Halyk

November 2026

HALYK GROUP RESULTS PRESENTATION 9M AND 3Q 2026

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

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Table of contents

1. Business update 5
2. B2C update 6
3. B2B update 11
4. Halyk Group Financial Results 9M and 3Q 2026 19
5. Appendix – Financial and Operational Performance Details 34

Business update: transactions, lending and platforms' engagement keep growing

Halyk

B2C

MAU / active clients

75.7%

DAU / MAU

32.9%

B2C

Halyk SuperApp payments and transfers

By volume, YoY

+14.2% KZT 16.1 trln in 9M 2026

By count, YoY

+10.0% 357.2 mln in 9M 2026

B2C

Retail loan portfolio

+8.1%

on net basis YoY to KZT 4.6 trln

Retail deposits

+6.7%

YoY to KZT 8.2 trln

B2B - Onlinebank

MAU / active clients

60.8%

DAU / MAU

45.8%

B2B - Onlinebank

Onlinebank KZT payments

By volume, YoY

+18.1% KZT 134.2 trln in 9M 2026

By count, YoY

+8.3% 45.6 mln in 9M 2026

B2B

Legal entities net loan portfolio

As reported, YoY

+10.4% to KZT 9.0 trln

In constant currency (1), YoY

+19.5%

Sources: Companies' data. 9M and 3Q 2026. Growth year on year unless stated

(1) In constant currency or Net of FX changes : calculated by translating foreign currency-denominated loans at the exchange rate at the beginning of the period.

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01

B2C UPDATE

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

Halyk

KZ

Halyk SuperApp:
B2C application

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)
- Advance salary payout (new)

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

Halyk Fresh
E-grocery by Halyk Market merchants

Halyk Restaurants
Discovery, reservation, ordering & bill QR payments

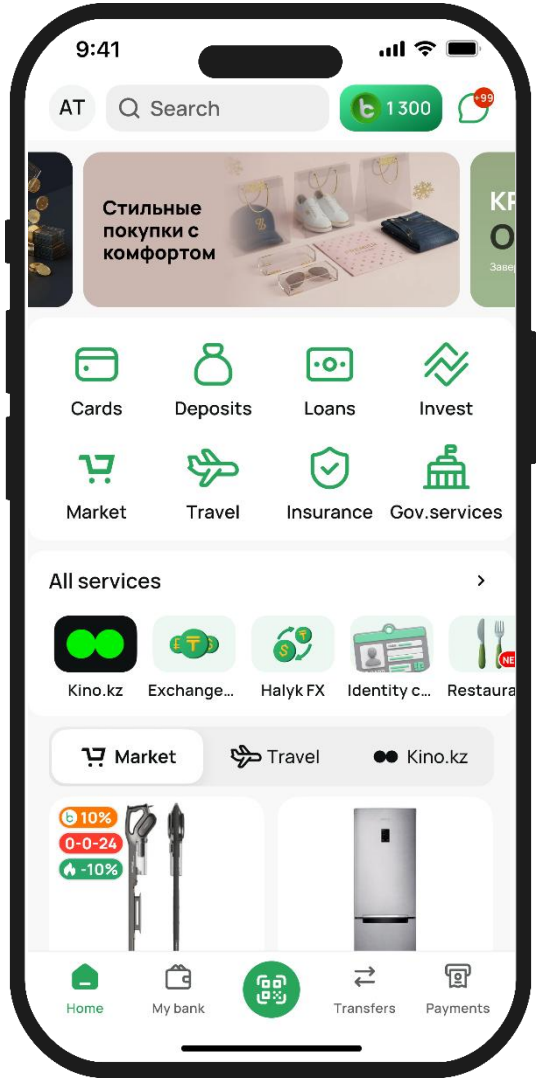
KINO.KZ
Digital sales of entertainment tickets

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 SuperApp

Halyk SuperApp Customer Metrics

as of Oct 1, 2026

MAU(1)
8.8 mln

DAU(1)
2.9 mln

MTU(2)
6.2 mln

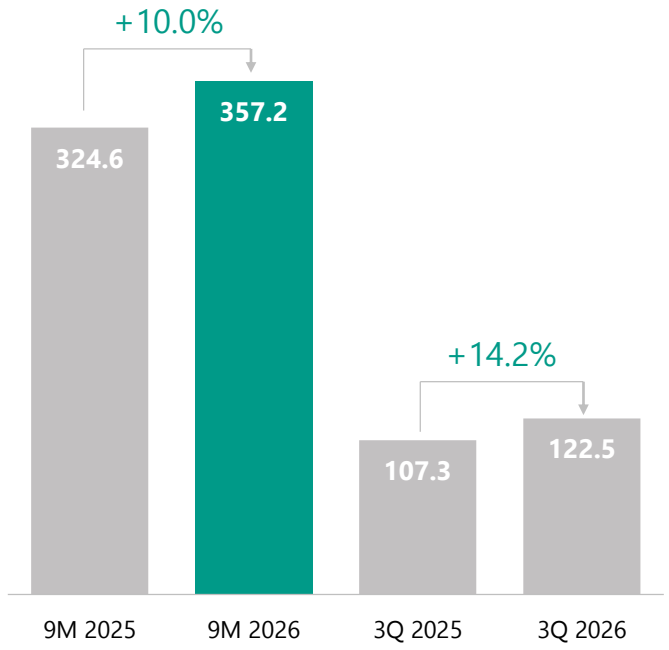
Active clients(3)
11.6 mln

Share of active salary cards among country employed population
39%

Growing penetration of Halyk SuperApp

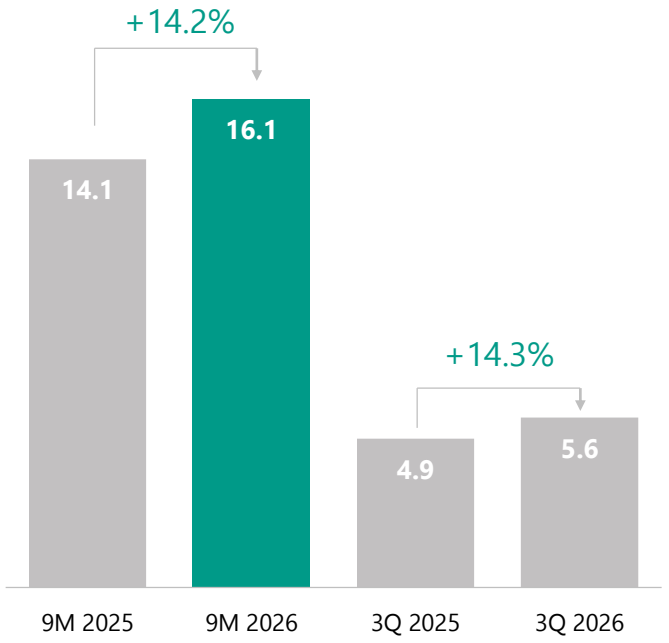
Number of payments and transfers

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

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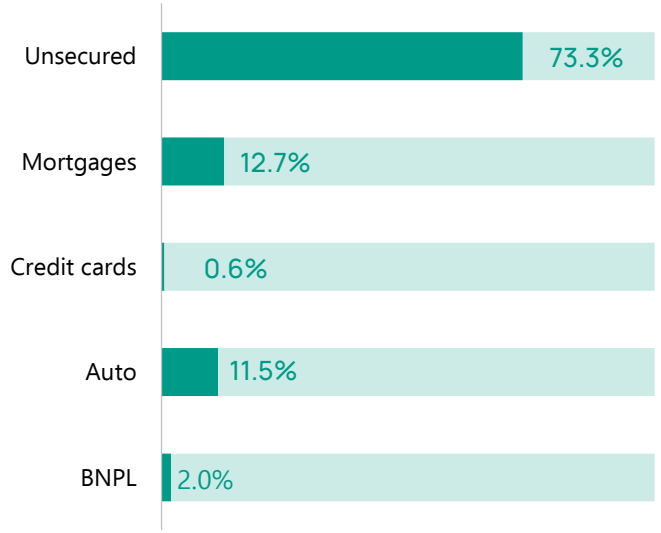
KZT 737 bn
+0.5% YoY
Loan issuance by volume
for 3Q 2026

17.8%
Market share
for 3Q 2026

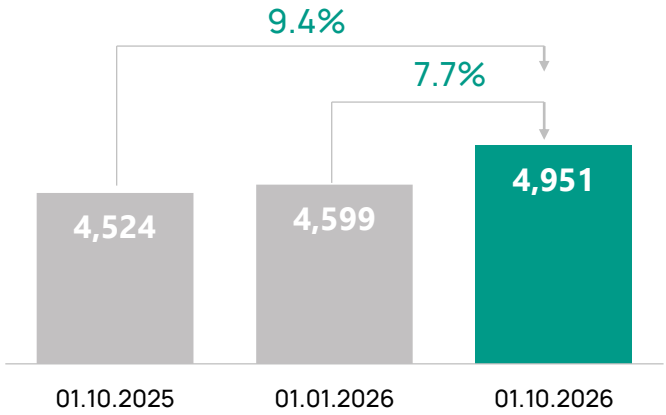
1.84 mln
Number of borrowers
for 3Q 2026

88%
Share of loans issued digitally, by count

Portfolio breakdown
as of Oct 1, 2026



Retail gross loan book (1)
KZT bn



Portfolio quality remains at a high level

NPL 90+ days ratio

9.2% (01.07.2026) ▸ 8.4% (01.10.2026)

NPL 90+ days coverage

81.0% (01.07.2026) ▸ 90.4% (01.10.2026)

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

Retail deposits +6.7% YoY to KZT 8.2 trln; 96% opened digitally

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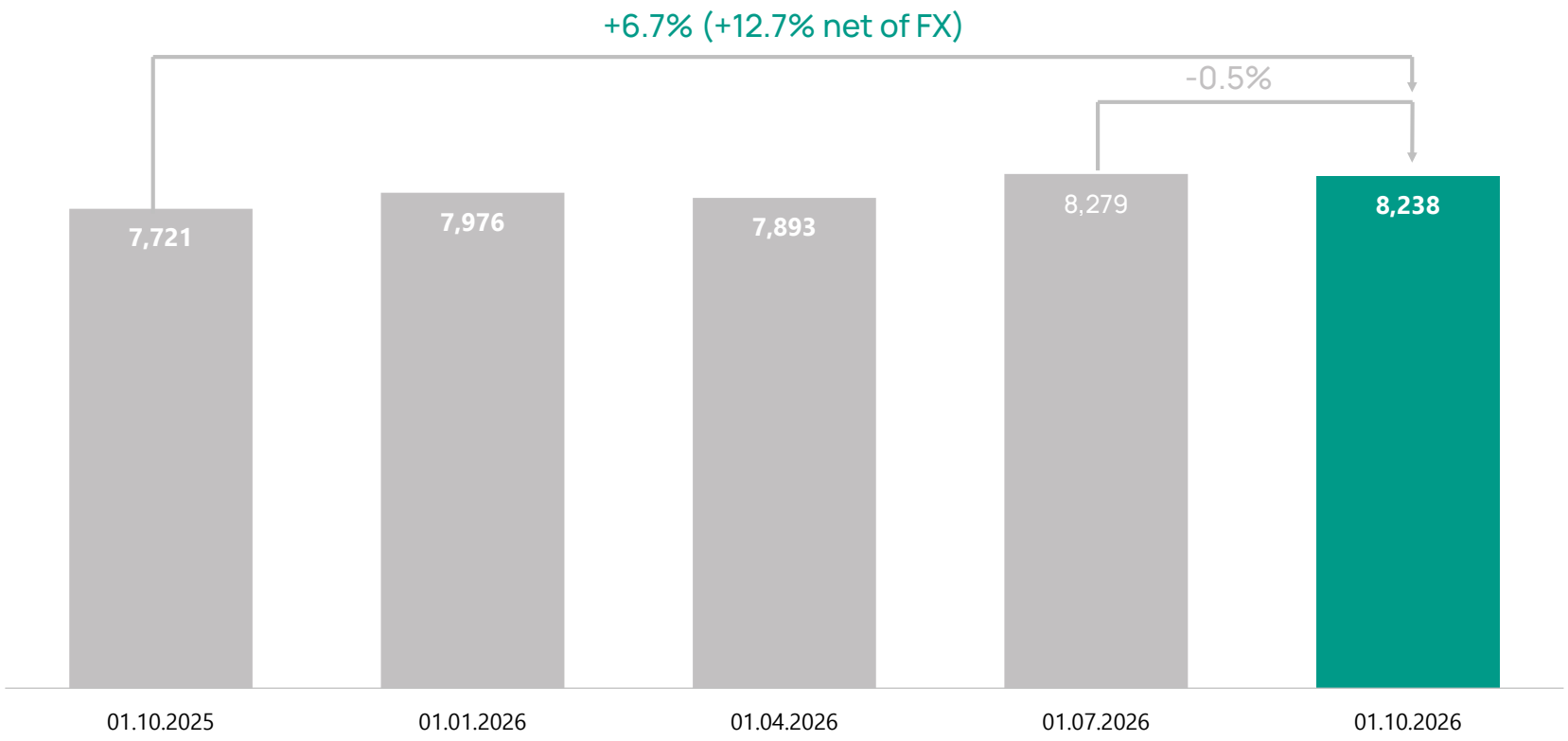
Retail deposit portfolio(1)

KZT bn



26.3%
Market share

77.2%
Share of KZT deposits

96%
Share of new deposits opened digitally, by count

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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KZ

Onlinebank:

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

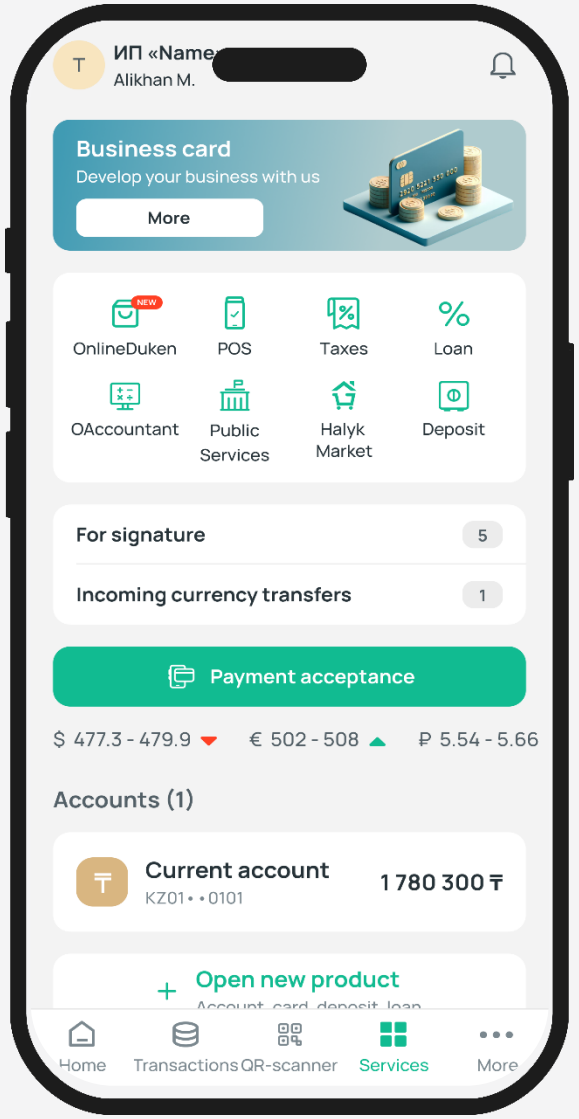
KZ

Business-Centric Services

Investment Banking & Insurance

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

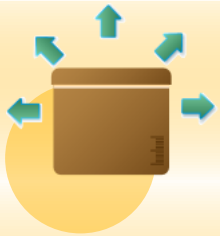
- Cash collection services
- Leasing
- Cloud business
- Internet acquiring
- Info Telecom Services
- Halyk Business ID
- OnlineDuken
- re: Kassa
- Halyk Restaurants



OnlineDuken: GMV x3.5 YoY, 21.2k stores (x2.1 YoY)

ONLINEDUKEN

B2B platform connecting convenience stores and distributors



Distributors

ONLINEDUKEN

Seamless connection between **merchants and suppliers** for ordering, delivery and payment

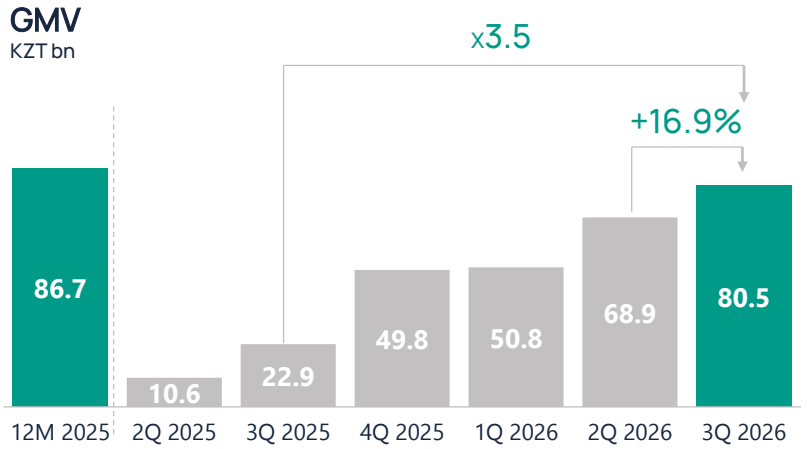


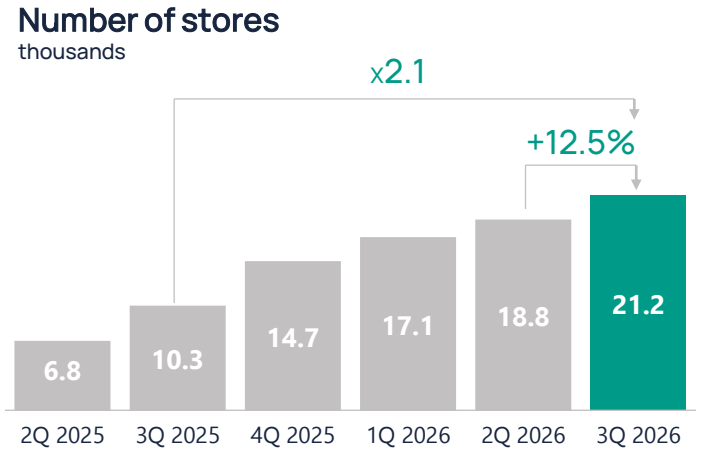
Stores (merchants)

Merchants are incentivized to **prioritize Halyk payments** over cash and competitor systems



Halyk retail customers





Onlinebank – Leading B2B Digital Banking in Kazakhstan

Onlinebank Metrics

as of Oct 1, 2026

MAU

314k

users

DAU

144k

users

MTU(1)

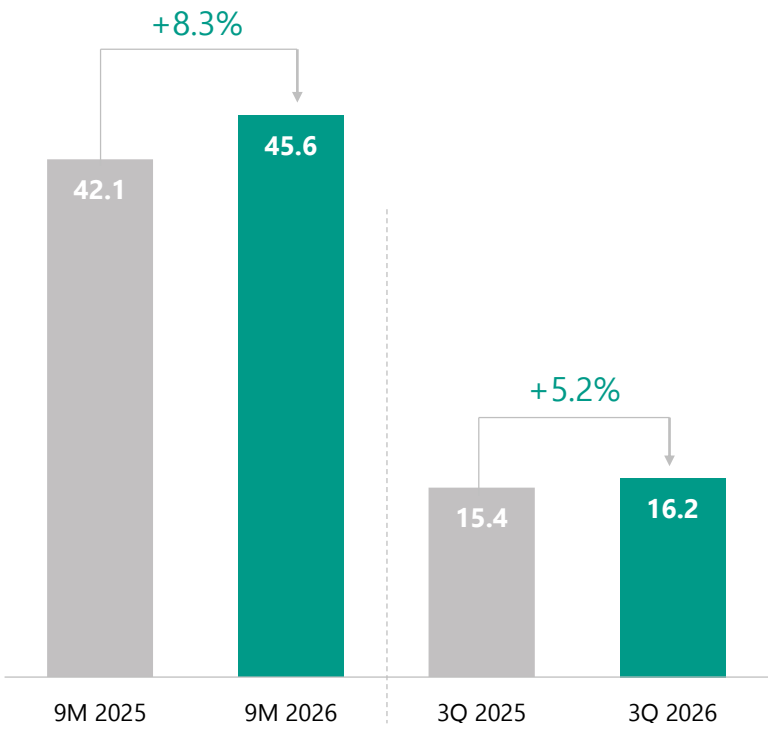
233k

users

Non-credit products

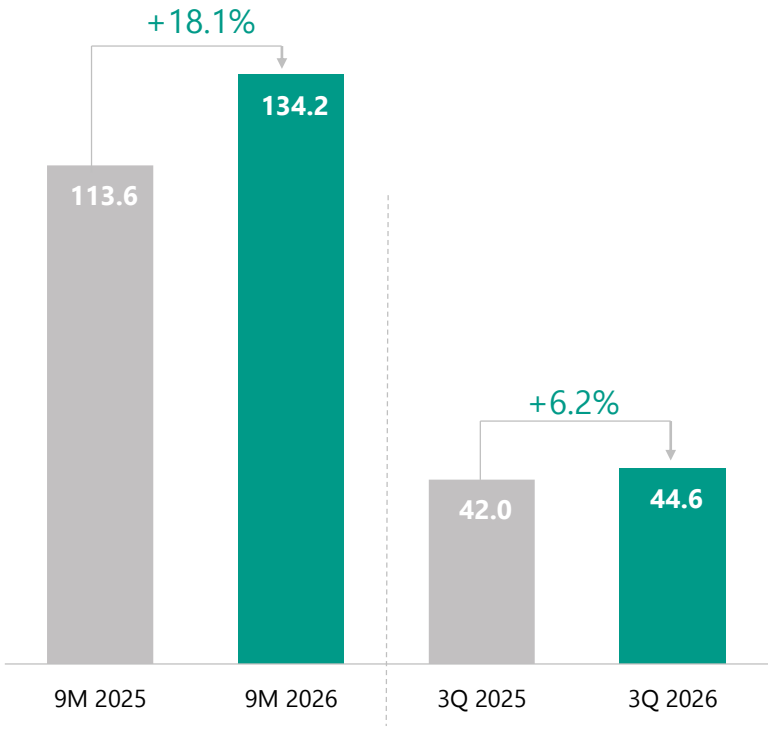
Number of Onlinebank KZT payments(2)

mln



Volume of Onlinebank KZT payments(2)

KZT trln

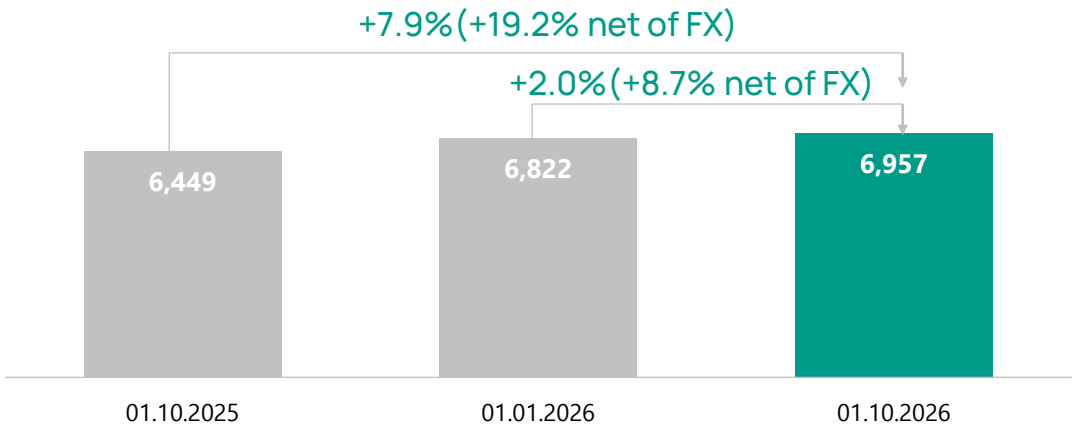


(1) Monthly Transactional User - users who has completed at least one transaction per month
(2) Excluding bill QR payments

Corporate loans +7.9% YoY, diversified across sectors

Gross loan portfolio(1)

KZT bn

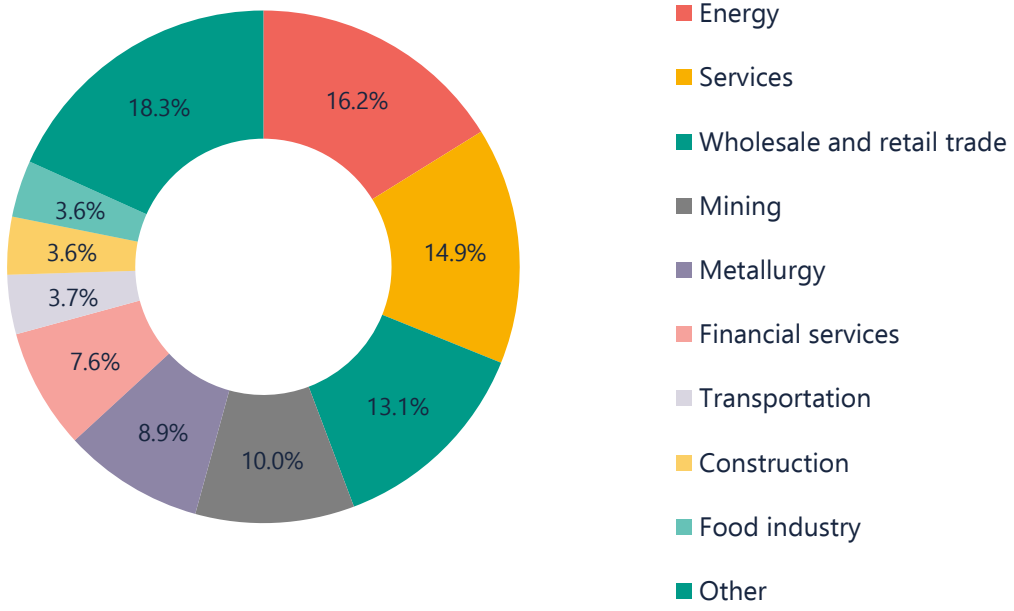


Share of local currency loans(2)

58.0%

Industry breakdown(2)

as of Oct 1, 2026



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

Bank of choice for large corporates: 87% of the largest taxpayers

Products penetration

as of October 1, 2026

3k
Active clients

759
Borrowers

4.5
Bank's products per client

6.0
Bank's products per borrower

3.2mln
Total quarterly number of transactions

Market share

as of Oct 1, 2026

87.1% (1)
Penetration among largest taxpayers

47.1% (2)
Share by loans to legal entities

29.7%
Share by deposits of legal entities

Portfolio quality

NPL 90 days + ratio

2.6% ▸ 2.3%

01.07.2026 — 01.10.2026

NPL 90 days + coverage

122.6% ▸ 144.1%

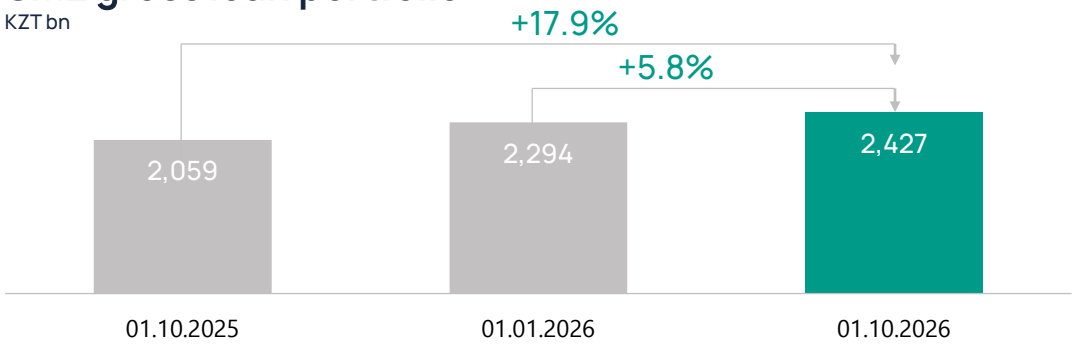
01.07.2026 — 01.10.2026

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 loans +17.9% YoY; digital lending to legal entities +47.3%

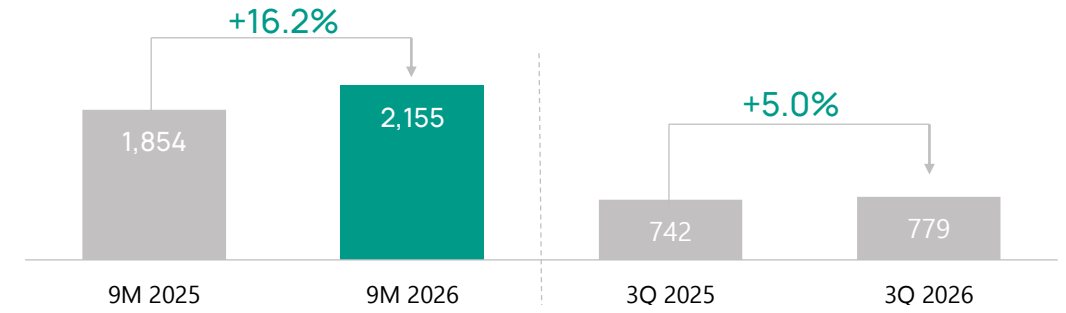
SME gross loan portfolio(1)

KZT bn



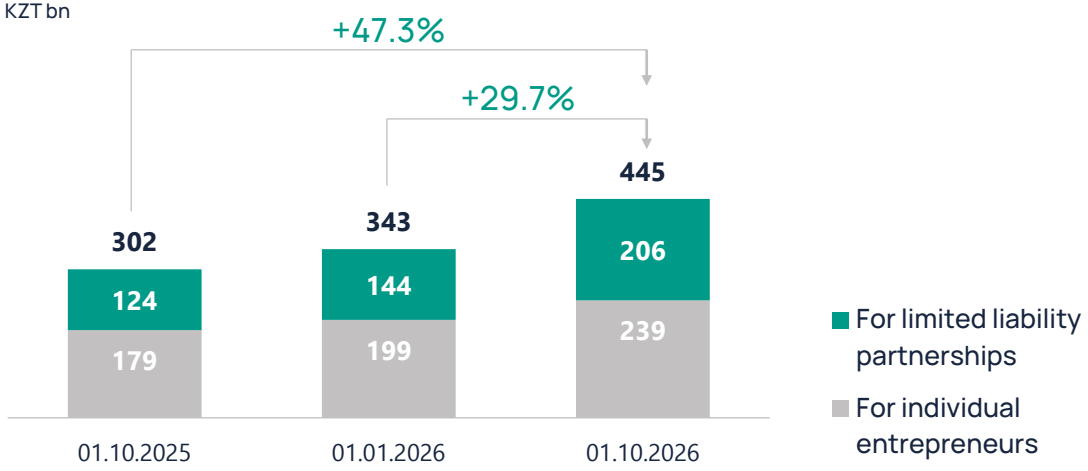
SME loan issuance dynamics

KZT bn



Legal entities digital loan portfolio

KZT bn



61%

Market Share in **Trade Finance** Operations



Unconsolidated (bank only) basis
(1) Consolidated IFRS basis.
(2) Digital bid bonds and digital performance bonds

SME Banking: Key Segment Highlights

Products penetration

as of Oct 1, 2026

2.73
Bank's products per active client

5.4 mln
Total monthly number of transactions(1)

14.9 trln
Total monthly volume of transactions, KZT

Portfolio quality

NPL 90 days + ratio

5.0% (01.07.2026) ▸ 5.1% (01.10.2026)

NPL 90 days + coverage

105.8% (01.07.2026) ▸ 107.2% (01.10.2026)

Share of loans issued digitally, by count

94%

Unconsolidated (bank only) basis
(1) Non-cash transactions processed through Onlinebank, average for the 3Q2026

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03

HALYK GROUP FINANCIAL RESULTS 9M AND 3Q 2026

9M 2026: the franchise keeps growing, RoAE 26.8%

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Net income KZT 727.5 bn (10.2%) YoY, held back by higher MRR, a stronger tenge and BNPL tighter underwriting resulting from regulatory changes

Interest income is growing	**Interest income for 9M 2026 is up +11.2% YoY** • Due to higher average loan balances. • Net interest income +3.3% YoY in 9M 2026; 3Q 2026: +5.7% QoQ and +4.7% YoY
Net loan growth continues	**In constant currency: +7.4% YTD (total)(1)** • Retail net portfolio growth: +6.4% YTD • Legal entities net portfolio growth in constant currency : +7.9% YTD(1) • Corporate net portfolio growth in constant currency : +8.6% YTD(1)
Fees are recovering	**Net fees +7.5% QoQ** (12.0%) in 9M 2026 YoY on the back of BNPL tighter underwriting resulting from regulatory changes and introduction of VAT on certain banking services
Core operating income(2) in 3Q	**Core operating income +16.5% QoQ and +8.0% YoY in 3Q, excluding effect of higher MRR** Reported core operating income +13.9% QoQ and +0.5% YoY in 3Q
Asset quality within guidance	**Cost of risk 1.5%** Guidance: area of 1.5%. Provisioning rate 5.0% of gross loans

Net income 9M 2026

KZT 727.5 bn

RoAE 26.8% · RoAA 4.5%

Net income 3Q 2026

KZT 279.9 bn

RoAE 30.8% · RoAA 5.0%

#1 bank in Kazakhstan: 37.4% of sector net income in 3Q 2026

Net interest margin 9M 2026

6.9% reported(2)

7.2% adjusted; the gap is the effect of higher MRR

Cost-to-Income 9M 2026

19.2%

(1) In constant currency or Net of FX changes : calculated by translating foreign currency-denominated loans at the exchange rate at the beginning of the period
(2) Net interest income before impairment charge, net fee and commission income, insurance revenue less (insurance service expense, net finance insurance expense and net reinsurance expense), net gain on financial assets and liabilities at fair value through profit or loss, net realised loss from financial assets at fair value through other comprehensive income, net foreign exchange gain

Two major external factors shaped 9M 2026 results

Each one is visible in the reported numbers. The core business kept growing underneath

Higher minimum reserve requirements

KZT 66bn

pre-tax effect on net interest income in 9M 2026

- NIM 6.9% reported, 7.2% adjusted
- KZT 1.26 trln minimum reserve requirements as at 30 Sep 2026, vs KZT 0.86 trln a year earlier.
- Assets to meet minimum reserve requirements earn no interest

A stronger tenge: 20% appreciation YoY

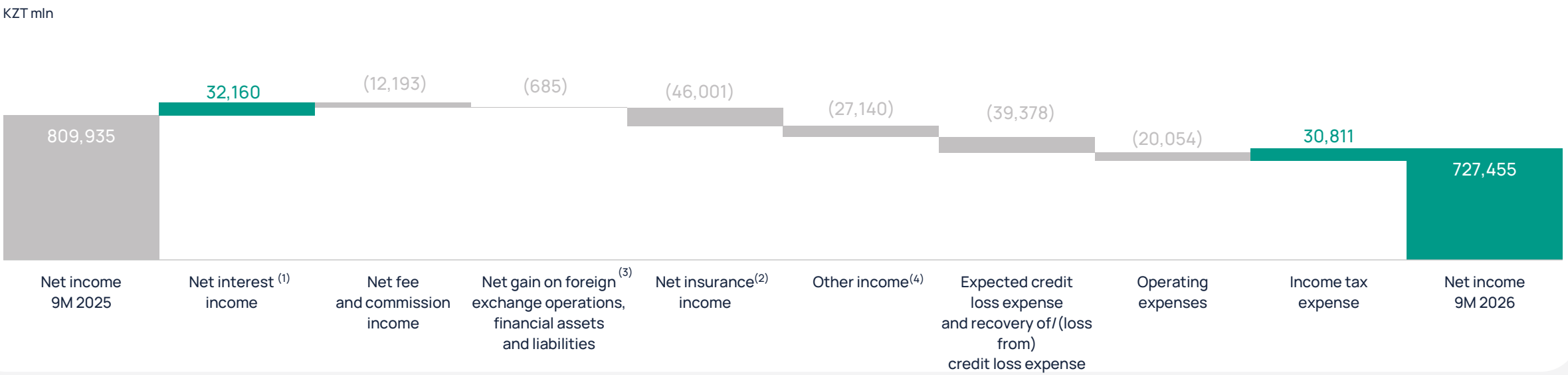
+16.0%

net loan in constant currency growth YoY [2], vs +9.5% reported

- Net loans in constant currency +7.4% YTD, vs +3.8% reported
- Deposits in constant currency +11.2% YoY, vs +4.7% reported
- Deposits in constant currency +7.3% YTD, vs +3.4% reported

Source: Companies' data

Net interest income +3.3% YoY despite higher reserve requirements



KZT bn	9M 2026	Y-o-Y, abs	Y-o-Y, %
Net interest income(1)	1,000.4	32.2	3.3%
Net fee and commission income	89.6	(12.2)	(12.0%)
Net insurance income(2)	5.3	(46.0)	(89.6%)
Net gain on foreign exchange operations, financial assets and liabilities(3)	141.4	(0.7)	(0.5%)
Other non-interest income(4)	21.0	(27.1)	(56.4%)
Expected credit loss expense and recovery of other credit loss expense	(146.9)	(39.4)	36.6%
Operating expenses	(241.4)	(20.1)	9.1%
Corporate income tax expense	(142.1)	30.8	(17.8%)
Net income	**727.5**	**(82.5)**	**(10.2%)**

Excluding higher reserve requirements (5), 9M 2026

NII **+3.3% YoY**
+12.4% adjusted

Net income **(10.2%)**
(2.0%) adjusted

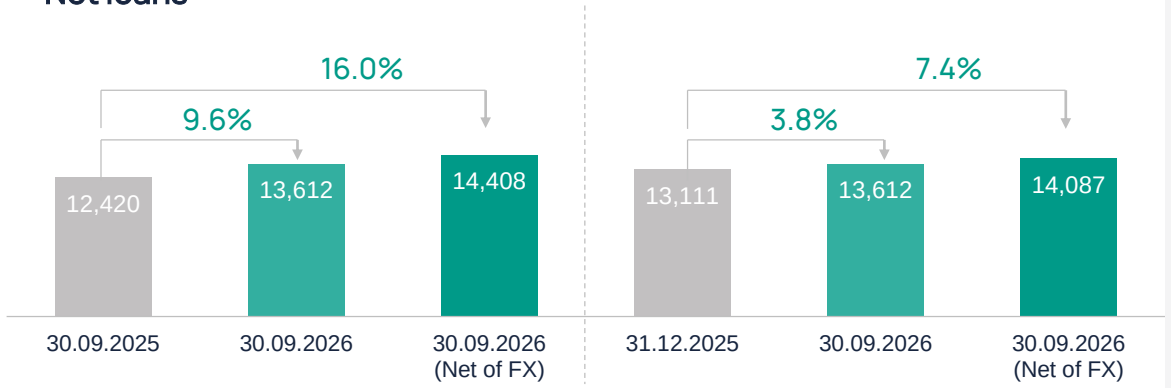
Notes:
(1) Before credit loss expense
(2) Insurance revenue less insurance service expense, net finance insurance expense and net reinsurance expense
(3) Net gains on financial assets and liabilities at fair value through profit or loss, net realised gains/(losses) from financial assets at fair value through other comprehensive income, net foreign exchange (loss)/gain ;
(4) Share in profit of an associate, income from non-banking activities and other income
(5) Increase in minimum reserve requirements dated 02.09.2025 and 14.04.2026

Total assets +10.5% YoY to KZT 22.5trn

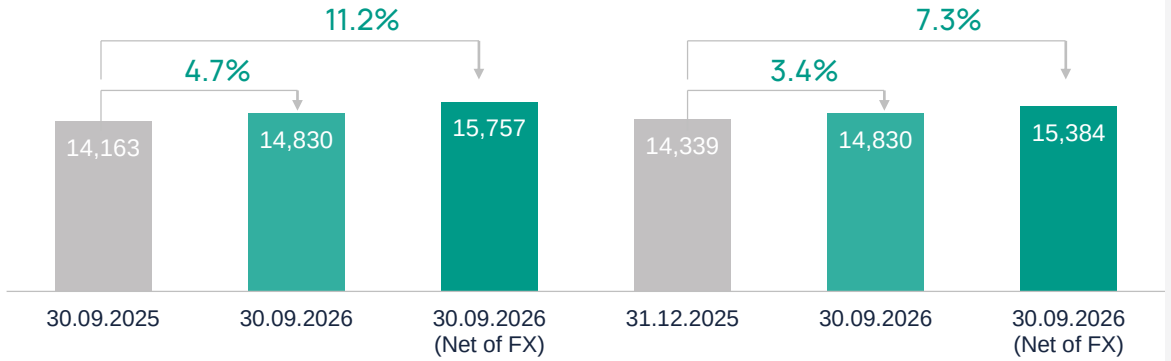
Net loans in constant currency +7.4% YTD (+3.8% reported). Deposits in constant currency +7.3% YTD (+3.4% reported)

Balance sheet metrics	30-Sep-26	Change YTD, %
Assets (KZT bn)		
Total assets	**22,547**	**7.8%**
Cash and reserves	2,735	7.0%
Gross loan portfolio	14,335	4.5%
Allowance for expected credit losses	724	19.8%
Net loan portfolio	13,612	3.8%
Total securities portfolio[1]	5,175	19.0%
Average total interest earning assets	**19,468**	**7.8%**
Liabilities and equity (KZT bn)		
Total liabilities	**18,935**	**8.8%**
Total deposits	14,830	3.4%
Average total interest-bearing liabilities	17,054	9.7%
Total equity (KZT bn)	**3,612**	**3.2%**
Per share data (KZT)		
Book value per common share	328.9	2.5%
Loan to deposit ratio[2]	91.8%	0.4 pp
Average loans to average total interest earning assets	**67.3%**	**1.9 pp**

Net loans [3]



Total deposits



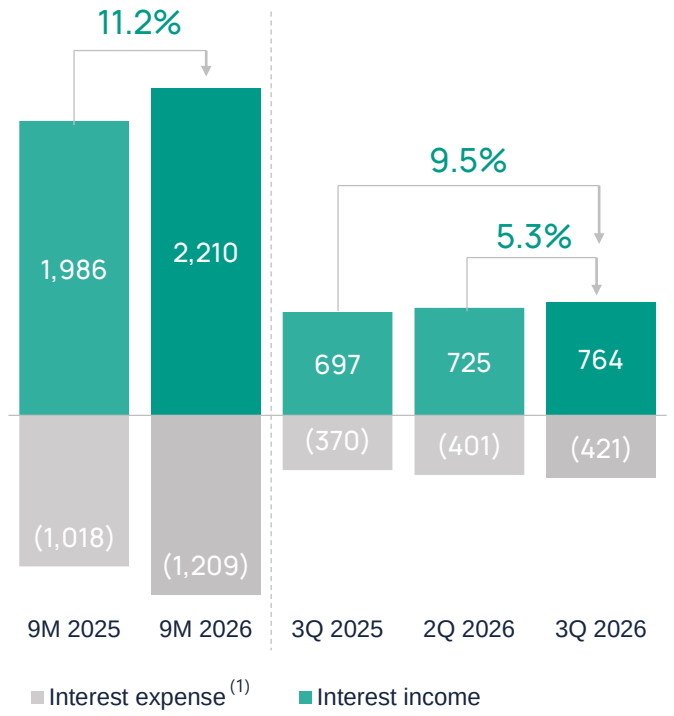
(1) Financial assets at fair value through profit or loss, financial assets at fair value through other comprehensive income, debt securities at amortised cost, on consolidated IFRS basis
(2) Net loans to customers / amounts due to customers, on consolidated IFRS basis
(3) Net of FX : calculated by translating foreign currency-denominated loans at the exchange rate at the beginning of the period

Interest income +11.2% YoY on higher loan balances

9M 2026 net interest income +3.3% in YoY (+5.7% in 3Q). NIM 6.9% in 9M, or 7.2% adjusted for higher reserve requirements effect

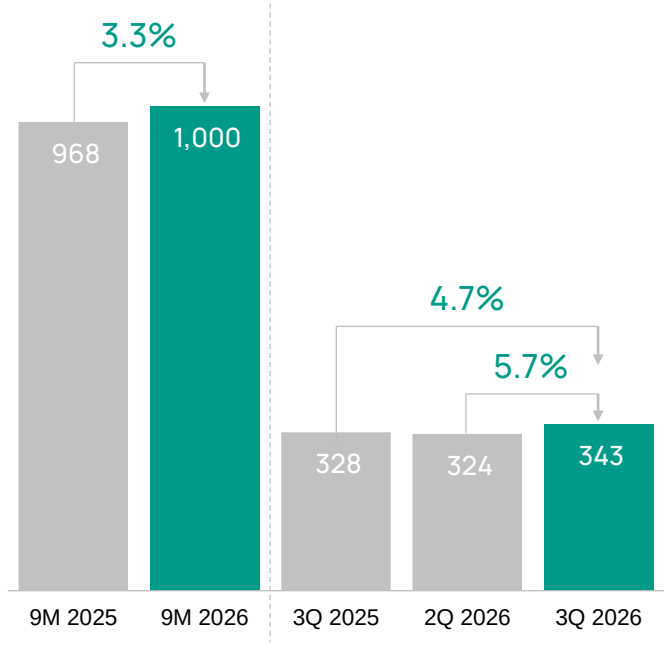
Interest Income and Interest Expense

KZT bn



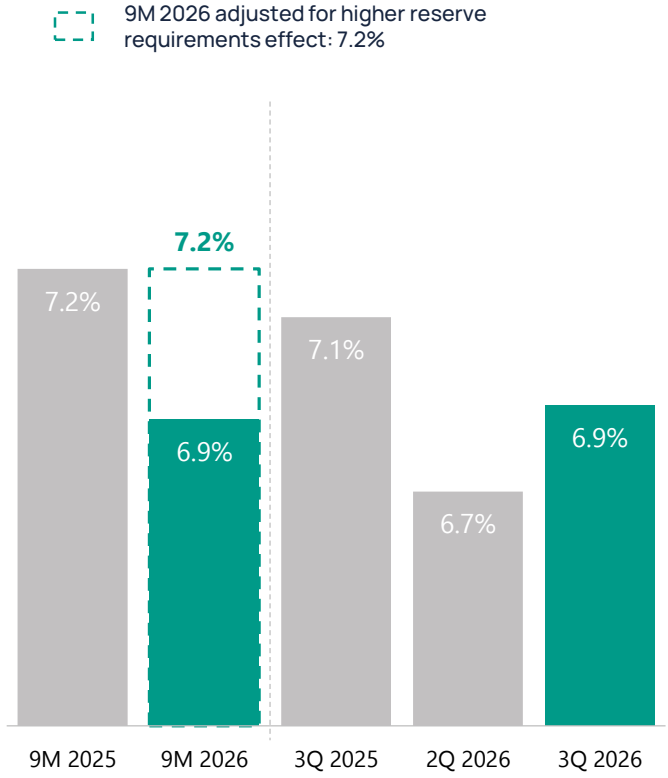
Net Interest Income(1)

KZT bn



Net Interest Margin(2)

%

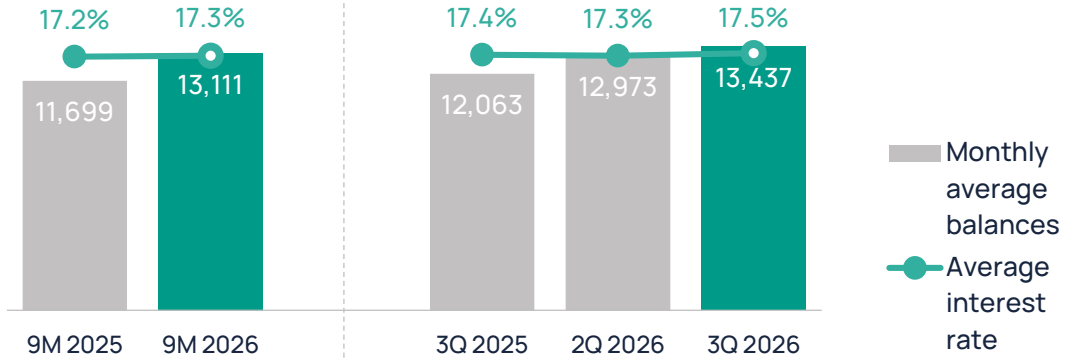


(1) Before credit loss expense
(2) Net interest income / average interest earning assets (monthly average balances of cash and cash equivalents (less cash on hand, correspondent and current accounts with the NBRK), financial assets at fair value through profit or loss (less derivative financial instruments),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

Asset yield up by 0.3 pp to 15.1%

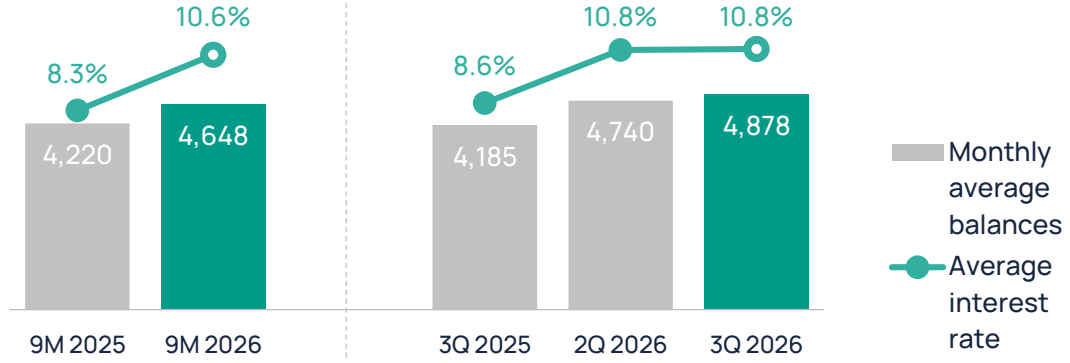
Loans to customers

KZT bn



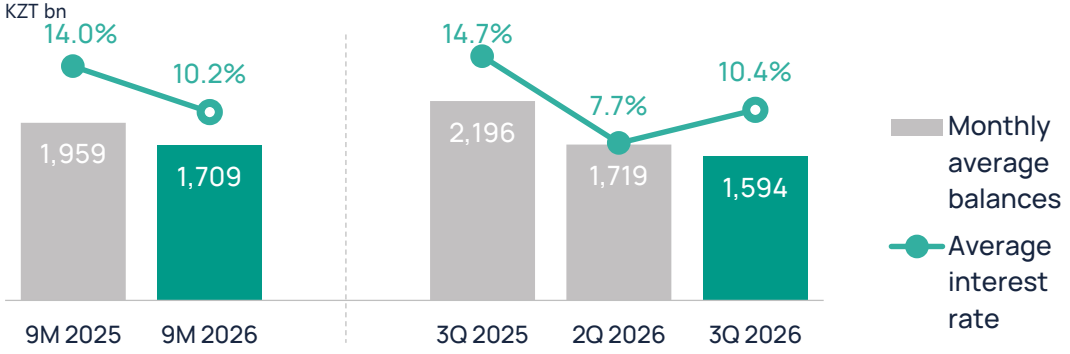
Securities

KZT bn



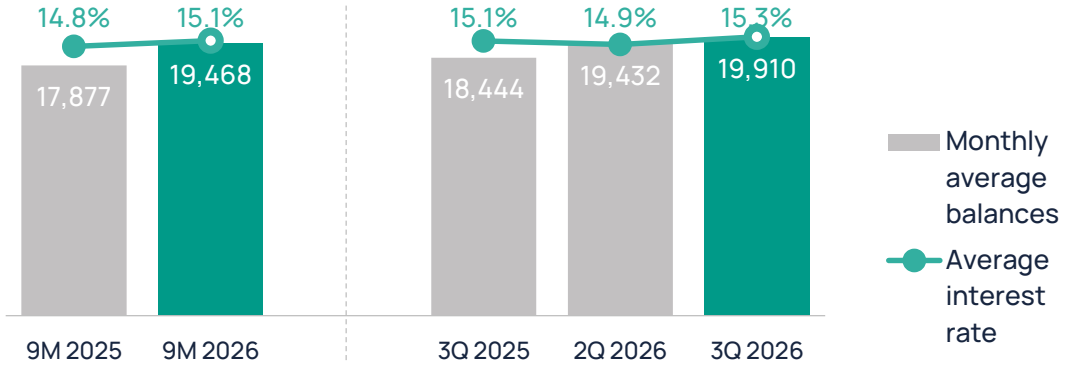
Amounts due from credit institutions and interest-earning cash and cash equivalents

KZT bn



Total interest-earning assets

KZT bn

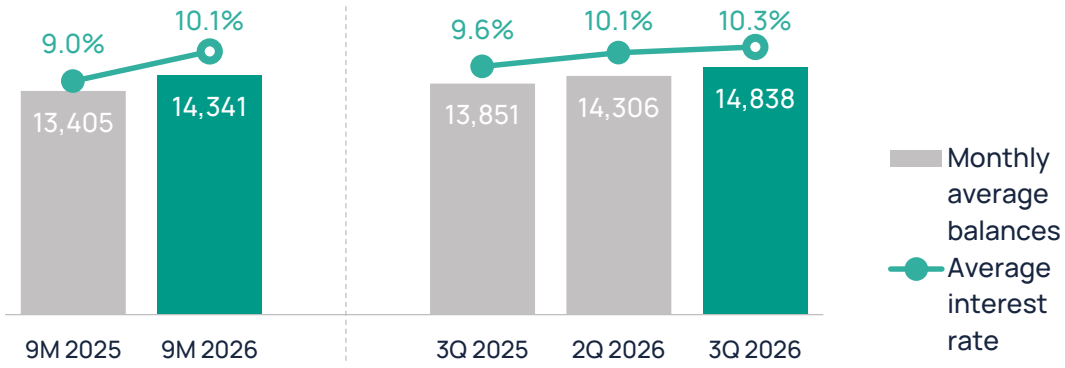


(1) interest income/monthly average balances of assets

Wholesale funding got cheaper; KZT deposits grew

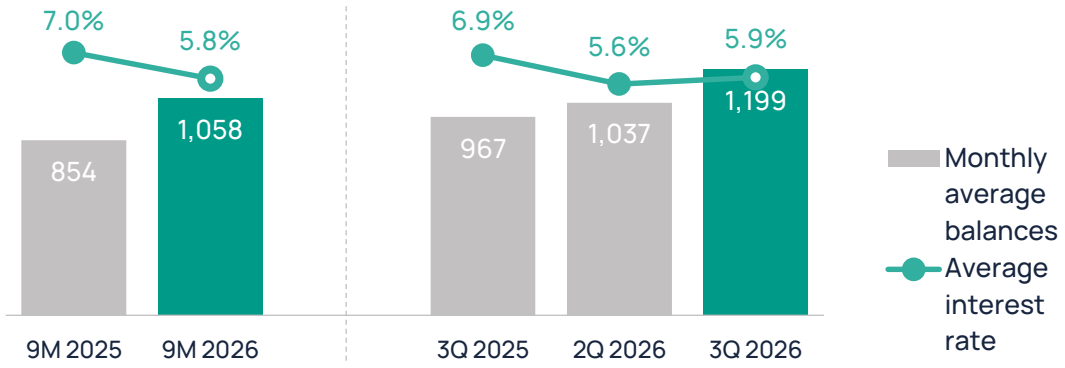
Amounts due to customers

KZT bn



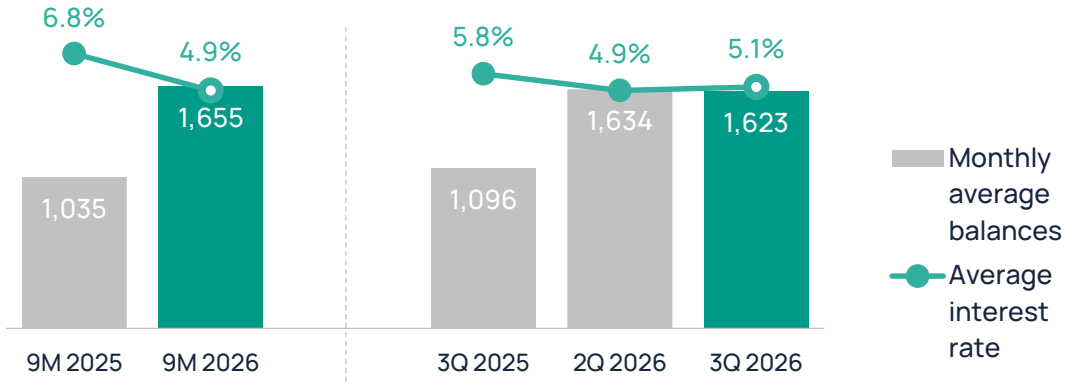
Debt securities issued

KZT bn



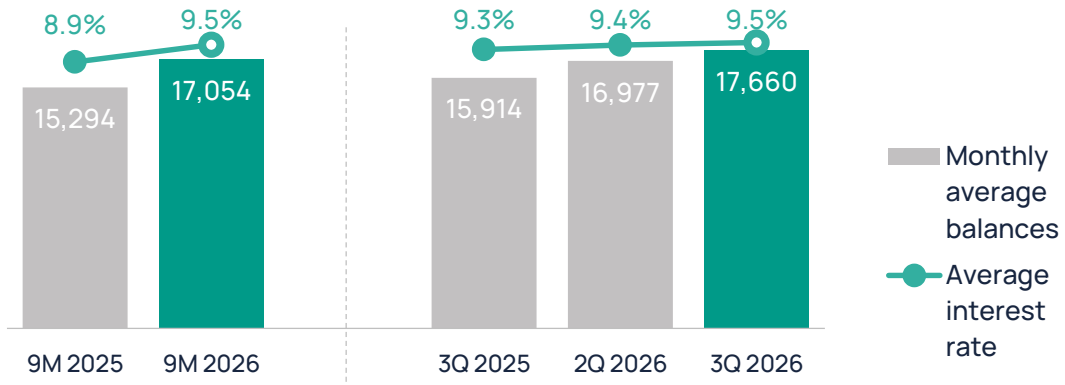
Amounts due to credit institutions

KZT bn



Total interest-bearing liabilities

KZT bn



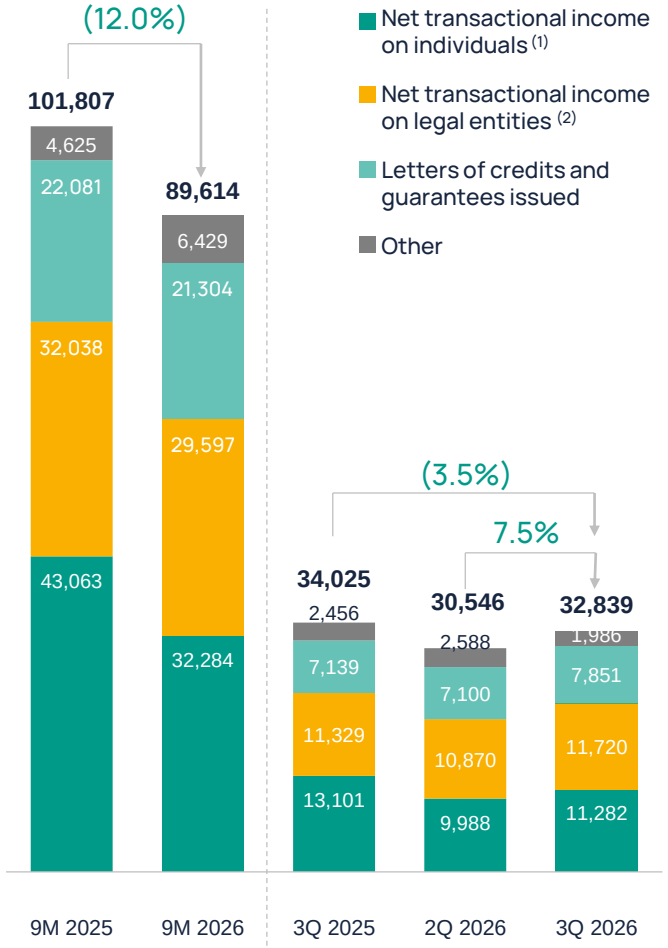
(2) interest expense/monthly average balances of liabilities

Fee income recovering: net fees +7.5% QoQ in 3Q

9M net fee and commission income (12.0%) YoY, after BNPL tighter underwriting and introduction of VAT on certain banking services

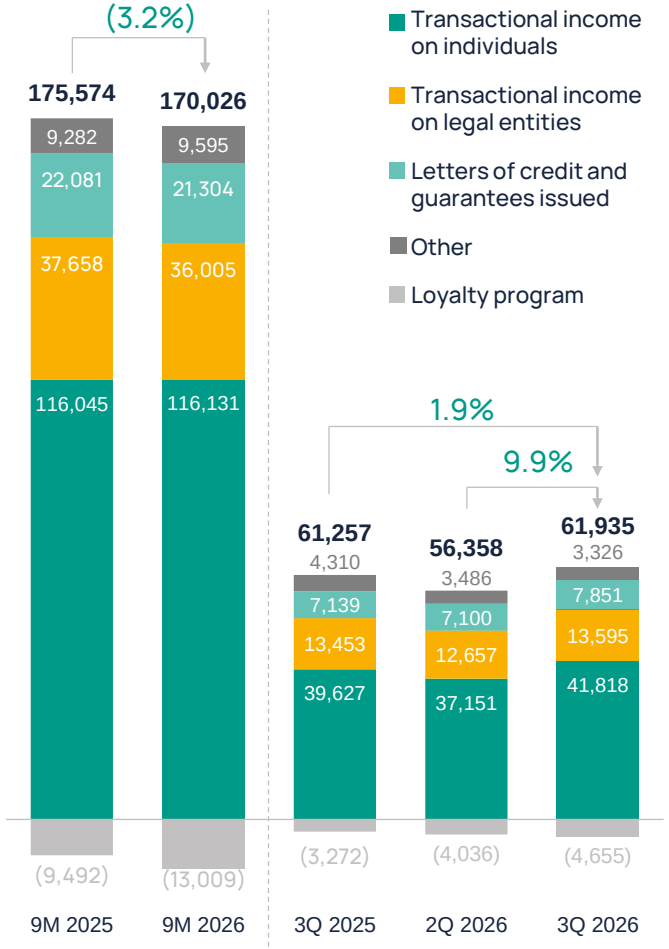
Net Fee and Commission Income

KZT mln



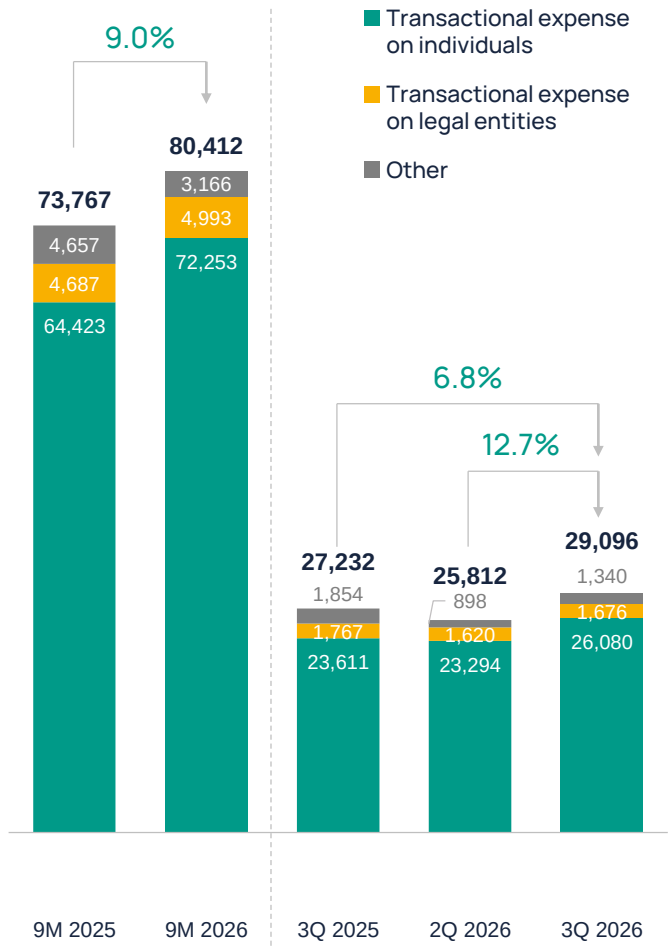
Fee and Commission Income

KZT mln



Fee and Commission Expense

KZT mln



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

Cost-to-income 19.2%, within 18–20% guidance

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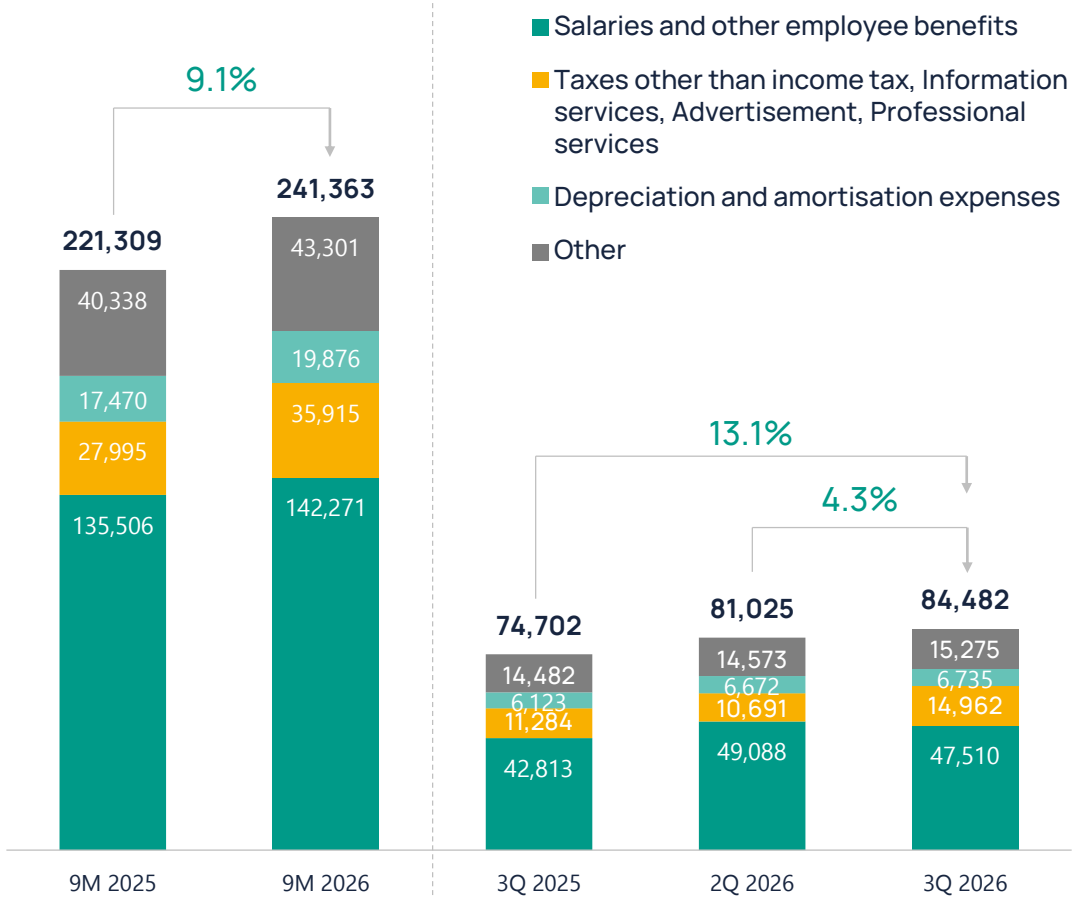
Operating expenses +9.1% YoY (salary indexation, IT development and charity related expenditures). Cost-to-average assets stable at 1.5%

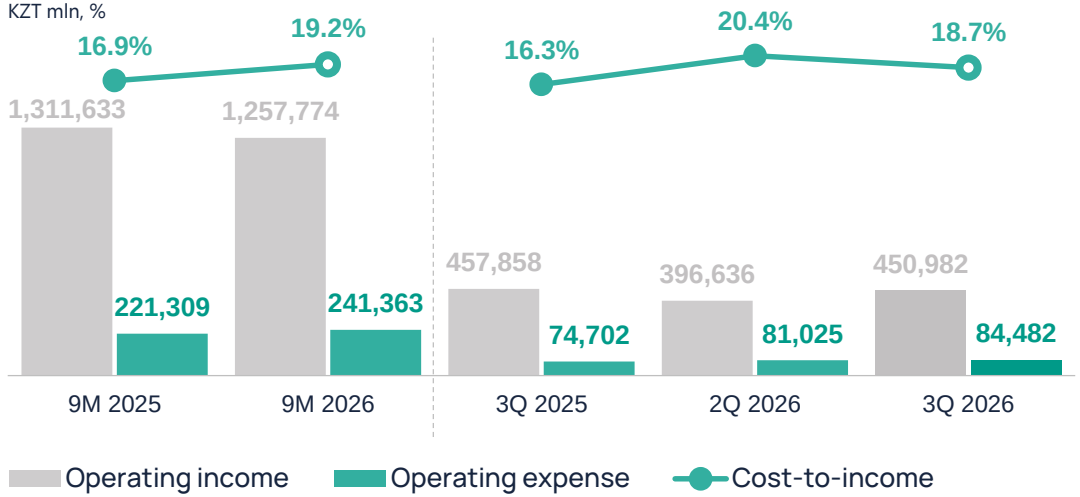
Operating Expenses (1)

KZT mln



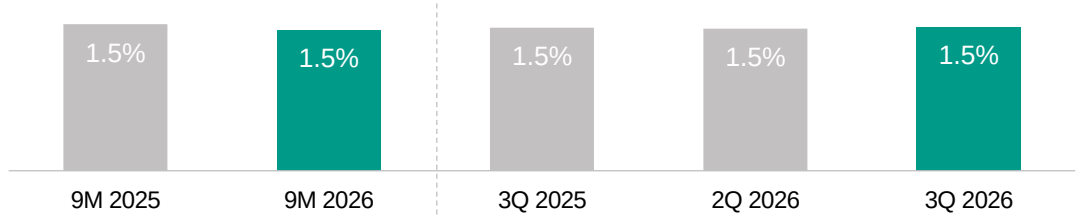
Cost-to-Income (1), (2)

KZT mln, %



Cost-to-Average Assets (3)

%

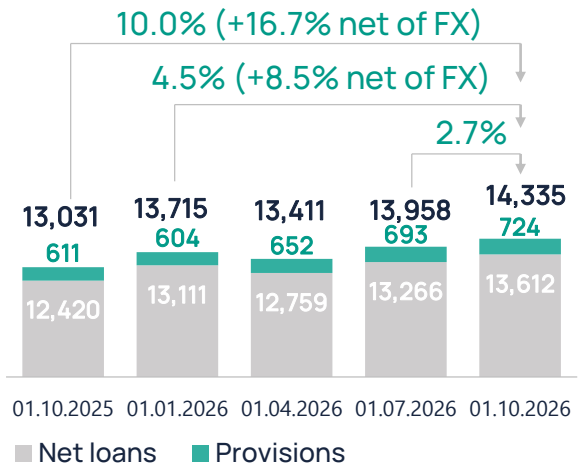


(1) Including reversal of impairment of non-financial assets
(2) Operating expense (operating expenses, reversal of impairment of non-financial assets) / operating income (net interest income before credit loss expense, net fee and commission, other non-interest income less insurance service expense,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

Gross loans +10% YoY (+16.7% net of FX change)

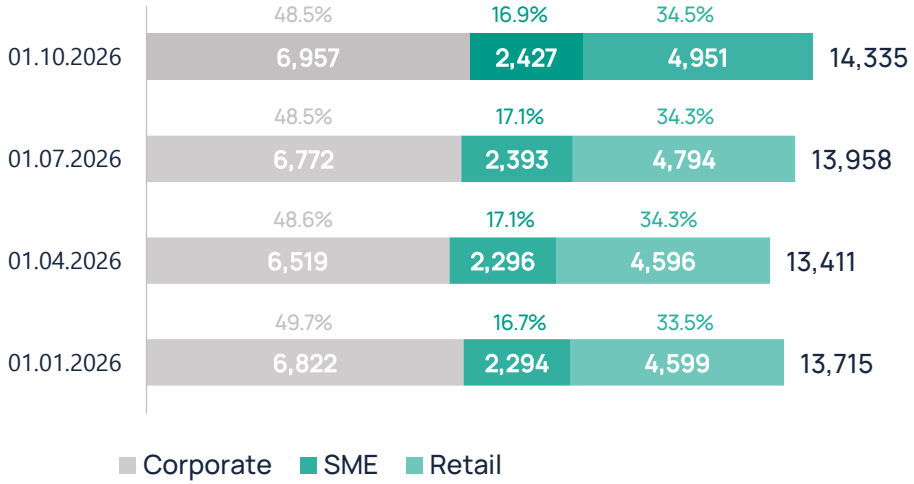
Total Gross Loans (1)

KZT bn



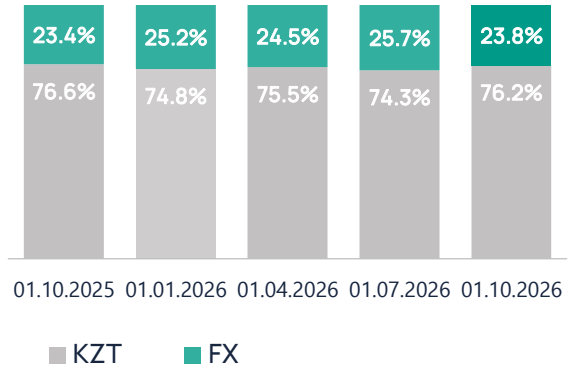
Total Gross Loans by Sectors

KZT bn



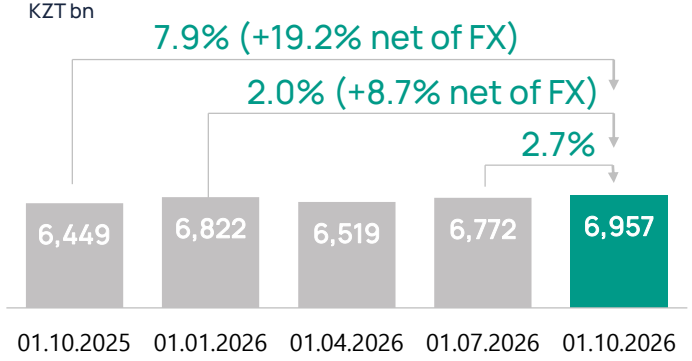
Total Net Loans by Currencies

%



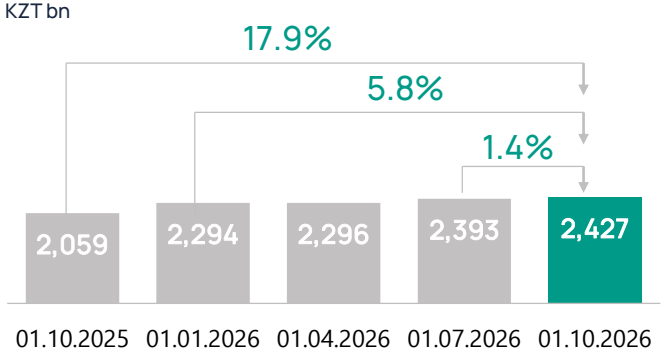
Total Corporate Gross Loans (1)

KZT bn



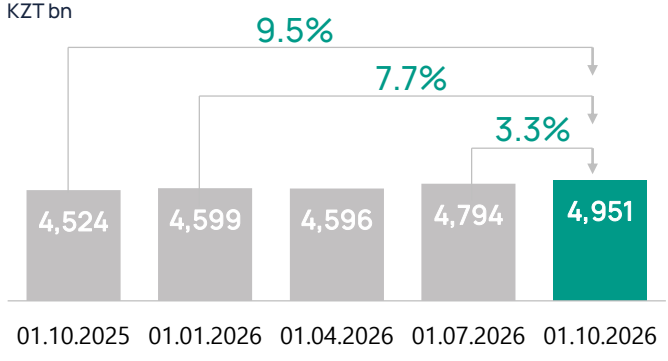
Total SME Gross Loans

KZT bn



Total Retail Gross Loans

KZT bn



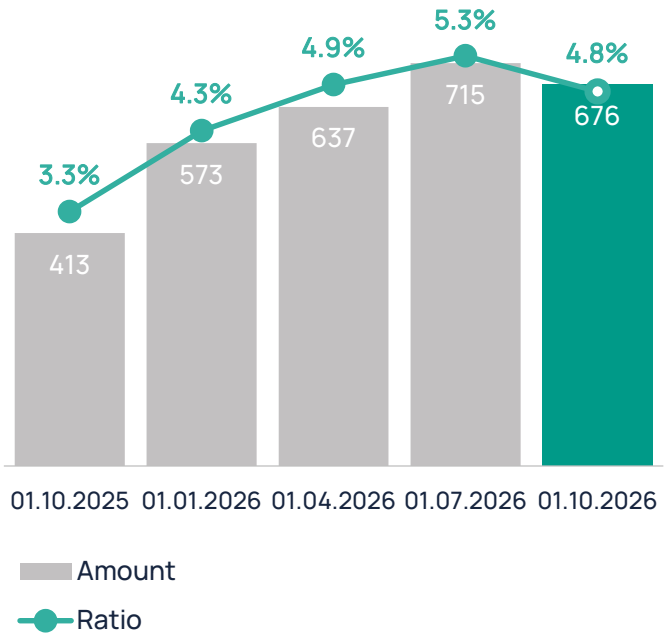
(1) Net of FX : calculated by translating foreign currency-denominated loans at the exchange rate at the beginning of the period

Cost of risk 1.5%, in line with full year guidance

NPL 90+ passed the peak and down by 0.5 pp to 4.8% QoQ

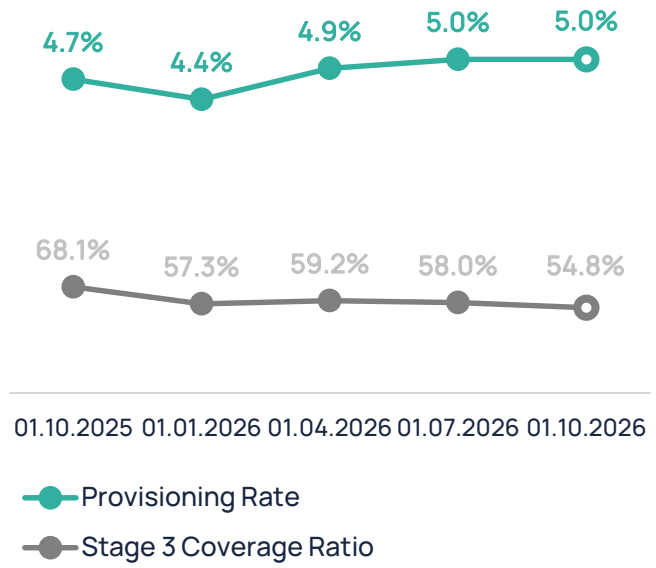
NPL 90 days+(1) Dynamics

KZT bn



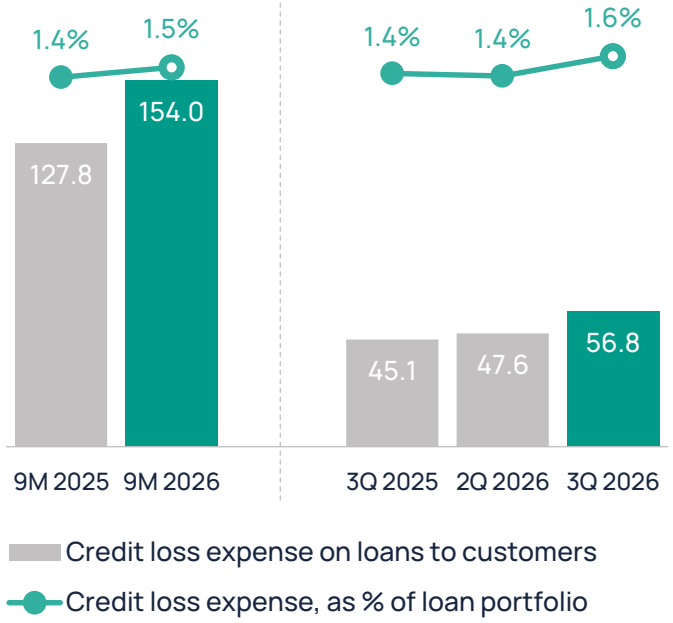
Provisioning Rate(2) + Stage 3(3) Coverage Ratio

%



Cost of Risk(4)

KZT bn

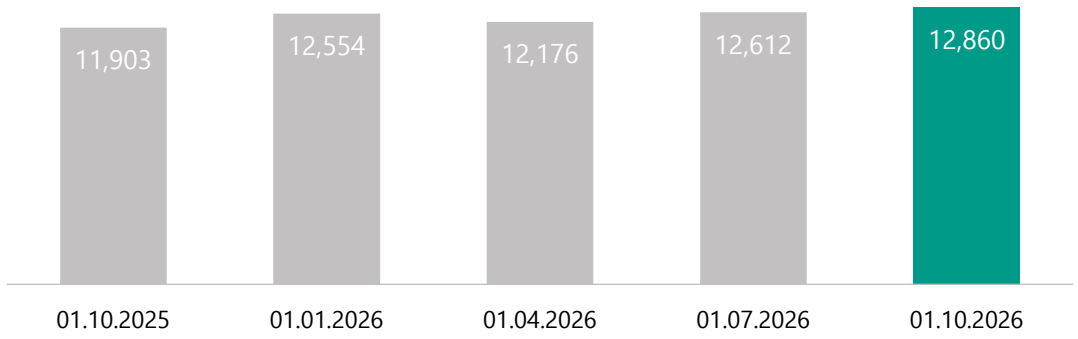


(1) Total principal amount of loans and accrued interest with principal and/or interest overdue by more than 90 days / gross loan portfolio, unconsolidated (Bank only), IFRS
(2) IFRS provisions/gross loans, on consolidated IFRS basis
(3) Including POCI
(4) Credit loss expense on loans to customers /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

Stage 1 loans are 90% of the gross book

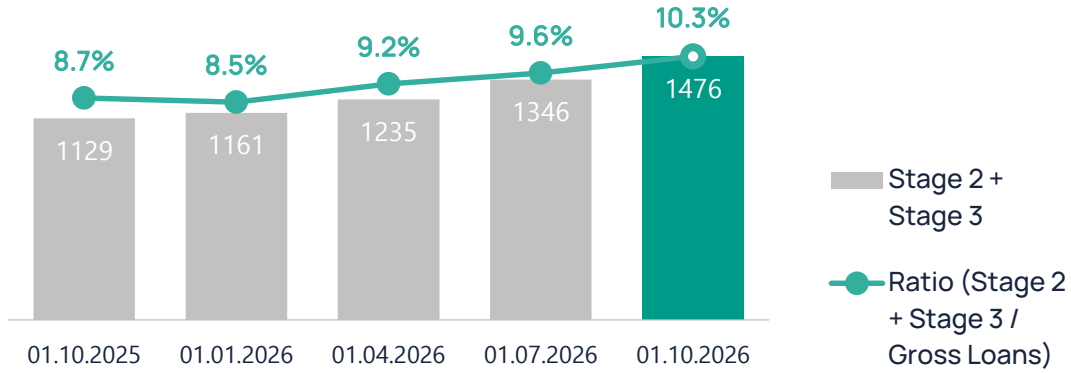
Stage 1 (gross basis)

KZT bn



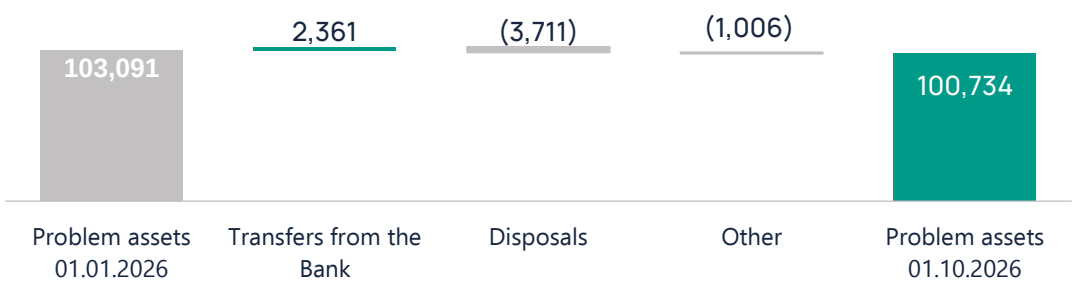
Stage 2 + Stage 3(1),(2) (gross basis)

KZT bn



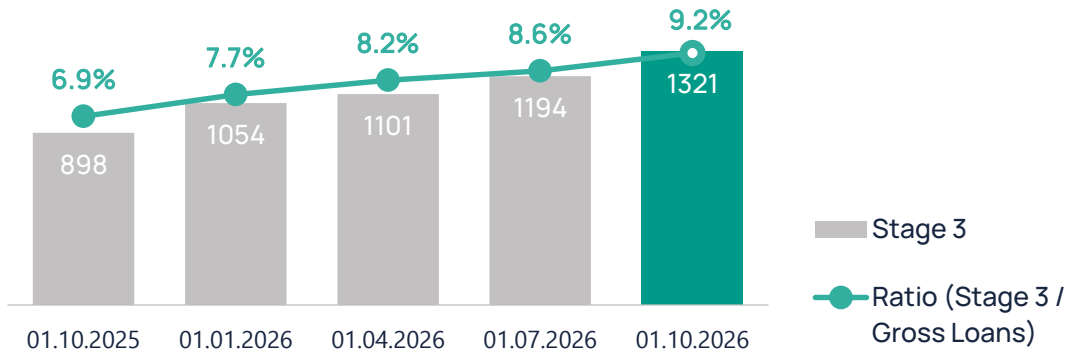
Work-out of problem loans collateral by SPVs

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

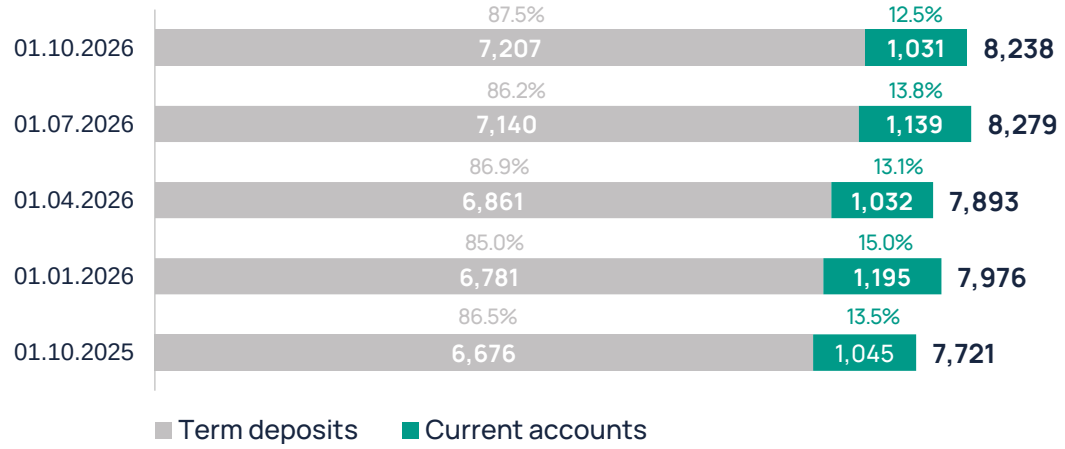
Deposits +3.4% YTD to KZT 14.8trn

Deposits in constant currency +7.3% YTD

B2C Deposits

By Types

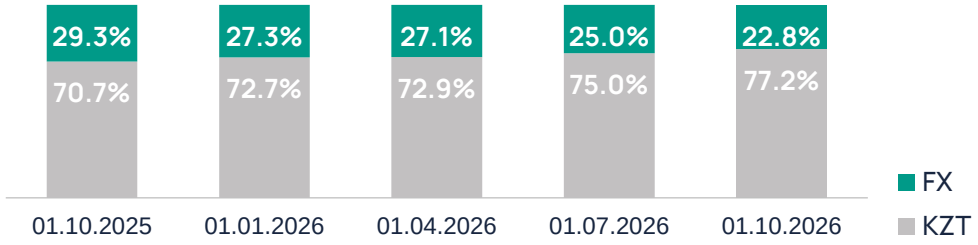
KZT bn



By Currencies

FX share (6.5pp) YoY

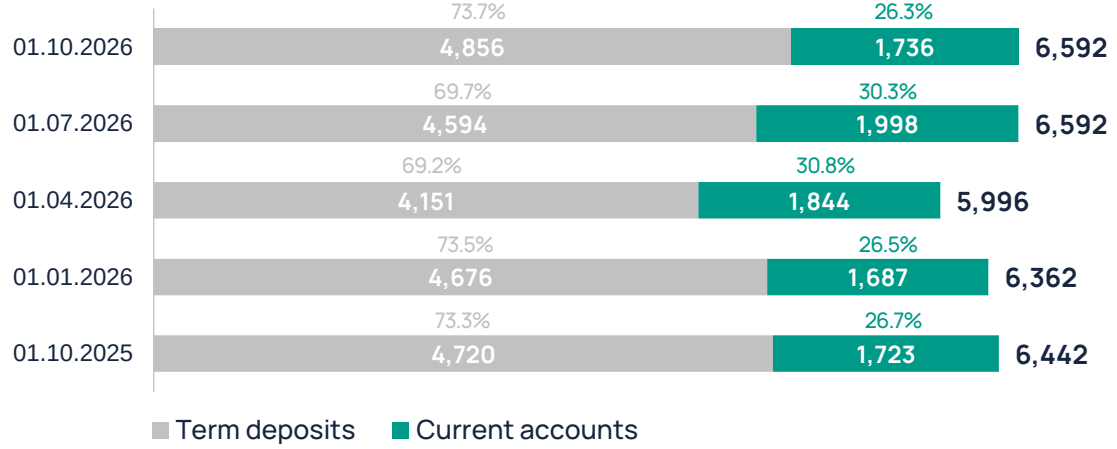
%



B2B Deposits

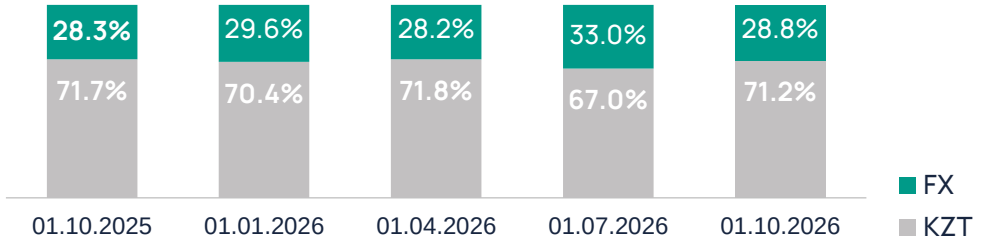
By Types

KZT bn



By Currencies

%

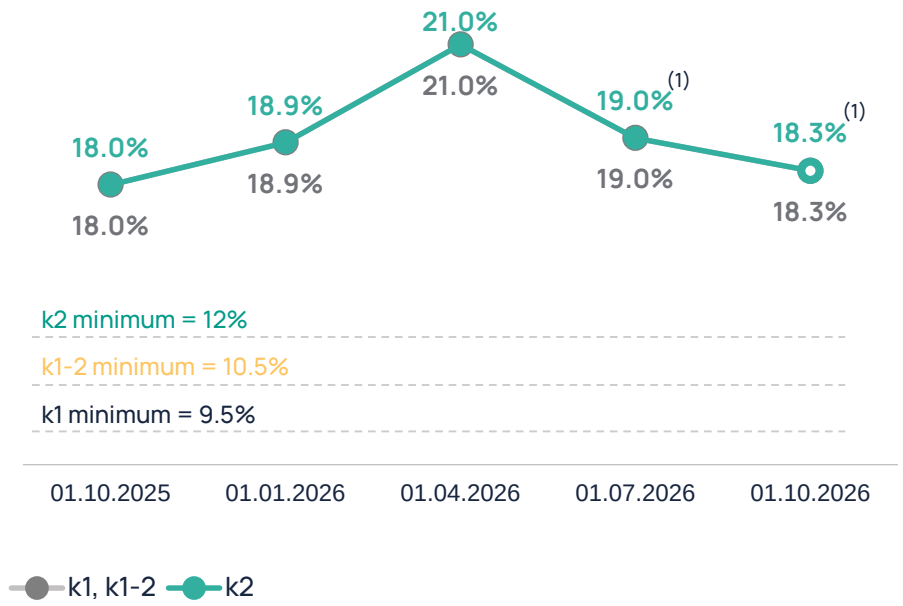


Capital well above requirements 18.3%

Down from 19.0% at end-June after the dividend payment

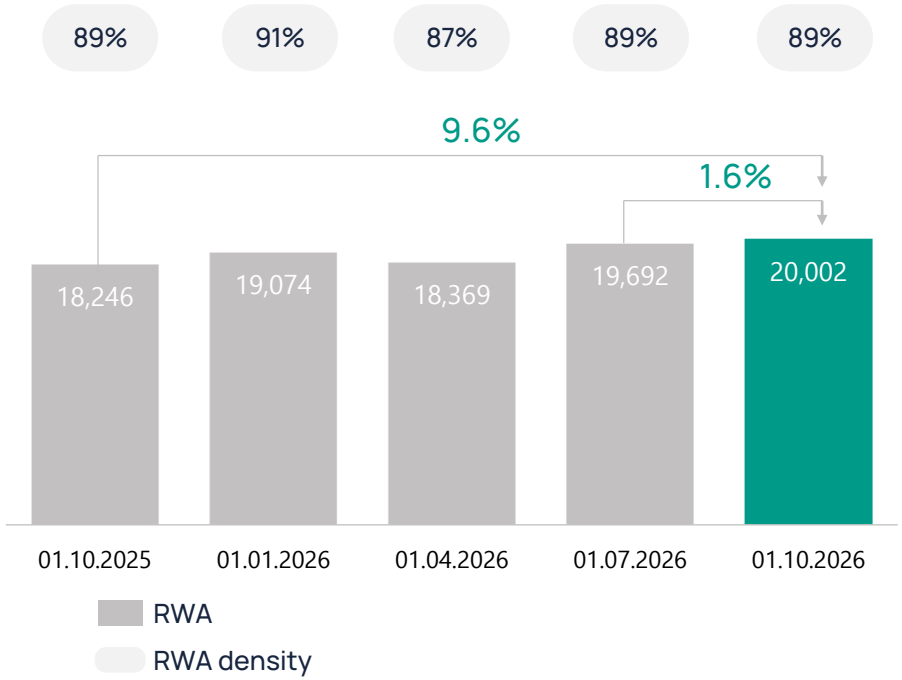
Capital Adequacy Ratios of Halyk Bank, only

%



Risk-Weighted Assets (RWA), consolidated

KZT bn



(1) The decrease was due to the dividends payments

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Appendix

FINANCIAL AND OPERATIONAL PERFORMANCE DETAILS

P&L Summary

Dynamics

KZT mln

	9M 2026	9M 2025	Y-o-Y, abs	Y-o-Y, %	3Q 2026	2Q 2026	Q-o-Q, abs	Q-o-Q, %	3Q 2025	Y-o-Y, abs	Y-o-Y, %
Interest income[1]	2,209,774	1,986,382	223,392	11.2%	763,621	725,041	38,580	5.3%	697,085	66,536	9.5%
Interest expense	(1,209,342)	(1,018,110)	(191,232)	18.8%	(420,812)	(400,787)	(20,025)	5.0%	(369,546)	(51,266)	13.9%
Net interest income before credit loss expense	**1,000,432**	**968,272**	**32,160**	**3.3%**	**342,809**	**324,254**	**18,555**	**5.7%**	**327,539**	**15,270**	**4.7%**
Fee and commission income	170,026	175,574	(5,548)	(3.2%)	61,935	56,358	5,577	9.9%	61,257	678	1.1%
Fee and commission expense	(80,412)	(73,767)	(6,645)	9.0%	(29,096)	(25,812)	(3,284)	12.7%	(27,232)	(1,864)	6.8%
Fees and commissions, net	**89,614**	**101,807**	**(12,193)**	**(12.0%)**	**32,839**	**30,546**	**2,293**	**7.5%**	**34,025**	**(1,186)**	**(3.5%)**
Net insurance income[2]	5,330	51,331	(46,001)	(89.6%)	11,386	(14,241)	25,627	(180.0%)	25,491	(14,105)	(55.3%)
Net gain on foreign exchange operations, financial assets and liabilities[3]	141,405	142,090	(685)	(0.5%)	56,163	48,580	7,583	15.6%	54,143	2,020	3.7%
Other income[4]	20,993	48,133	(27,140)	(56.4%)	7,785	7,497	288	3.8%	16,660	(8,875)	(53.3%)
Expected credit loss expense and recovery of other credit loss expense	(146,853)	(107,475)	(39,378)	36.6%	(42,824)	(51,218)	8,394	(16.4%)	(45,957)	3,133	(6.8%)
Operating expenses[5]	(241,363)	(221,309)	(20,054)	9.1%	(84,482)	(81,025)	(3,457)	4.3%	(74,702)	(9,780)	13.1%
Corporate income tax expense	(142,103)	(172,914)	30,811	(17.8%)	(43,788)	(51,634)	7,846	(15.2%)	(55,866)	12,078	(21.6%)
Profit for the period	**727,455**	**809,935**	**(82,480)**	**(10.2%)**	**279,888**	**212,759**	**67,129**	**31.6%**	**281,333**	**(1,445)**	**(0.5%)**
Non-controlling interest	(1)	(2)	1	(1)	0	0	0	-	0	0	0
Profit for the period attributable to shareholders of the Bank	**727,456**	**809,937**	**5,600**	**(10.2%)**	**279,888**	**212,759**	**67,129**	**31.6%**	**281,333**	**(1,445)**	**(0.5%)**

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

Balance Sheet Summary

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KZT mln	30-Sep-26	30-Jun-26	Change, abs	Change Q-o-Q, %	31-Dec-25	Change, abs	Change YTD, %	30-Sep-25	Change, abs	Change YTD, %
Total assets	**22,546,862**	**22,036,296**	**510,566**	**2.3%**	**20,908,456**	**1,638,406**	**7.8%**	**20,410,346**	**2,136,516**	**10.5%**
Cash and reserves [1]	2,735,020	2,848,731	(113,711)	(4.0%)	2,556,579	178,441	7.0%	2,615,710	119,310	4.6%
Amounts due from credit institutions	236,201	209,657	26,544	12.7%	181,288	54,913	30.3%	200,256	35,945	17.9%
T-bills & NBRK notes[2]	3,160,745	3,070,524	90,221	2.9%	2,502,059	658,686	26.3%	2,487,956	672,789	27.0%
Other securities & derivatives[3]	2,014,125	1,875,712	138,413	7.4%	1,845,652	168,473	9.1%	1,910,723	103,402	5.4%
Gross loan portfolio	14,335,458	13,958,237	377,221	2.7%	13,714,721	620,737	4.5%	13,031,358	1,304,100	10.0%
Allowance for expected credit losses	(723,570)	(692,540)	(31,030)	4.5%	(603,804)	(119,766)	19.8%	(611,402)	(112,168)	18.3%
Net loan portfolio	13,611,888	13,265,697	346,191	2.6%	13,110,917	500,971	3.8%	12,419,956	1,191,932	9.6%
Assets held for sale	34,344	15,718	18,626	118.5%	8,896	25,448	286.1%	11,383	22,961	201.7%
Other assets	754,539	750,257	4,282	0.6%	703,065	51,474	7.3%	764,362	(9,823)	(1.3%)
Total liabilities	**18,935,053**	**18,393,180**	**541,873**	**2.9%**	**17,408,105**	**1,526,948**	**8.8%**	**17,142,708**	**1,792,345**	**10.5%**
Total deposits, including:	14,830,094	14,870,624	(40,530)	(0.3%)	14,338,804	491,290	3.4%	14,163,375	666,719	4.7%
Individuals' deposits	8,237,776	8,278,673	(40,897)	(0.5%)	7,976,450	261,325	3.3%	7,720,886	516,890	6.7%
term deposits	7,207,085	7,139,767	67,317	0.9%	6,781,175	425,910	6.3%	6,675,906	531,179	8.0%
current accounts	1,030,691	1,138,906	(108,215)	(9.5%)	1,195,275	(164,584)	(13.8%)	1,044,980	(14,289)	(1.4%)
Legal entities' deposits	6,592,318	6,591,951	367	0.0%	6,362,353	229,965	3.6%	6,442,489	149,829	2.3%
term deposits	4,856,116	4,593,727	262,389	5.7%	4,675,777	180,339	3.9%	4,719,737	136,379	2.9%
current accounts	1,736,202	1,998,224	(262,023)	(13.1%)	1,686,576	49,625	2.9%	1,722,752	13,450	0.8%
Debt securities	1,204,782	1,185,823	18,959	1.6%	970,098	234,684	24.2%	979,743	225,039	23.0%
Amounts due to credit institutions	1,906,745	1,403,974	502,771	35.8%	1,270,128	636,617	50.1%	1,138,477	768,268	67.5%
Other liabilities	993,432	932,759	60,673	6.5%	829,075	164,357	19.8%	861,113	132,319	15.4%
Total equity	**3,611,809**	**3,643,116**	**(31,307)**	**(0.9%)**	**3,500,351**	**111,458**	**3.2%**	**3,267,638**	**344,171**	**10.5%**

(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 less Treasury bonds of the Ministry of Finance of the Republic of Kazakhstan and Notes of NBRK

Balance Sheet (Net of FX)

Halyk

	30.09.2026			30.09.2025			Actual change		Net of FX	
	Total FCY	KZT	TOTAL	Total FCY	KZT	TOTAL	abs	%	abs	%
Financial Assets	**6,110,769**	**15,752,491**	**21,863,260**	**6,103,693**	**13,728,412**	**19,832,105**	**2,031,155**	**10.2%**	**3,530,917**	**17.8%**
Cash and cash equivalents	963,984	1,767,460	2,731,444	620,103	1,990,003	2,610,106	121,338	4.6%	357,928	13.7%
Obligatory reserves	3,576	-	3,576	5,603	-	5,603	(2,027)	(36.2%)	(1,149)	(20.5%)
Financial assets at fair value through profit or loss	460,031	671,471	1,131,502	394,710	444,677	839,387	292,115	34.8%	405,020	48.3%
Amounts due from credit institutions	195,085	41,116	236,201	171,629	28,626	200,255	35,946	18.0%	83,826	41.9%
Financial assets at fair value through other comprehensive income	857,263	2,314,479	3,171,742	1,310,090	1,100,099	2,410,189	761,553	31.6%	971,951	40.3%
Debt securities at amortized cost	349,631	521,995	871,626	568,832	580,272	1,149,104	(277,478)	(24.1%)	(191,668)	(16.7%)
Net loans	3,241,830	10,370,058	13,611,888	2,909,674	9,510,281	12,419,955	1,191,933	9.6%	1,987,573	16.0%
Other financial assets	39,369	65,912	105,281	123,052	74,454	197,506	(92,225)	(46.7%)	(82,563)	(41.8%)
Financial Liabilities	**5,604,159**	**12,557,968**	**18,162,127**	**5,516,619**	**11,034,500**	**16,551,119**	**1,611,008**	**9.7%**	**2,986,433**	**18.0%**
Amounts due to customers	3,775,233	11,054,861	14,830,094	4,073,073	10,090,300	14,163,373	666,721	4.7%	1,593,274	11.2%
Amounts due to credit institutions	839,747	1,066,998	1,906,745	641,974	496,504	1,138,478	768,267	67.5%	974,366	85.6%
Financial liabilities at fair value through profit or loss	810	8,976	9,786	556	9,603	10,159	(373)	(3.7%)	(174)	(1.7%)
Debt securities issued	956,047	248,735	1,204,782	704,866	274,877	979,743	225,039	23.0%	459,681	46.9%
Other financial liabilities	32,322	178,398	210,720	96,150	163,216	259,366	(48,646)	(18.8%)	(40,713)	(15.7%)

Balance Sheet (Net of FX)

Halyk

	30.09.2026			31.12.2025			Actual change		Net of FX	
	Total FCY	KZT	TOTAL	Total FCY	KZT	TOTAL	abs	%	abs	%
Financial Assets	**6,110,769**	**15,752,491**	**21,863,260**	**6,360,058**	**13,946,006**	**20,306,064**	**1,557,196**	**7.7%**	**2,453,588**	**12.1%**
Cash and cash equivalents	963,984	1,767,460	2,731,444	852,905	1,700,868	2,553,773	177,671	7.0%	319,078	12.5%
Obligatory reserves	3,576	-	3,576	2,807	(1)	2,806	770	27.4%	1,295	46.1%
Financial assets at fair value through profit or loss	460,031	671,471	1,131,502	386,037	534,909	920,946	210,556	22.9%	278,038	30.2%
Amounts due from credit institutions	195,085	41,116	236,201	158,480	22,808	181,288	54,913	30.3%	83,530	46.1%
Financial assets at fair value through other comprehensive income	857,263	2,314,479	3,171,742	1,120,846	1,164,346	2,285,192	886,550	38.8%	1,012,302	44.3%
Debt securities at amortized cost	349,631	521,995	871,626	504,010	637,563	1,141,573	(269,947)	(23.6%)	(218,659)	(19.2%)
Net loans	3,241,830	10,370,058	13,611,888	3,298,158	9,812,759	13,110,917	500,971	3.8%	976,517	7.4%
Other financial assets	39,369	65,912	105,281	36,815	72,754	109,569	(4,288)	(3.9%)	1,487	1.4%
Financial Liabilities	**5,604,159**	**12,557,968**	**18,162,127**	**5,495,393**	**11,260,258**	**16,755,651**	**1,406,476**	**8.4%**	**2,228,553**	**13.3%**
Amounts due to customers	3,775,233	11,054,861	14,830,094	4,060,609	10,278,195	14,338,804	491,290	3.4%	1,045,081	7.3%
Amounts due to credit institutions	839,747	1,066,998	1,906,745	653,799	616,329	1,270,128	636,617	50.1%	759,800	59.8%
Financial liabilities at fair value through profit or loss	810	8,976	9,786	1,418	7,015	8,433	1,353	16.0%	1,472	17.5%
Debt securities issued	956,047	248,735	1,204,782	760,343	209,755	970,098	234,684	24.2%	374,927	38.6%
Other financial liabilities	32,322	178,398	210,720	19,224	148,964	168,188	42,532	25.3%	47,273	28.1%

Key Financial Indicators

	30-Sep-26	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25
Amounts due to customers / total liabilities	78.4%	80.8%	79.6%	82.4%	82.6%
Loans / deposits ratio [1]	91.8%	89.2%	91.9%	91.4%	87.7%
IFRS Provisioning rate [2]	5.0%	5.0%	4.9%	4.4%	4.7%
k1 capital adequacy ratio	18.3%	19.0%	21.0%	18.9%	18.0%
k1-2 capital adequacy ratio	18.3%	19.0%	21.0%	18.9%	18.0%
k2 capital adequacy ratio	18.3%	19.0%	21.0%	18.9%	18.0%

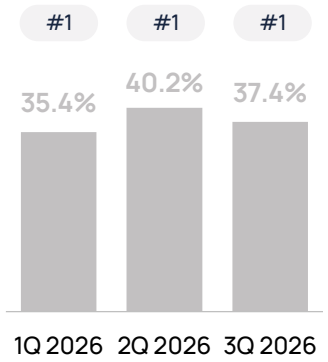
	3Q 2026	2Q 2026	1Q 2026	4Q 2025	3Q 2025
RoAE, p.a.	30.8%	23.5%	25.9%	29.4%	34.3%
RoAA, p.a.	5.0%	3.9%	4.5%	4.8%	5.6%
Cost of risk [3], p.a.	1.6%	1.4%	1.5%	1.3%	1.4%
NIM [4], p.a.	6.9%	6.7%	7.0%	6.9%	7.1%
Cost-to-Income , p.a.	18.7%	20.4%	18.5%	19.2%	16.3%

(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

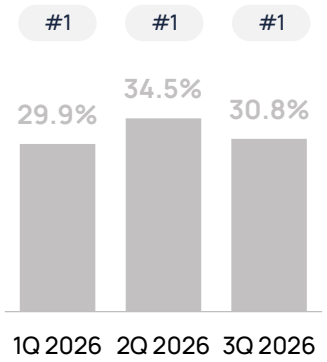
Halyk Bank's Market Position

Halyk

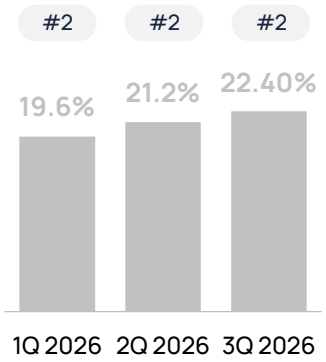
Net Income[1]



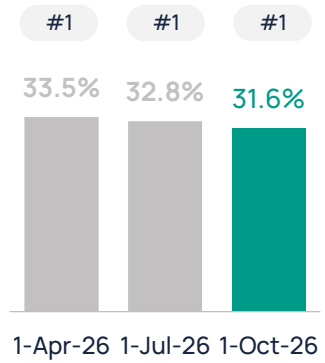
Net Interest Income[2]



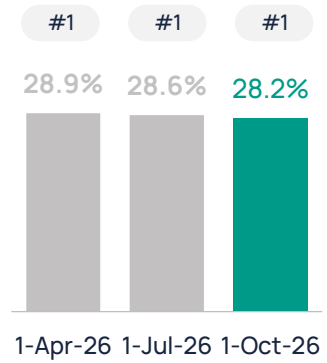
Net F&C Income



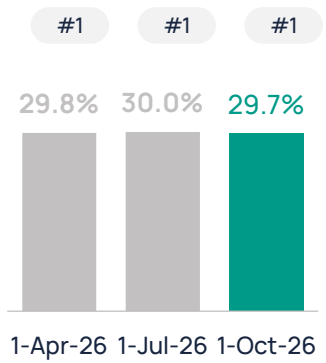
Equity[3]



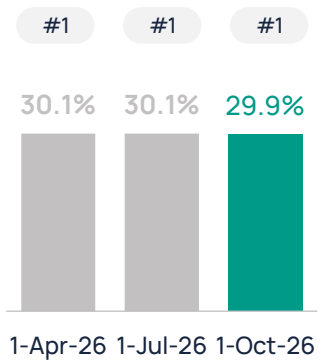
Total Assets



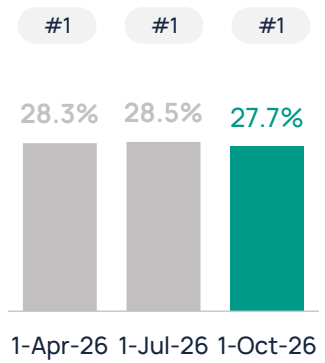
Gross Loans



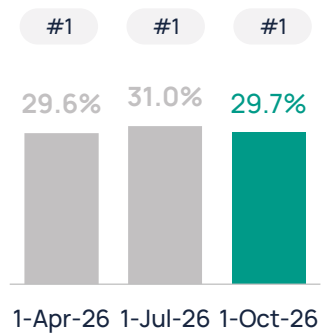
Net Loans



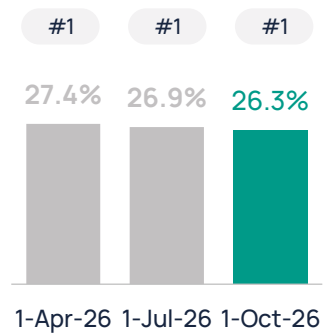
Total deposits



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