Halyk

August, 2026

HALYK GROUP RESULTS PRESENTATION 1H AND 2Q 2026

(Moody's – Baa1 / Fitch – BBB- / S&P – BBB-)

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Speakers

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IR Team

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01

B2C UPDATE

Halyk Provides End-to-End Banking and Lifestyle B2C Services

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Halyk Super-App:
B2C application

KZ

Daily Banking

- Cards/ Digital cards
- Transfers (P2M, P2P, Direct to account wallet)
- P2B payments
- Halyk QR
- Unified QR
- Apple Pay/Samsung Pay/ Garmin Pay/Google Pay
- Deposits
- Loans (unsecured, mortgages, car loans, BNPL)

B2C Brokerage and Insurance

Halyk Invest
Retail brokerage

Halyk Finance
Retail and institutional brokerage

Insurance:
- Life insurance
- Non-life insurance
- Car insurance

Lifestyle

Halyk Marketplace
Online shopping platform

GovTech
Government services

My Home
Household services including utility bill payments

Kundelik
Strategic partnership with the leading digital educational platform

Halyk Fresh
E-grocery by Halyk Market merchants

Halyk Restaurants
Discovery, reservation, ordering & bill QR payments

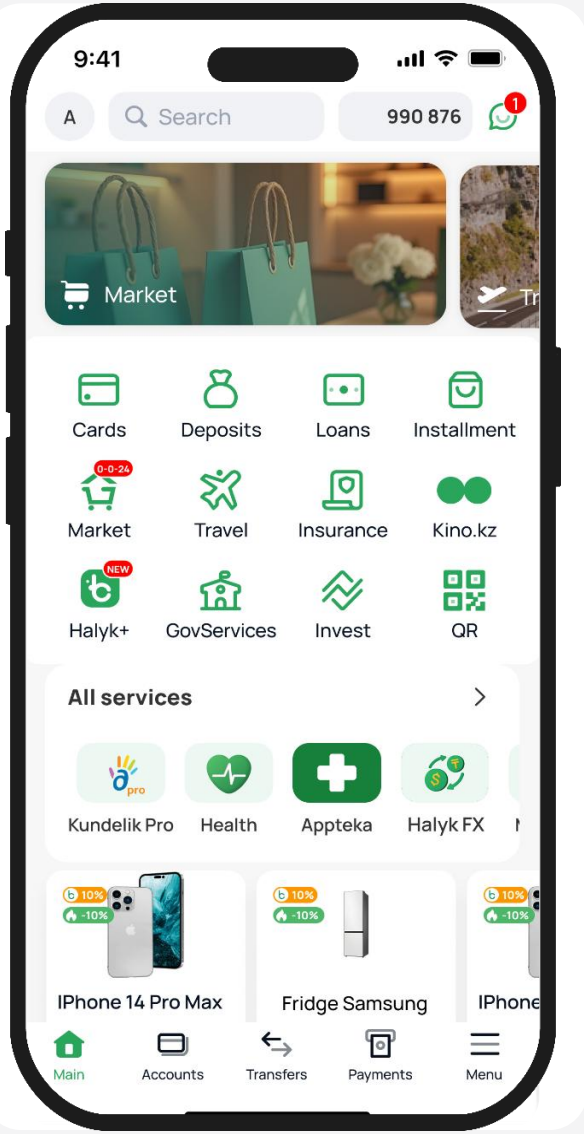
KINO.KZ
Digital sales of entertainment tickets

Halyk Travel
Purchases of plane and train tickets

My Auto
Car-related insurance coverage

E-Pharmacy
Online pharmacy

Loyalty program and Halyk+
Gamified tiered loyalty program



Strong Digital Engagement of Halyk Super-App

Halyk Super-App Customer Metrics

as of Jul 1, 2026

MAU(1)
8.6 mln

DAU(1)
2.8 mln

MTU(2)
6.1 mln

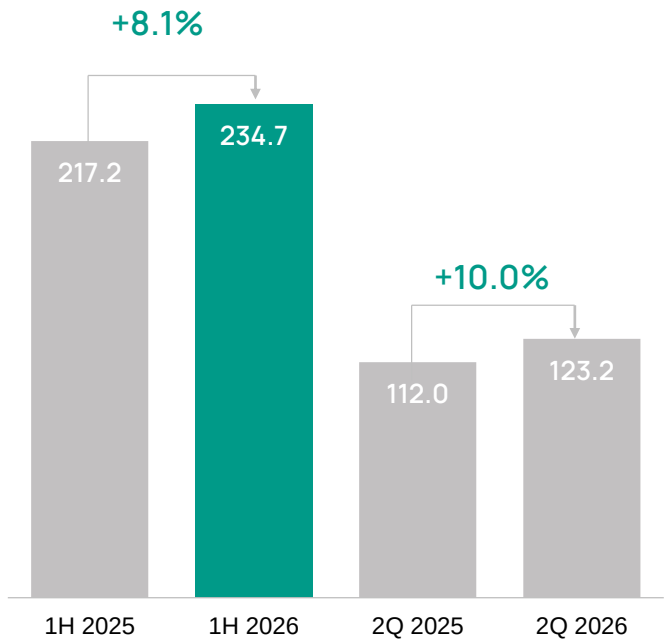
Active clients(3)
11.5 mln

Share of active salary cards among country employed population
39.3%

Growing penetration of Halyk Super-App

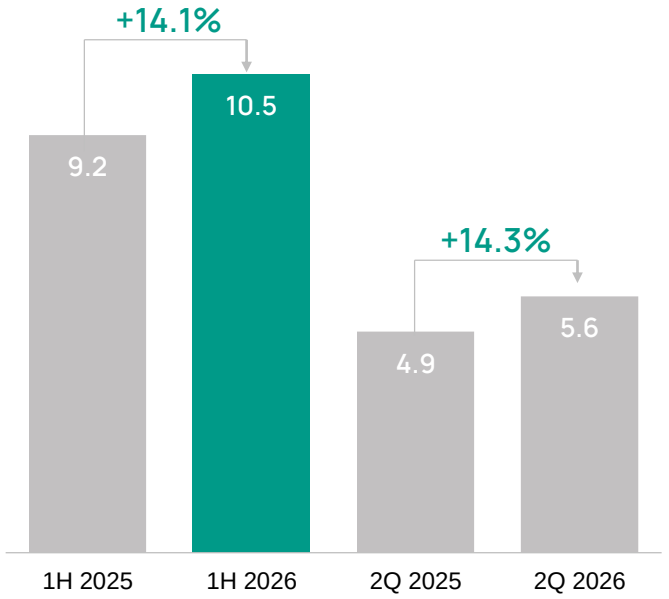
Number of payments and transfers

mln



Volume of payments and transfers

KZT trln



(1) MAU/DAU metrics are derived from the Bank's proprietary tracking system. MAU includes logins to authenticated zone , 10+ seconds in the unauthenticated zone, or service transition within that zone
(2) Monthly Transactional User - users who have completed at least one transaction per month
(3) Active clients – B2C customers with at least one active product of the Bank

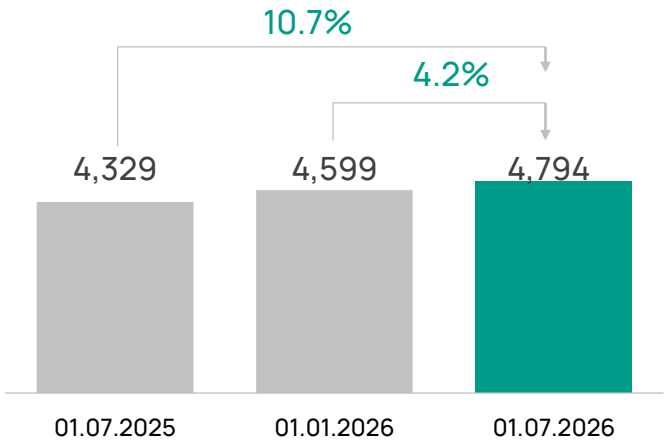
B2C Lending Business

Portfolio quality
as of Jul 1, 2026

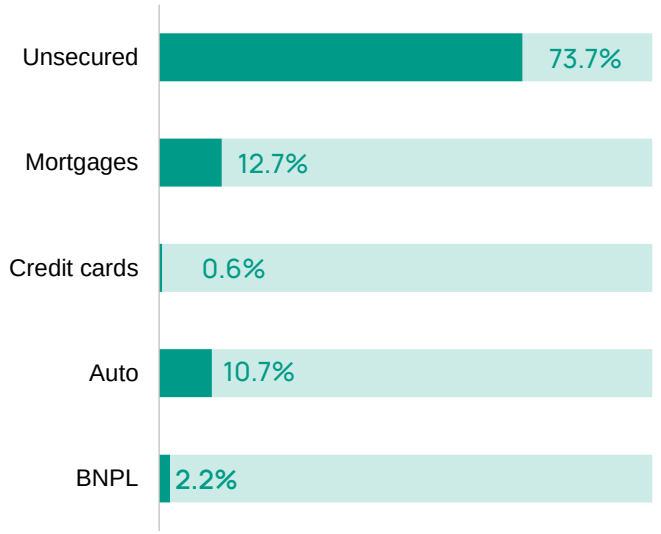
NPL 90+ days ratio
9.2%

NPL 90+ coverage ratio
81.0%

Retail gross loan book (1)
KZT bn



Portfolio breakdown
as of Jul 1, 2026



KZT 730 bn
+16.8% YoY
Loan issuance by volume
for 2Q '2026

17.8%
Market share

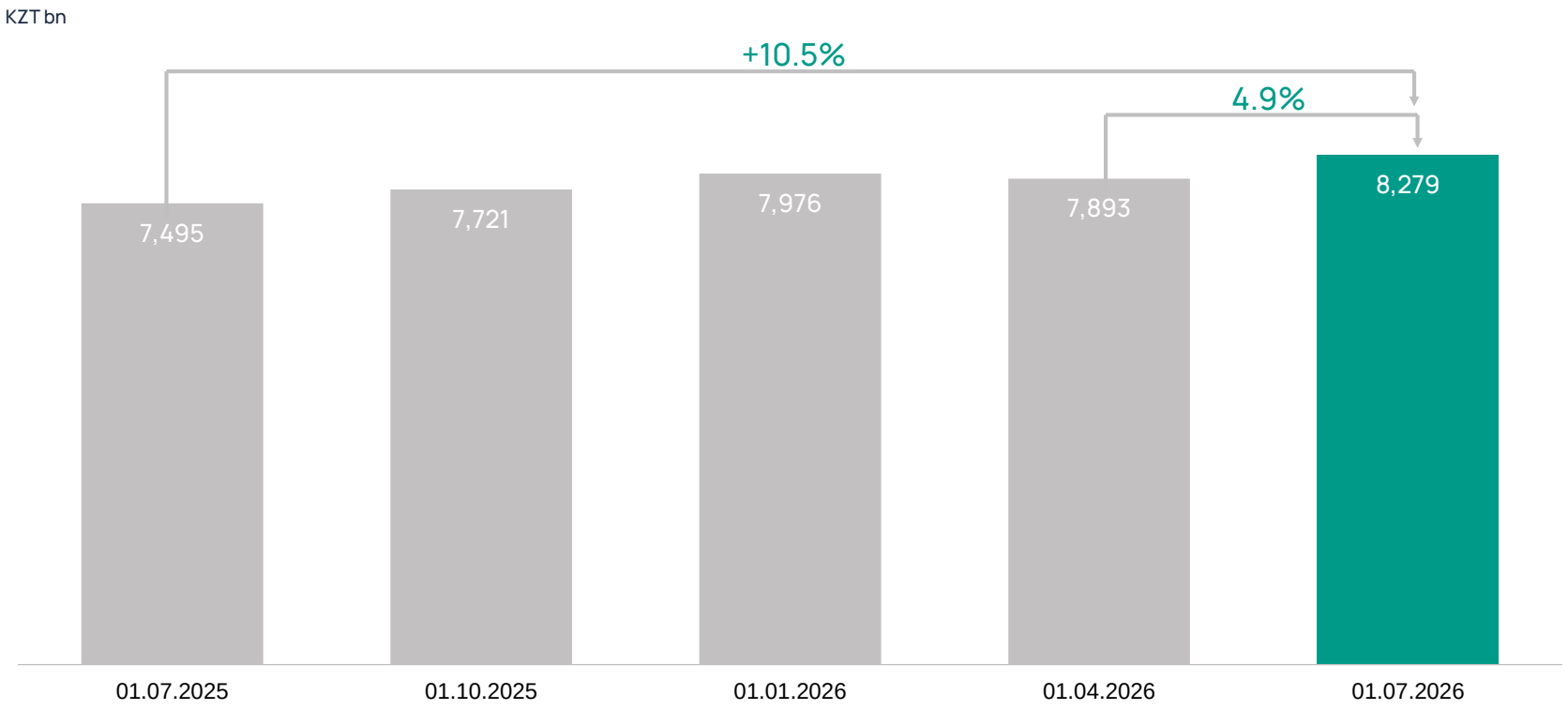
1.83 mln
Number of borrowers

88%
Share of loans issued digitally, by count

Source: Companies' data
Unconsolidated (bank only) basis
(1) Consolidated IFRS basis

B2C Deposits

Retail deposit portfolio(1)



26.9%
Market share

75.0%
Share of KZT deposits

95%
Share of new deposits opened digitally

255.9 K
number of new deposits

Source: Companies' data
Unconsolidated (bank only) basis
(1) Consolidated IFRS basis

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02

B2B UPDATE

Comprehensive B2B Platform Serving as a One-Stop-Shop for Corporates and SMEs

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Onlinebank:

KZ

B2B digital banking and ecosystem solutions

Daily Banking

- Onboarding
- Account management
- Cash management
- Currency control
- FX conversion
- FX transfers
- Transactions
- B2B/B2G/B2C payments, including by mobile phone number

Financial services

- Loans
- Bid bonds and performance bonds
- Deposits
- Corporate cards
- FX contracts
- Tax declaration
- Integration with CRM
- Payroll payments
- Custody services

Merchant Services

- Halyk Marketplace
- Halyk QR
- Unified QR
- Invoicing for payment
- C2B payment by mobile phone number
- Acquiring
- Loans for POS terminal owners
- POS related services

Non-financial services

- Business registration
- GovTech
- Data security services
- Counterparty check
- Counterparty's bank check for sanctions list inclusion
- Insurance (employees insurance, life insurance, car insurance, etc.)
- Cloud business
- Cash collection arrangement

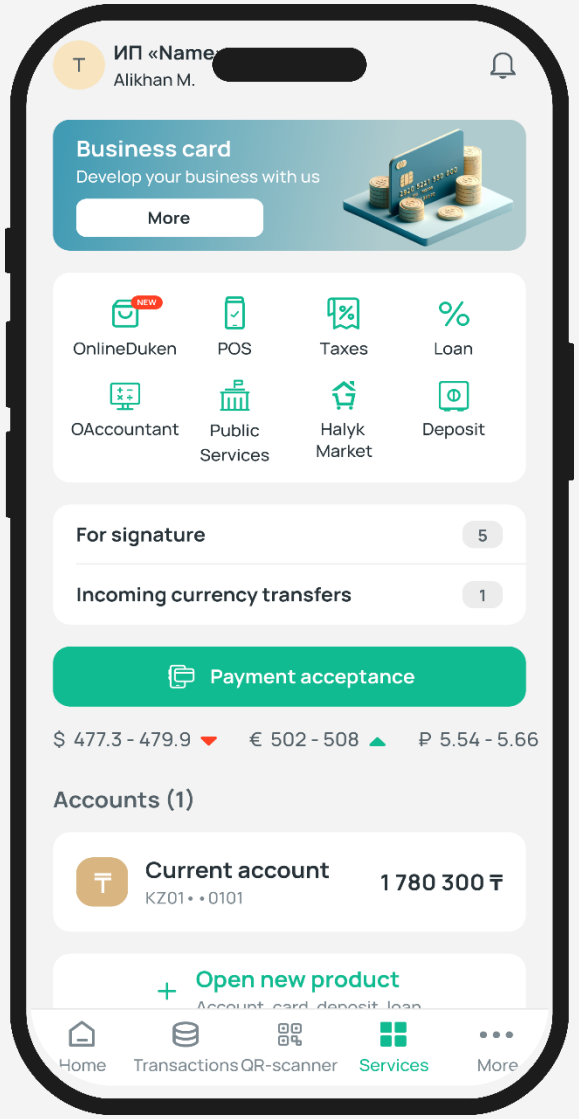
Business-Centric Services

KZ

Investment Banking & Insurance

- Brokerage service
- Dealing service
- Insurance:
  - life insurance
  - non-life insurance

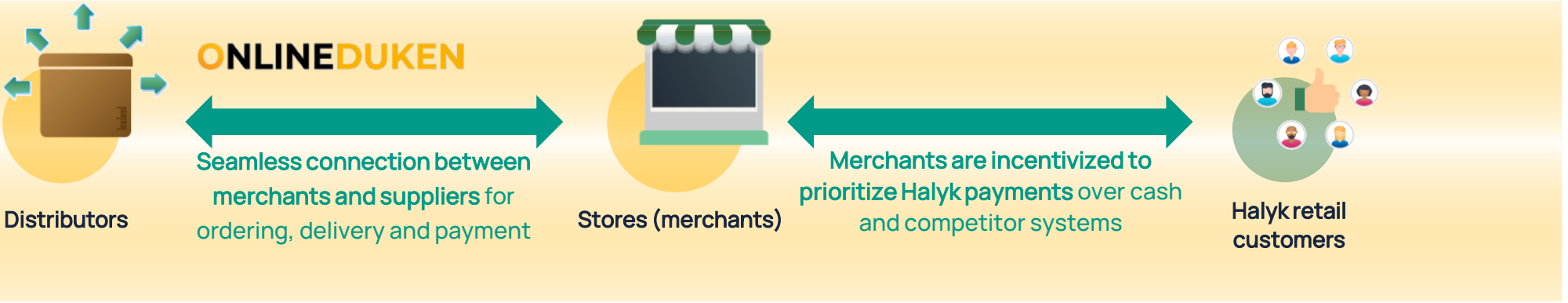
- Cash collection services
- Leasing
- Cloud business
- Internet acquiring
- Info Telecom Services
- Halyk Business ID
- Online-Duken
- re: Kassa
- Halyk Restaurants

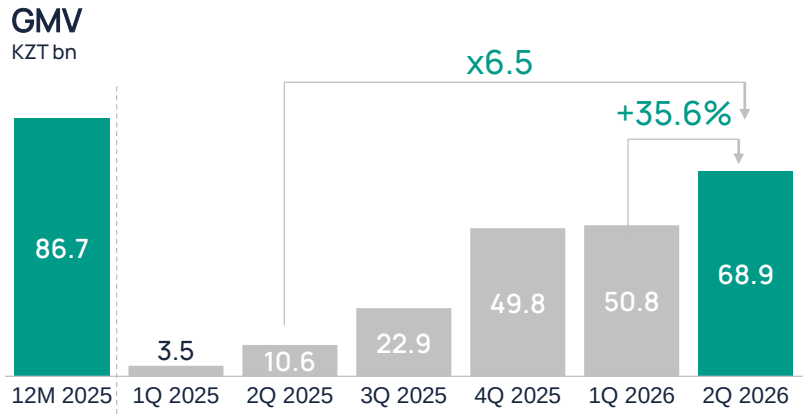


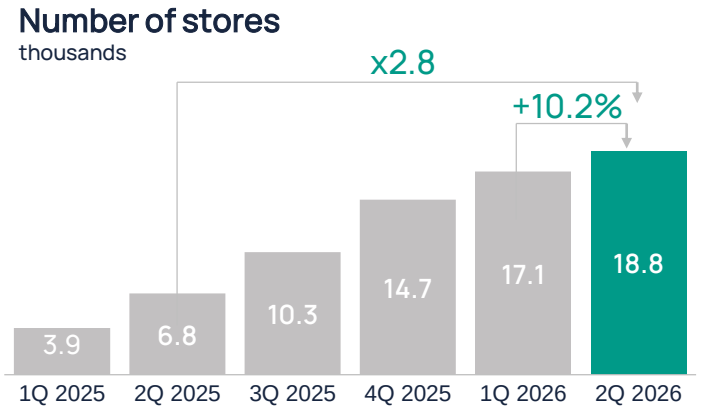
OnlineDuken unlocks seamless merchant-supplier collaboration, fueling Halyk's core banking business

ONLINEDUKEN

B2B platform connecting convenience stores and distributors







Onlinebank – Leading B2B Digital Banking in Kazakhstan

Onlinebank Metrics
as of Jul 1, 2026

MAU

317.4 k

users

DAU

144.7 k

users

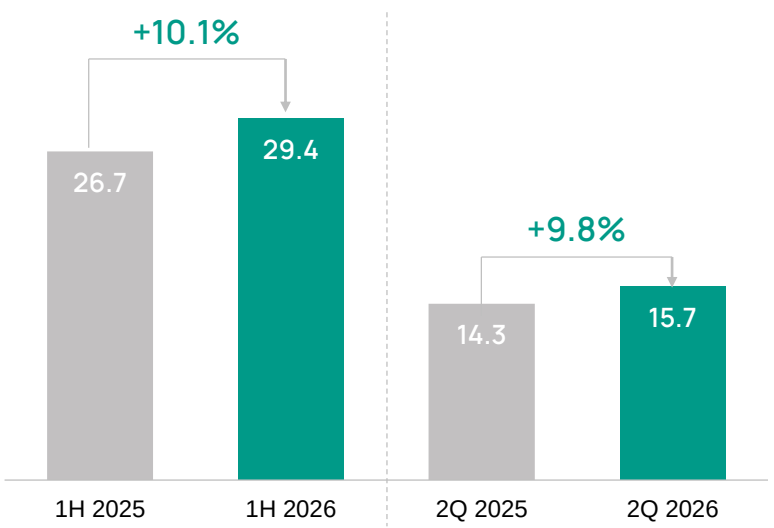
MTU(1)

232.2 k

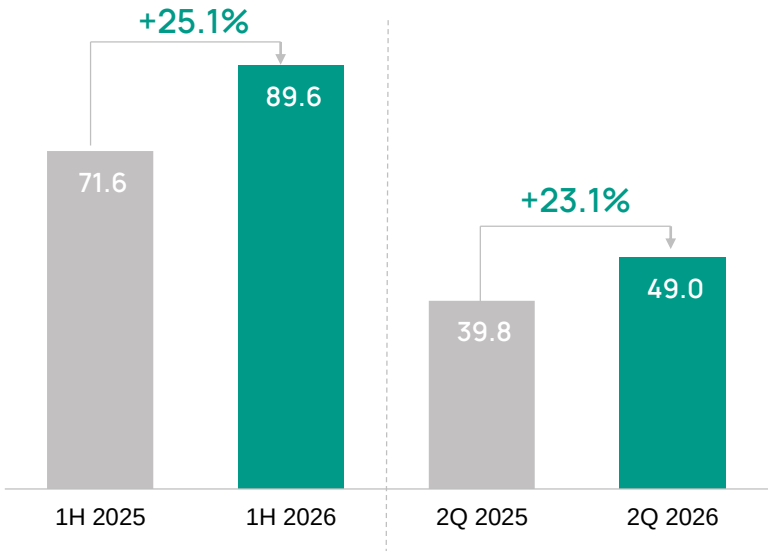
users

Non-credit products

Number of Onlinebank KZT payments(2)
mln



Volume of Onlinebank KZT payments(2)
KZT trln

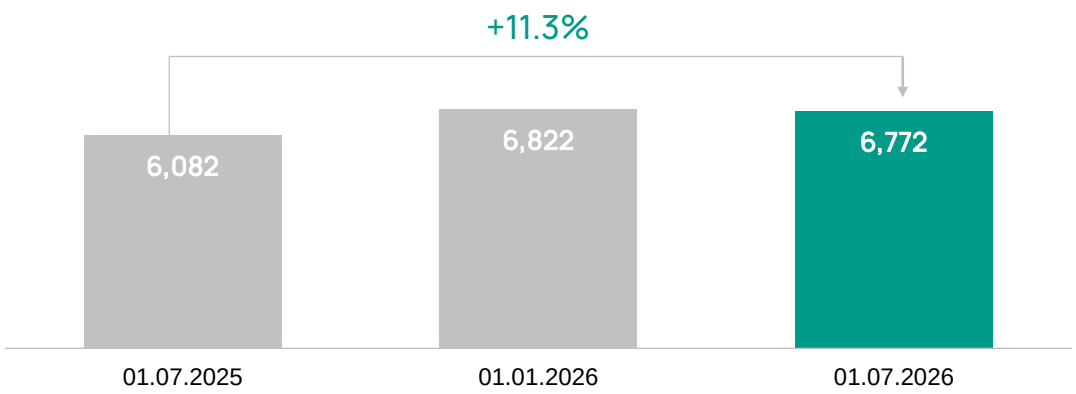


(1) Monthly Transactional User - users who has completed at least one transaction per month
(2) Excluding bill QR payments

Strong Corporate Portfolio Performance

Gross loan portfolio(1)

KZT bn

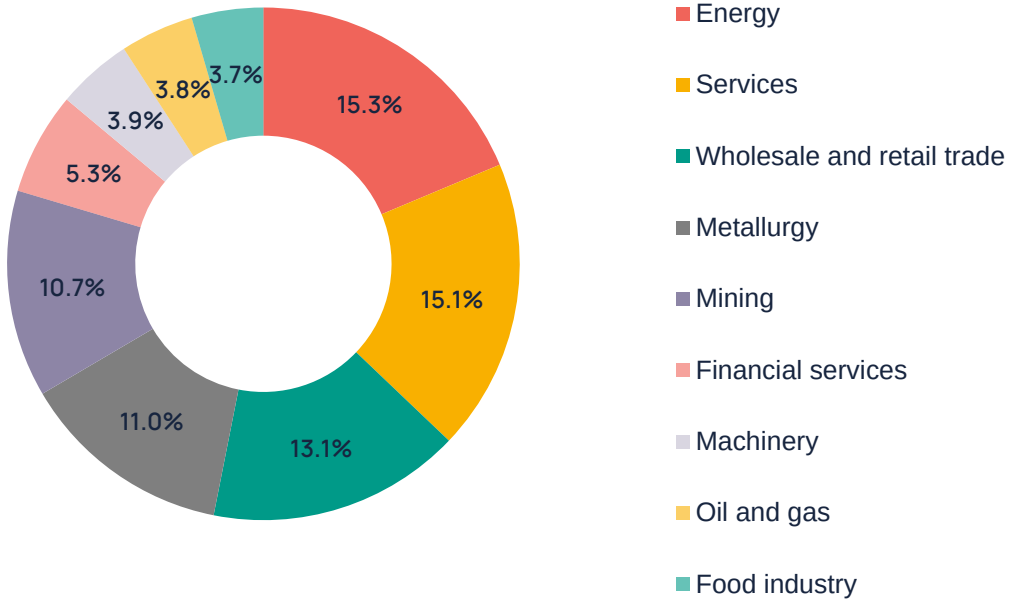


Share of local currency loans(2)

54.7%

Industry breakdown(2)

as of July 1, 2026



(1) Consolidated basis
(2) Unconsolidated (bank only) basis

Strong Corporate Business Performance

Products penetration

as of July 1, 2026

3.0 k	4.5	3.0 mln	750	5.9
Active clients	Bank's products per client	Total quarterly number of transactions	Borrowers	Bank's products per borrower

Market share

as of July 1, 2026

86%[1]	47.6%[2]	31.0%
Penetration among largest taxpayers	Share by loans to legal entities	Share by deposits of legal entities

Portfolio quality

NPL 90 days + ratio

2.6%

01.07.2026

NPL 90 days + coverage ratio

122.6%

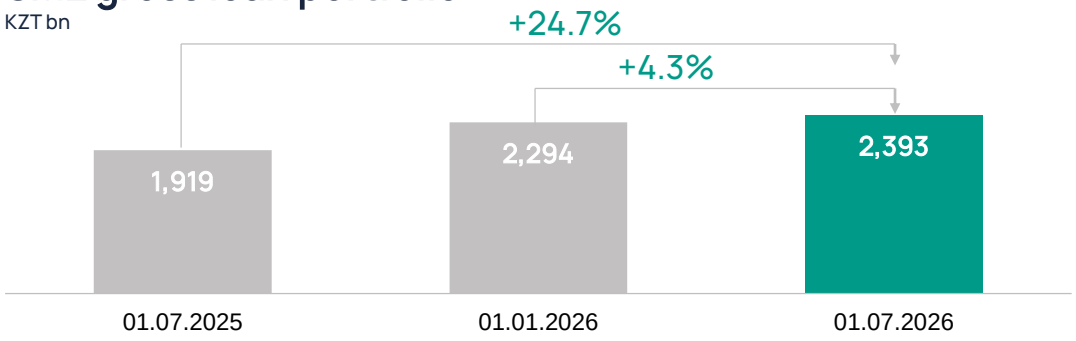
01.07.2026

Unconsolidated (bank only) basis
(1) Kazakhstan's largest taxpayers, excluding financial institutions
(2) Share in lending of real economy among commercial banks of Kazakhstan to legal entities and individual entrepreneurs

SME Banking: Key Segment Highlights (1/2)

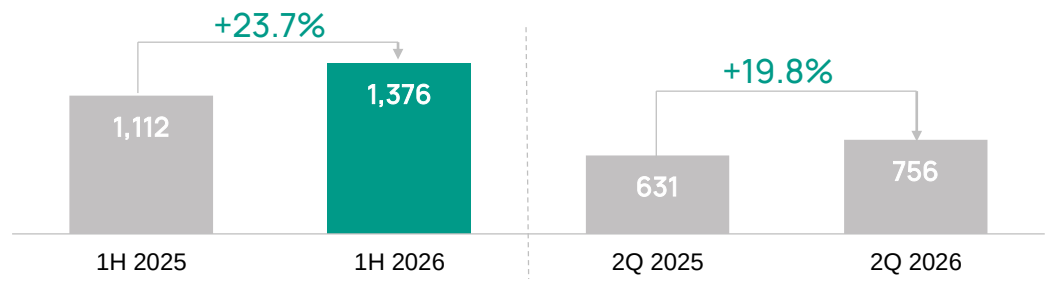
SME gross loan portfolio[1]

KZT bn



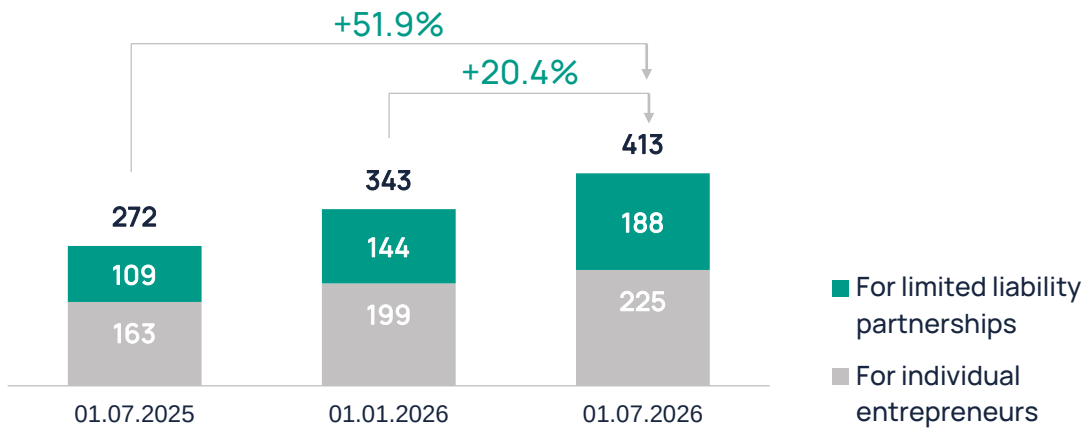
SME loan issuance dynamics

KZT bn



Legal entities digital loan portfolio

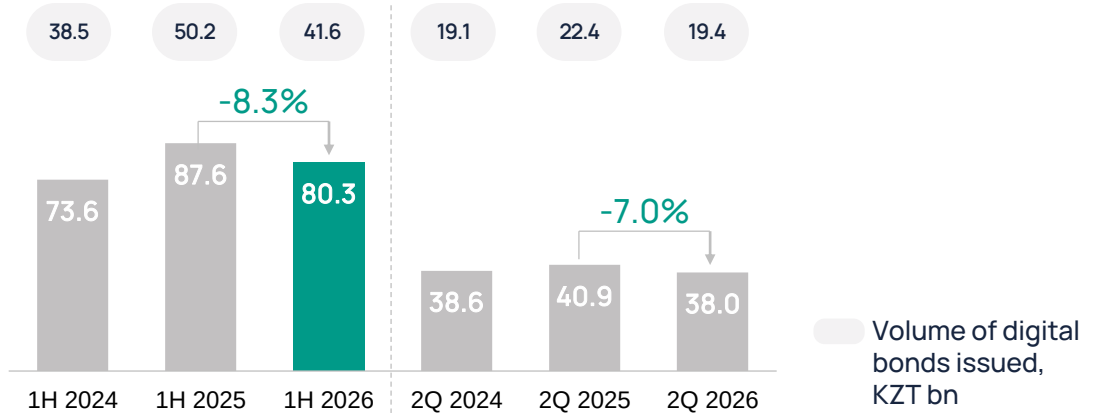
KZT bn



Issue of digital bonds[2]

by count, thousands

Launched in January 2022



Unconsolidated (bank only) basis

(1) Consolidated IFRS basis.

(2) Digital bid bonds and digital performance bonds

SME Banking: Key Segment Highlights (2/2)

Halyk

Portfolio quality

NPL 90 days + ratio

5.0%

01.07.2026

NPL 90 days + coverage

105.8%

01.07.2026

Products penetration

as of July 1, 2026

2.7
Bank's products per active client

5.2 mln
Total monthly number of transactions(1)

16.3 trln
Total monthly volume of transactions, KZT

Share of loans issued digitally, by count

93%

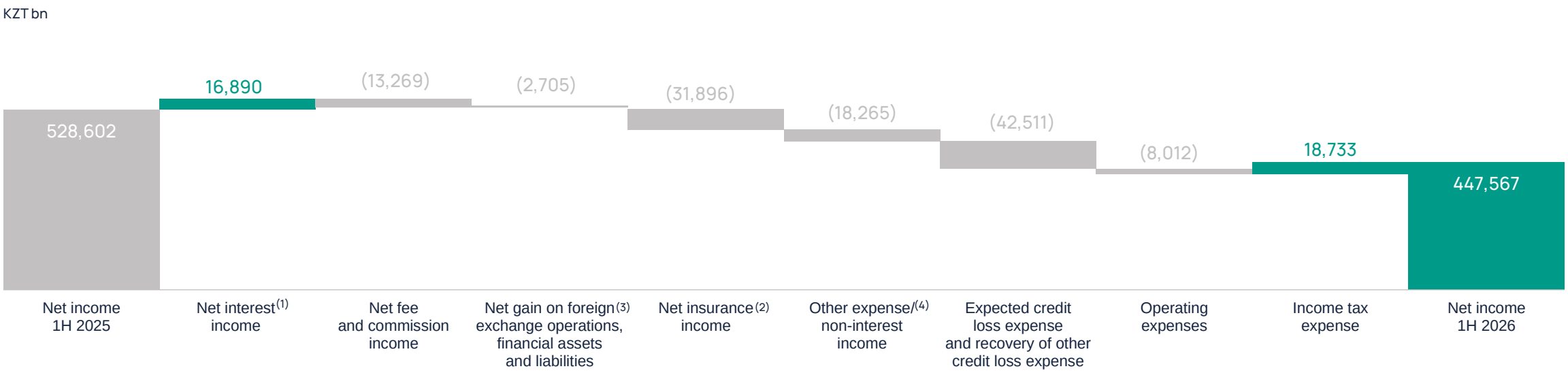
Unconsolidated (bank only) basis
(1) Non-cash transactions processed through Onlinebank, average for the Q'2 2026

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03

HALYK GROUP FINANCIAL RESULTS 1H AND 2Q 2026

P&L Summary



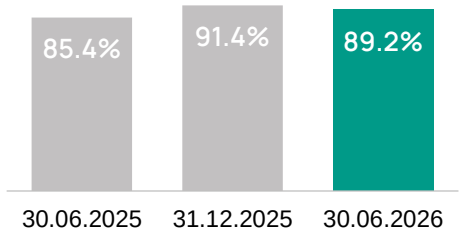
KZT bn	1H 2026	Y-o-Y, abs	Y-o-Y, %
Net income	447.6	(81.0)	(15.3%)
Net interest income(1)	657.6	16.9	2.6%
Net fee and commission income	54.5	(13.3)	(19.6%)
Net insurance income(2)	(6.1)	(31.9)	(123.4%)
Net gain on foreign exchange operations, financial assets and liabilities(3)	85.2	(2.7)	(3.1%)
Other non-interest income(4)	13.2	(18.3)	(58.0%)
Expected credit loss expense and recovery of other credit loss expense	(104.0)	(42.5)	69.1%
Operating expenses	(154.6)	(8.0)	5.5%
Income tax expense	(98.3)	18.7	(16.0%)

Notes:
(1) Before credit loss expense
(2) Insurance revenue less insurance service expense, net finance insurance expense and net reinsurance expense
(3) Net gain on financial assets and liabilities at fair value through profit or loss, net realised gain/(loss) from financial assets at fair value through other comprehensive income, net foreign exchange gain;
(4) Share in profit of associate, income on non-banking activities and other income, net

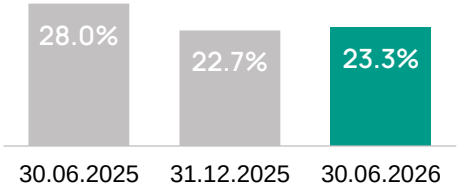
Balance Sheet, Liquidity and Capital

Balance sheet metrics	30-Jun-26	Change YTD, %
Assets (KZT bn)		
Total assets	**22,036**	**5.4%**
Cash and reserves	2,849	11.4%
Gross loan portfolio	13,958	1.8%
Allowance for expected credit losses	693	14.7%
Net loan portfolio	13,266	1.2%
Total securities portfolio[1]	4,946	13.8%
Average total interest earning assets	19,244	6.2%
Liabilities and equity (KZT bn)		
Total liabilities	**18,393**	**5.7%**
Total deposits	14,871	3.7%
Average total interest-bearing liabilities	16,765	7.9%
Total equity (KZT bn)	**3,643**	**4.1%**
Per share data (KZT)		
Book value per common share	331.6	3.4%

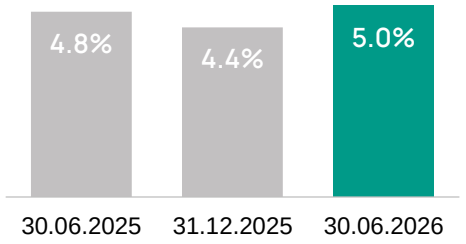
Loans / deposits ratio[2]



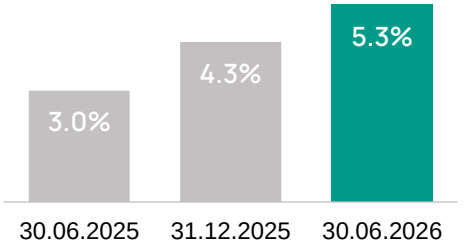
Liquid assets / total assets[3]



Provisions / gross loans



NPLs 90 days+ / gross loans[4]

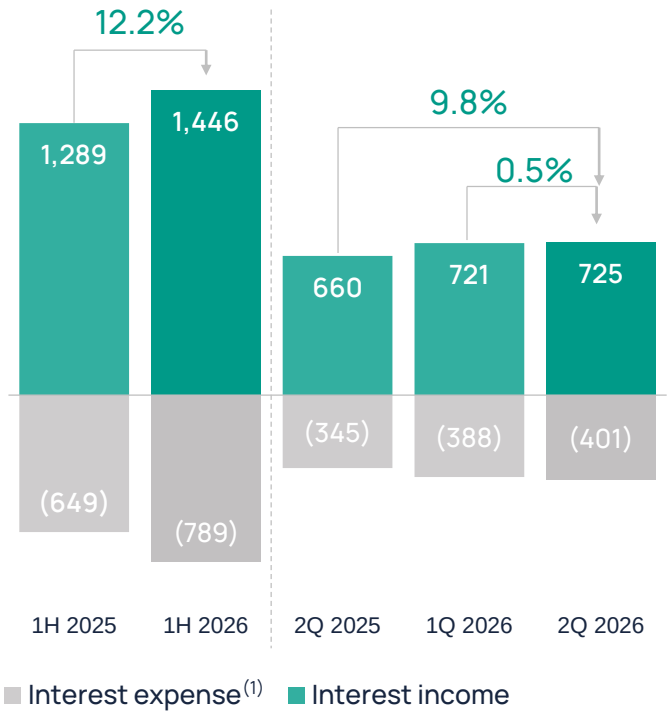


(1) Financial assets at fair value through profit or loss, financial assets at fair value through other comprehensive income, debt securities at amortised cost, net of allowances for expected credit losses, on consolidated IFRS basis
(2) Net loans to customers / amounts due to customers, on consolidated IFRS basis
(3) Cash and cash equivalents, Treasury bonds of the Ministry of Finance of Kazakhstan, Treasury bonds of governments of other countries, Notes of national banks of other countries, Eurobonds of other countries, Bonds of quasi-sovereign banks, Local municipal bonds) / total assets, on consolidated IFRS basis
(4) Total principal amount of loans and accrued interest with principal and/or interest overdue by more than 90 days / gross loan portfolio, unconsolidated (Bank only), IFRS)

Interest Income

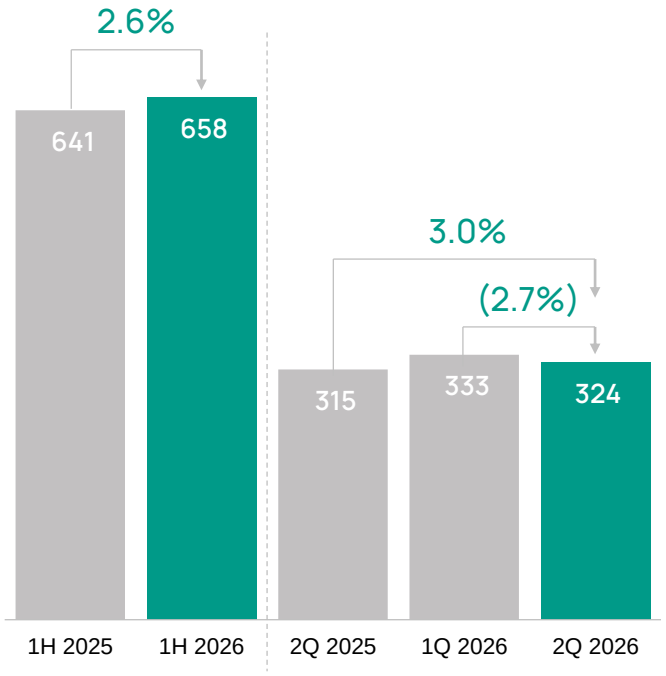
Interest Income and Interest Expense

KZT bn



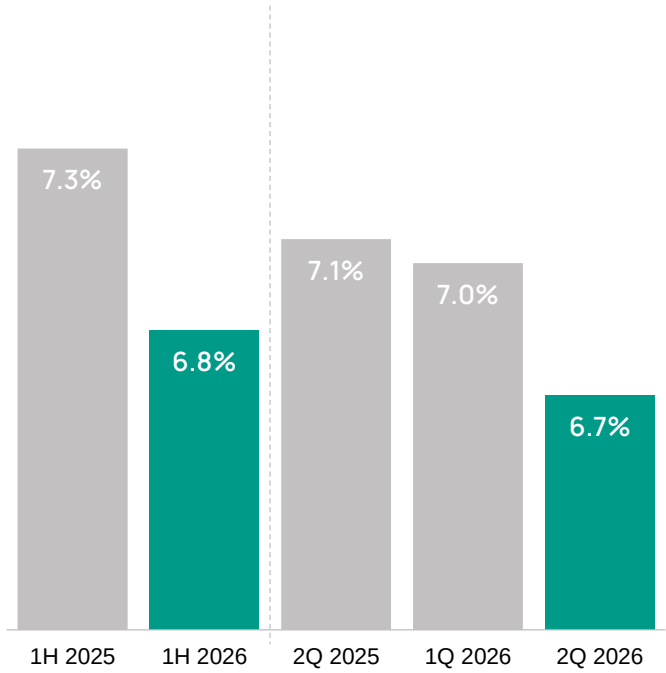
Net Interest Income(1)

KZT bn



Net Interest Margin(2)

%



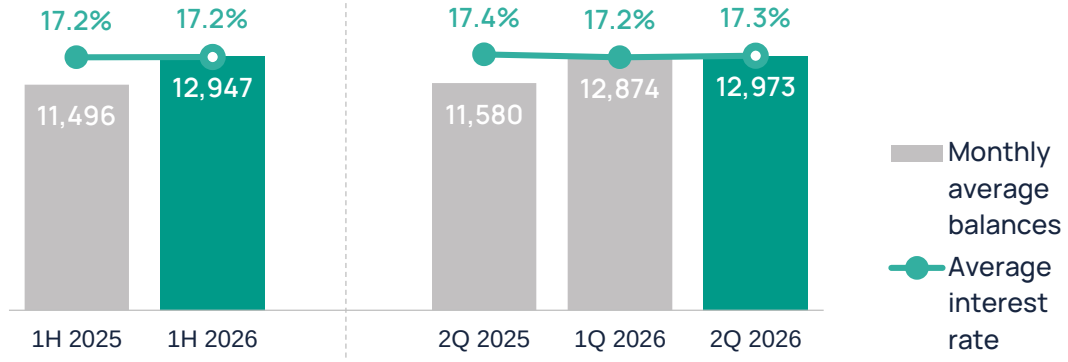
(1) Before credit loss expense

(2) Net interest income / average interest earning assets (monthly average balances of cash and cash equivalents (less cash on hand, correspondent and current accounts with the NBRK), financial assets at fair value through profit or loss (less derivative financial instruments), amounts due from credit institutions, financial assets at fair value through other comprehensive income, debt securities at amortized cost, net of allowances for expected credit losses, net loans to customers), on consolidated IFRS basis

Average Assets' Rate(1)

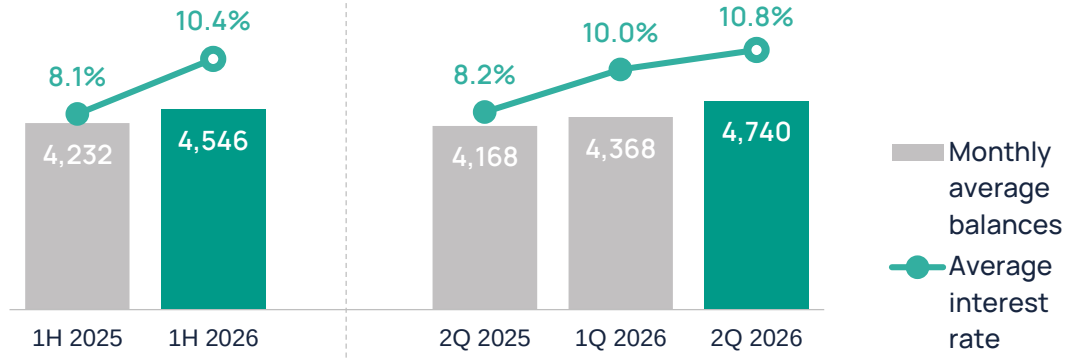
Loans to customers

KZT bn



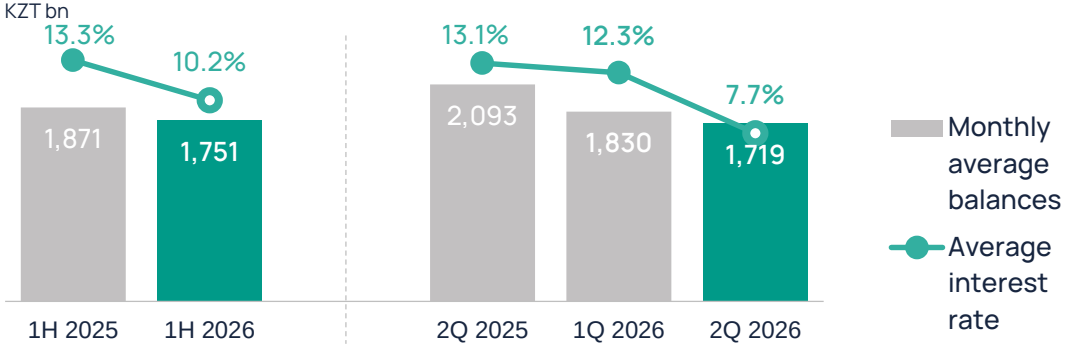
Securities

KZT bn



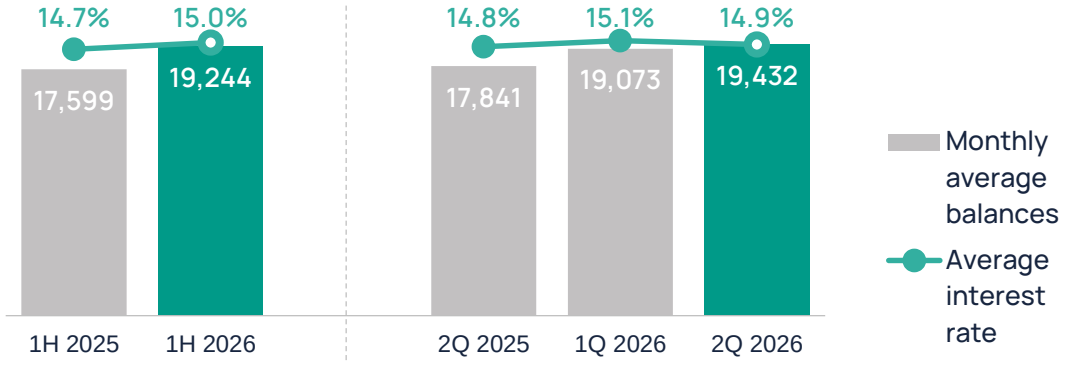
Amounts due from credit institutions and interest-earning cash and cash equivalents

KZT bn



Total interest-earning assets

KZT bn

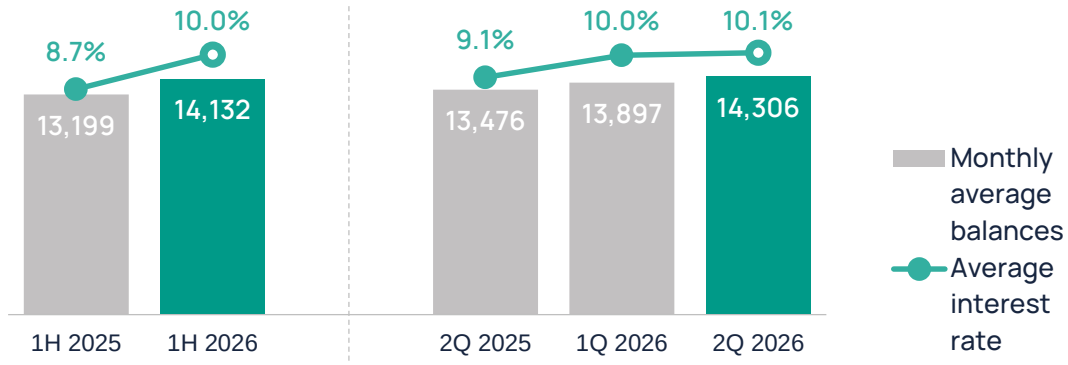


(1) interest income/monthly average balances of assets

Average Liabilities' Rate (1)

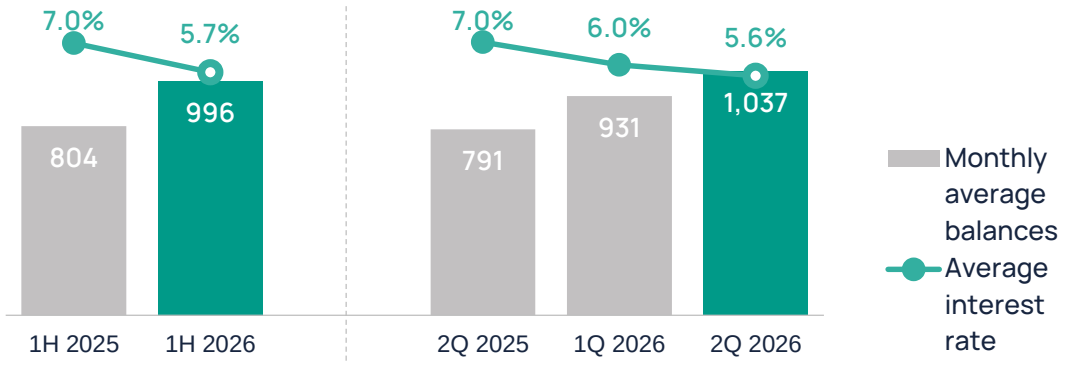
Amounts due to customers

KZT bn



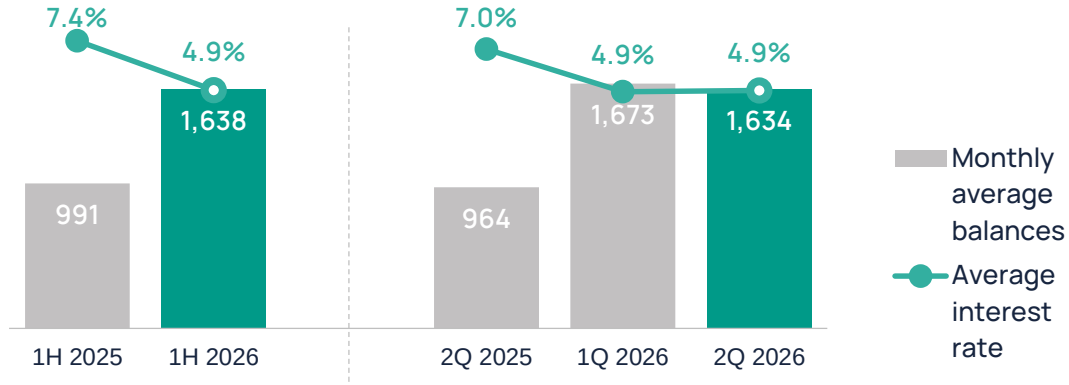
Debt securities issued

KZT bn



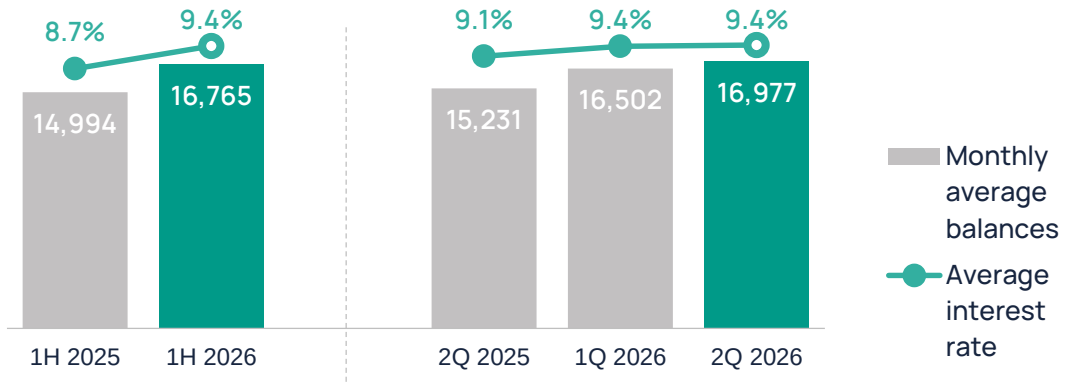
Amounts due to credit institutions

KZT bn



Total interest-bearing liabilities

KZT bn

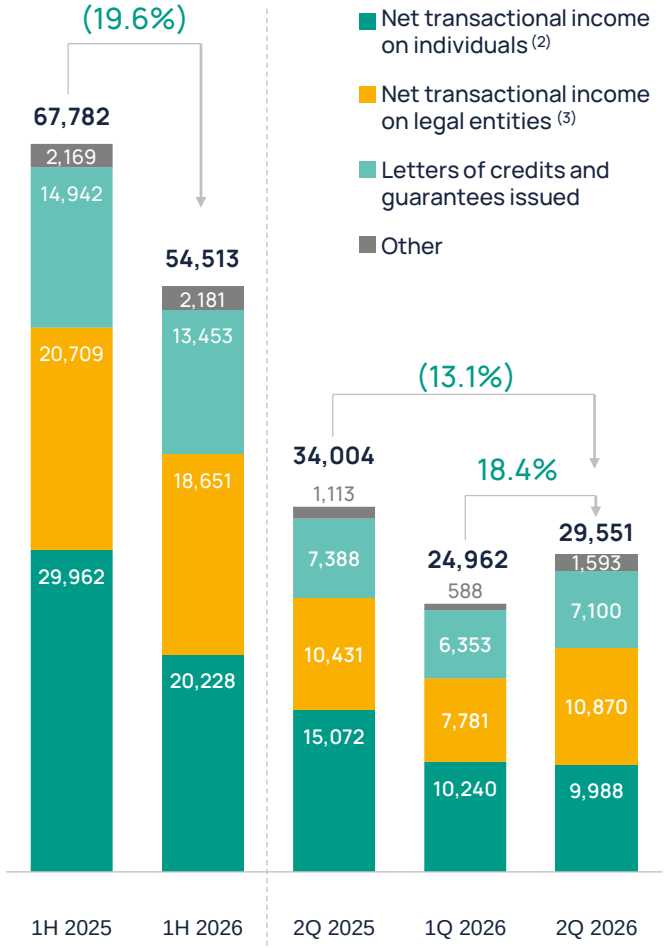


(2) interest expense/monthly average balances of liabilities

Fee and Commission Income

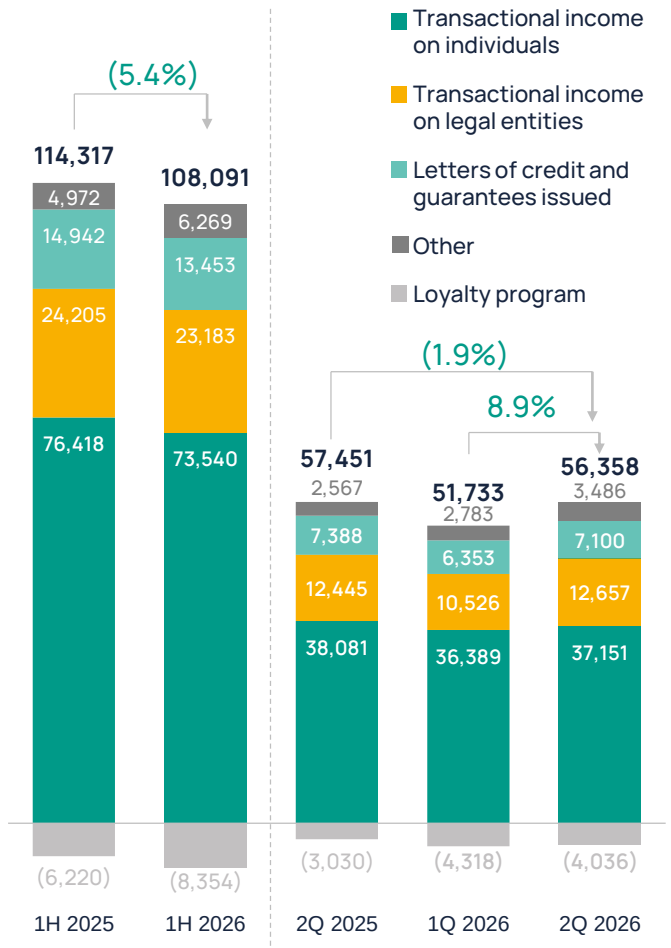
Net Fee and Commission Income[1]

KZT mln



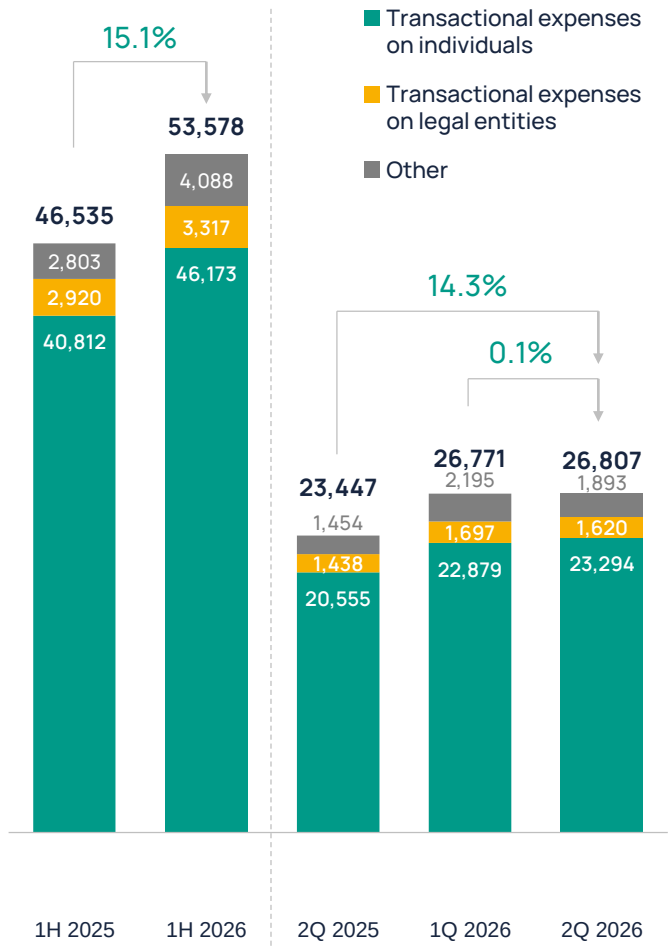
Fee and Commission Income

KZT mln



Fee and Commission Expense[1]

KZT mln

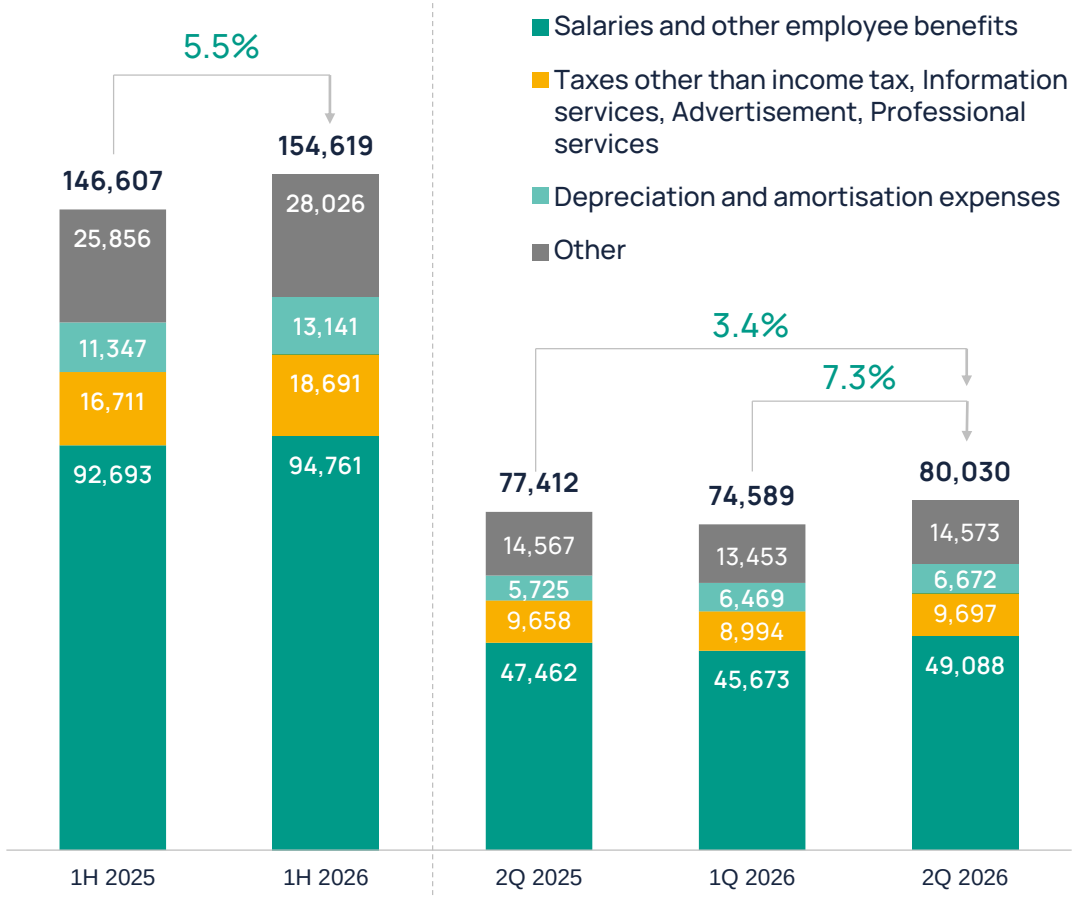


(1) Transactional income of individuals, less transactional expenses of individuals and less loyalty program
(2) Transactional income of legal entities, less transactional expenses of legal entities and less loyalty program

Operating Costs

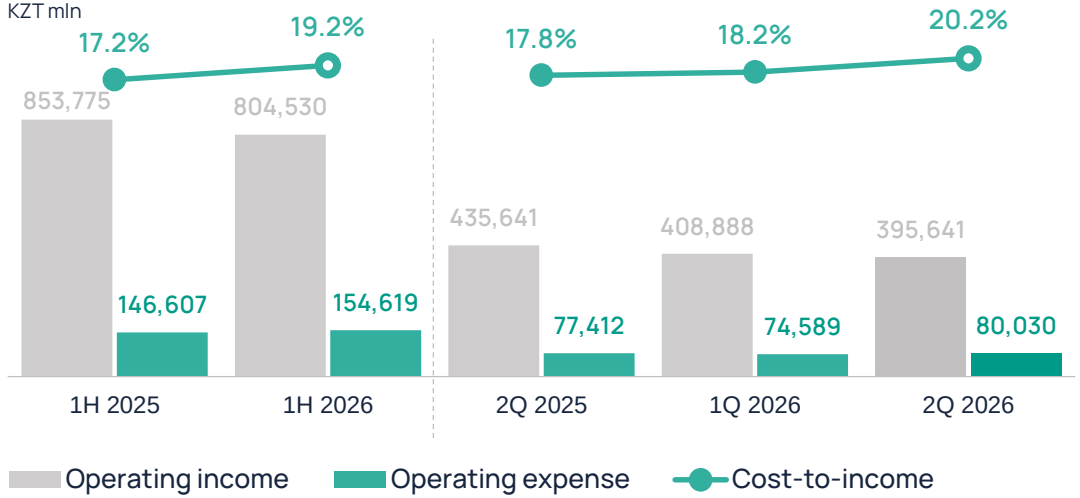
Operating Expenses[1]

KZT mln



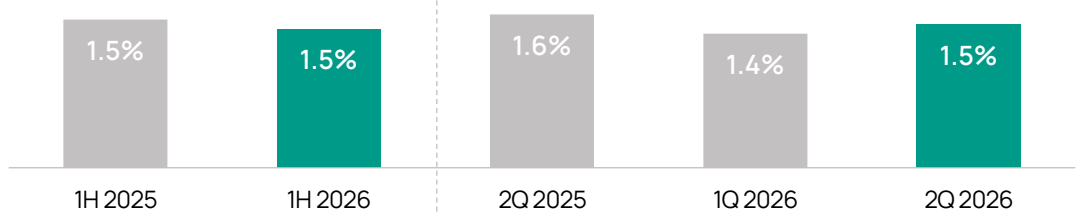
Cost-to-Income[1],[2]

KZT mln



Cost-to-Average Assets[3]

%

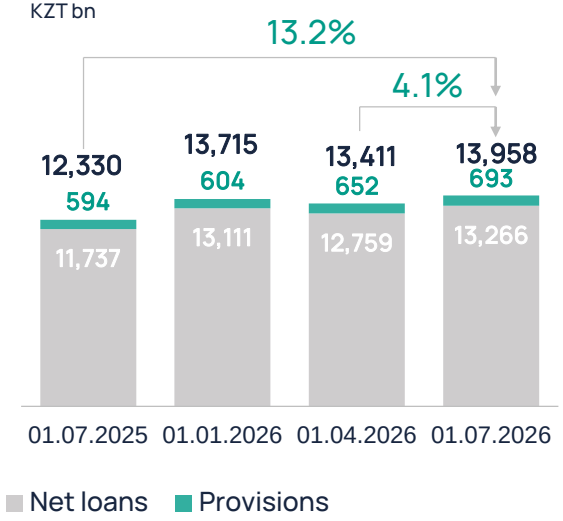


(1) Including (impairment (loss)/reversal of impairment of non-financial assets
(2) Operating expense (operating expenses, impairment of non-financial assets) / operating income (net interest income before credit loss expense, net fees and commissions, other non-interest income less insurance service expense, net finance insurance expense and net reinsurance expense), annualised, on consolidated IFRS basis
(3) Operating expense / average monthly assets, annualised, on consolidated IFRS basis

Loan Portfolio

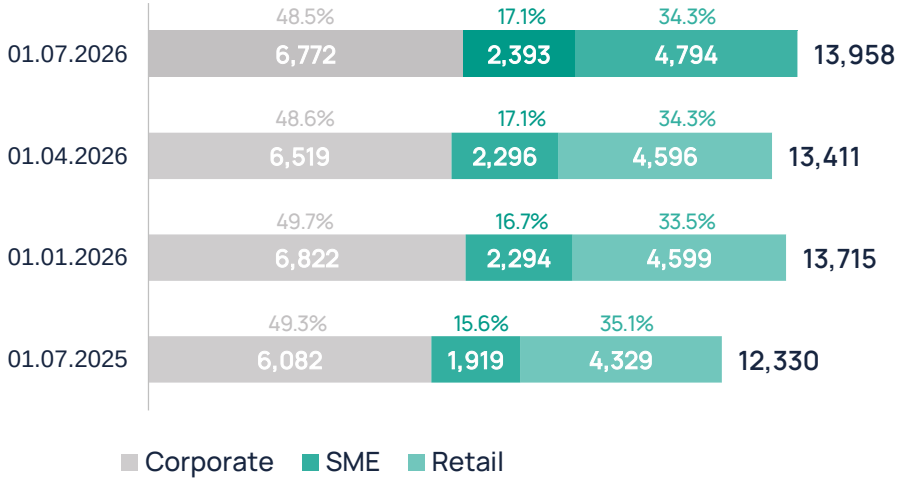
Total Gross Loans

KZT bn



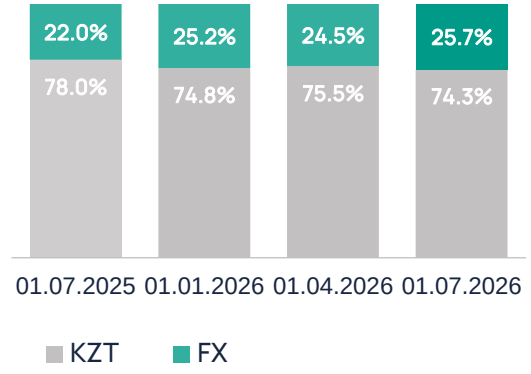
Total Gross Loans by Sectors

KZT bn



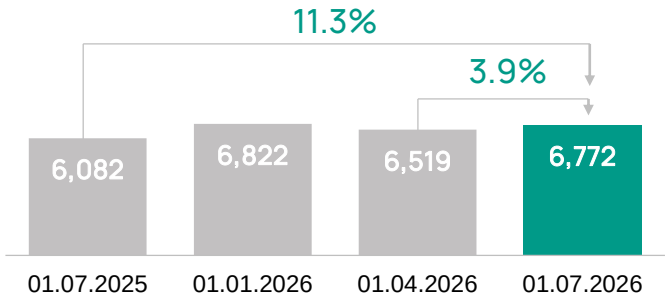
Total Net Loans by Currencies

%



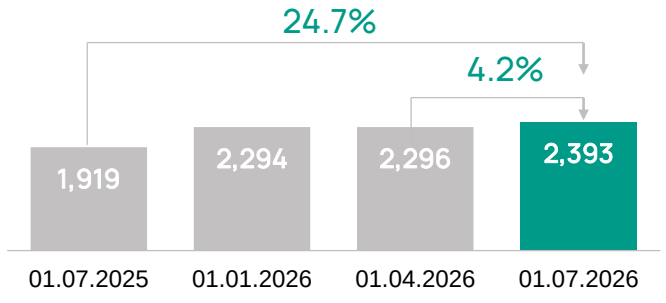
Total Corporate Gross Loans

KZT bn



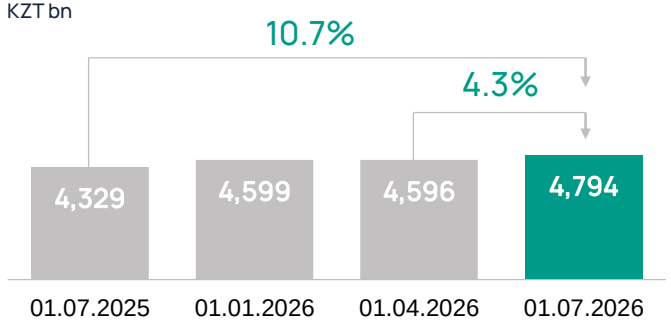
Total SME Gross Loans

KZT bn



Total Retail Gross Loans

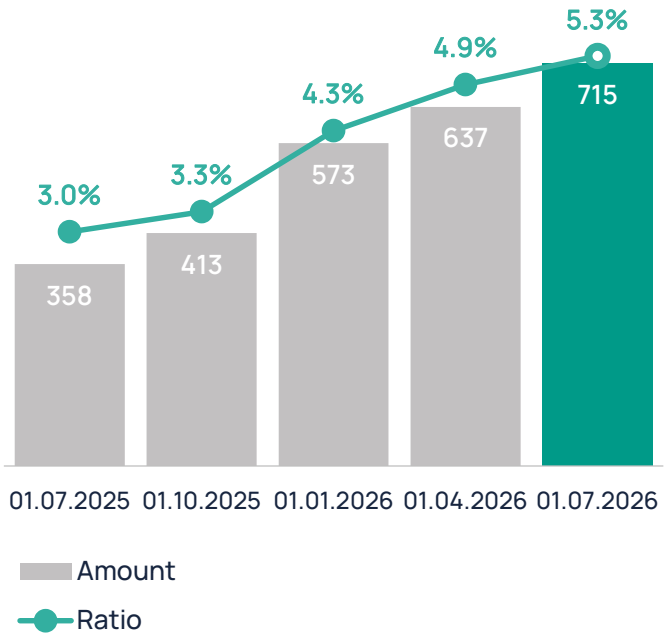
KZT bn



Cost of Risk

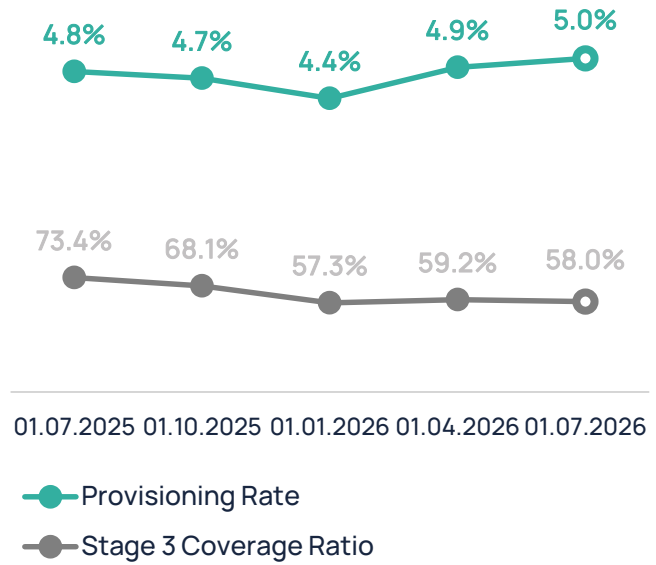
NPL 90 days+[1] Dynamics

KZT bn



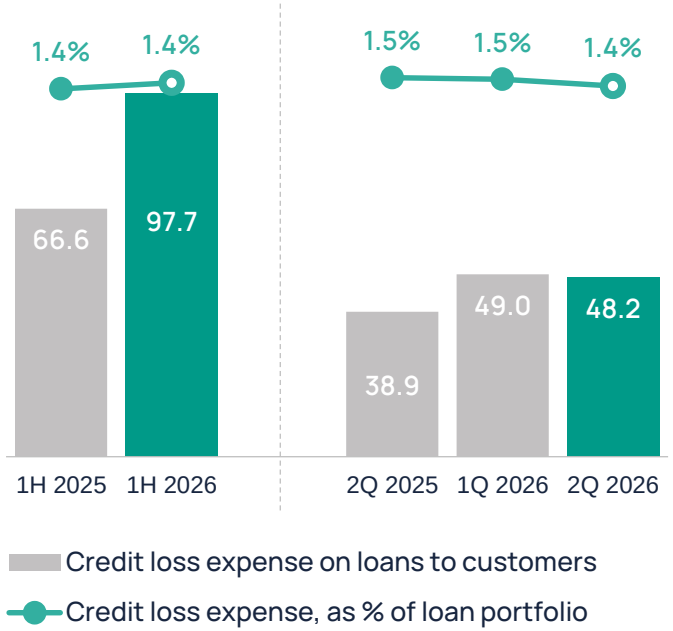
Provisioning Rate[2] + Stage 3[3] Coverage Ratio

%



Cost of Risk[4]

KZT bn

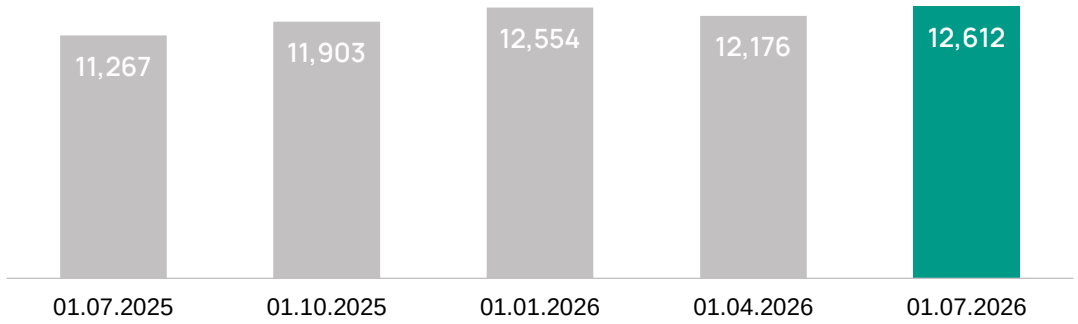


(1) Total principal amount of loans and accrued interest with principal and/or interest overdue by more than 90 days / gross loan portfolio, unconsolidated (Bank only), IFRS
(2) IFRS provisions/gross loans, on consolidated IFRS basis
(3) Including POCI
(4) Credit loss expense on loans to customers / monthly average balances of gross loans to customers, annualised, on consolidated IFRS basis

Asset Quality

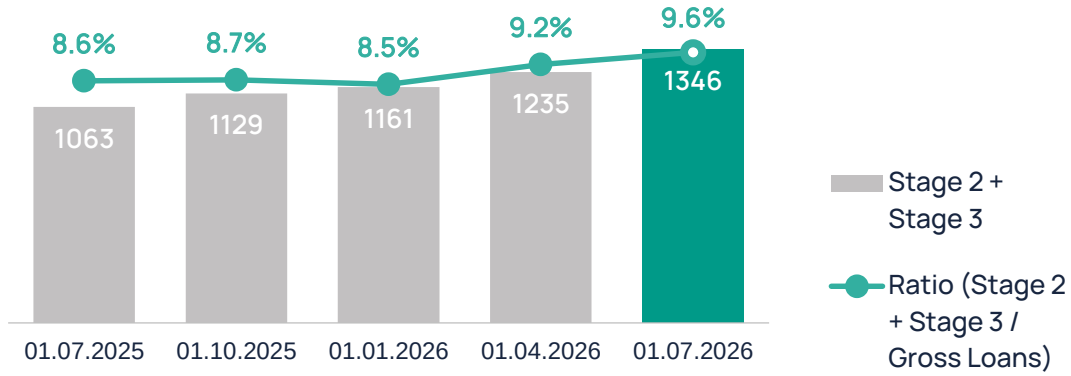
Stage 1 (gross basis)

KZT bn



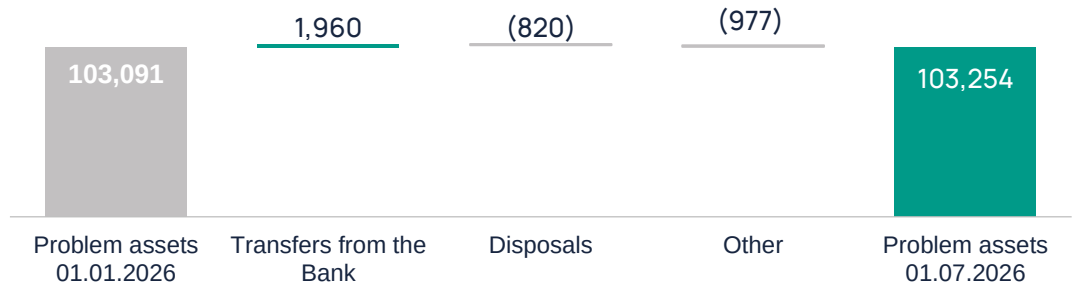
Stage 2 + Stage 3[1],[2] (gross basis)

KZT bn



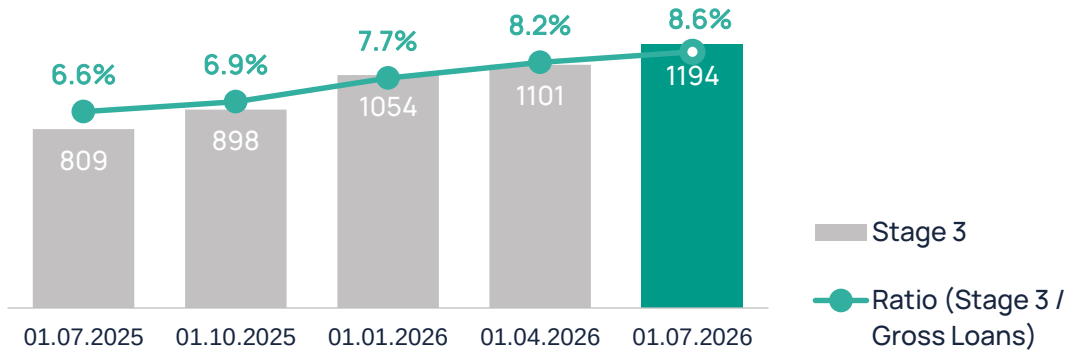
Work-out of problem loans collateral by SPVs

KZT mln



Stage 3[1],[2] (gross basis)

KZT bn



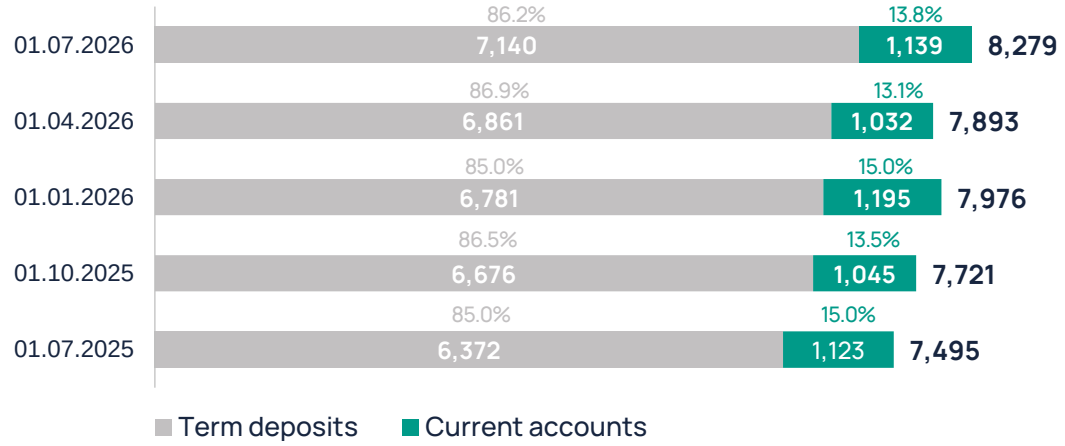
(1) Stage 3 loans include NPL 90+, restructured loans and other loans with signs of impairment
(2) Including POCI

Funding Base

B2C Deposits

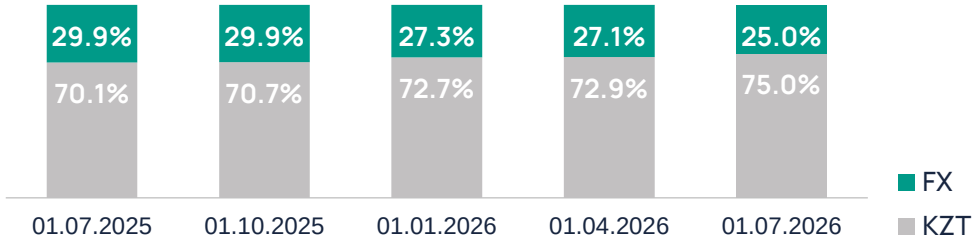
By Types

KZT bn



By Currencies

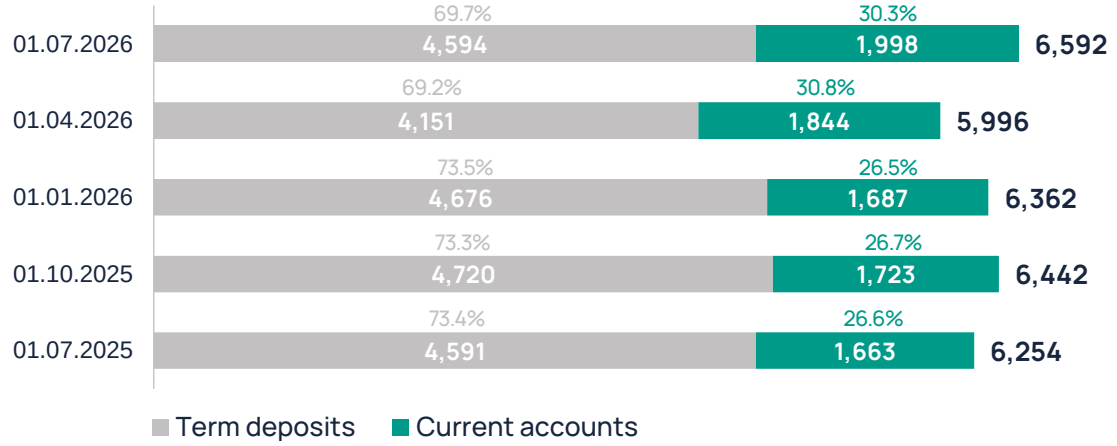
%



B2B Deposits

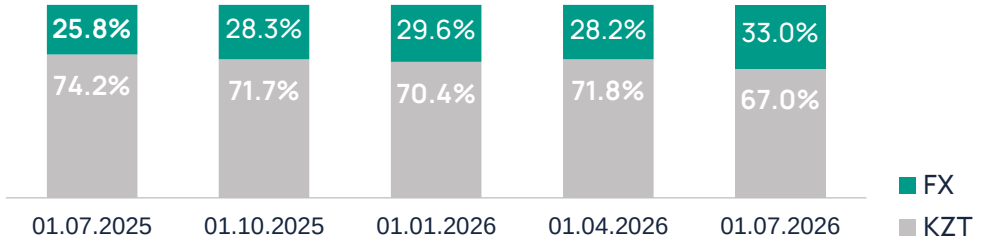
By Types

KZT bn



By Currencies

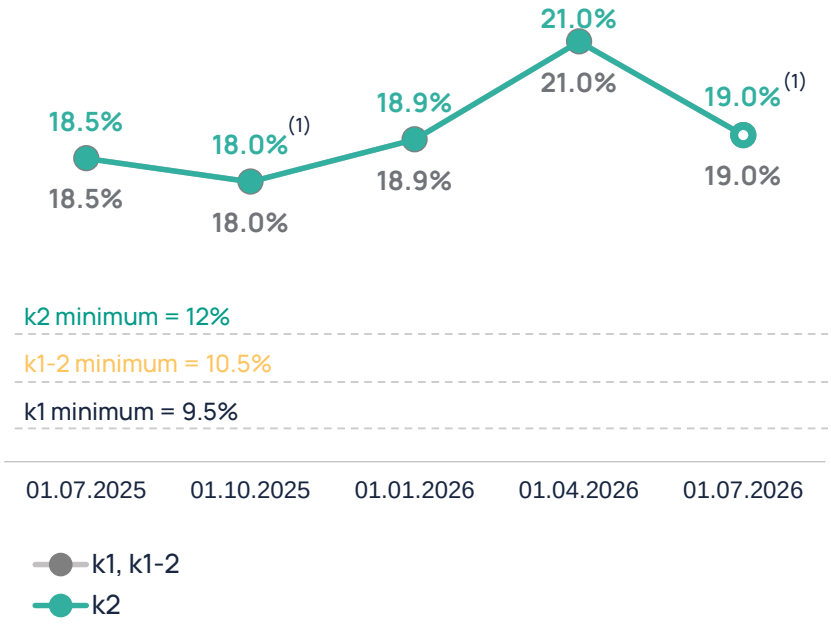
%



Capital Position

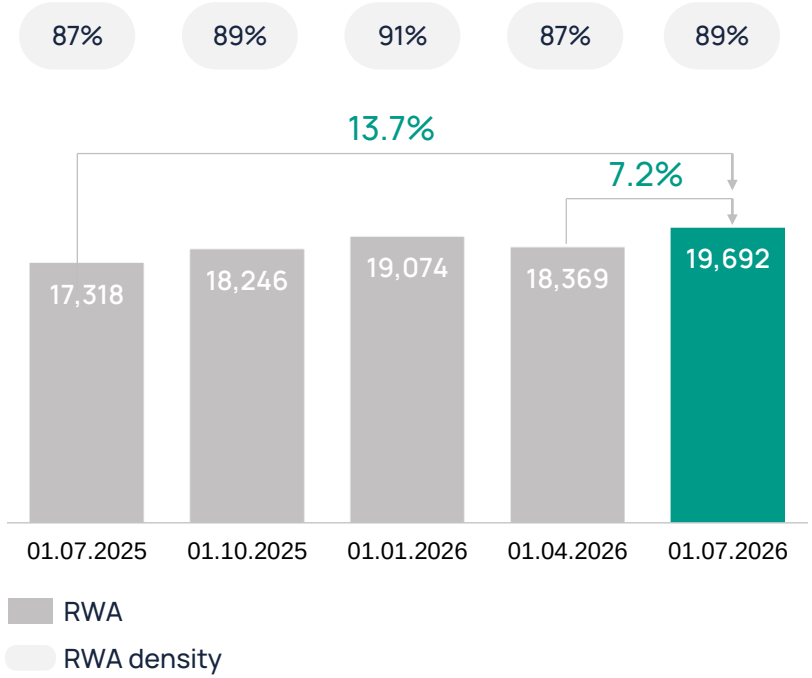
Capital Adequacy Ratios of Halyk Bank, only

%



Risk-Weighted Assets (RWA), consolidated

KZT bn



(1) The decrease was due to the dividends payments

Halyk

05

UPDATED OUTLOOK FOR 2026

Updated Outlook for 2026

	Metric	2025 Actual	Actual 1H 2026	Previous guidance	Updated guidance
Retail loans growth, net		**10.4%**	**3.2%**	8-10%	8-10%
Corporate & SME growth, net		**16.4%**	**0.2%**	10-13%	10-13%
Total net loan portfolio growth		**14.3%**	**1.2%**	9-12%	9-12%
Transactional activity	F&C income growth, net	**11.9%**	**(19.6%)**	5-10%	(10%)
Asset quality	Cost of risk, p.a.	**1.4%**	**1.4%**	area of 1.5%	area of 1.5%
Profitability	Net Income, (KZT bn)	**1.06 trln**	**447.6**	area of 1 trln	area of 1 trln
	RoAE, p.a.	**32.6%**	**24.8%**	area of 29%	area of 29%
	NIM, p.a.	**7.1%**	**6.8%**	area of 6.8%	area of 6.8%
	C/I, p.a.	**17.5%**	**19.2%**	18-20%	18-20%

Halyk

Appendix

FINANCIAL AND OPERATIONAL PERFORMANCE DETAILS

P&L Summary

Dynamics

KZT mln

	1H 2026	1H 2025	Y-o-Y, abs	Y-o-Y,%	2Q 2026	1Q 2026	Q-o-Q, abs	Q-o-Q, %	2Q 2025	Y-o-Y, abs	Y-o-Y,%
Interest income[1]	1,446,153	1,289,297	156,856	12.2%	725,041	721,112	3,929	0.5%	660,100	64,941	9.8%
Interest expense	(788,530)	(648,564)	(139,966)	21.6%	(400,787)	(387,743)	(13,044)	3.4%	(345,233)	(55,554)	16.1%
Net interest income before credit loss expense	**657,623**	**640,733**	**16,890**	**2.6%**	**324,254**	**333,369**	**(9,115)**	**(2.7%)**	**314,867**	**9,387**	**3.0%**
Fee and commission income	108,091	114,317	(6,226)	(5.4%)	56,358	51,733	4,625	8.9%	57,451	(1,093)	(1.9%)
Fee and commission expense	(53,578)	(46,535)	(7,043)	15.1%	(26,807)	(26,771)	(36)	0.1%	(23,447)[6]	(3,360)	14.3%
Fees and commissions, net	**54,513**	**67,782**	**(13,269)**	**(19.6%)**	**29,551**	**24,962**	**4,589**	**18.4%**	**34,004**[6]	**(4,453)**	**(13.1%)**
Net insurance income[2]	(6,056)	25,840	(31,896)	(123.4%)	(14,241)	8,185	(22,426)	(274.0%)	10,382	(24,623)	(237.2%)
Net gain on foreign exchange operations, financial assets and liabilities[3]	85,242	87,947	(2,705)	(3.1%)	48,580	36,662	11,918	32.5%	65,531	(16,951)	(25.9%)
Other non-interest income[4]	13,208	31,473	(18,265)	(58.0%)	7,497	5,711	1,786	31.3%	10,857[6]	(3,360)	(30.9%)
Expected credit loss expense and recovery of other credit loss expense	(104,029)	(61,518)	(42,511)	69.1%	(51,218)	(52,811)	1,593	(3.0%)	(38,580)	(12,638)	32.8%
Operating expenses[5]	(154,619)	(146,607)	(8,012)	5.5%	(80,030)	(74,589)	(5,441)	7.3%	(77,412)	(2,618)	3.4%
Income tax expense	(98,315)	(117,048)	18,733	(16.0%)	(51,634)	(46,681)	(4,953)	10.6%	(66,063)	14,429	(21.8%)
Net income	**447,567**	**528,602**	**(81,035)**	**(15.3%)**	**212,759**	**234,808**	**(22,049)**	**(9.4%)**	**253,586**	**(40,827)**	**(16.1%)**
Non-controlling interest	(1)	2	(3)	-	-	(1)	1	-	2	(2)	-
Net income attributable to common shareholders	**447,568**	**528,600**	**(81,032)**	**(15.3%)**	**212,759**	**234,809**	**(22,050)**	**(9.4%)**	**253,584**	**(40,825)**	**(16.1%)**

(1) Interest income calculated using the effective interest method and other interest income
(2) Insurance revenue less insurance service expense, net finance insurance expense and net reinsurance expense
(3) Net gain on financial assets and liabilities at fair value through profit or loss, net realised gain/(loss) from financial assets at fair value through other comprehensive income, net foreign exchange gain
(4) Share in profit of associate, income on non-banking activities, other income, net
(5) Including loss from impairment of non-financial assets

Balance Sheet Summary

KZT mln	30-Jun-26	31-Mar-26	Change, abs	Change Q-o-Q, %	31-Dec-25	Change, abs	Change YTD, %	30-Jun-25	Change, abs	Change YTD, %
Total assets	**22,036,296**	**21,195,608**	**840,688**	**4.0%**	**20,908,456**	**1,127,840**	**5.4%**	**19,615,712**	**2,420,584**	**12.3%**
Cash and reserves [1]	2,848,731	2,842,119	6,612	0.2%	2,556,579	292,152	11.4%	2,704,311	144,420	5.3%
Amounts due from credit institutions	209,657	192,392	17,265	9.0%	181,288	28,369	15.6%	173,881	35,776	20.6%
T-bills & NBRK notes [2]	3,070,524	3,119,902	(49,378)	(1.6%)	2,502,059	568,465	22.7%	2,620,517	450,007	17.2%
Other securities & derivatives [3]	1,875,712	1,559,830	315,882	20.3%	1,845,652	30,060	1.6%	1,695,588	180,124	10.6%
Gross loan portfolio	13,958,237	13,410,654	547,583	4.1%	13,714,721	243,516	1.8%	12,330,251	1,627,986	13.2%
Allowance for expected credit losses	(692,540)	(652,123)	(40,417)	6.2%	(603,804)	(88,736)	14.7%	(593,695)	(98,845)	16.6%
Net loan portfolio	13,265,697	12,758,531	507,166	4.0%	13,110,917	154,780	1.2%	11,736,556	1,529,141	13.0%
Assets held for sale	15,718	13,861	1,857	13.4%	8,896	6,822	76.7%	9,516	6,202	65.2%
Other assets	750,257	708,973	41,284	5.8%	703,065	47,192	6.7%	675,343	74,914	11.1%
Total liabilities	**18,393,180**	**17,454,666**	**938,514**	**5.4%**	**17,408,105**	**985,075**	**5.7%**	**16,425,274**	**1,967,906**	**12.0%**
Total deposits, including:	14,870,624	13,888,541	982,083	7.1%	14,338,804	531,820	3.7%	13,748,127	1,122,497	8.2%
Individuals' deposits	8,278,673	7,892,911	385,762	4.9%	7,976,451	302,222	3.8%	7,494,574	784,099	10.5%
term deposits	7,139,767	6,860,953	278,814	4.1%	6,781,175	358,592	5.3%	6,372,044	767,723	12.0%
current accounts	1,138,906	1,031,958	106,948	10.4%	1,195,276	(56,370)	(4.7%)	1,122,530	16,376	1.5%
Legal entities' deposits	6,591,951	5,995,630	596,321	9.9%	6,362,353	229,598	3.6%	6,253,553	338,398	5.4%
term deposits	4,593,727	4,151,256	442,471	10.7%	4,675,777	(82,050)	(1.8%)	4,590,841	2,886	0.1%
current accounts	1,998,224	1,844,374	153,850	8.3%	1,686,576	311,648	18.5%	1,662,712	335,512	20.2%
Debt securities	1,185,823	902,828	282,995	31.3%	970,098	215,725	22.2%	959,338	226,485	23.6%
Amounts due to credit institutions	1,403,974	1,765,173	(361,199)	(20.5%)	1,270,128	133,846	10.5%	972,772	431,202	44.3%
Other liabilities	932,759	898,124	34,635	3.9%	829,075	103,684	12.5%	745,037	187,722	25.2%
Total equity	**3,643,116**	**3,740,942**	**(97,826)**	**(2.6%)**	**3,500,351**	**142,765**	**4.1%**	**3,190,438**	**452,678**	**14.2%**

(1) Cash and cash equivalents and obligatory reserves
(2) Treasury bonds of the Ministry of Finance of the Republic of Kazakhstan and Notes of NBRK
(3) Financial assets at fair value through profit or loss, financial assets at fair value through other comprehensive income and debt securities at amortized cost, net of allowance for expected credit losses less Treasury bonds of the Ministry of Finance of the Republic of Kazakhstan

Balance Sheet (Net of FX changes)

Halyk

	30.06.2026			30.06.2025			Actual change		Net of FX changes	
	Total FCY	KZT	TOTAL	Total FCY	KZT	TOTAL	abs	%	abs	%
Financial Assets	**6,917,238**	**14,497,270**	**21,414,508**	**5,856,216**	**13,203,007**	**19,059,223**	**2,355,285**	**12.4%**	**2,915,318**	**15.3%**
Cash and cash equivalents	1,325,979	300,053	1,626,032	694,397	1,667,872	2,362,269	(736,237)	(31.2%)	(628,883)	(26.6%)
Obligatory reserves	159,621	1,063,078	1,222,699	177,779	164,263	342,042	880,657	257.5%	893,580	261.2%
Financial assets at fair value through profit or loss	286,579	555,591	842,170	348,498	412,977	761,475	80,695	10.6%	103,897	13.6%
Amounts due from credit institutions	170,588	39,069	209,657	155,211	18,670	173,881	35,776	20.6%	49,587	28.5%
Financial assets at fair value through other comprehensive income	1,086,140	1,572,878	2,659,018	1,576,003	1,094,316	2,670,319	(11,301)	(0.4%)	76,635	2.9%
Debt securities at amortized cost, net of allowances for expected credit losses	448,542	996,506	1,445,048	311,188	573,123	884,311	560,737	63.4%	597,052	67.5%
Net loans	3,405,858	9,859,839	13,265,697	2,585,224	9,151,332	11,736,556	1,529,141	13.0%	1,804,886	15.4%
Other financial assets	33,931	110,256	144,187	7,916	120,454	128,370	15,817	12.3%	18,564	14.5%
Financial Liabilities	**5,952,230**	**11,709,239**	**17,661,469**	**5,165,794**	**10,693,161**	**15,858,955**	**1,802,514**	**11.4%**	**2,284,418**	**14.4%**
Amounts due to customers	4,245,738	10,624,886	14,870,624	3,831,376	9,916,751	13,748,127	1,122,497	8.2%	1,466,240	10.7%
Amounts due to credit institutions	708,248	695,726	1,403,974	629,311	343,461	972,772	431,202	44.3%	488,543	50.2%
Financial liabilities at fair value through profit or loss	496	4,346	4,842	2,507	5,467	7,974	(3,132)	(39.3%)	(3,092)	(38.8%)
Debt securities issued	979,067	206,756	1,185,823	685,119	274,219	959,338	226,485	23.6%	305,752	31.9%
Other financial liabilities	18,681	177,525	196,206	17,481	153,263	170,744	25,462	14.9%	26,974	15.8%

Balance Sheet (Net of FX changes)

Halyk

	30.06.2026			31.12.2025			Actual change		Net of FX changes	
	Total FCY	KZT	TOTAL	Total FCY	KZT	TOTAL	abs	%	abs	%
Financial Assets	**6,917,238**	**14,497,270**	**21,414,508**	**6,360,058**	**13,946,006**	**20,306,064**	**1,108,444**	**5.5%**	**1,465,443**	**7.2%**
Cash and cash equivalents	1,325,979	300,053	1,626,032	692,626	1,001,805	1,694,431	(68,399)	(4.0%)	35	0.0%
Obligatory reserves	159,621	1,063,078	1,222,699	163,086	699,062	862,148	360,551	41.8%	368,789	42.8%
Financial assets at fair value through profit or loss	286,579	555,591	842,170	386,037	534,909	920,946	(78,776)	(8.6%)	(63,986)	(6.9%)
Amounts due from credit institutions	170,588	39,069	209,657	158,480	22,808	181,288	28,369	15.6%	37,173	20.5%
Financial assets at fair value through other comprehensive income	1,086,140	1,572,878	2,659,018	1,120,846	1,164,346	2,285,192	373,826	16.4%	429,882	18.8%
Debt securities at amortized cost, net of allowances for expected credit losses	448,542	996,506	1,445,048	504,010	637,563	1,141,573	303,475	26.6%	326,624	28.6%
Net loans	3,405,858	9,859,839	13,265,697	3,298,158	9,812,759	13,110,917	154,780	1.2%	330,557	2.5%
Other financial assets	33,931	110,256	144,187	36,815	72,754	109,569	34,618	31.6%	36,369	33.2%
Financial Liabilities	**5,952,230**	**11,709,239**	**17,661,469**	**5,495,393**	**11,260,258**	**16,755,651**	**905,818**	**5.4%**	**1,213,013**	**7.2%**
Amounts due to customers	4,245,738	10,624,886	14,870,624	4,060,609	10,278,195	14,338,804	531,820	3.7%	750,943	5.2%
Amounts due to credit institutions	708,248	695,726	1,403,974	653,799	616,329	1,270,128	133,846	10.5%	170,399	13.4%
Financial liabilities at fair value through profit or loss	496	4,346	4,842	1,418	7,015	8,433	(3,591)	(42.6%)	(3,565)	(42.3%)
Debt securities issued	979,067	206,756	1,185,823	760,343	209,755	970,098	215,725	22.2%	266,255	27.4%
Other financial liabilities	18,681	177,525	196,206	19,224	148,964	168,188	28,018	16.7%	28,982	17.2%

Key Financial Indicators

	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Amounts due to customers / total liabilities	80.8%	79.6%	82.4%	82.6%	83.7%
Loans / deposits ratio (1)	89.2%	91.9%	91.4%	87.7%	85.4%
Liquid assets / total assets	23.3%	25.9%	22.7%	24.7%	27.7%
IFRS Provisioning rate (2)	5.0%	4.9%	4.4%	4.7%	4.8%
k1 capital adequacy ratio	19.0%	21.0%	18.9%	18.0%	18.5%
k1-2 capital adequacy ratio	19.0%	21.0%	18.9%	18.0%	18.5%
k2 capital adequacy ratio	19.0%	21.0%	18.9%	18.0%	18.5%

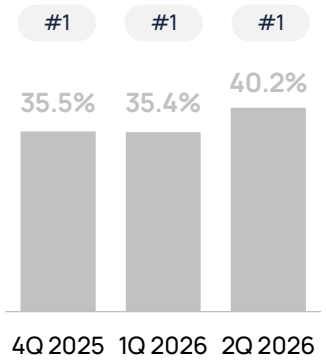
	2Q 2026	1Q 2026	4Q 2025	3Q 2025	2Q 2025
RoAE, p.a.	23.5%	25.9%	29.4%	34.3%	32.2%
RoAA, p.a.	3.9%	4.5%	4.8%	5.6%	5.3%
Cost of risk (3), p.a.	1.4%	1.5%	1.3%	1.4%	1.5%
NIM (4), p.a.	6.7%	7.0%	6.9%	7.1%	7.1%
Cost-to-Income , p.a.	20.2%	18.2%	19.2%	16.3%	17.8%

(1) Net loans to customers / amounts due to customers, on consolidated IFRS basis
(2) Allowance for expected credit losses/ gross loan portfolio, on consolidated IFRS basis
(3) Credit loss expense on loans to customers / monthly average balances of gross loans to customers, annualised, on consolidated IFRS basis
(4) Net interest income / average interest earning assets (monthly average balances of cash and cash equivalents (less cash on hand, correspondent and current accounts with the NBRK), financial assets at fair value through profit or loss (less derivative financial instruments), amounts due from credit institutions, financial assets at fair value through other comprehensive income, debt securities at amortized cost, net of allowances for expected credit losses, net loans to customers), on consolidated IFRS basis

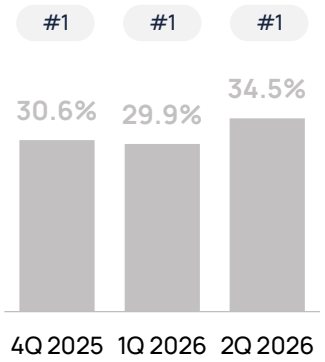
Halyk Bank's Market Position

Halyk

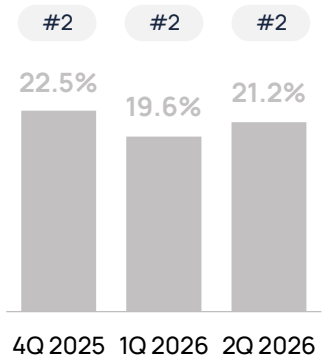
Net Income[1]



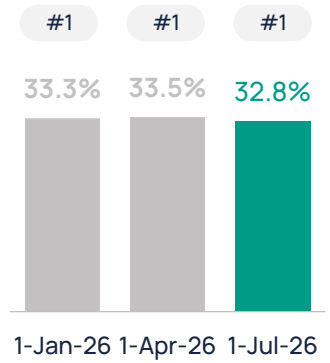
Net Interest Income[2]



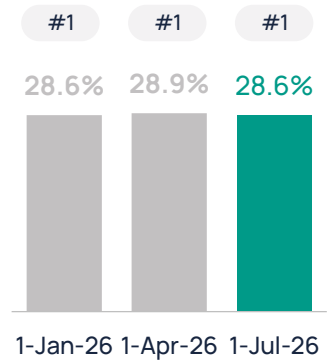
Net F&C Income



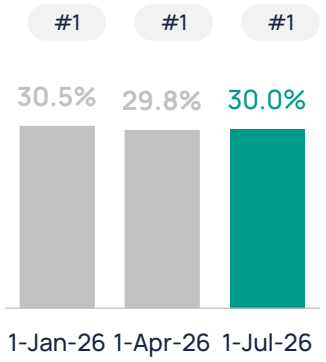
Equity[3]



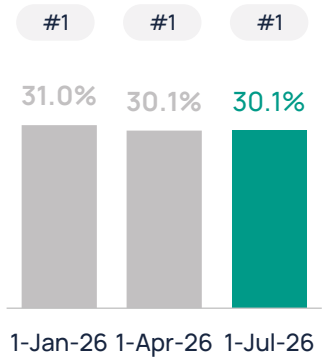
Total Assets



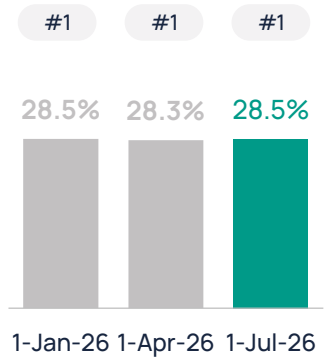
Gross Loans



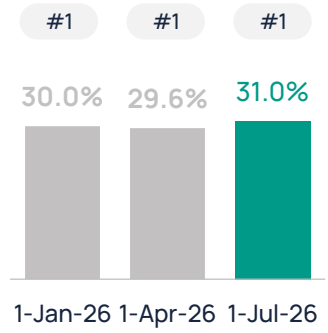
Net Loans



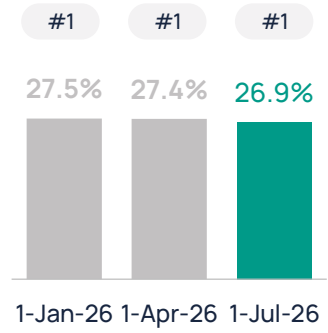
Total deposits



Total Corporate Deposits



Total Retail Deposits



(1) Excl. banks with negative income
(2) After credit loss expense, excl. negative net interest income
(3) Excl. banks with negative equity
Source: NBK (unconsolidated), Halyk Bank