



# CORPORATE PRESENTATION

November 2020

# WHO WE ARE?



**TASCREDIT** – is the leader in Kazakhstan **Security Car Loans (SCL)** market. Over 10 years of successful business activity, we have 30 branches in Kazakhstan and 2 branches in Moscow (Russia). Our team consists more than 250 professionals. Over 85,000 satisfied customers have taken advantage of our services. We are stay on leading positions and strive to achieve a high share of loyal customers in presented market.

## OUR MISSION

“To help and solve costumers financial needs, based on humanity and honesty!”

**10  
YEARS**

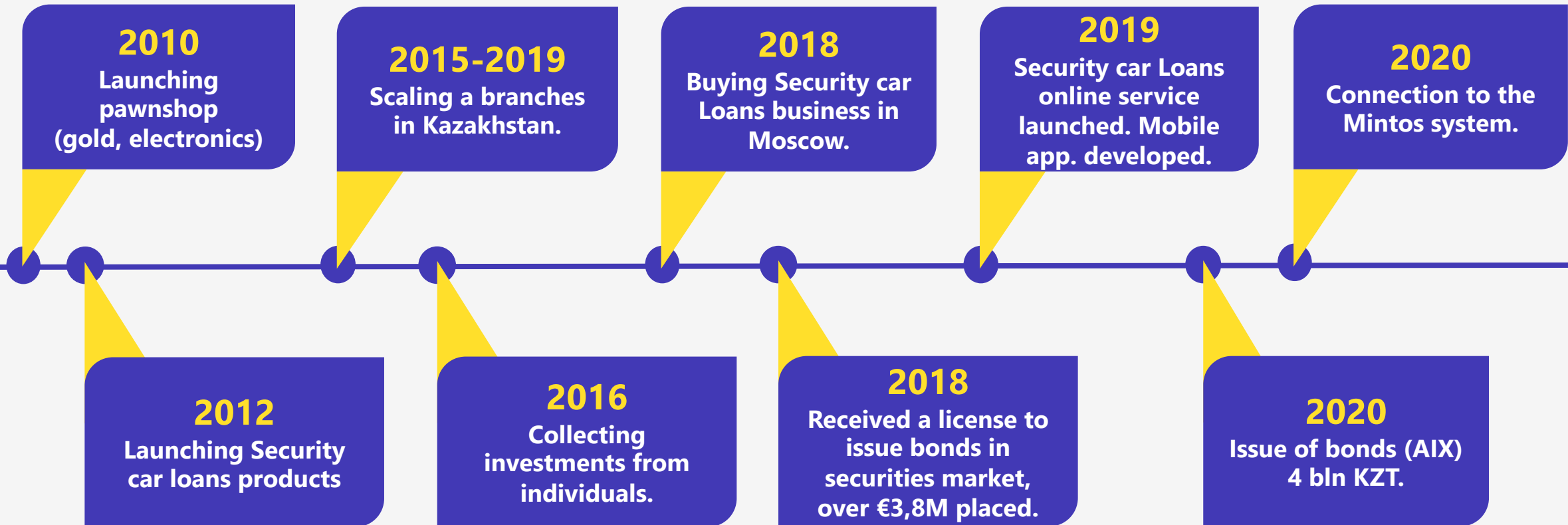
**30  
BRANCHES**

**24  
CITIES**

**15 000  
CLIENTS**

**€ 25M  
PORTFOLIO**

# HISTORY



# OUR TEAM



**DULAT TASTEKEYEV**  
CEO

**RAKHAT TASTEKEYEV**  
Executive director

**RUSLAN KIM**  
Managing partner

**NURZHAN OKIMBAYEV**  
Managing partner

**AIDYN SAPASHEV**  
Head of IT

**LAURA KAIMOLDINA**  
Chief Accountant

**SAULE MASALIM**  
Head of HR

**MAKSAT USERBAYER**  
Head of Legal

**GULZADA BAKTYGALIYEVA**  
Head of CRM

# ADVANTAGES



## Our competitive advantages are:

We value our customers time and we provide our service in **TASCREDIT** branches during 30 minutes;

Transparency, trust and quality of service are the guiding principles of our business, we don't have any hidden fees and charges;

We always strive to maintain the perfect balance for our customers in terms and rates, we provide loans for our clients on the best conditions.



# OUR PRODUCTS

## General Terms & Conditions



### Security car loans products

Leasing or parking terms



### Loan amount

Up to ANY



### Conditions

Personal ID and Vehicle ID



### Loan terms

1 month, 1 – 3 years



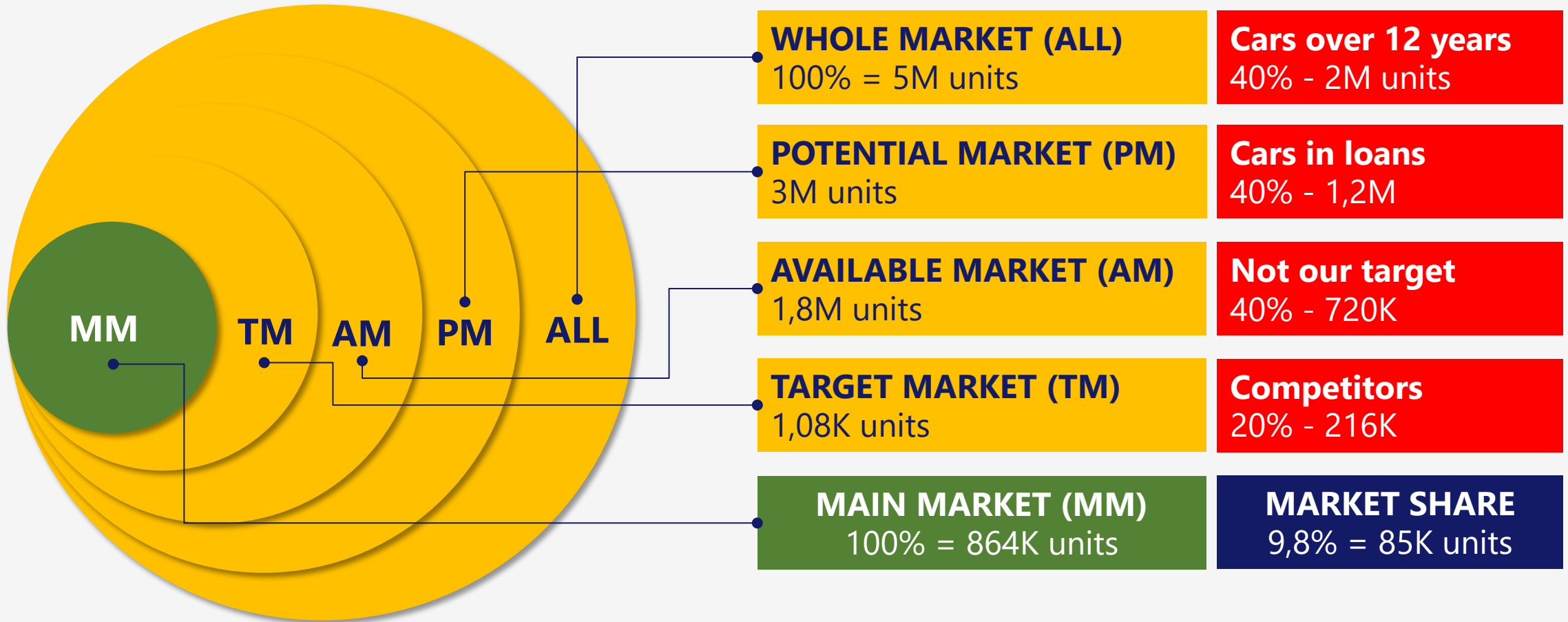
# OUR PRODUCTS

## Type of products



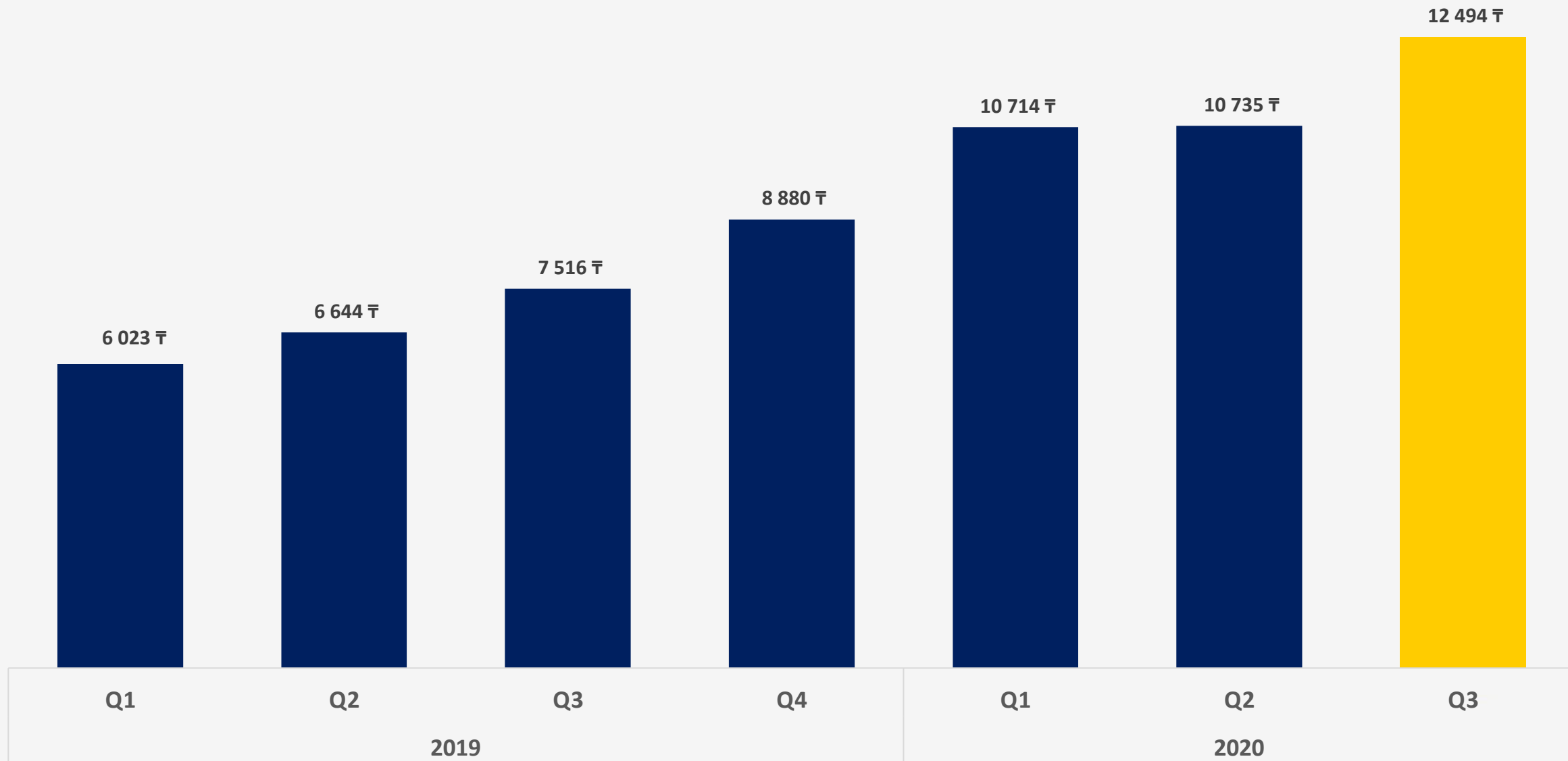
Product	TURBO	LIGHT	MOTOR
Type of loan	Leasing	Leasing	Parking KZ regist.
Security value of up to	60%	60%	80%
Loans duration	30 days	12, 24 months	30 days
Loans amount	Up to € 5K	Up to € 5K	Up to ANY
Int. rates per month	<b>3.59%</b>	<b>3.74%</b>	<b>3.59%</b>
Payment	Discrete	Annuity	Discrete

# MARKET ANALYSIS





# PORTFOLIO GROWTH in KZT mln. 2019 – 2020



# POWER BI REPORT

## 2020



22.11.2020

Loan Portfolio

13,331,471,768

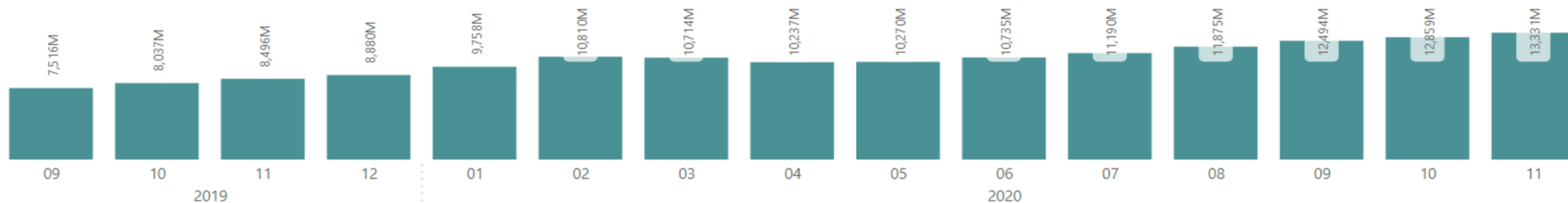
Percentage of late loans at the date of the report

12.55%

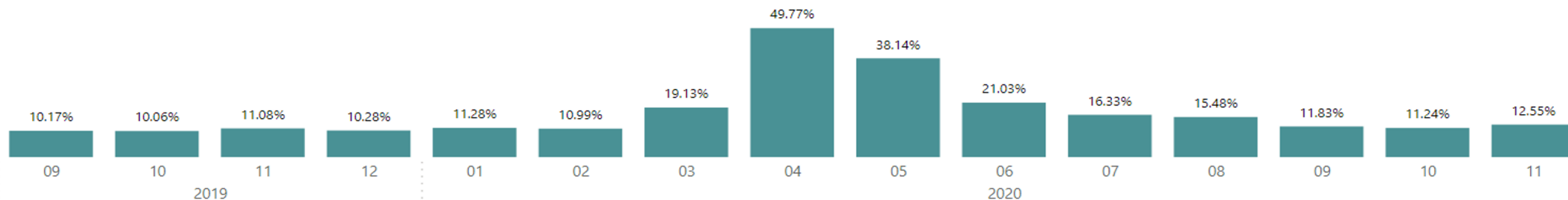
Amount of late loans on the date of the report (KZT)

1,672,758,188

Loan Portfolio by month, KZT



Late loans percentage by month, KZT



Almaty Region

4,348,341K

South Region

3,747,020K

North East Region

3,197,256K

Central West Region

2,038,855K

late loans growth as a percentage of the previous month

15.69%

Growth in arrears in the amount from the previous month (KZT)

226,856,398

Loan portfolio growth as a percentage of the previous month

3.67%

Loan portfolio growth in the amount from the previous month (KZT)

472,015,831

# POWER BI REPORT 2020

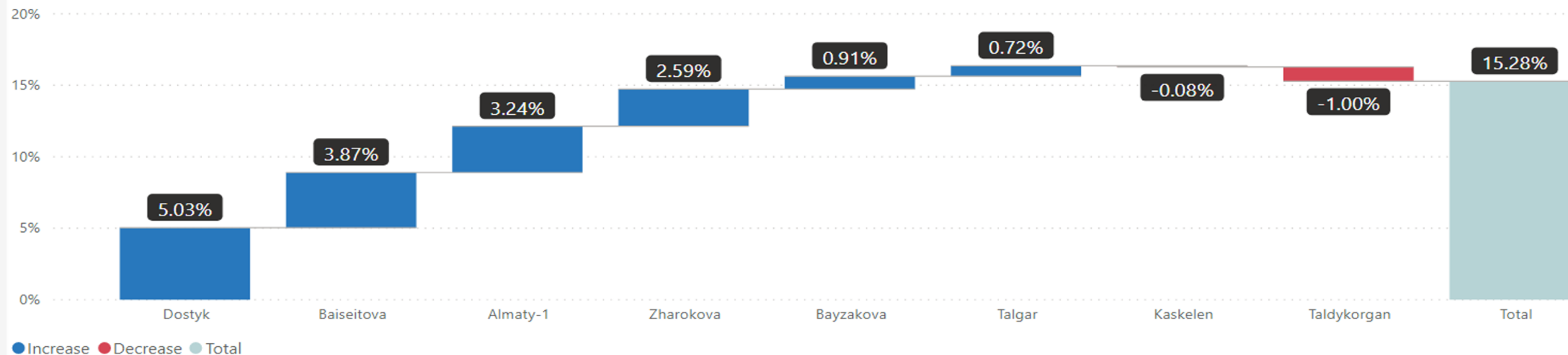


22.11.2020

Region:  Month:  Year:

Branch En	Monthly growth	Average increase since the beginning of the year	Growth since the beginning of the year
Dostyk	5.03%	29.94%	329.29%
Baiseitova	3.87%	5.79%	63.73%
Almaty-1	3.24%	8.45%	92.97%
Zharokova	2.59%	6.64%	72.99%
Bayzakova	0.91%	0.46%	5.06%
Talgar	0.72%	28.08%	308.85%
Kaskelen	-0.08%	2.15%	23.60%
Taldykorgan	-1.00%	3.80%	41.76%
<b>Total</b>	<b>1.86%</b>	<b>4.27%</b>	<b>46.93%</b>

Loan portfolio growth in relation to the previous month (by branches), %



# POWER BI REPORT 2020

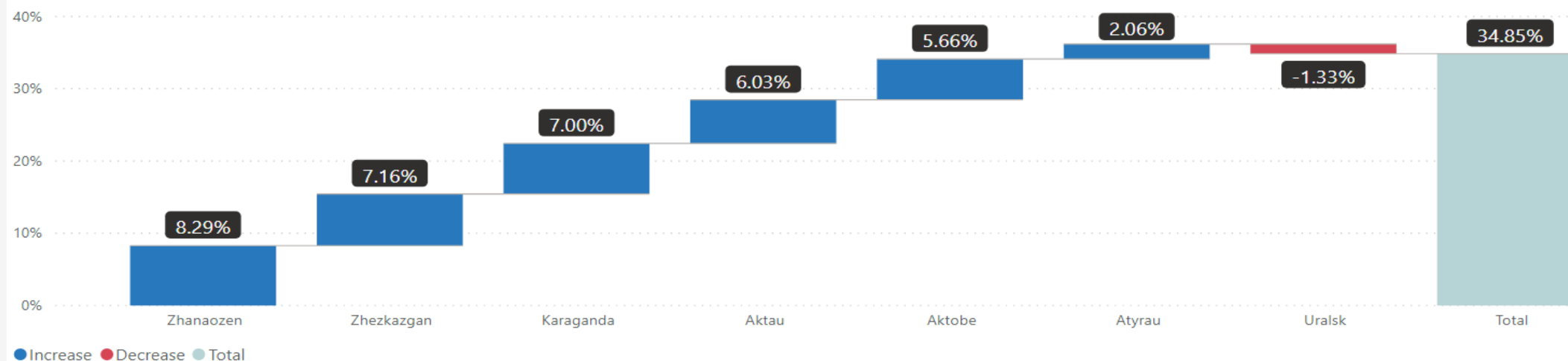


22.11.2020

Region:  Month:  Year:

Branch En	Monthly growth	Average increase since the beginning of the year	Growth since the beginning of the year
Zhanaozen	8.29%	11.40%	125.42%
Zhezkazgan	7.16%	9.24%	101.68%
Karaganda	7.00%	0.77%	8.49%
Aktau	6.03%	1.72%	18.94%
Aktobe	5.66%	1.94%	21.37%
Atyrau	2.06%	1.04%	11.49%
Uralsk	-1.33%	6.43%	70.76%
<b>Total</b>	<b>5.17%</b>	<b>2.22%</b>	<b>24.44%</b>

Loan portfolio growth in relation to the previous month (by branches), %



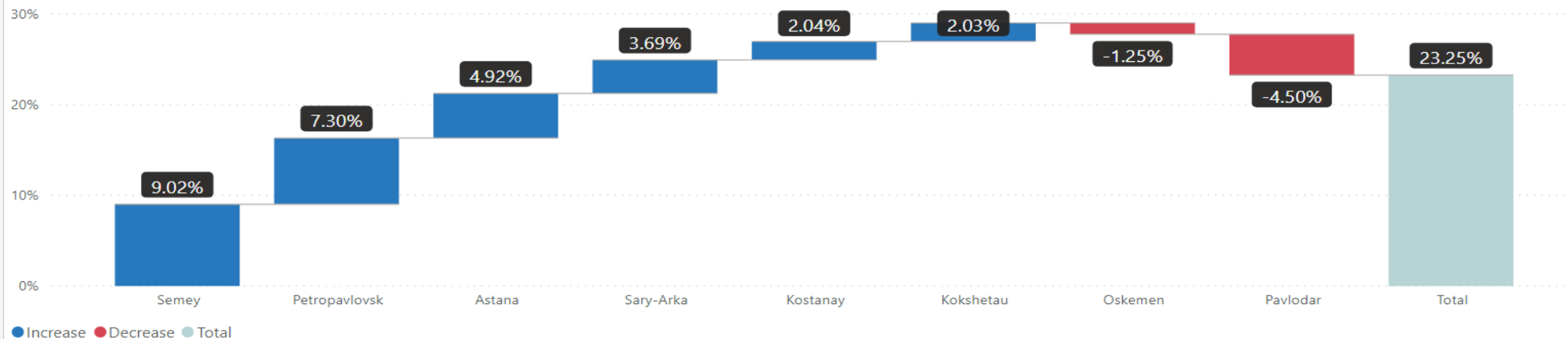
# POWER BI REPORT 2020



22.11.2020

Region	Month	Year		
North East Region	11	2020		
Branch En	Monthly growth	Average increase since the beginning of the year	Growth since the beginning of the year	
Semey	9.02%	4.90%	53.87%	
Petropavlovsk	7.30%	30.17%	331.91%	
Astana	4.92%	5.12%	56.37%	
Sary-Arka	3.69%	11.82%	130.06%	
Kostanay	2.04%	16.40%	180.39%	
Kokshetau	2.03%	5.27%	58.00%	
Oskemen	-1.25%	3.17%	34.91%	
Pavlodar	-4.50%	4.47%	49.20%	
<b>Total</b>	<b>2.99%</b>	<b>6.25%</b>	<b>68.76%</b>	

Loan portfolio growth in relation to the previous month (by branches), %



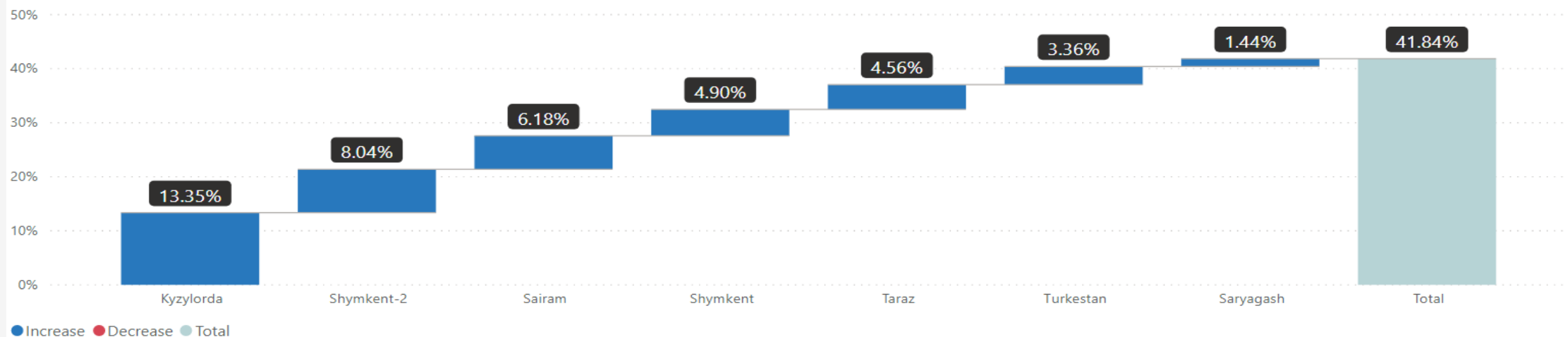
# POWER BI REPORT 2020



Region:  Month:  Year:  22.11.2020

Branch En	Monthly growth	Average increase since the beginning of the year	Growth since the beginning of the year
Kyzylorda	13.35%	4.32%	47.53%
Shymkent-2	8.04%	19.82%	218.02%
Sairam	6.18%	8.82%	97.00%
Shymkent	4.90%	3.74%	41.16%
Taraz	4.56%	2.83%	31.18%
Turkestan	3.36%	5.70%	62.69%
Saryagash	1.44%	5.53%	60.80%
<b>Total</b>	<b>5.62%</b>	<b>5.18%</b>	<b>56.93%</b>

Loan portfolio growth in relation to the previous month (by branches), %

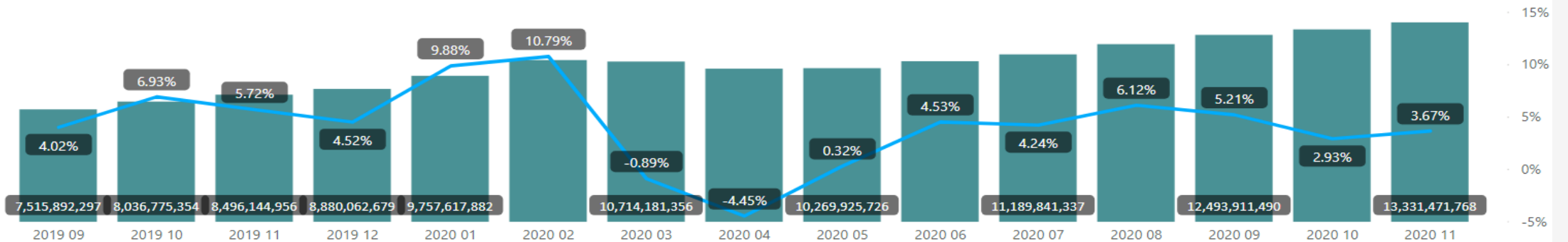


# POWER BI REPORT

## 2020



22.11.2020

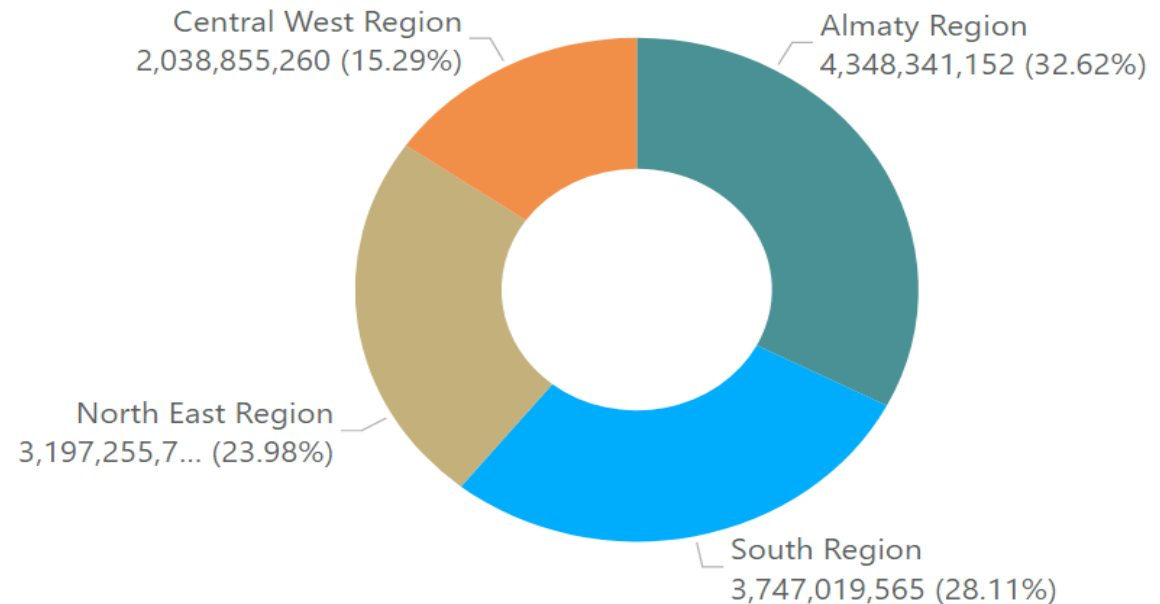


Loan portfolio as of the date of the ...

# 13,331,471,768

Growth from the previous month, %

## 3.67%



# POWER BI REPORT 2020



Report Date Range

Last 30 Days

Region

All

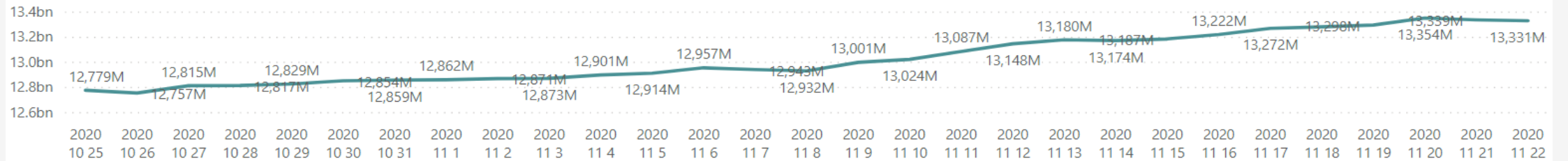
Branch

All

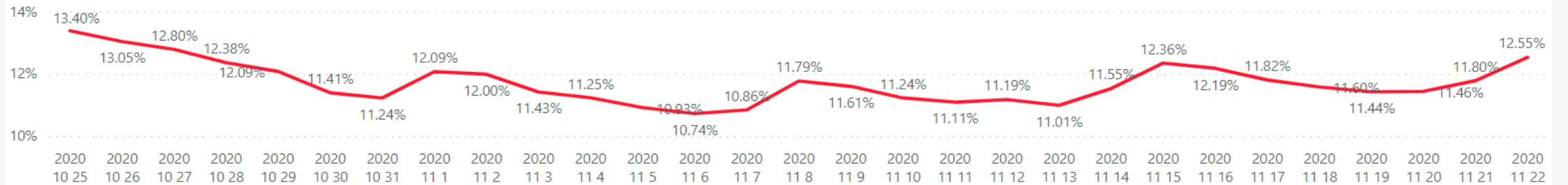
22.11.2020

10/25/2020 - 11/23/2020

## Loan Portfolio, KZT

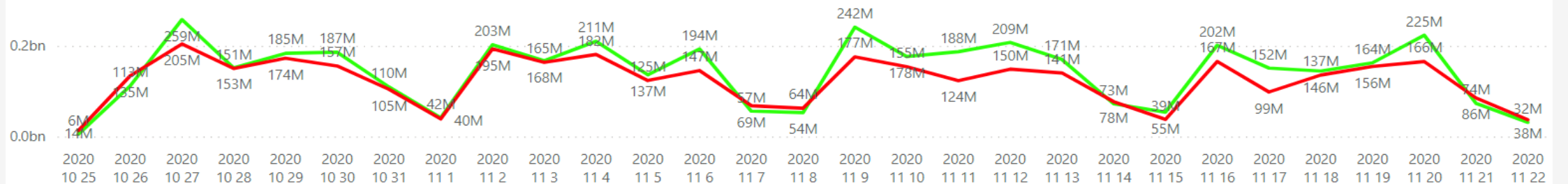


## Late loans, %



## Issued and Repaid loans, KZT

● Amounts of loans issued, KZT ● Amounts of repaid loans, KZT





# POWER BI REPORT 2020



22.11.2020

1,366,875,492

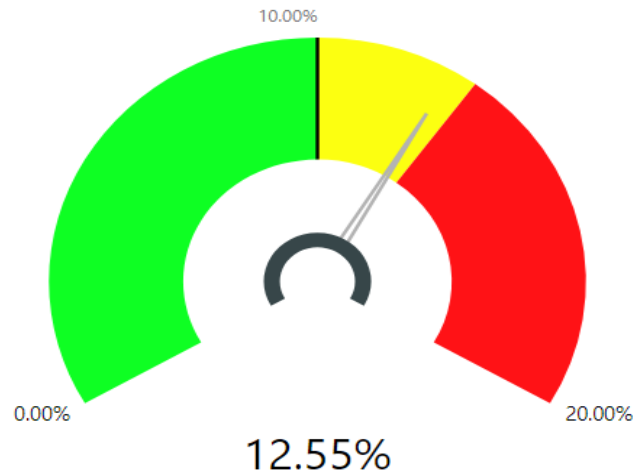
Late loans in the search, KZT

241,625,395

Late loans in the parking, KZT

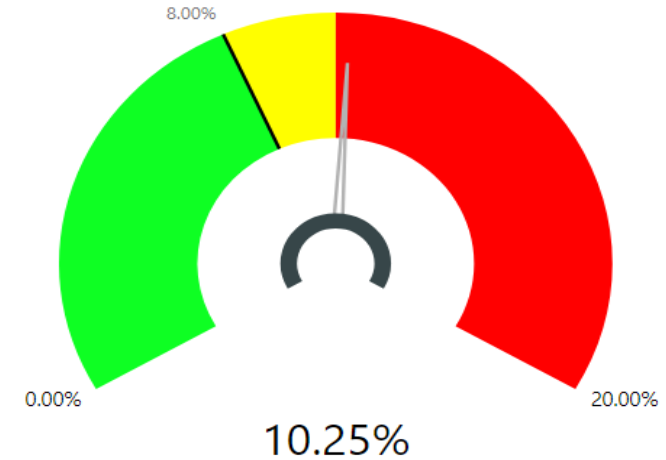
64,257,301

Sale of collateral, KZT



Total late loans

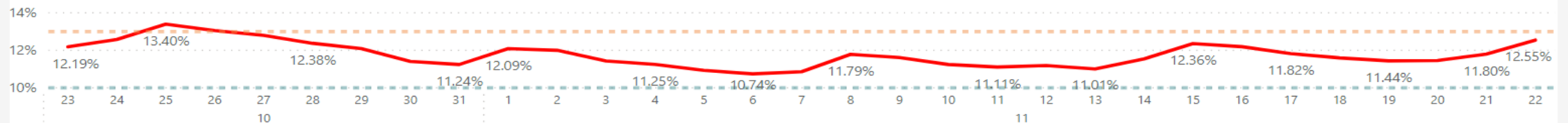
1 - 5	6 - 30	31 - 90	90+
2.92%	3.02%	1.41%	5.20%
388,815,536	403,015,968	174,222,230	693,255,835



late loans in search

1 - 5	6 - 30	31 - 90	90+
2.80%	2.88%	1.00%	3.57%
372,900,155	383,796,408	133,713,128	476,465,801

Percentage of late loans (by day)



# POWER BI REPORT 2020



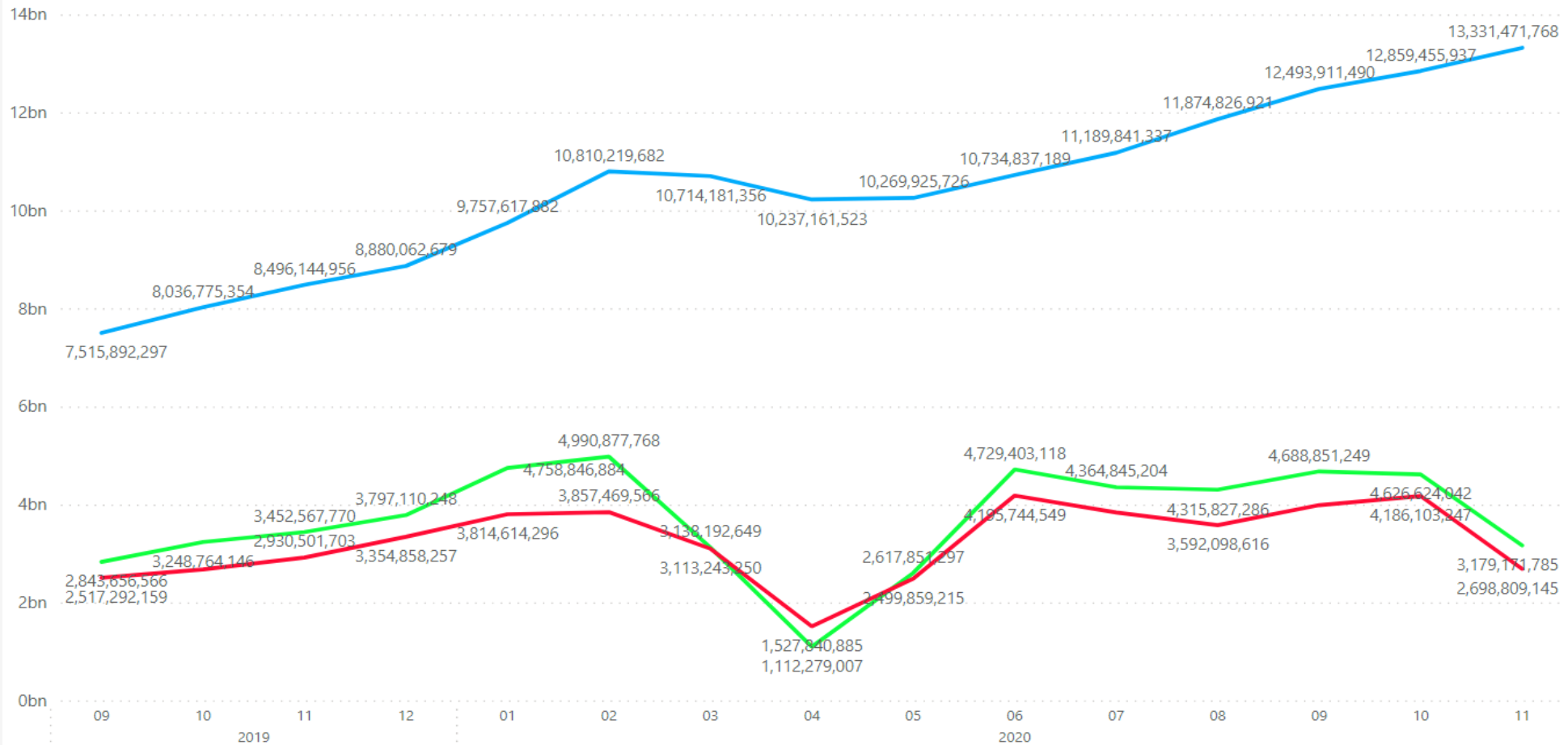
22.11.2020

Region

All

## Loan portfolio and granting loans by branches

● Loan Portfolio, KZT ● Amounts of loans issued, KZT ● Amounts of repaid loans, KZT



## Branch

- Select all
- Aktau
- Aktobe
- Almaty-1
- Astana
- Atyrau
- Baiseitova
- Bayzakova
- Dostyk
- Karaganda
- Kaskelen
- Kokshetau
- Kostanay
- Kyzylorda
- Oskemen
- Pavlodar
- Petropavlovsk
- Sairam
- Saryagash
- Sary-Arka
- Semey
- Shymkent
- Shymkent-2
- Taldykorgan
- Talgar
- Taraz
- Turkestan
- Uralsk
- Zhanaozen
- Zharokova
- Zhezkazgan

# OUR VALUES:



## HONESTY TRUST

We highly respect the Honesty, that's why we are always honest with ourselves and with clients, partners and colleagues. Honesty is a guarantee of openness and transparency in our work. Honesty and openness help us to increase the trust and a friendly atmosphere.

## TEAM UNITY

We really understand that together we are stronger than on one's Jack. Communicate, cooperate and to have a new friends it's very important for us. We are a team of like-minded people, we train each other, highly appreciating everyone's contribution to the common work.

## PROFESSIONALISM DEVELOPMENT

The professionalism of our team is important to us, because we are constantly developing, we are engaged in improvement and training.

## TIME PUNCTUALITY

We highly focus on clients! We respect of our client's time and never serve a client's more that 30 minutes.

## RELIABILITY CARE

We are a reliable company and always focus on clients, that's why we assist the clients to redeem a loans and we carefully store a cars-deposit.

## General goals of TASCREDIT for 2020:

- 1) Entering to international markets: next 3 years to 5 countries;
- 2) Cover the market share more than 40%;
- 3) Scaling company portfolio up to €50M;
- 4) Transform to Digital banking;
- 5) Implement R&D directions in company;



**THANK YOU**