



2022 PERFORMANCE RESULTS
INVESTORS PRESENTATION



FORTE IN BRIEF



20 BRANCHES

108 OUTLETS

3,736 EMPLOYEES

1,211,445 CLIENTS

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



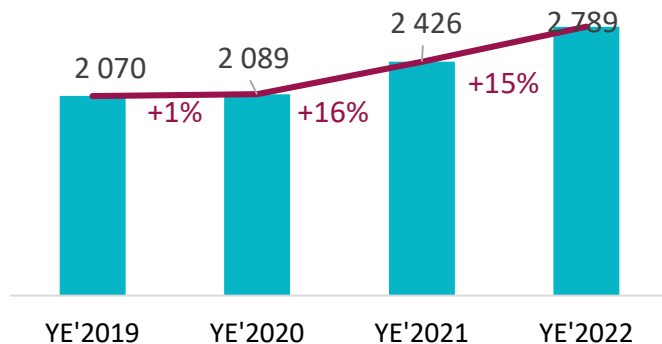
* As of 01.01.2023, ranking was calculated on the basis of data from the National Bank on the banking sector, excluding Otbasys Bank

- **2022 PERFORMANCE**
 - EARNINGS AND PROFITABILITY
 - ASSET QUALITY
 - RISK PROFILE
 - FUNDING AND LIQUIDITY
 - PROBLEM LOANS MANAGEMENT
-
- **APPENDIXES**
 - CORPORATE&SME
 - RETAIL
 - ESG

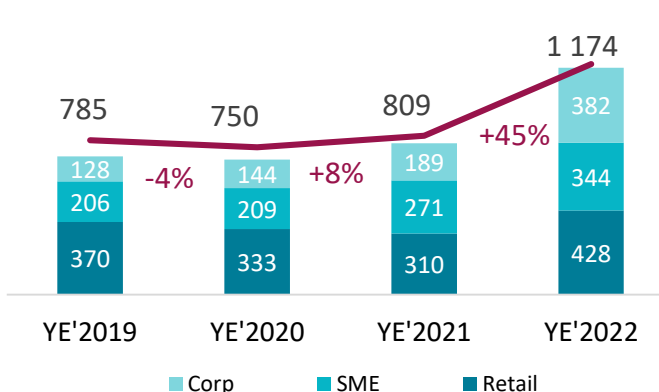


2022 STRONG PERFORMANCE

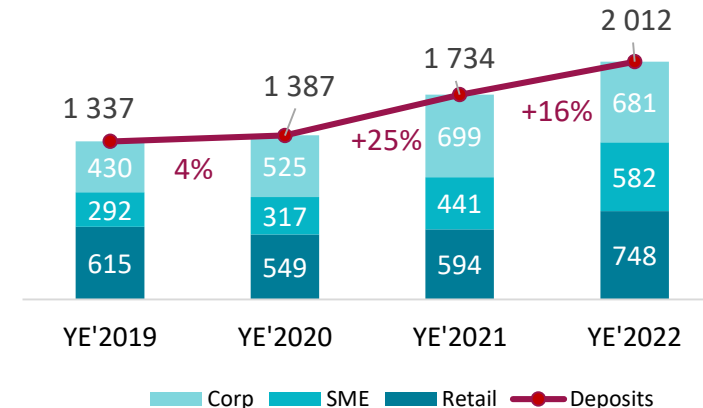
TOTAL ASSETS [KZT BLN]



LOAN PORTFOLIO* [KZT BLN]

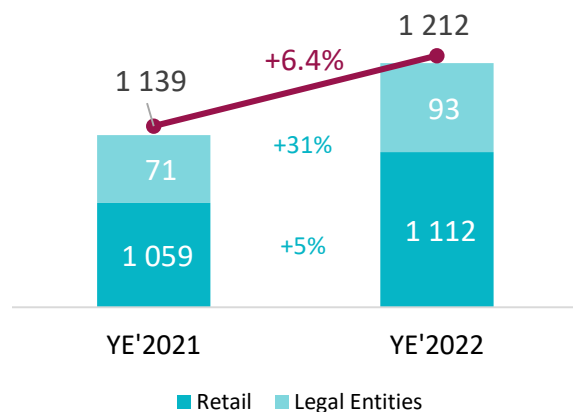


DEPOSIT & CLIENT ACCOUNTS [KZT BLN]

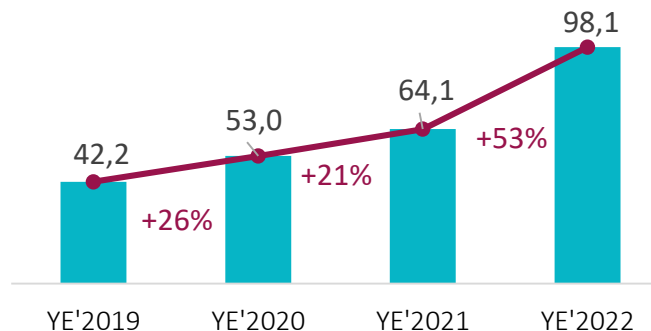


* The data on Net loan portfolio includes Heritage portfolio, the share of which in loan portfolio as of 01 January 2023 was 1.6% and one year earlier 5%

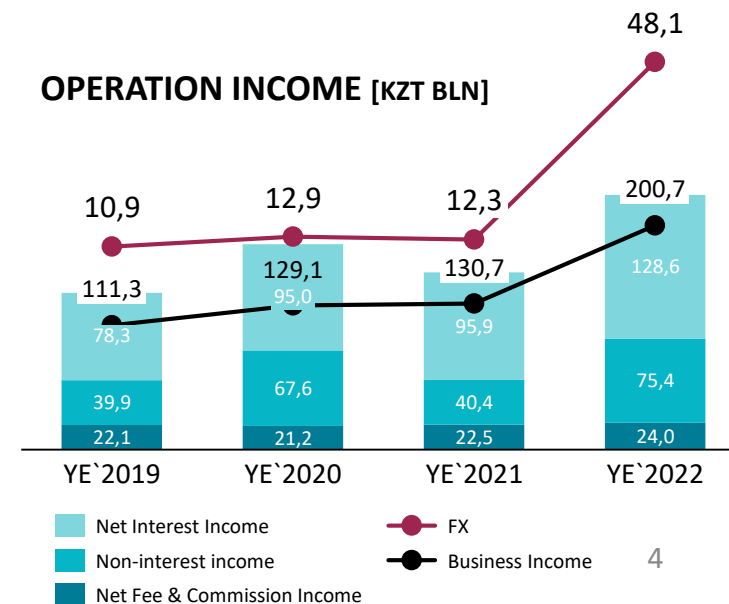
ACTIVE CLIENTS [THSD]



NET INCOME [KZT BLN]



OPERATION INCOME [KZT BLN]



KEY FINANCIAL INDICATORS



	YoY%	01.01.2023	01.01.2022	01.01.2021
KZT mln				
Assets (KZT mln)	14,99%	2,789,386	2,425,789	2,089,264
Loan portfolio (Net) (KZT mln)	45,07%	1,173,542	808,948	749,742
Liabilities (KZT mln)	13,85%	2,445,626	2,148,092	1,825,933
Deposits and current accounts (KZT mln)	16,03%	2,011,734	1,733,759	1,387,167
Debt securities issued (KZT mln)	(1,44%)	249,473	253,120	240,202
Total equity (KZT mln)	23,79%	343,760	277,697	263,331
Net Income (KZT mln)	55,07%	98,086	64,060	52,962
Problem Loans / Gross Loans (%)*	(33,33%)	8,8%	13,2%	25,8%
Problem Loans / (Tangible Common Equity + Loan Loss Reserve) (%)	(34,5%)	24,9%	38,0%	65,8%
Market Funds / Tangible Banking Assets (%)**	(8,6%)	13,8%	15,1%	18,8%
Liquid Banking Assets / Tangible Banking Assets (%)	(12,1%)	43,6%	49,6%	42,7%
Gross Loans / Due to Customers (%)	25,97%	61,6%	48,9%	60,1%
Number of outlets	-	98	98	100
Number of ATMs	(14,27%)	757	883	970
Number of POS-terminals	(24,26%)	14,692	19,398	22,537
Total clients	4,84%	1,211,967	1,156,037	1,118,163
Cards outstanding	15,24%	1 837 281	1,594,291	1,325,296

*Calculated as sum of Gross Stage 3 and POCI loans divided to Gross Loans

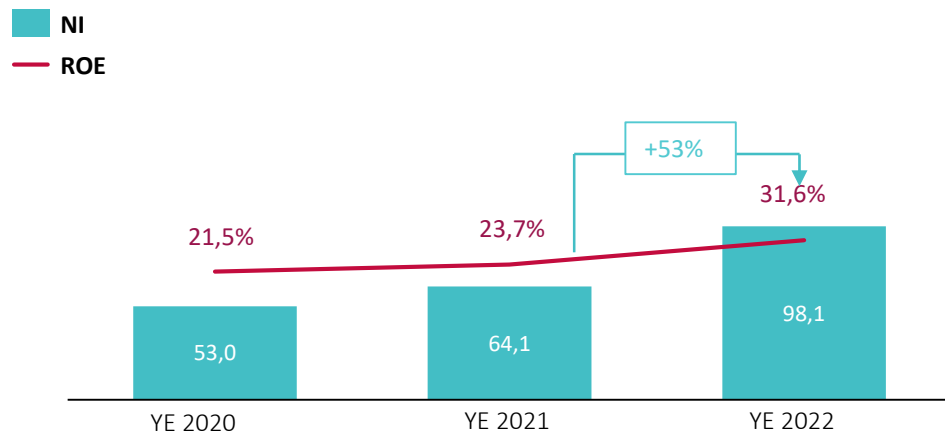
** Calculated as total of Repo, Due to banks, Debt securities issued to sum of Tangible common equity (being Total assets less intangible assets) and Total Loan Loss Reserve

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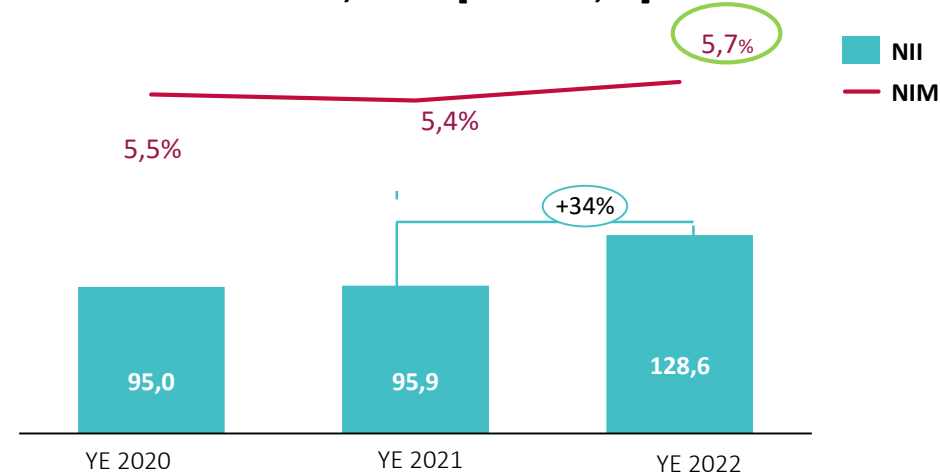
EARNINGS AND PROFITABILITY

NET INCOME, ROE [KZT BLN, %]



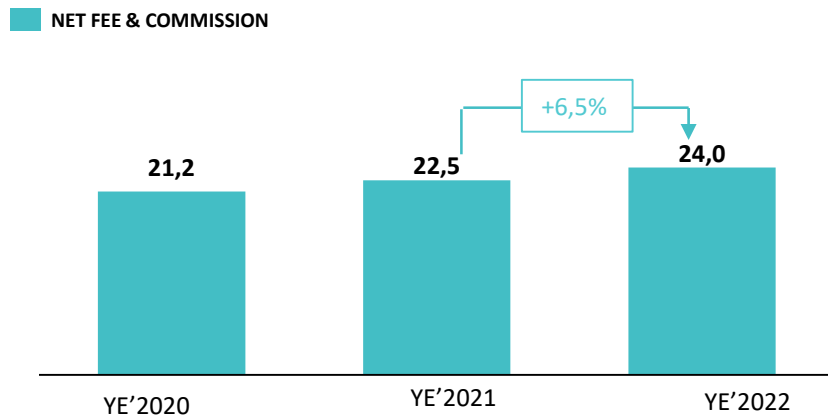
Net income comprised KZT 98 083 bln that is 53,1% higher than for 2021.

NET INTEREST INCOME, NIM* [KZT BLN, %]



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

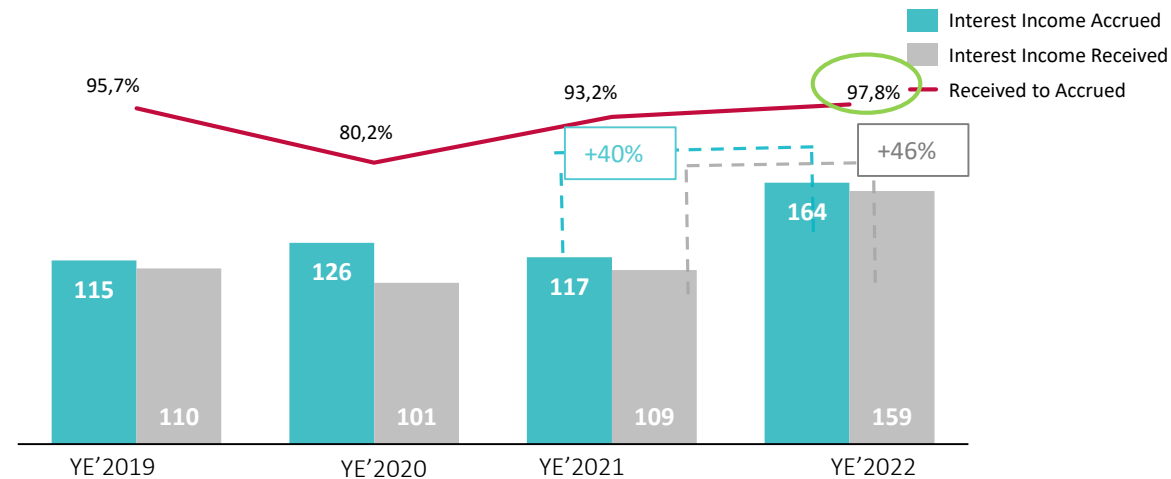
NET FEE & COMMISSION INCOME [KZT BLN]



Net fee and commission income shows stable growths.

*NIM is calculated on a standalone basis

INTEREST ON LOANS ACCRUED VS RECEIVED [KZT BLN]



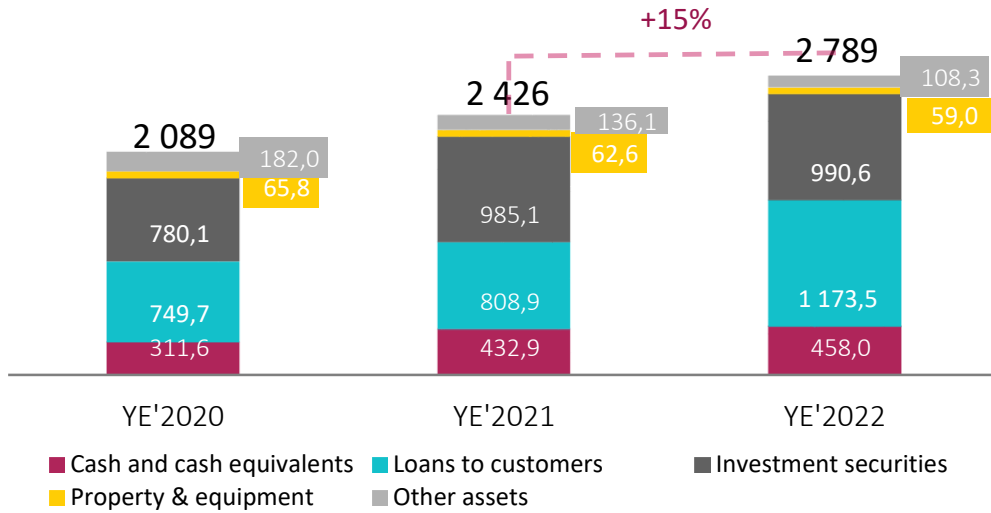
In last 4 years the share of Stage 3+POCI in loan portfolio decreased more than 2 times from 20,4% to 8,7%

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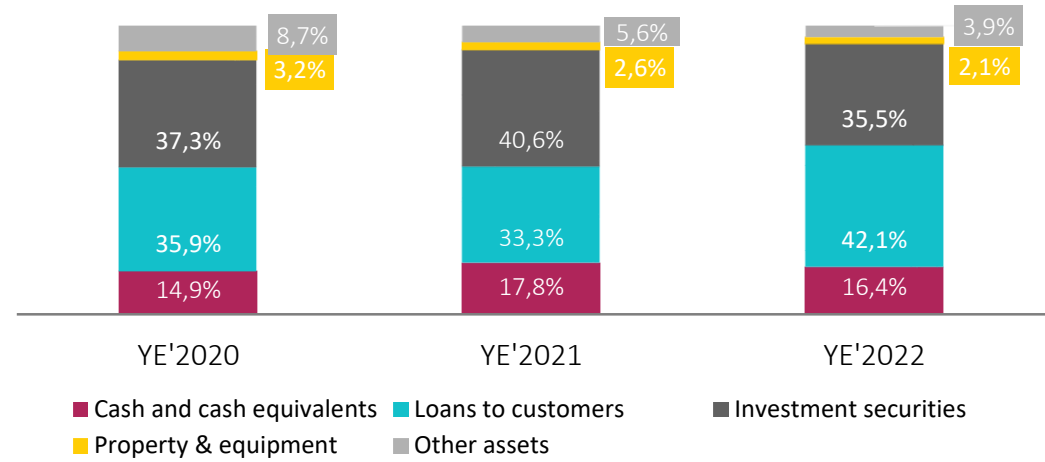


ASSET STRUCTURE

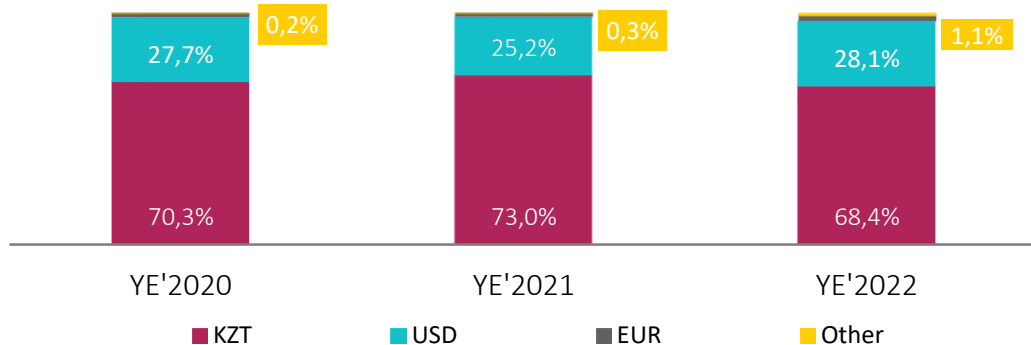
ASSET STRUCTURE, [KZT BLN]



ASSET STRUCTURE, %



ASSET STRUCTURE BY CURRENCY, [KZT BLN]

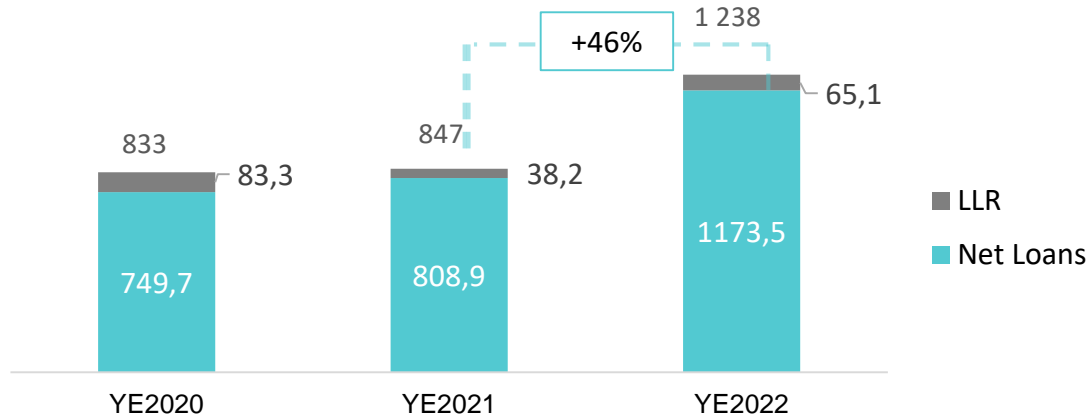


ForteBank has balanced asset structure. Loans represent only 42% of Total assets (increased share by 8.8%). The share of Securities is 35,5%, which decreased from 40,6% due to the 45% growth of Loan portfolio in 2022.

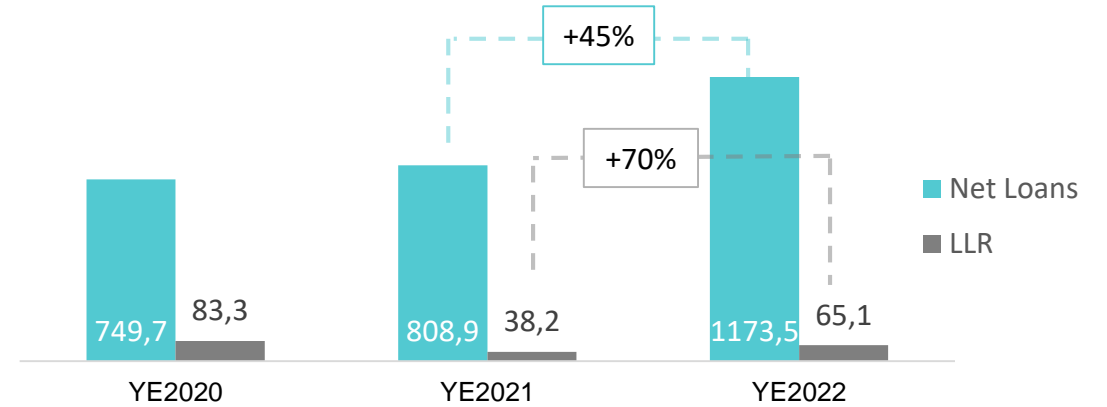
68,4% of ForteBank assets represented in tenge, the share decreased by 4,6% in 2022 due to the currency depreciation.

ASSET QUALITY CONSTANTLY IMPROVING

GROSS LOANS, [KZT BLN]

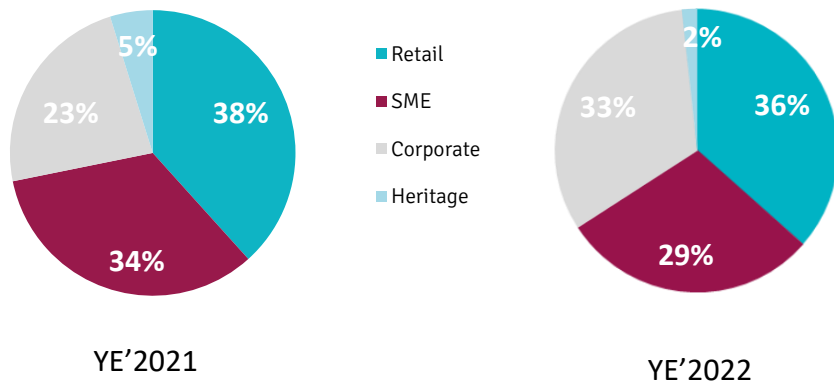


NET LOANS, [KZT BLN]



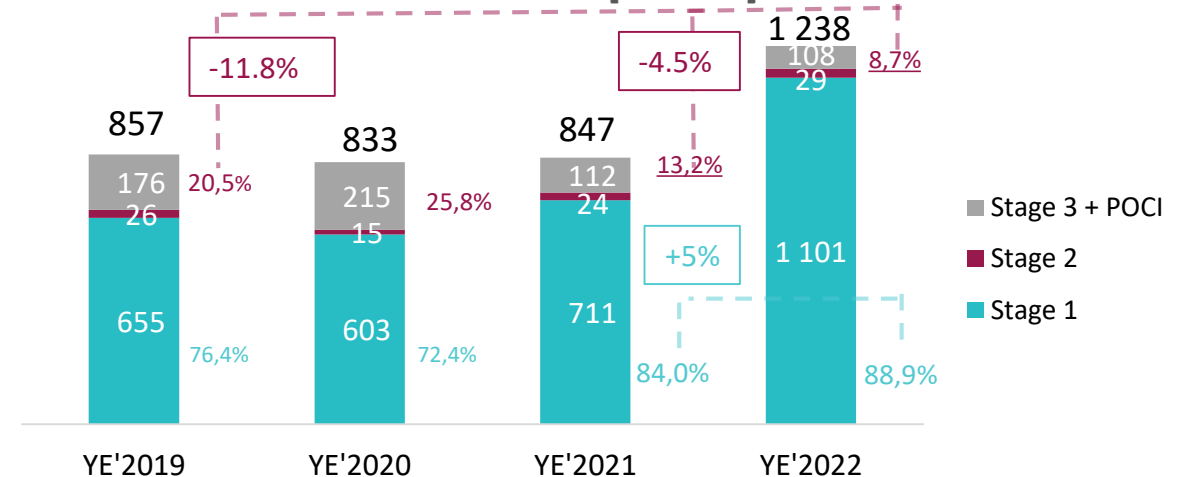
Provisioning coverage increases by 70% in 2022, ForteBank in 2022 formed 37 bln tenge provisions for loan losses, what is 3 times higher than in 2021

LOAN PORTFOLIO BY SEGMENTS, %



The share of Heritage loans (non-performing loan portfolio inherited from banks merger) in 2022 decreased by 53% due and comprises 1.6%. The decrease was resulted by loan portfolio to the loans writing off balance and effective problem loans management.

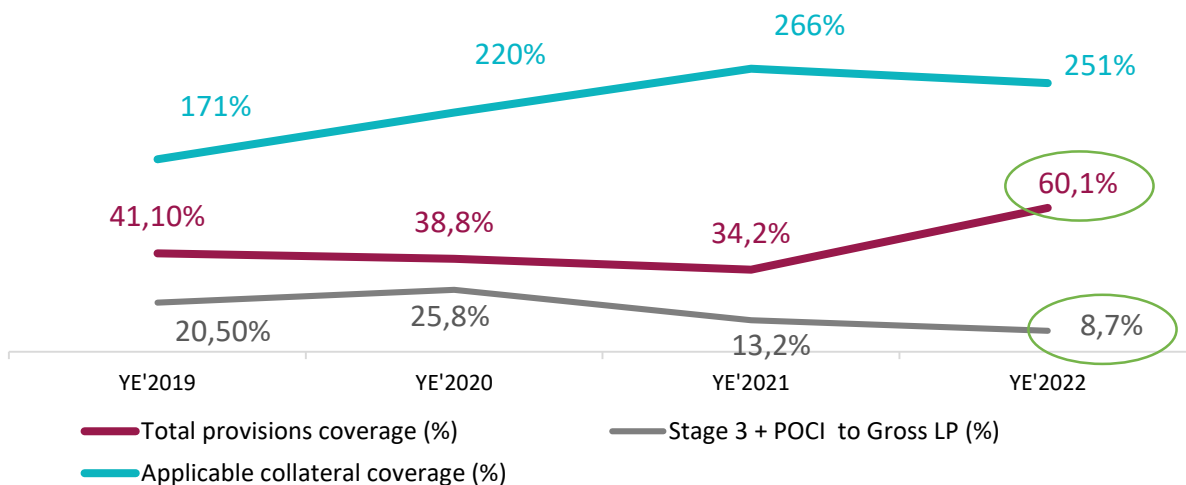
GROSS LOAN PORTFOLIO IN STAGES [BLN KZT]



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

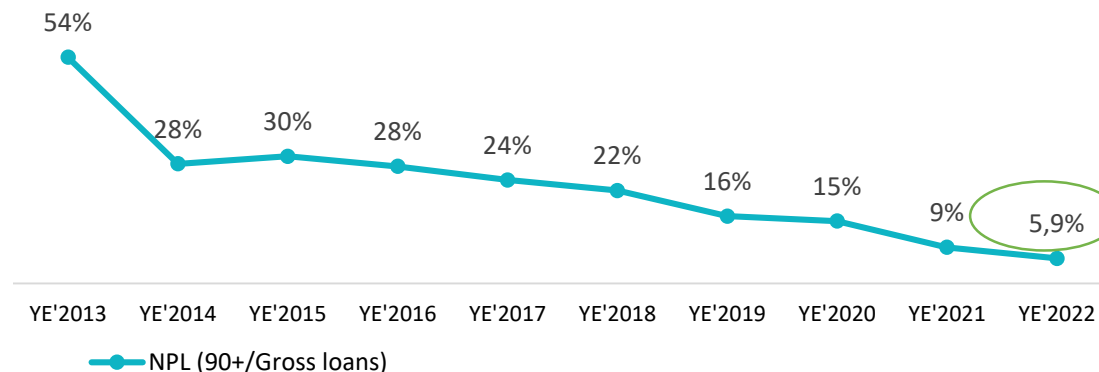
QUALITY OF LOAN PORTFOLIO IMPROVED SIGNIFICANTLY

DYNAMICS OF STAGE 3 + POCI



In 2022 NPL share in loan portfolio decreased from 13,2% to 8,7% in accordance with IFRS and from 4,9% to 4,5% in accordance with NBK standards

NPL (90+ OVERDUE) LOANS STATISTICS* [%]



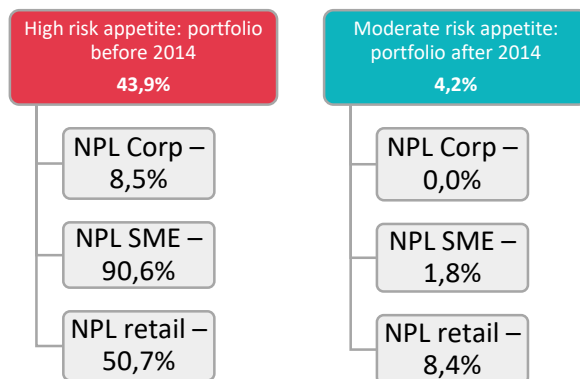
- The provisioning model meets requirements of the regulator and IFRS 9
- Moderately low risk-appetite and regular model validations results demonstrate the adequacy of the formed provisions

COVID-19 RESPONSE*

	Corporate and SME loans	Retail loans
Share of loans restructured due to Covid-19	2,92%	2,57%
of which 90+ days overdue	0,21%	0,58%

As part of supporting measures in connection with the Covid-19, during 2020 and 2H'2021 the Bank granted payment holidays to around 39 thsd applications received from the borrowers. As of 01.01.2023 outstanding balance of loans restructured due to Covid-19 was around KZT 68 bln (decreased almost by 3 times from KZT 180 bln as of 01.01.2021). 14% of the outstanding loans restructured due to Covid-19 have 90+ days overdue.

RISK TOLERANCE FOR A LOAN PORTFOLIO WITH DIFFERENT LEVELS OF RISK APPETITE



RECOMMENDED INDICATORS FOR CLIENTS OF CORPORATE AND SME SECTORS TO MAINTAIN THE CURRENT LEVEL OF NPL

Ratio	meaning
Loan-to-EBITDA	max3-x
Debt Service Coverage Ratio (DSCR) (EBITDA/Annual payments on principal and %)	> 1,3
Current Ratio (Current assets/ Current liabilities)	> 1
Loan (WC)-to-COGS (Loans on Replenishment of working capital/ COGS)	Max 0,5
Capitalization (Capital/total balance)	> 30%
Own participation in the investment project in cash	>=20%

Disclosure and analysis of all companies included in the group

IT IS FORBIDDEN TO FINANCE THE FOLLOWING PROJECTS:

- With negative Own Capital
- With collateral coverage of less than 50% of real estate market value, excluding products with other requirements
- With liquidity ratio less than 0,7.
- If liquidity ratio is between 0,7 and 1, financing is possible only if the company is able to replenish liquidity at the expense of future net profit for 2 operating cycles but max 6 months
- Start – ups

- FORBIDDEN SEGMENTS:**
- Housing construction
 - Activities related to the production of weapons, narcotic and psychotropic drugs
 - Gambling business

INDUSTRY ANALYSIS

№	Name / Segment of Economy	Established limit%	Pre-limit approach*	Actual As of 01.03.2023
1	Extraction and processing of mineral resources, metal and chemical industry	Max 40,0%	Max 36,0%	24,6%
2	Manufacturing/light industry	Max 15,0%	Max 13,5%	2,2%
3	Production and realization of cars, machines and equipment	Max 15,0%	Max 13,5%	1,2%
4	Oil and gas	Max 7,0%	Max 6,3 %	0,0%
5	Production of consumer goods	Max 15,0%	Max 13,5%	5,1%
6	Civil construction	Max 5,0%	Max 4,5%	1,1%
7	Industrial construction	Max 15,0%	Max 13,5%	3,3%
8	Agriculture	Max 15,0%	Max 13,5%	1,9%
9	Telecommunication and mass-media	Max 10,0%	Max 9,0%	0,8%
10	Trade in consumer goods	Max 40,0%	Max 36,0%	19,7%
11	Transport and logistic services	Max 20%	Max 18%	10,4%
12	Services	Max 20,0%	Max 18%	9,3%
13	Financial services	Max 16,0%	Max 14,4%	8,9%
14	Other	Max 1,0%	Max 0,9%	0,0%
15	Medicine, science and education	Max 10,0%	Max 9,0%	3,6%
16	Real estate operations and rentals	Max 25,0%	Max 22,5%	7,7%
17	Energy	Max 5,0%	Max 4,5%	0,2%

CONSOLIDATED CREDIT LIMITS FOR ONE BORROWER OR A GROUP OF RELATED BORROWERS, RELATED AND NOT RELATED TO THE BANK

Name	NBK requirements	Pre-limit approach
Ratio of the maximum exposure to one borrower not related to the bank by special relations	Not more than 25% from capital/ internal limit – 25%	Not more than 22,5% from capital
Ratio of the maximum amount of risk per borrower (group of borrowers) associated with the bank by special relations	Not more than 10% from capital	Not more than 9% from capital

- OTHER CONTROLS:**
- Consolidated lending limits by business category and product
 - Limits on the currency structure of the portfolio
 - Limits on the level of problem loan portfolio

SECURITIES PORTFOLIO

1. STRUCTURE OF SECURITIES PORTFOLIO TYPE	FACT		APPROVED LIMIT
	KZT mln	in % of securities portfolio	
GOVERNMENT SECURITIES, including:	671 186	67,97	> 20
Government securities of MFRK, NBRK	670 256	67,88	-
Government securities of foreign states	931	0,09	-
NON-GOVERNMENT SECURITIES, including:	316 297	32,03	< 80
Bonds of Kazakhstan issuers	209 683	21,23	-
Bonds of foreign issuers	10 706	1,08	-
Bonds of “Samruk-Kazyna NWF” JSC	90 677	9,18	-
Shares	5 231	0,53	< 5
SECURITIES OF IFO	0	0,00	< 20
TOTAL SECURITIES PORTFOLIO*	987 483	33,89	< 50

2. STRUCTURE OF SECURITIES PORTFOLIO BY CURRENCIES

CURRENCIES	FACT			APPROVED LIMIT
	KZT mln	in % of securities portfolio	mln USD	
KZT	704 694	71,4	1 523	-
USD	258 895	26,2	560	< 800
Other	23 895	2,4	52	< экв. 100

3. MODIFIED DURATION

STRUCTURE OF SECURITIES PORTFOLIO	FACT	APPROVED LIMIT
Total securities portfolio, including:	1,92 %	< 12 %
Government securities	1,89 %	< 12 %
Non-government bonds, including:	1,99 %	< 10 %
Bonds of “Samruk-Kazyna NWF” JSC	0,57 %	-
Bonds of foreign issuers	0,02 %	-
Bonds of Kazakhstan issuers	1,29 %	-
Securities of IFO	0,00 %	< 6 %

4. STRUCTURE OF SECURITIES PORTFOLIO BY IFRS CATEGORIES (by aims)

CATEGORIES	FACT		APPROVED LIMIT
	mln KZT	in % of securities portfolio	
Other debt instruments (loans and debtors)	0	0,00	< 5
Available-for-sale securities	689 410	69,81	< 100
Securities accounted for at fair value through profit or loss	37	0,00	< 100
Held-to-maturity securities	298 038	30,18	< 50

5. OWN ISSUES

STRUCTURE OF SECURITIES PORTFOLIO	FACT
	mln KZT
Issued securities, incl:	263 861
Subordinated bonds	14 389
Senior bonds	249 473

6. PLEDGED SECURITIES (REPO TRANSACTIONS)

STRUCTURE OF SECURITIES PORTFOLIO	FACT		Approved limit
	KZT mln	in % from total assets	
Pledged securities	67 980	2,33	max 15

The volume of the securities portfolio decreased for the month by KZT 36,0 bln (-3,5 %)

Modified duration of total securities portfolio for a month decreased from 2,02% to 1,92 %, at the same time modified duration of coupon bonds for a month decreased from 2,10 % up to 1,99 % indicating a decrease by 0,1 % in both interest and price risk of total securities portfolio.

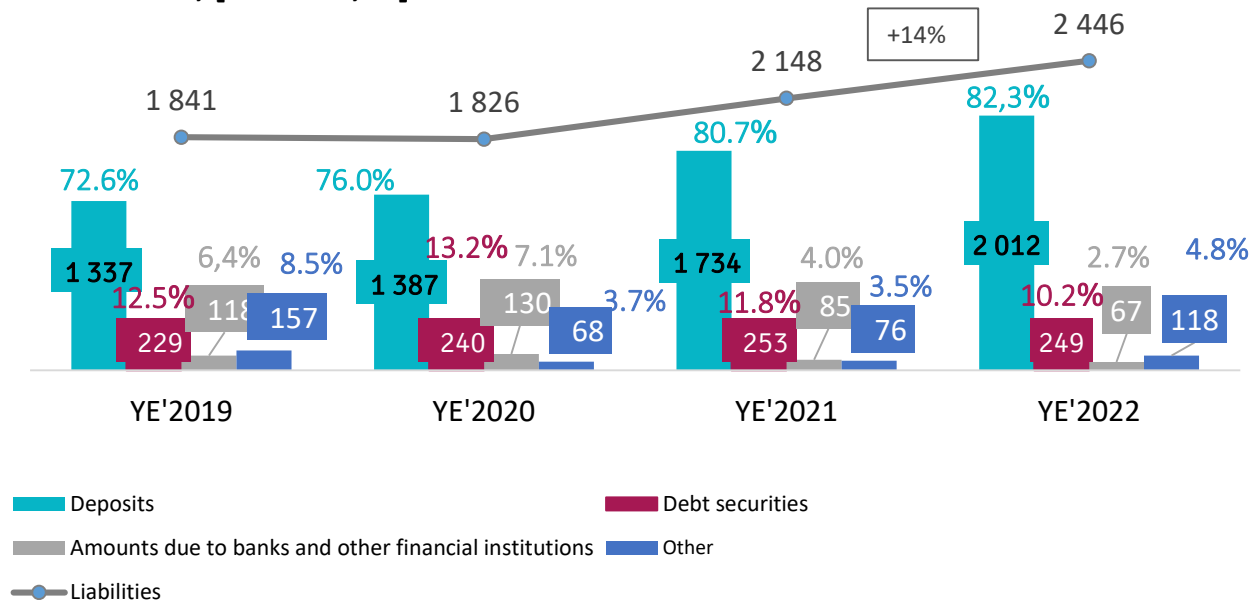
*Limit on Total securities portfolio is approved in % of Bank Assets

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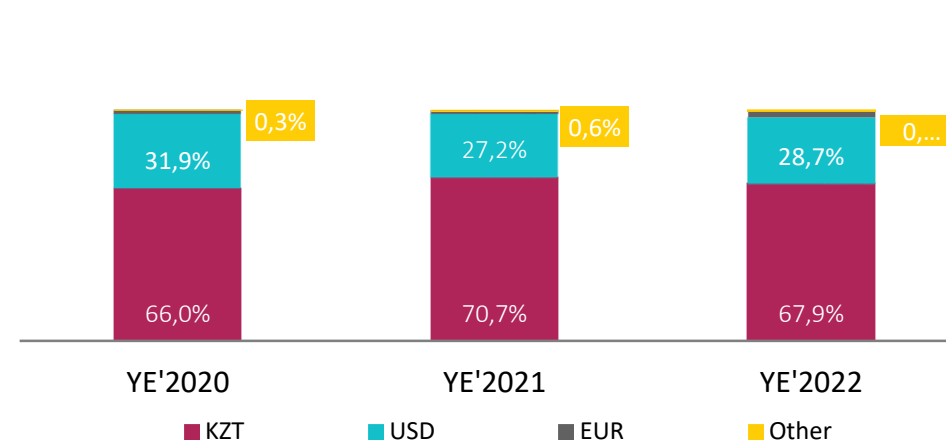


FUNDING AND LIQUIDITY

LIABILITIES, [KZT BLN, %]

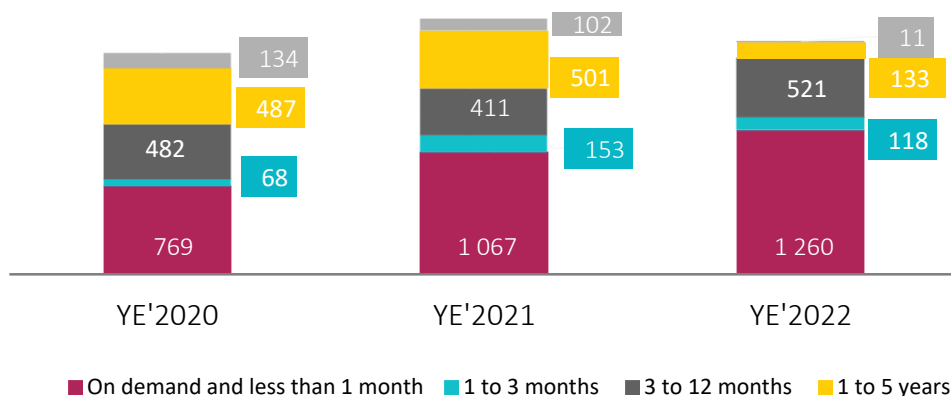


LIABILITIES STRUCTURE BY CURRENCY, %

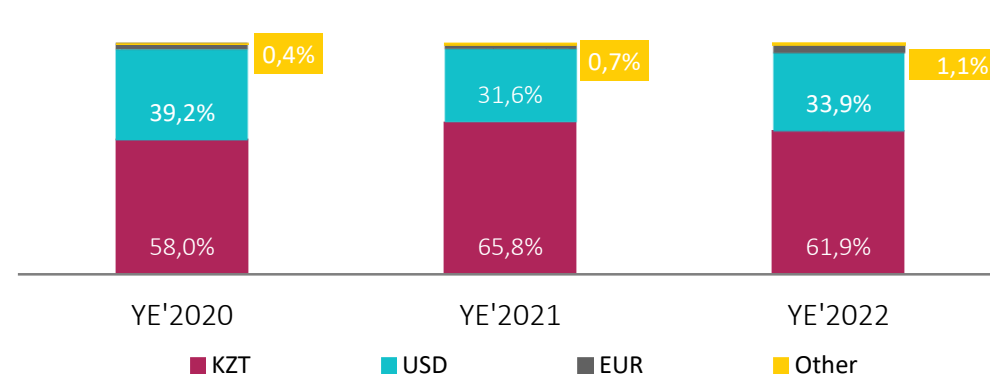


Forte has well structured Assets and Liabilities
The share of client deposits and accounts comprised 82.3% of the Bank's liabilities.

LIABILITIES STRUCTURE BY TERMS OF REPAYMENT %



DEPOSIT STRUCTURE BY CURRENCY, %



LIQUIDITY RATIOS BY THE NATIONAL BANK OF KAZAKHSTAN



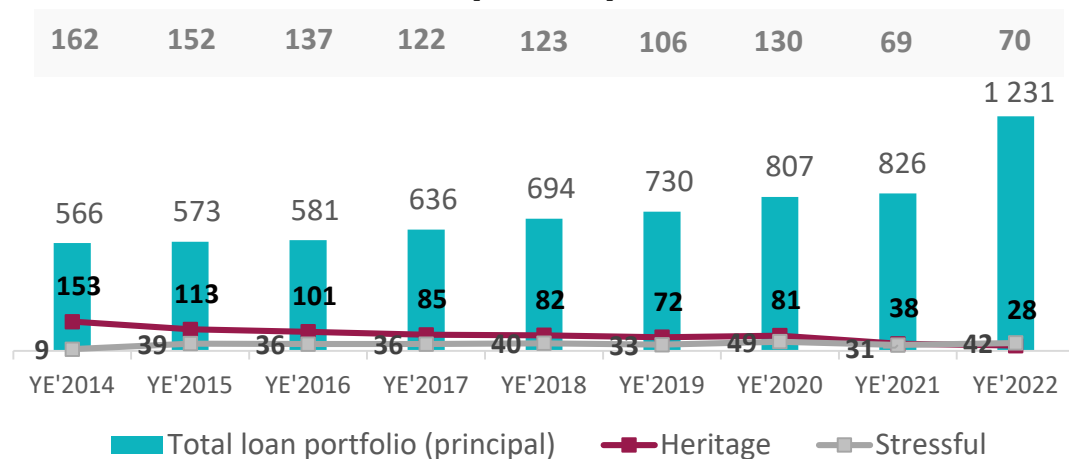
RATIO	01.01.2023	01.10.2022	01.07.2022	01.04.2022	01.01.2022	01.10.2021	01.07.2021	01.04.2021	REGULATORY LIMIT	INTERNAL LIMIT	RESERVE 01.01.23 (mln KZT)
CURRENT LIQUIDITY RATIO											
K4	1,226	1,370	1,449	1,451	1,869	1,881	1,851	1,894	0,30	0,45	681 000
TERMINABLE LIQUIDITY RATIO											
K4-1	3,083	3,363	2,730	3,250	3,152	3,939	4,378	6,009	1,00	1,50	609 111
K4-2	2,625	2,958	2,615	2,579	2,550	2,472	2,573	3,719	0,90	1,35	885 698
K4-3	2,222	2,197	2,066	2,309	2,173	2,010	2,177	3,217	0,80	1,20	944 010
MONETARY TERMINABLE LIQUIDITY RATIO (for foreign currencies with a rating of at least "A", euro)											
K4-4	5,338	7,597	3,208	9,677	9,267	12,875	18,894	17,579	1,00	1,50	246 554
K4-5	5,210	9,475	3,820	10,199	8,143	6,745	6,723	8,334	0,90	1,35	356 382
K4-6	5,127	6,229	3,425	8,149	5,980	4,177	4,539	6,671	0,80	1,20	432 042
LIQUIDITY COVERAGE RATIO (high quality liquid assets/ total net cash flow amount (up to 1 month))											
LCR	1,765	1,987	1,460	1,531	1,384	1,633	1,451	1,541	0,80	1,10	496 654
NET STABLE FUNDING RATIO (available amount of stable funding / required amount of stable funding)											
NSFR	1,194	1,181	1,149	1,187	1,160	1,171	1,150	1,184	0,80	1,02	559 266

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WITH HERITAGE PORTFOLIO DECREASING FURTHER

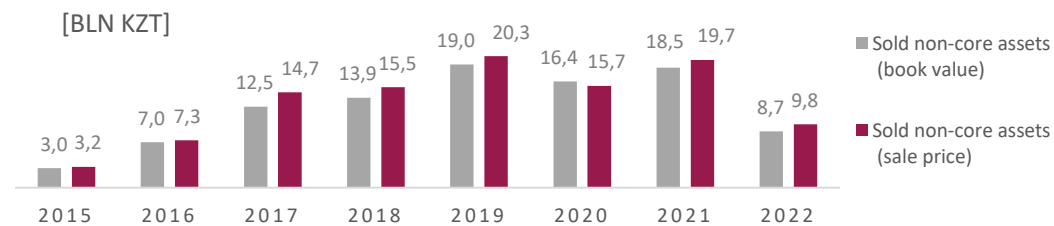
PROBLEM LOANS STATISTICS [BLN KZT]*



- **Repayments:** Repayments received for the period 2014 – 2022 amounted to **KZT 377 bln**, including KZT 23,8 bln for 2022.
- **Litigations (#of Legal Cases):** During 2014 - 2022 the claims for the total amount of KZT 269 bln were satisfied by court decisions.



- **Sale of Non-core assets:** Sale price of Non-core assets is higher than its book value indicating an adequate assessment of the collateral taken on-balance.



*In accordance with Management reporting, on standalone basis

REFINANCING PROGRAMS STATISTICS AS OF 01.01.2023:

➤ State program of refinancing initiated in 2015

Additional tranche for the amount of KZT 10 bln had been allocated to the Bank with utilization period till May 23, 2019 and was utilized by the Bank ahead of the schedule. Under this program, as of 01.01.2023, **7,597 borrowers were refinanced for KZT 50.5 bln**. In December 2019, an additional KZT 5 bln was provided to the Bank.

➤ State program for refinancing of foreign currency loans

The Bank was allocated KZT 38.2 bln under this program with the utilization period till December 31, 2022. As of 01.01.2023, 2,266 borrowers were refinanced for KZT 22.9 bln.

Utilized by Bank in 2020.

As part of the unilateral conversion, 2,490 borrowers were refinanced for KZT 30.2 bln. As part of additional State support of the borrowers, the Bank has been allocated tranche in the amount of KZT 25.1 bln. As of January 01, 2023 assistance was provided for 2,973 borrowers by the amount of KZT 25.1 bln tenge. As a result of the State refinancing Programs, the mortgage loan portfolio improved for the amount of KZT 112,0 bln.

➤ Through participation in State program the Bank received income in the amount of KZT 34.1 bln:

- ✓ KZT 18 bln by extending the term of deposit from 20 to 30 years.
- ✓ KZT 11,2 bln as a result of the unilateral conversion of mortgage loans in foreign currency and from placement a deposit under the state program for forgiving loans to socially vulnerable segments of the population
- ✓ KZT 4,9 bln from placement a deposit under the state program for forgiving loans to socially vulnerable segments of the population.

PROBLEM LOANS MANAGEMENT STATISTICS IN 2014-2022 [KZT BLN]

REFINANCING STATISTICS AS OF 01.01.2023:

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Additional tranche for the amount of KZT 10 bln had been allocated to the Bank with utilization period till May 23, 2019 and was utilized by the Bank ahead of the schedule. Under this program, as of 01.01.2023, **7,597 borrowers were refinanced for KZT 50.5 bln.** In December 2019, an additional KZT 5 bln was provided to the Bank.

➤ State program for refinancing of foreign currency loans

The Bank was allocated KZT 38.2 bln under this program with the utilization period till December 31, 2022. As of 01.01.2023, 2,266 borrowers were refinanced for KZT 22.9 bln.

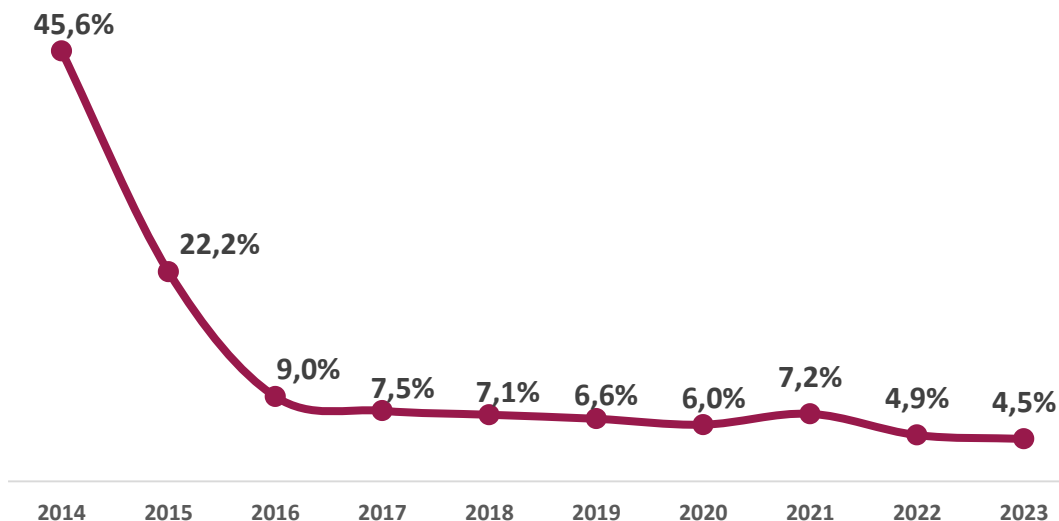
Utilized by Bank in 2020.

As part of the unilateral conversion, 2,490 borrowers were refinanced for KZT 30.2 bln. As part of additional State support of the borrowers, the Bank has been allocated tranche in the amount of KZT 25.1 bln. As of January 01, 2023 assistance was provided for 2,973 borrowers by the amount of KZT 25.1 bln tenge. As a result of the State refinancing Programs, the mortgage loan portfolio improved for the amount of KZT 112,0 bln.

➤ Through participation in State program the Bank received income in the amount of KZT 34.1 bln:

- ✓ KZT 18 bln by extending the term of deposit from 20 to 30 years.
- ✓ KZT 11,2 bln as a result of the unilateral conversion of mortgage loans in foreign currency and from placement a deposit under the state program for forgiving loans to socially vulnerable segments of the population
- ✓ KZT 4,9 bln from placement a deposit under the state program for forgiving loans to socially vulnerable segments of the population.

NPL DYNAMICS [NBRK, %]



LITIGATION (#OF LEGAL CASES) :



During 2014-2022 the claims for the total amount of KZT 269 bln were satisfied by court decision.

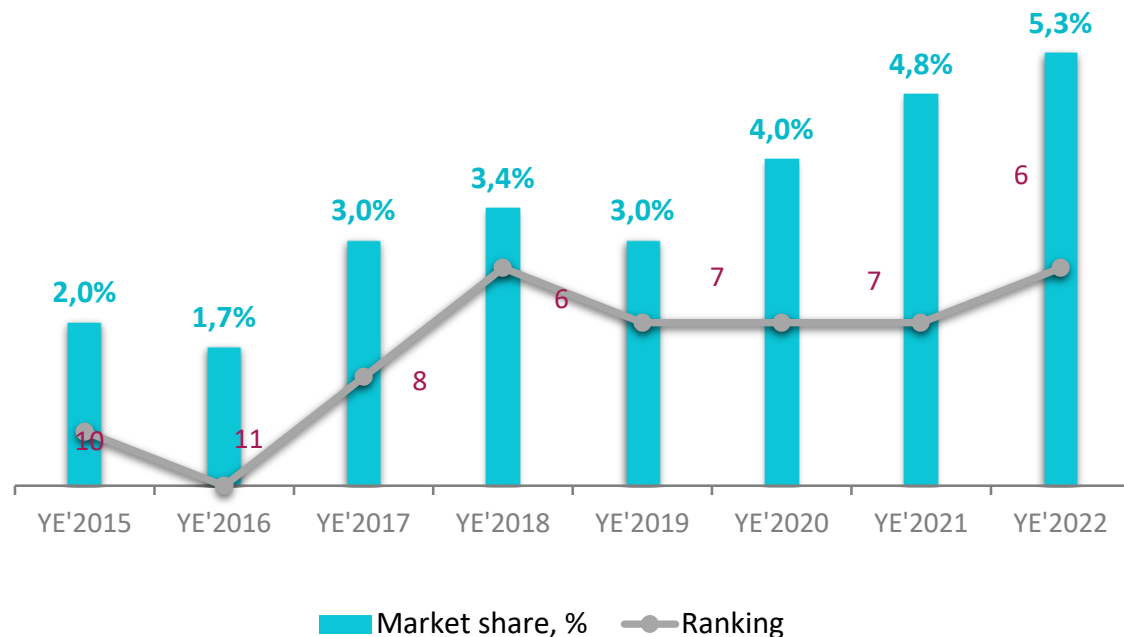
- 2022 PERFORMANCE
 - EARNINGS AND PROFITABILITY
 - ASSET QUALITY
 - RISK PROFILE
 - FUNDING AND LIQUIDITY
 - PROBLEM LOANS MANAGEMENT
-
- **APPENDIXES**
 - CORPORATE&SME
 - RETAIL
 - ESG



BUSINESS LOANS & DEPOSITS RANKING DYNAMICS

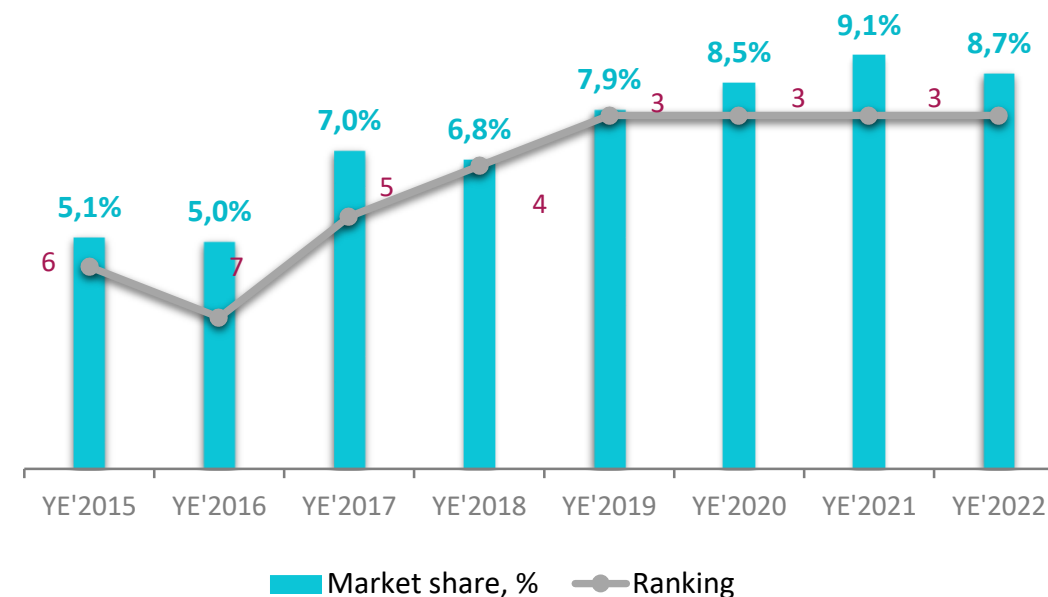
ON STANDALONE BASIS, NBK DATA

LEGAL ENTITIES - LOAN PORTFOLIO



For the period 2015 – 2022 share of Loan Portfolio of Legal Entities in the Banking system increased from 2% to 5,3%, and from 10th place Forte now is 6th bank in banking system in terms of legal entities loans.

LEGAL ENTITIES - DEPOSIT & CLIENT ACCOUNTS

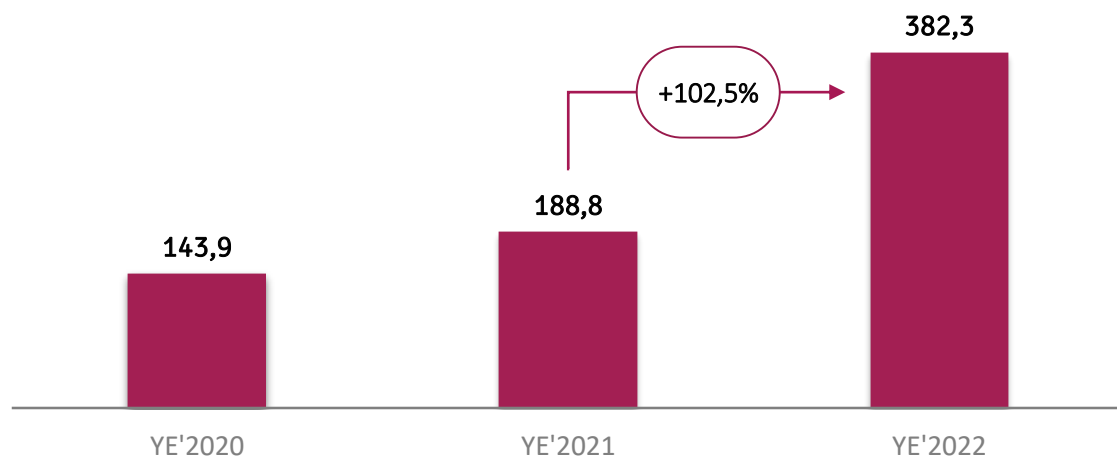


For the period 2015 – 2021 share of deposit portfolio in the Banking system increased from 5,1% to 9,1%, and from 6th place Forte now is 3rd bank in banking system in terms of deposits and client accounts of legal entities.

LEGAL ENTITIES _ LOAN PORTFOLIO

CORPORATE LOAN PORTFOLIO

[KZT BLN]



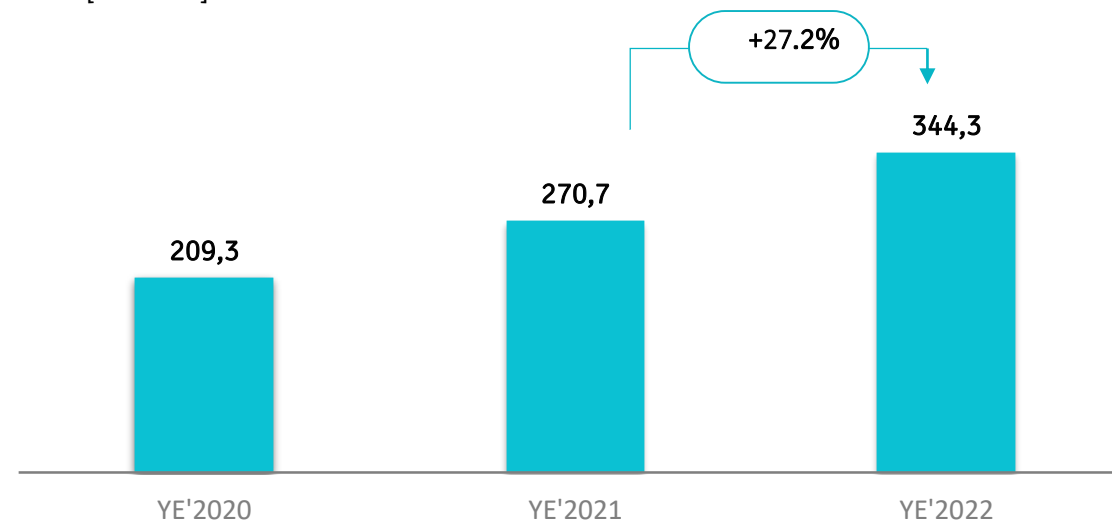
Growth of corporate loan portfolio in 2022 was 102,5%,. Banking sector shows positive dynamics – 16,7% increase compared to YE'2021.

DIGITAL LENDING

Online microlending for individual entrepreneurs was launched on May 31, 2021, loan issuance time – 10 min

SME LOAN PORTFOLIO

[KZT BLN]



Growth of SME loan portfolio in 2022 was 27.2%.

92%
In-house financing

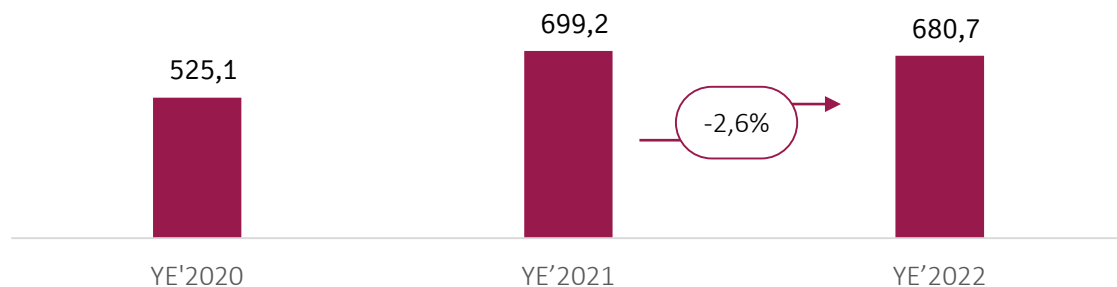
8%
SME state programs participation

Forte is active participant in both state programs and programs of international financial institutions such as EBRD.

LEGAL ENTITIES _DEPOSITS & CLIENT ACCOUNTS

CORPORATE DEPOSITS & CLIENT ACCOUNTS

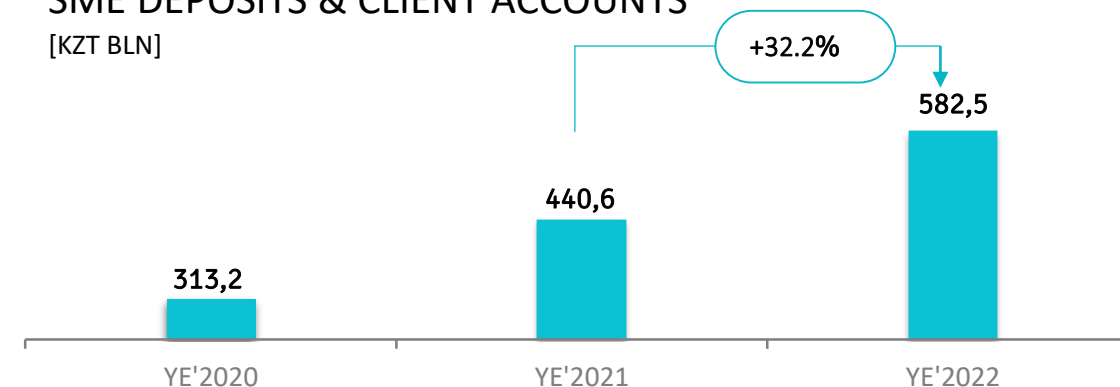
[KZT BLN]



Corporate entities deposits & client accounts fell by 2,6% in 2022. Forte enters Top 3 banks in terms of legal entities (Corporate+SME) deposits and current accounts.

SME DEPOSITS & CLIENT ACCOUNTS

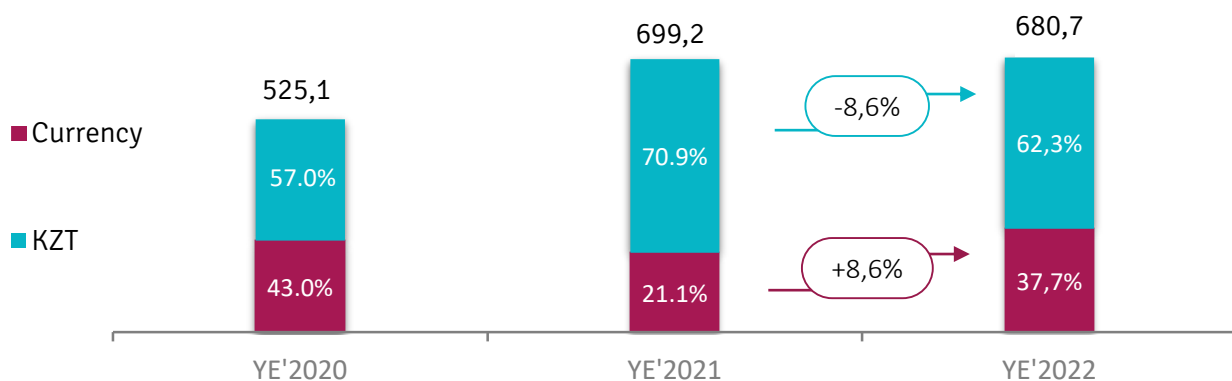
[KZT BLN]



SME deposits & client accounts grew by 32,2% in 2022

CORPORATE DEPOSITS & CLIENT ACCOUNTS BY CURRENCY

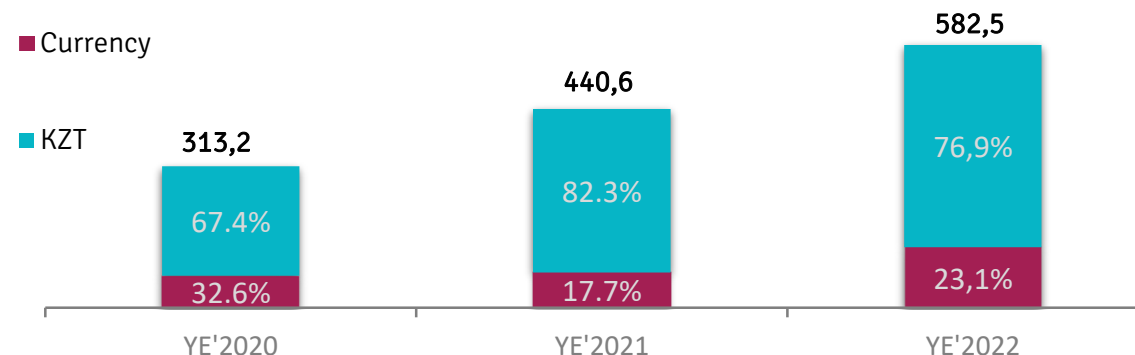
[KZT BLN]



According to NBRK, as of 1 January 2023, banking sector share of legal entities deposits in foreign currency was 39.9%

SME DEPOSIT & CLIENT ACCOUNTS BY CURRENCY

[KZT BLN]



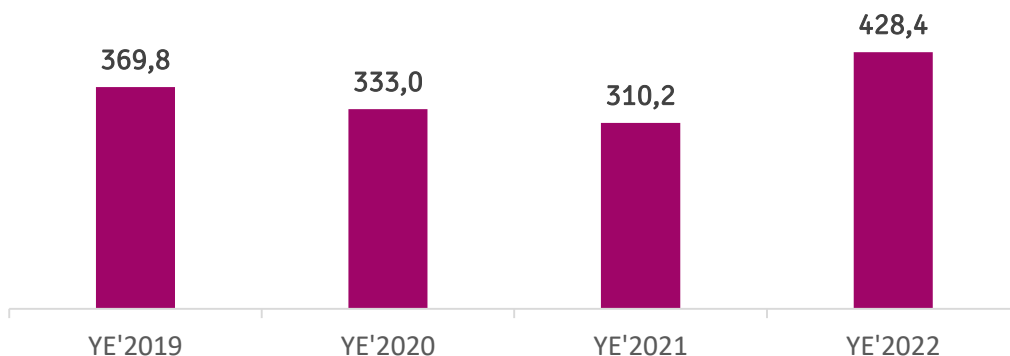
- 2022 PERFORMANCE
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RETAIL BANKING_DYNAMICS

RETAIL LOAN PORTFOLIO DYNAMICS

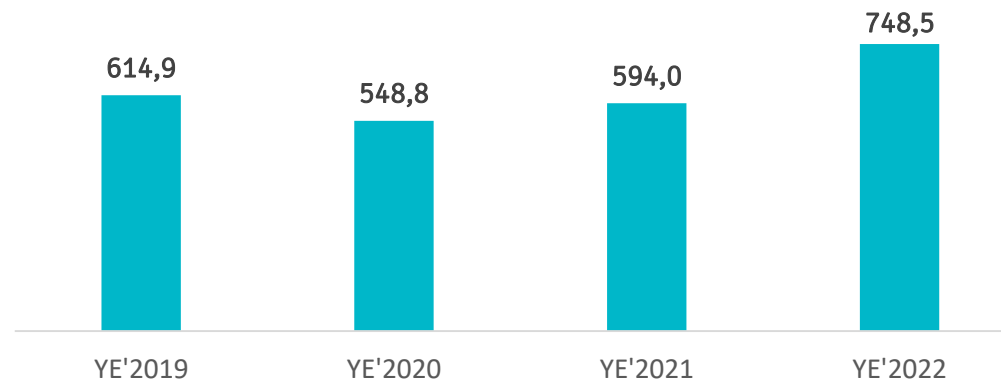
[KZT BLN]



Retail loan portfolio for 2022 grew by KZT 118,2 bln or 38,1% and amounted to KZT 428,4 bln, what was caused by growth of unsecured loans, bolstered by active development of digital channels.

RETAIL DEPOSIT & CLIENT ACCOUNTS DYNAMICS

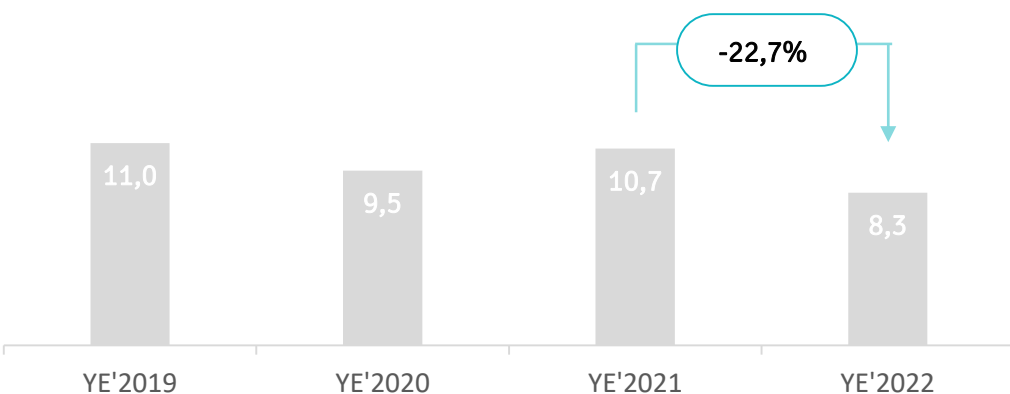
[KZT BLN]



Retail deposit portfolio increased in 2022 by KZT 154,5 bln (or 26%) up to KZT 748,5 bln

RETAIL NET FEE & COMMISSION INCOME

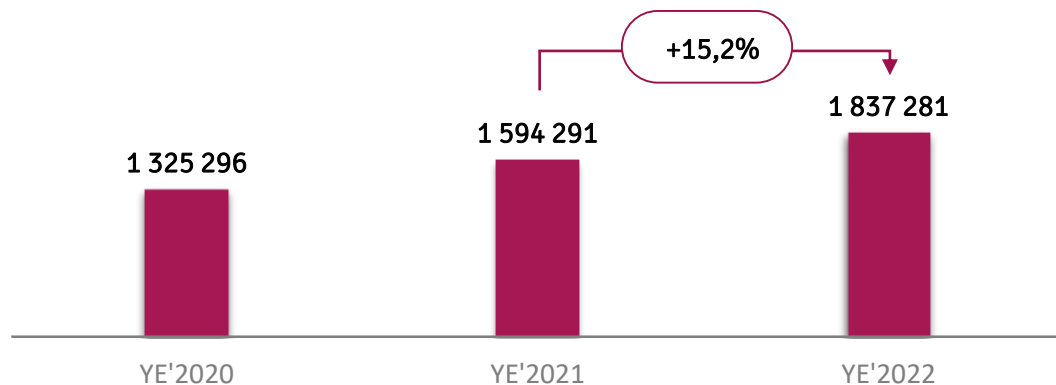
[KZT BLN]



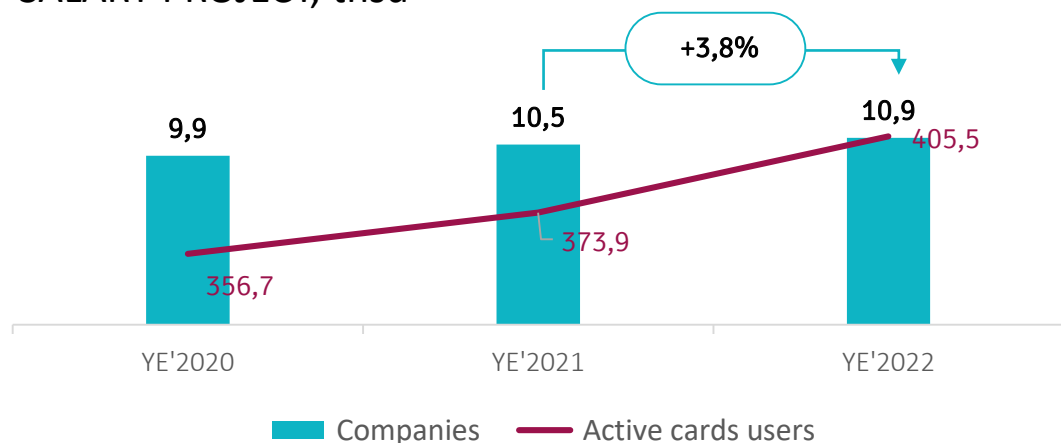
The net commission income of the retail business for 2022 amounted KZT to 8.3 bln, which is 22.7% less compared to 2021 due to the legislative cancellation of the fee for loan cash withdrawal from 09.03. 2022

RETAIL BANKING_CARDS

NUMBER OF CARDS ISSUED



SALARY PROJECT, thsd



Growth of clients under the salary project was resulted by:

- Migration of clients from Alfa and Sberbank
- Developing of KPI for retail business on client capture and retention

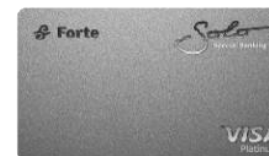
NEW GENERATION OF BANK CARDS



Forte Blue

632 872 CARDS

55% - ONLINE



Forte Solo

56 991 CARDS

61% - ONLINE



Forte Black

571 721 CARDS

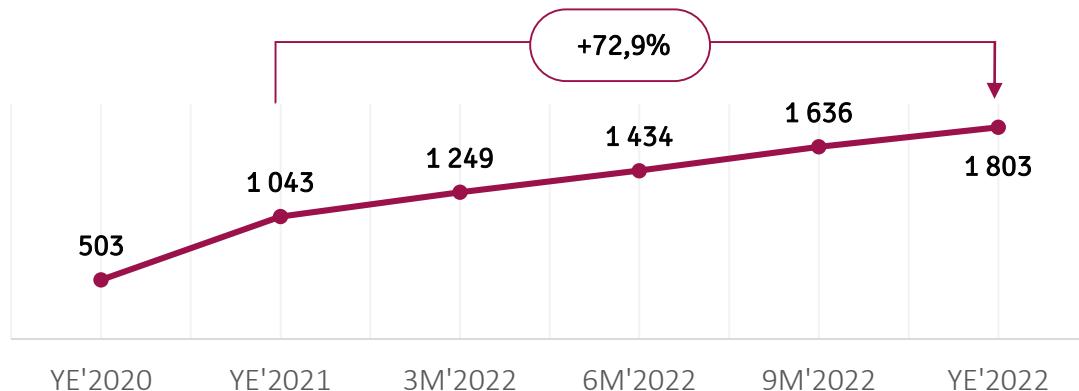
73% - ONLINE

- Debit
- Revolving
- Installment
- Cash loan

- Full online issue via Forte app including scoring
- Digital card available
- Flexible instalment on Forte Black
- Cards linked to mobile application
- Available alternative distribution (Technodom)
- Migration of cashbacks to bonuses
- Closing accounts in the application
- Statement over 90 days in the application
- No commission on p2p transfers
- Categorized cash back up to 15%
- Apple Pay, Google Pay and Samsung Pay
- No CVV on physical card
- Digital analytics in mobile app

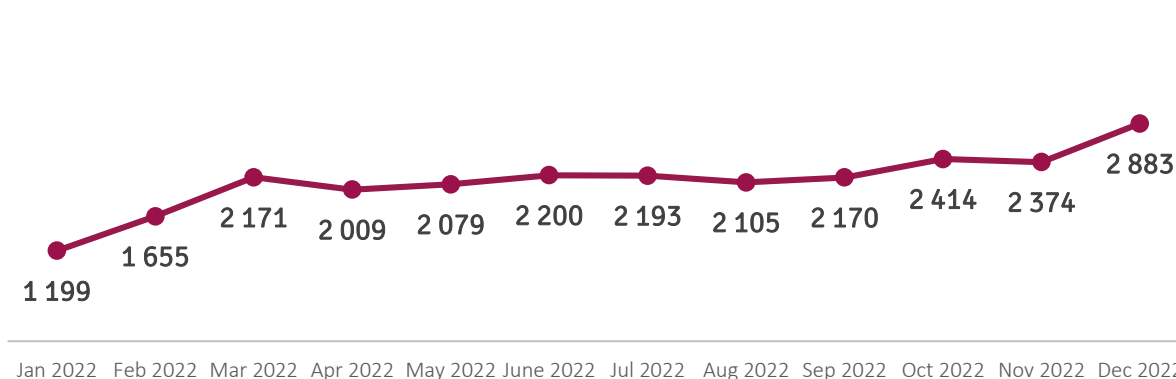
RETAIL BANKING_DIGITAL

MIB 2.0 USERS, THOUSAND USERS



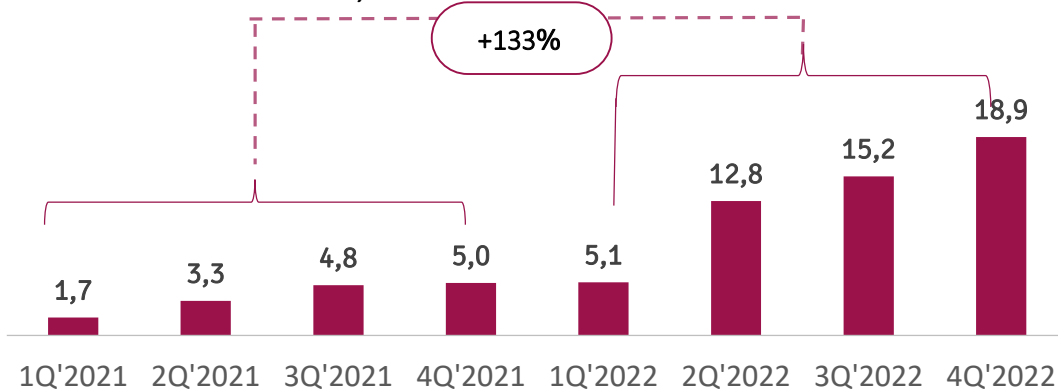
Forte works on providing most convenient services through its up

MIB 2.0 TRANSACTIONS, THOUSAND TRANSACTIONS



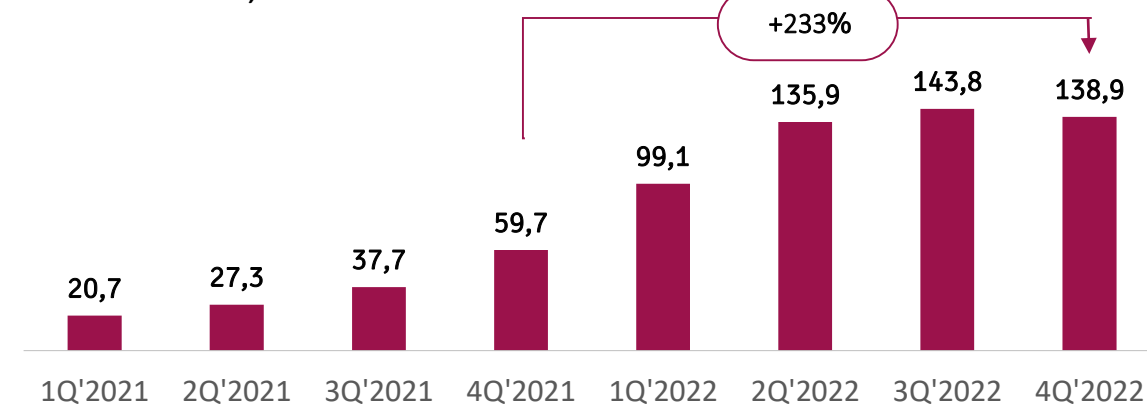
The number of MIB operations increased almost by 2 times (from 13,9 mln in 2021 up to 25,5 mln. In 2022). The volume of MIB operations increased by 2 times (from KZT 1 495 bln in 2021 up to KZT 2 809 bln in 2022).

ZOLOTAYA CORONA, BLN KZT



The volume of money transfer through Zolotaya Corona in App increased more than 3,5 times (from KZT14,7 bln in 2021 году to KZT 52,0 bln in 2022).

FORTEFOREX, BLN KZT



The volume of individual transaction at ForteForex for 2022 grew by 3,5 (from KZT145,5 bln in 2021 to KZT 517,6 bln in 2022).

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2020-2023 Results

WOMEN IN FORTE

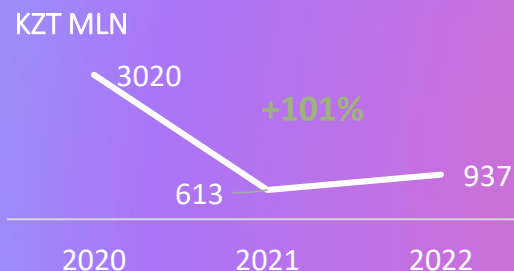
The number of women employees **CONSISTENTLY PREVAILS** the representation of men hired, and it grows year by year.

During the period of 2020-2023 the share of **WOMEN** COMPILED **63,2% - 65,4%** of total staff (3,736).



CHARITY & SPONSORSHIP

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



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:



x103 trees



x14 634 kw of electricity



x206 tons of water

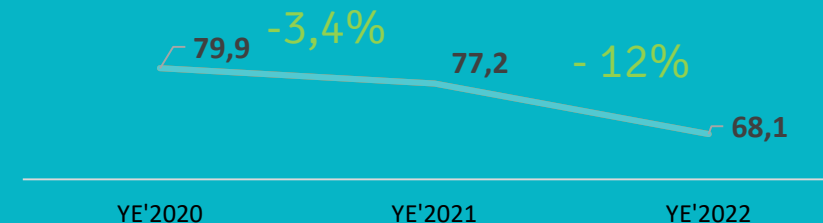
DONATION

Forte makes its contribution to people's lives saving. In cooperation with Transfusiology center "Donor day" is held on a regular basis.

Since the beginning of 2022, 138 employees have donated 62,1 liters of their blood.

Implemented hybrid and remote format of work for employees and digitalization of the services and processes the **CONSUMPTION OF PAPER IN HE BANK REDUCED BY 12% IN 2022** compared to 2021 and by 15% compared to 2020.

PAPER CONSUMPTION [THnD PACKS]





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

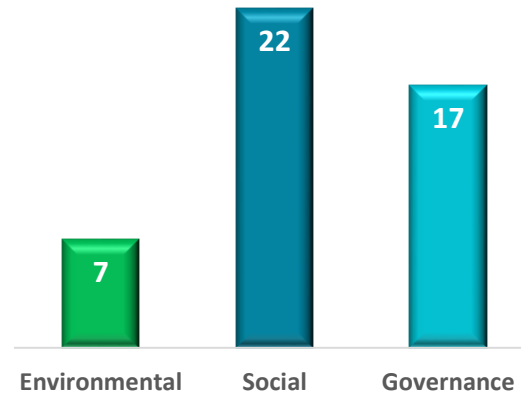
22 material topics

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



Forte promotes a culture of smart consumption and segregated waste collection in all branches of the Bank in partnership with EcoNetwork Company.

Forte actively promotes «Green life» ideas all over the country. Forte is a general partner of «Eco Meken» project, the first Eco-show in Kazakhstan which is aimed to increase the ecological culture of people. It is made via solvation of ecological problems and sharing the experience of our country's ecological condition improvement.

WELL-BEING PROGRAM

ForteAdamdarUshin, the new employee's well-being program, was launched in 2021. The special "No boundaries office" project became effective in the Bank. It is aimed to provide employees with comfortable work conditions out of office. Most of employees may work remotely or choose a "hybrid" type of work.

In addition, every year all the employees are provided with medical insurance programs and social packages. Additional days of vacation are granted to employees according to their working experience (up to 10 days of vacation).

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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REGISTRATION DETAILS

BIN 990 740 000 683

License No. 1.2.29/197/36

Certificate of registration dated 10 February 2015





THANK YOU