



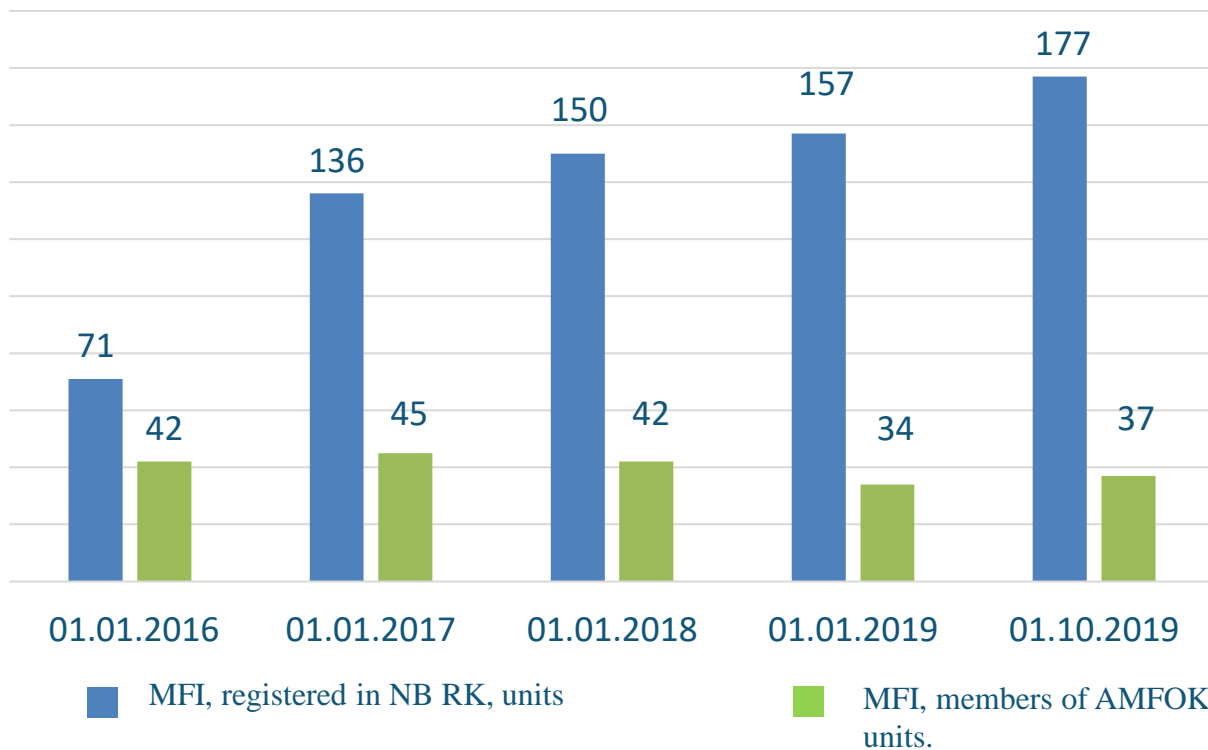
# Information of Sector position microcredit in the Republic of Kazakhstan

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Information is prepared by AMFOK on basis of data from National Bank of the Republic of Kazakhstan <http://www.nationalbank.kz/>

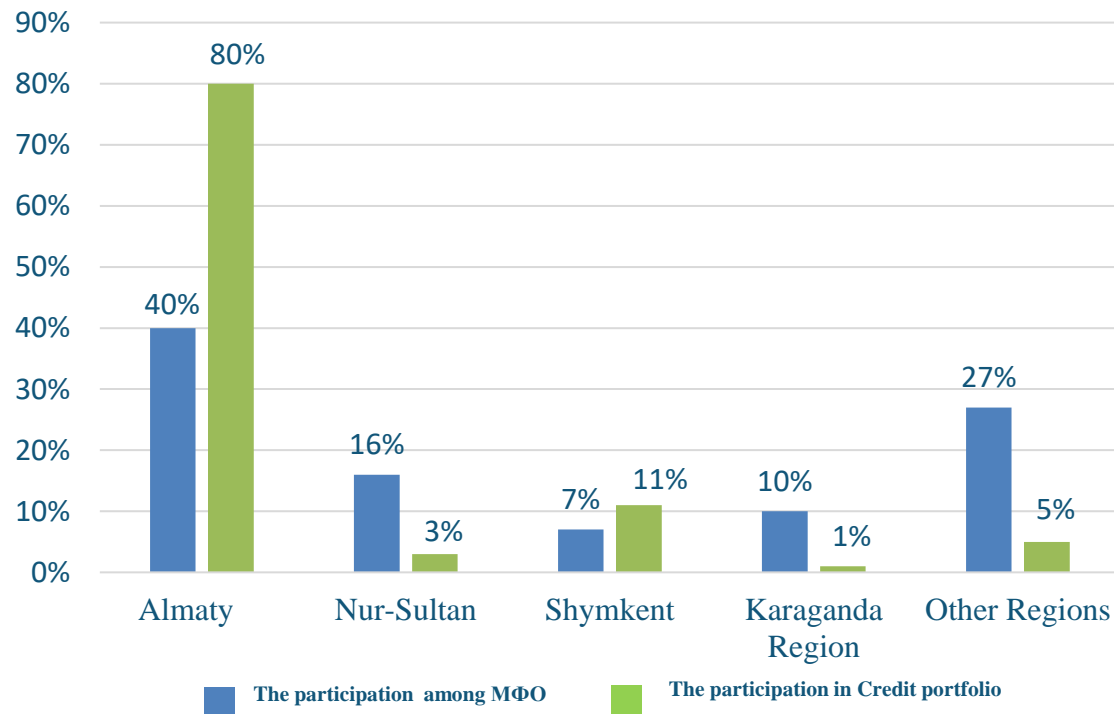
On 01.10.2019, 165 micro credit organizations reported before NB RK

## Population Dynamics of MCO



From beginning of 2019 a number of existing MFI, registered in the register of National Bank of the Republic of Kazakhstan increased to 23 units

# MFI ACTIVITIES BY REGION



The most number of MFI (**40%** from most number) is registered in Almaty. **80%** account for them from total credit portfolio of all MFI. By this, some MFI have a branches at other regions.

**16%** of MFI is registered in Nur-Sultan, **3%** is its participation in Credit portfolio

**7%** of MFI is registered in Shymkent and **11%** is its participation in credit portfolio

**10%** of MFI is registered in Karaganda Region, **1%** is its participation in credit portfolio

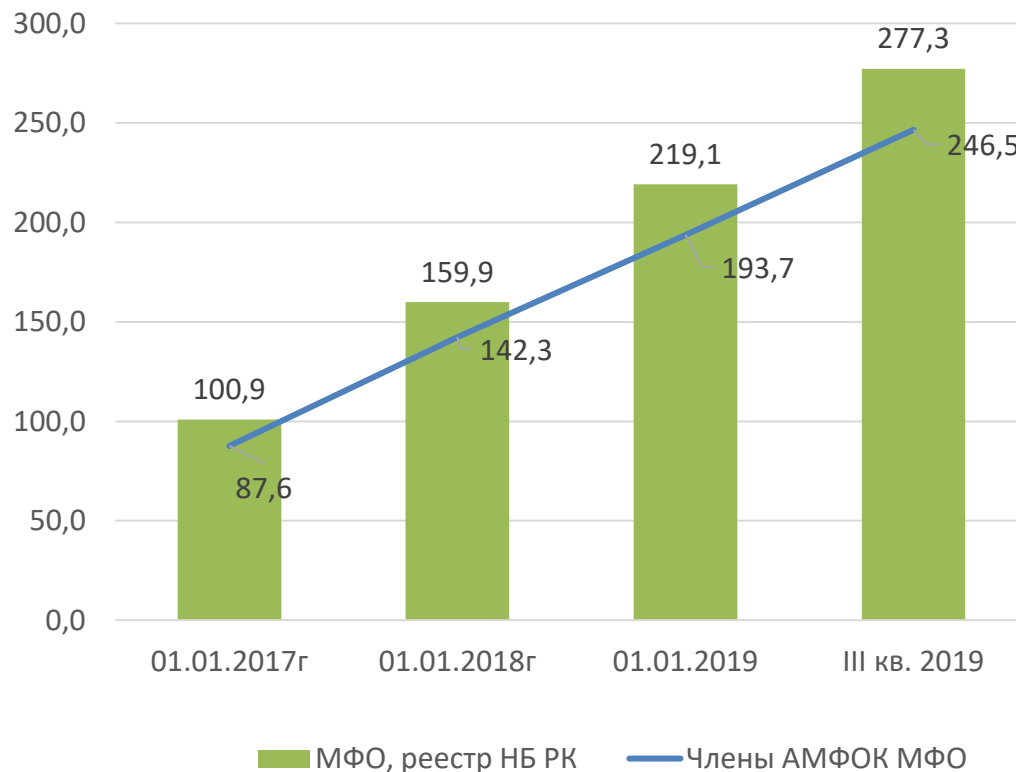
**38%** of MFI is registered in any other regions and **10%** is its participation in credit portfolio.

## Credit portfolio on reporting date Exclusive of reserves for loss of value (in billion KZT)

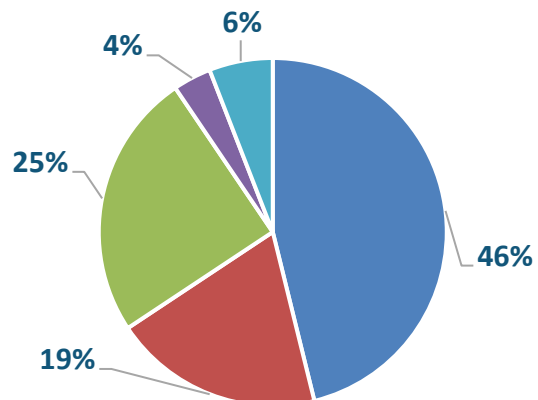


On 1<sup>st</sup> of October, 2019 credit portfolio of MFI is 277,3 billion KZT, exceeding to 26% from the beginning 2019

Credit portfolio MFI – members of AMFOK consisting of 246,5 billion KZT or 90% of credit portfolio of total sector

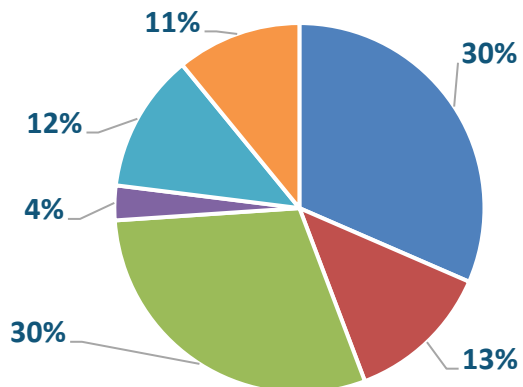


## Authorized capital of MFI on 01<sup>st</sup> of October, 2019



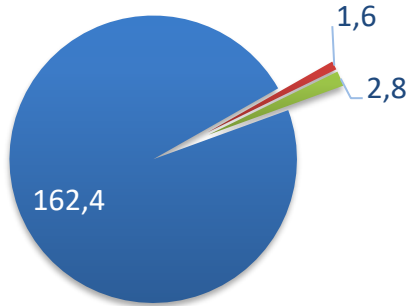
- to 50 million KZT- 46% (78 MFI)
- from 50 m KZT to 100 m KZT - 19% (33 MFI)
- From 100m KZT to 500 m. KZT - 25% (42 MFI)
- From 500 m to 1 billion KZT - 4% (6 MFI)
- More 1 billion KZT - 5% (10 MFI)

## Credit portfolio of MFI on 01<sup>st</sup> of October 2019

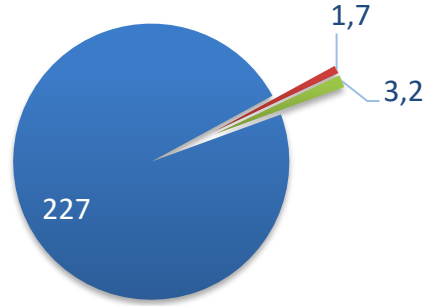


- Equal to 0 - 11% (18 MFI)
- to 50 m KZT - 30% (52 MFI)
- from 50 m to 100 m KZT - 13% (21 MFI)
- from 100 m to 500 m KZT - 30% (49 MFI)
- From 500 m. to 1 billion KZT - 4% (5 MFI)
- More 1 billion KZT - 12% (20 MFI)

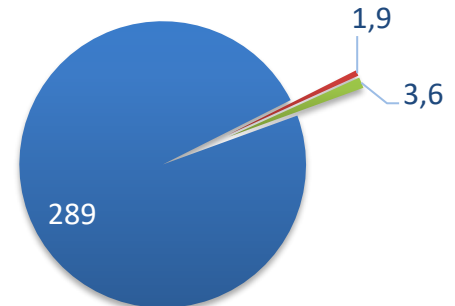
## OVERDUE PRINCIPAL DEBT OF MFI (in BILLION KZT)



on 1 of January 2018



On 1 of January 2019



On 1 of October 2019

■ Total microcredits

■ Overdue from  
1 to 30 days

■ Debts more than 90 days

From beginning 2019, the participation in microcredits with overdue principal debt more than 90 day consisting of 3,6%

The participation in microcredits with overdue principal debt from 1 to 30 days consisting of 1,9 % exceed to 0,2% from beginning of year.

# PERFORMANCE EFFICIENCY OF MCO

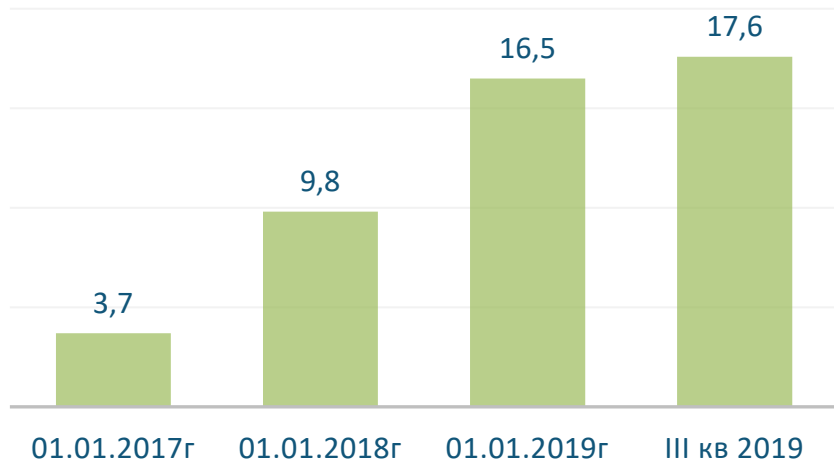


On 1 of October 2019 Return on average assets (ROA) on all MFI consisting of 5,3%, and Return on Equity (ROE) - 18%

On 1 of October 2019 net revenue of MFI consisting of 17,6 billion KZT from beginning of year, by this 38 MFI has been showed a loss.

Own capital and assets of MFI for III quarter 2019 consisting of 333,9 and 97,5 billion KZT

Net revenue (loss) MFI (in billion KZT)



Own capital and assets of MFI (in billion KZT)

