

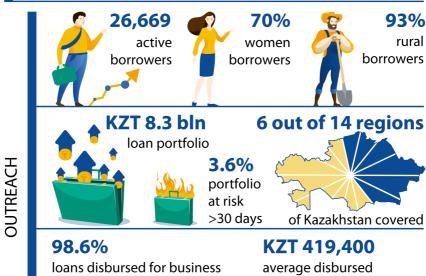
2020 Social **Performance Report**

International client protection certification



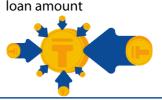
Industry leader in Kazakhstan







loan amount



GENDER

55% women in management

70% women in total staff



NON-FINANCIAL SERVICES

KZT 1,039,000

spent on community projects



1,860

clients received "family budget" training



6,872 borrowers received payment deferral

KZT 2.5 bln



CLIENT SUPPORT DURING COVID



interest rates reduced for

76% of borrowers microloans terms extended for 99%

of borrowers

accrual of penalties suspended for 100%

of borrowers

