



2025

SOCIAL PERFORMANCE REPORT

OUTREACH



52,905
active borrowers



KZT 48.9 bln
loan portfolio



899,000
average disbursed
loan amount KZT



PAR>30 days
5.2%



business
loans disbursed



Active in
10 out of 17

WOMEN FINANCIAL INCLUSION

WOMEN BORROWERS

58%

DISBURSED TO WOMEN



KZT 26 bln

WOMEN LOAN PORTFOLIO

55%



RURAL FINANCIAL INCLUSION

92%

rural
borrowers

70%

rural
loan
portfolio

**KZT
41.7
bln**

disbursed
for agriculture
support

FEMALE REPRESENTATION

48%

women
in management

81%

women
in total
staff



SATISFACTION ASSESSMENT

96%

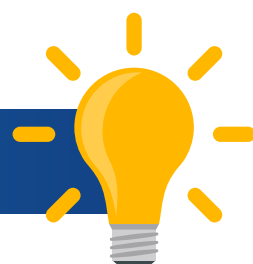
borrower
satisfaction level



76%

employee
satisfaction level

NON-FINANCIAL SERVICES



KZT 3.5 mln

spent on community
projects



1,612

borrowers
received financial
literacy training

acfund.kz



asiancreditfund

ACF MISSION

Provide responsible, convenient, and client-centric financial services to micro and small entrepreneurs in rural areas, particularly women, to uplift the quality of life and resilience of households