



**PERFORMANCE RESULTS
2022**



FORTE IN BRIEF



20 BRANCHES

108 OUTLETS

3,736 EMPLOYEES

1,211,445 CLIENTS

* As of 01.01.2023, ranking was calculated on the basis of data from the National Bank on the banking sector, excluding Otbasys Bank



FORTEBANK JSC IS A MODERN UNIVERSAL BANK PROVIDING EACH CLIENT WITH THE WIDE RANGE OF SERVICES AND GUARANTEES A HIGH LEVEL OF RELIABILITY, FOLLOWING INTERNATIONAL STANDARDS AND PRINCIPLES OF CORPORATE ETHICS.

RANKING*:

№4

BY ASSETS, 7,1%

№5

BY LOANS, 5,8%

№4

BY DEPOSITS, 7,0%

№4

BY EQUITY, 6,9%

RATINGS:

Standard & Poor's:

BB-/B
outlook:
STABLE

MOODY'S
Investors Service:

Ba2
outlook:
STABLE

FITCH
Ratings:

BB-/B
outlook:
STABLE

SHAREHOLDERS:

80,11% - UTEMURATOV B.

7,34% - UTEMURATOV A.

10,46% - FREE FLOAT

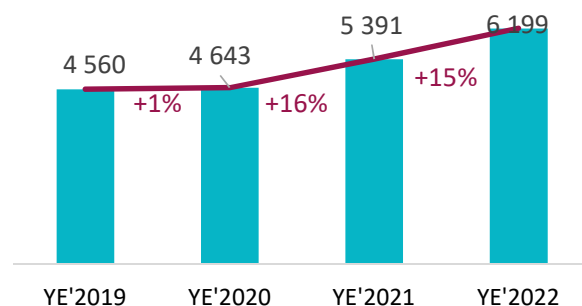
2,09% - repurchased
by ForteBank

INTERNATIONAL RECOGNITION, 2022

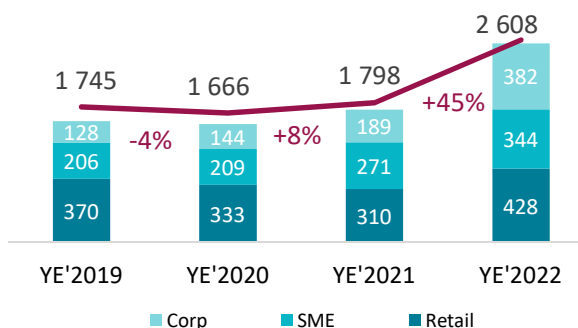


2022 STRONG PERFORMANCE

TOTAL ASSETS [USD MLN]

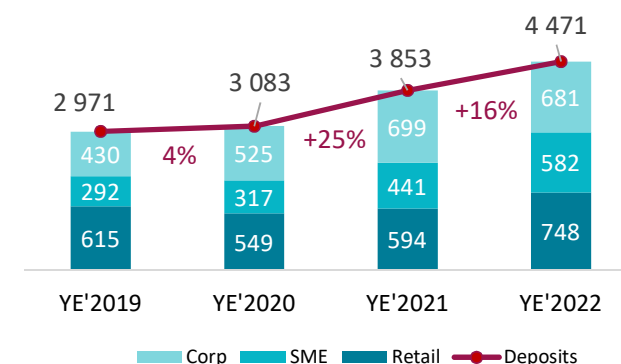


LOAN PORTFOLIO* [USD MLN]

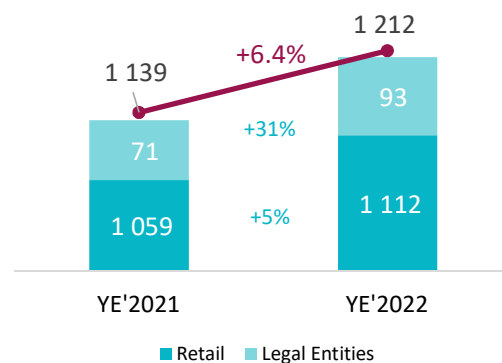


* The data on Net loan portfolio includes Heritage portfolio, the share of which in loan portfolio as of 01 January 2023 was 1.6% and one year earlier 5%

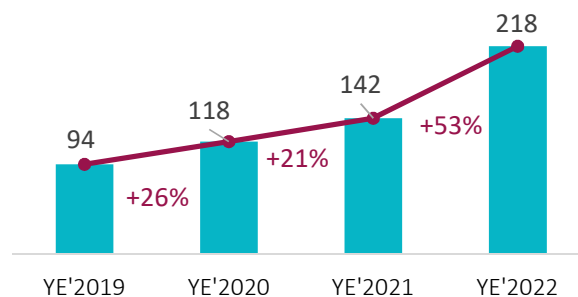
DEPOSIT & CLIENT ACCOUNTS [USD MLN]



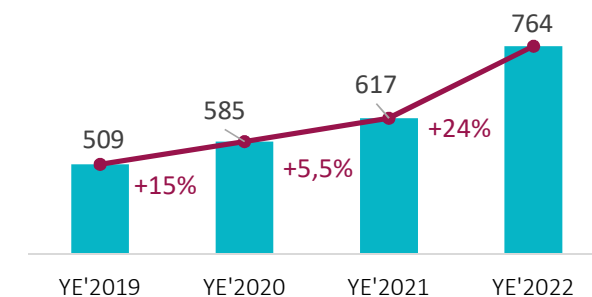
ACTIVE CLIENTS [THSD]



NET INCOME [USD MLN]



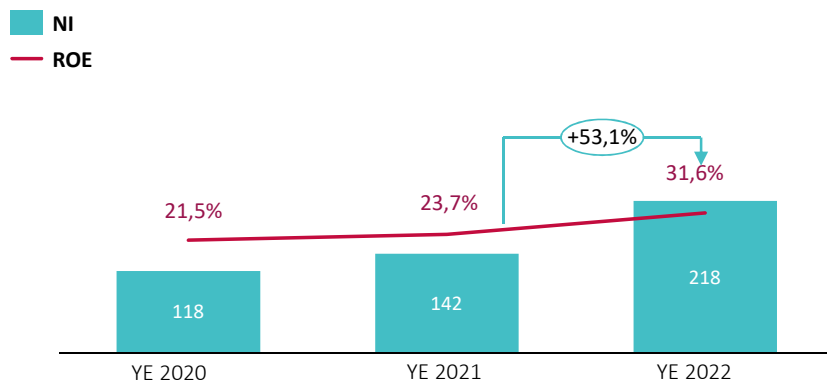
TOTAL EQUITY [USD MLN]



2022 Results

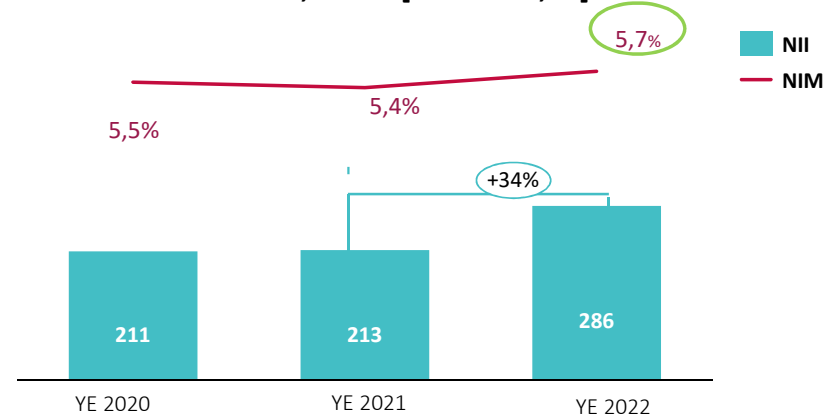
EARNINGS AND PROFITABILITY

NET INCOME, ROE [USD MLN, %]



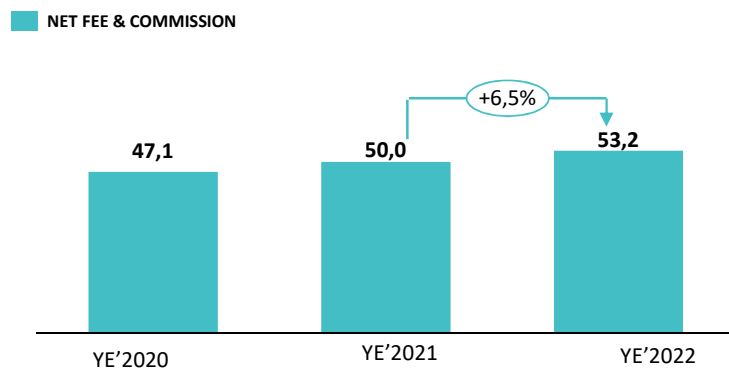
Net income comprised USD 218 mln that is 53,1% higher than for 2021.

NET INTEREST INCOME, NIM* [USD MLN, %]



The share of interest received is 2,7% higher than for the same period of 2021 and amounted almost 98% of accrued interest.

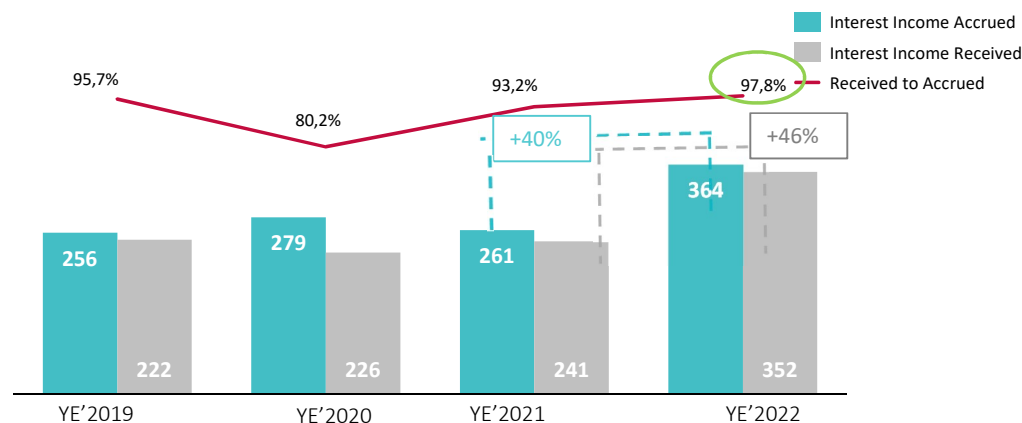
NET FEE & COMMISSION INCOME [USD MLN]



Net fee and commission income shows stable growths.

*NIM is calculated on a standalone basis

INTEREST ON LOANS ACCRUED VS RECEIVED [USD MLN]



In last 4 years the share of Stage 3+POCI in loan portfolio Decreased more than 2 times from 20.4% to 8,7%

2022 Results

SOCIAL & GREEN PROJECTS

WOMEN IN FORTE

The number of women employees **CONSISTENTLY PREVAILS** the representation of men hired, and it grows year by year.

During the period of 2020-2023

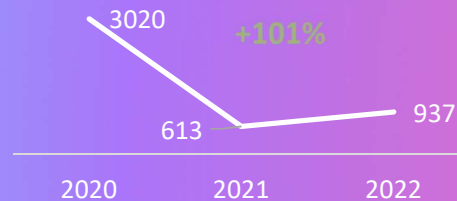


the share of **WOMEN** COMPILED **63,2% - 65,4%** of total staff (3,736).

CHARITY & SPONSORSHIP

Forte **coSPORTS AND ART DEVELOPMENT** in Kazakhstan. Forte shows its support to National Tennis Federation and Kulanshi Art center on a constant basis.

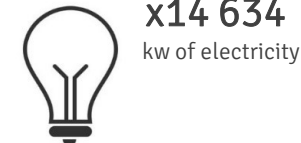
KZT MLN



GREEN OFFICE

FORTE ACTIVELY PROMOTES «GREEN LIFE» IDEAS all over the country. Forte has partnered with Eco Network to promote a **CULTURE OF SMART CONSUMPTION AND WASTE SORTING** in most of the Bank branches. Since 2019 **paper, aluminum, polyethylene, plastic** are being collected for further recycling.

Since July 2019, the waste sorting and recycling **BY FORTE** prevented the consumption of the following resources:





In February 2022, the Management Board of the Bank approved material topics and key performance indicators aimed to implement sustainable development principles into the Bank processes. During 2022 the management of the Bank actively discussed the ESG principles. As a result, the ESG-strategy, ESG missions and plans were adopted. This year the work will be continued in the partnership with the consultants from E&Y.

SUSTAINABLE DEVELOPMENT

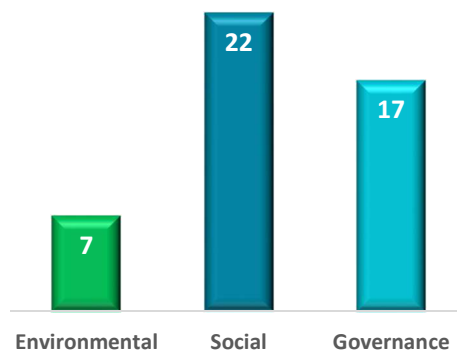
22 material topics

They cover the following main issues:

- *compliance practices*
- *data security*
- *sustainable financing*
- *gender equality*
- *green office*
- *supply chain*
- *well-being*
- *risk management*
- *etc*

46 key performance indicators

KPI's structure according to ESG



ESG Strategy is given a priority while recognizing the necessity to compile “green” format in Forte and moves towards the current trends in financing and corporate standards. .

Forte aims to bring its team to top 40% of the highest paid employees in Kazakhstan.

ADDRESS AND BANK INFORMATION

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