of 61–90 days	-	2,187	787	-	2,974
- overdue for a period of 91–180 days	-	-	8,591	-	8,591
- overdue for more than 180 days	-	-	10,677	59	10,736
	1,192,601	**79,711**	**48,973**	**11,793**	**1,333,078**
Estimated loss allowance	(23,177)	(8,504)	(32,834)	-	(64,515)
Total loans to corporate customers measured at amortized cost	**1,169,424**	**71,207**	**16,139**	**11,793**	**1,268,563**
Loans to individuals measured at amortized cost					
Undue loans	3,455.810	5,682	40.389	4,362	3,506,243
Overdue loans:					
- overdue for less than 30 days	61,248	4,212	10,450	526	76,436
– overdue for a period of 31–60 days	-	17,909	6.827	214	24,950
– overdue for a period of 61–90 days	-	10.606	4.022	145	14.773
- overdue for a period of 91–180 days	-	-	27,597	306	27,903
- overdue for more than 180 days	-	-	38,072	96	38,168
	3,517,058	**38,409**	**127,357**	**5,649**	**3,688,473**
Estimated loss allowance	(53.710)	(8,194)	(83,923)	-	(145,827)
Total loans to individuals measured at amortized cost	**3,463,348**	**30,215**	**43,434**	**5,649**	**3,542,646**

	31 December 2025				
	Stage 1 12 month expected credit losses	**Stage 2 Lifetime expected credit losses on assets that are not credit-impaired**	**Stage 3 Lifetime expected credit losses on assets that are credit-impaired**	**Created credit-impaired financial assets (POCI - assets)**	**Total**
Loans to corporate customers measured at amortized cost – Individually significant borrowers with an internal credit rating					
– from 1 to 5	24,824	-	-	-	24,824
– from 6 to 10	429.735	19,137	-	10,928	459,800
– from 11 to 15	280.558	80.815	692	-	362.065

– from 16 to 20	9,685	2,069	14,593	-	26,347
- 21	-	-	-	321	321
Loans to corporate customers measured at amortized cost – Individually insignificant borrowers					
Undue loans	404,199	1,199	4,715	588	410,701
Overdue loans:					
- overdue for less than 30 days	3,883	227	1,399	85	5,594
– overdue for a period of 31–60 days	-	2,074	477	16	2,567
– overdue for a period of 61–90 days	-	762	326	13	1,101
- overdue for a period of 91–180 days	-	-	2,948	2	2,950
- overdue for more than 180 days	-	-	15,682	192	15,874
	1,152,884	**106,283**	**40,832**	**12,145**	**1,312,144**
Estimated loss allowance	(20,551)	(8,903)	(30,751)	-	(60,205)
Total loans to corporate customers measured at amortized cost	**1,132,333**	**97,380**	**10,081**	**12,145**	**1,251,939**
Loans to individuals measured at amortized cost					
Undue loans	3,199,021	4,632	34,367	4,239	3,242,259
Overdue loans:					
- overdue for less than 30 days	37,585	2,011	7,005	389	46,990
– overdue for a period of 31–60 days	-	12,604	5,276	129	18,009
– overdue for a period of 61–90 days	-	7,228	3,477	62	10,767
- overdue for a period of 91–180 days	-	-	20,006	154	20,160
- overdue for more than 180 days	-	-	42,830	308	43,138
	3,236,606	**26,475**	**112,961**	**5,281**	**3,381,323**
Estimated loss allowance	(51,193)	(5,821)	(79,167)	-	(136,181)
Total loans to individuals measured at amortized cost	**3,185,413**	**20,654**	**33,794**	**5,281**	**3,245,142**

The fair value of assets received as collateral and the carrying amount of reverse repurchase agreements as of June 30, 2026 and December 31, 2025 amounted to:

	30 June 2026		**31 December 2025**	
	Book value of loans	**Fair value of collateral**	**Book value of loans**	**Fair value of collateral**
Government bonds of the Republic Kazakhstan	-	-	-	-
	-	-	-	-

4. EVENTS AFTER THE REPORTING DATE

On July 8, 2026, the authorised capital of BCC-HUB LLP was increased by KZT 3,510 million through a cash contribution, in accordance with a resolution of the Bank's Board of Directors.

On July 15, 2026, the ARDFM carried out the state registration of the issued shares of JSC BCC Leasing, a subsidiary of JSC Bank CenterCredit, as a result of which one billion ordinary shares with a nominal value of KZT 1,000 per ordinary share were registered.

On July 22, 2026, the Bank raised the authorised capital of its subsidiary, BCC ODEPT LLP, to KZT 61 million, as provided for in the BCC ODEPT LLP Charter.

On August 5, 2026, the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market reissued Bank CenterCredit's existing license for conducting banking and other operations as a Universal Banking License No. 1.1.856.145.