

swiss**capital** Kazakhstan

# Swiss Capital Kazakhstan

- Swiss Capital Kazakhstan was established in May 2017. To date, the company is presented by the network of 8 branches located in five most populated cities of Kazakhstan: Almaty, Nur-Sultan (Astana), Shymkent, Karaganda and Aktobe and we accept cars from 1995 YOM.
- Swiss Capital Kazakhstan offers two financial products - Car Leasing and Leaseback, focusing on second-hand car segments.
- Geographic expansion across major regional centers of the country, are the nearest future plans for the Swiss Capital Kazakhstan team.



📍 Head office and client service center of Swiss Capital, located on Nurmakov 93a – Tole Bi St., Almaty.

# Swiss Capital Kazakhstan - Highlights



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## 2+ Years in the Kazakh Market

Successful market entry in Almaty since May 2017. Business operations of Swiss Capital were launched successfully in capital city Nur-Sultan (Astana), October 2018. Further regional expansion implemented in Shymkent, Karaganda and Aktobe during 2019.

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## Regional Network

Swiss Capital is currently presented with 8 branches in 5 cities.

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## Strong Brand Awareness

The company has gained high brand awareness, which is attributable to effective 360° marketing strategies – consistent Digital and Radio campaigns to generate new client leads / TV, YouTube and Outdoor billboard campaigns used to achieve the status of a top of mind brand.

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## Upward Sales Trend

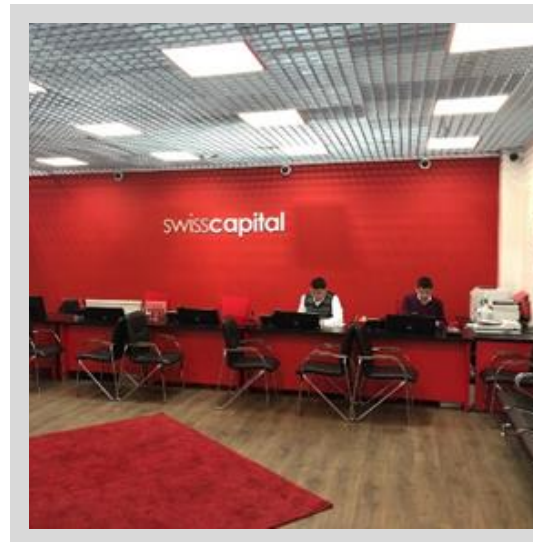
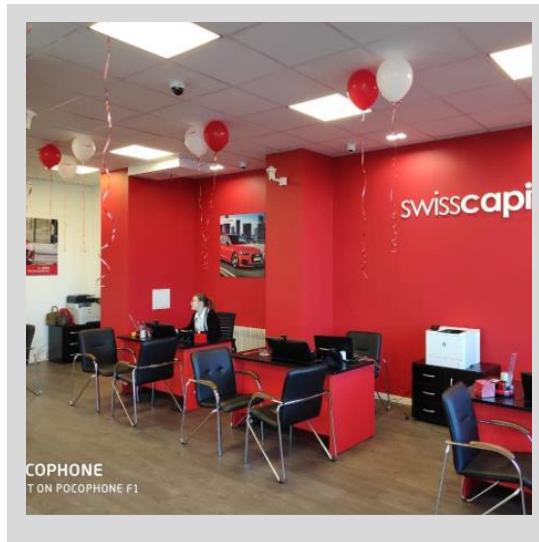
Total issued loan amount in 2017 - \$3.8 mln  
Total issued loan amount in 2018 - \$9.2 mln  
Total issued loan amount in 2019 - \$13.5 mln

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## Growth Prospects

Swiss Capital has significant potential for rapid increase in its loan portfolio by entering new regional centers of Kazakhstan, and opening customer service centers in additional Top 9 regional cities.

# Swiss Capital Kazakhstan Network of Branches



- 📍 Head office of Swiss Capital Kazakhstan is located in Almaty, on Nurmakov 93a – Tole Bi St. In total, **Swiss Capital** is presented with **4 branches in Almaty**.
- 📍 Regional branches currently operate in Nur-Sultan (Astana), Shymkent, Karaganda and Aktobe.

# Swiss Capital Kazakhstan - KPIs

## Overall Indicators

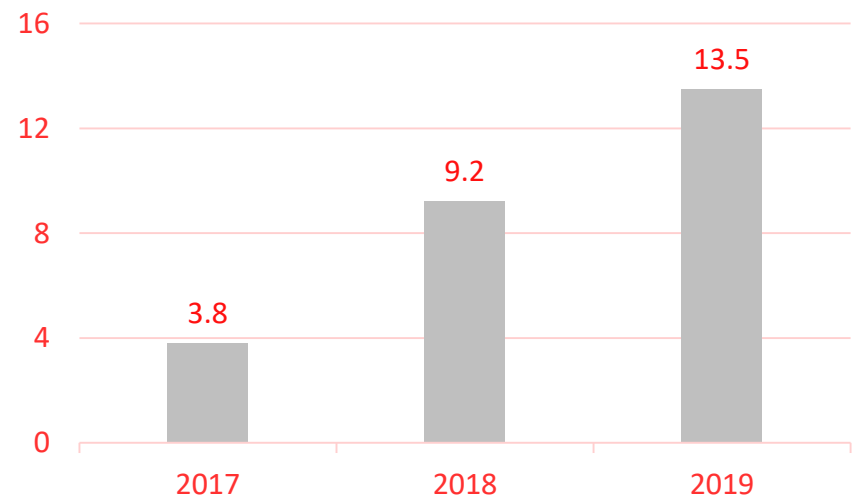
Total issued loans since May 2017 – **above USD 23 million**

Net loan Portfolio – **USD 8.5 million**

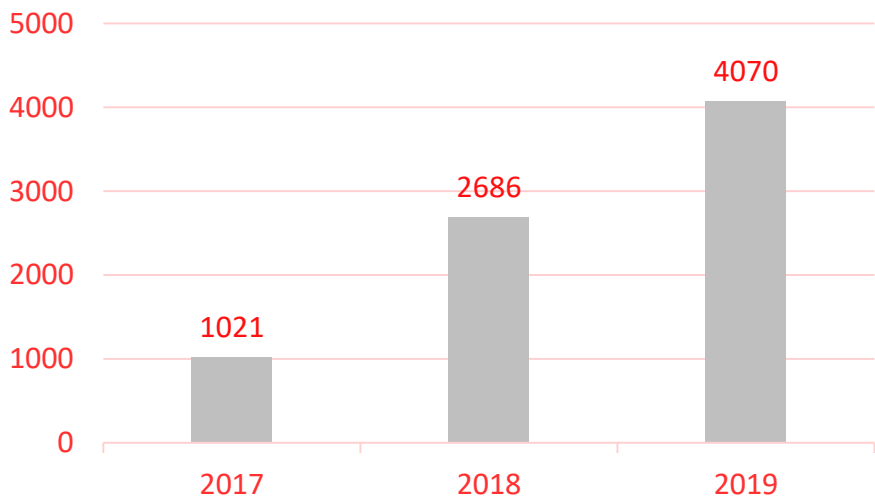
Average loan amount – **USD 5000**

Average period of loan per client – **19 months**

Total issued loans by year, USD mln



Total issued loans by year, qty



# Swiss Capital Kazakhstan - KPIs

## Financial Indicators

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EBIT 2019 – USD 842K

Net income 2019 – USD 81K

Net Revenues – USD 3.2M

EBIT 2018 – USD 224K

Net income 2018 – USD -390K

Net Revenues – USD 3.2M

Figures for 2018 are audited while 2019 figures are internal

Exchange rate used for 2019 figures – 384.244775

Exchange rate used for 2018 figures – 371.836318

# Swiss Capital Positioning in Kazakhstan



Market Positioning of Swiss Capital Brand:

**Provide accessible and affordable secured car loans in a quick and simple way**

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- There are more than 4.5 million registered transport vehicles in Kazakhstan that can be monetized as a collateral for secured loans. This, as a non-core business, is largely underserved by banks which leads to unique opportunity for successful business development of Swiss Capital.
- Swiss Capital has acquired significant customer base, by accepting vehicles starting from 1995 year of manufacture as collateral, and providing loans up to 85% of the market price of the vehicle – higher loan-to-value ratio (LTV), compared to majority of competitors' offering 40-50% (LTV).



# Swiss Capital Positioning in Kazakhstan



## Market Positioning of Swiss Capital Brand:

### Company Products

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- We have two basic products: Car Leaseback and Car Leasing and on top of them External and Internal Refinances.
  - Car Leaseback – a car owner which is in need of additional funds will come and pledge his car for the needed funds (based on the valuation made by us).
  - Car Leasing – a person interested to purchase a car using our partial funding for that car.
  - External Refinance – we refinance loans with pledged cars from all financial organizations.
  - Internal refinance – current client which is interested in additional funds for his car and if we agree that the car LTV allows us to provide these extra funds.



# Company Representatives



**ASKHAT BEISENBAYEV**  
**Chief Executive Officer**

Mr. Beisenbayev joined Swiss Capital Kazakhstan in November 2019. He has more than 20 years of extensive finance/banking experience at C-level positions internationally.

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**Edward Shtabsky**  
**Deputy Chief Executive Officer**

Mr. Shtabsky joined Swiss Capital Group in January 2018. as the CFO and has assumed the role of deputy CEO from September 2018. He has more than 15 years experience of working as a Chief Financial Officer and other finance related roles internationally.

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**Dina Bakieva**  
**Chief Financial Officer**

Mrs. Bakieva joined Swiss Capital Group in January 2018. as the Chief Accountant and has assumed the role of a CFO from September 2018. She has more than 20 years experience of working in financial organizations.

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