



LLP "MFO "TAS FINANCE GROUP"



# CORPORATE CULTURE



## MISSION

Create financial opportunities to achieve goals using innovative solutions



## VISION



### Local

Become a member of the country's financial market in order to change it and make it closer to the people



### Global

Become a financial company capable of competing in the global market



## COMPANY VALUES

### Honesty-trust

Honesty breeds trust, which is essential to the success of our work. We always strive to be honest with ourselves, clients, partners and colleagues, which is a guarantee of the transparency of our activities.

### Team-cohesion

Together we are much stronger than each of us individually. We are a close-knit team that appreciates the contribution of everyone to the success of our common cause

### Reliability-care

We are a reliable company that cares about the well-being of customers. Our reliability is your key to success, our concern is your well-being

### Professionalism-development

The professionalism of our team is important to us, so we are constantly learning, developing and improving. We apply the acquired knowledge and skills both in work and in everyday life.

### Time-punctuality

We respect the time of our customers, so we always try to provide them with fast and efficient service. Each member of our team is constantly improving their time management skills.

## COMPANY PORTRAIT

**11.7 mln \$**  
net profit for 2022

**101.2 mln \$**  
loan portfolio as of 30.06.2023

**IT**  
own development of a mobile application, scoring modules, collateral assessment, ERP system, investment module, etc.

**Geography**  
Kazakhstan, Russia, Uzbekistan

**1 place**

microcredit secured by a car

**38 branches**

and offices throughout the KZ

**4060 \$**

average bill as of 06.30.2023

**54.1 mln \$**

2 bond issues for 54.1 mln \$

**3,4 x**

collateral coverage

**342**

the number of employees

 **30 minutes**

loan processing

 **60%**

repeat clients as of 06/30/2023

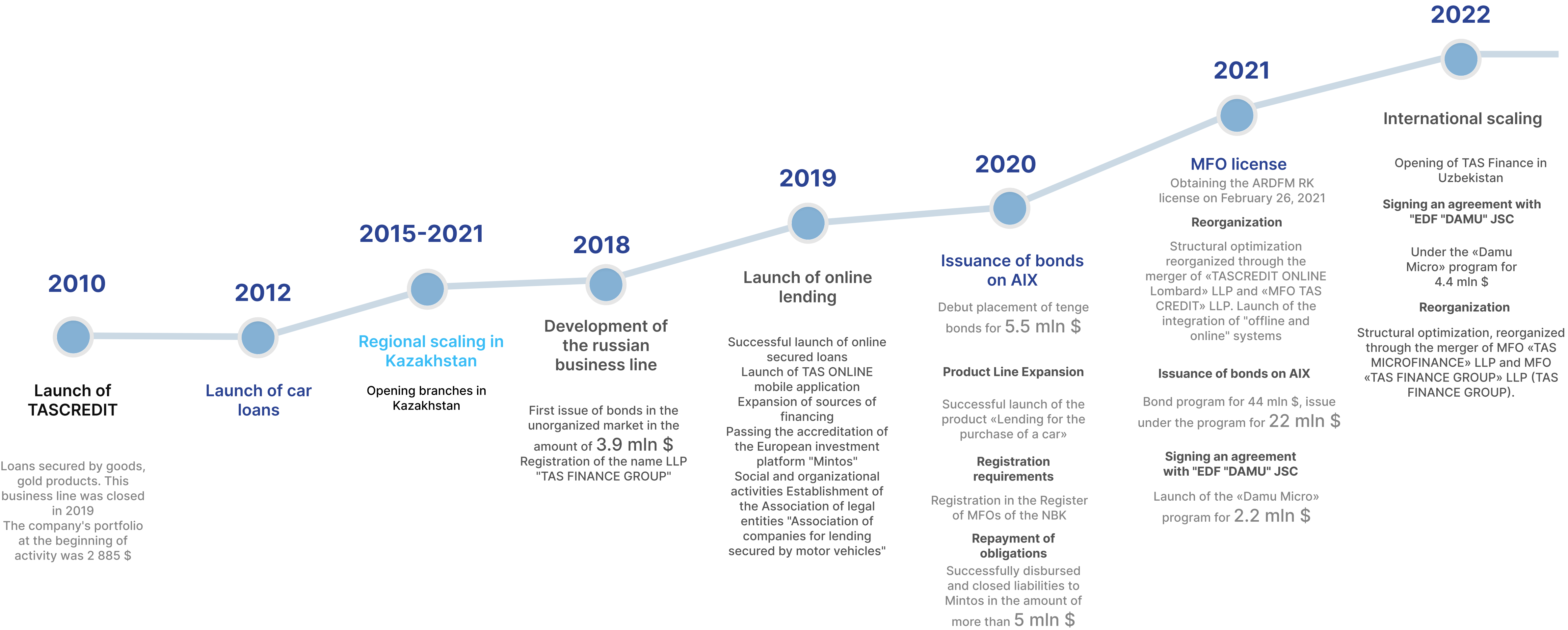
 **93%**

loans issued offline

 **ESG**

compliance with ESG principles

# COMPANY DEVELOPMENT HISTORY



## THE MAIN PRODUCT | LOAN SECURED BY A CAR

Average check for 30.06.2023

**4060 \$**

The collateral is more than

**3,4x** times the amount of  
the loan issued

The average cost of a car as collateral

**12 400 \$**



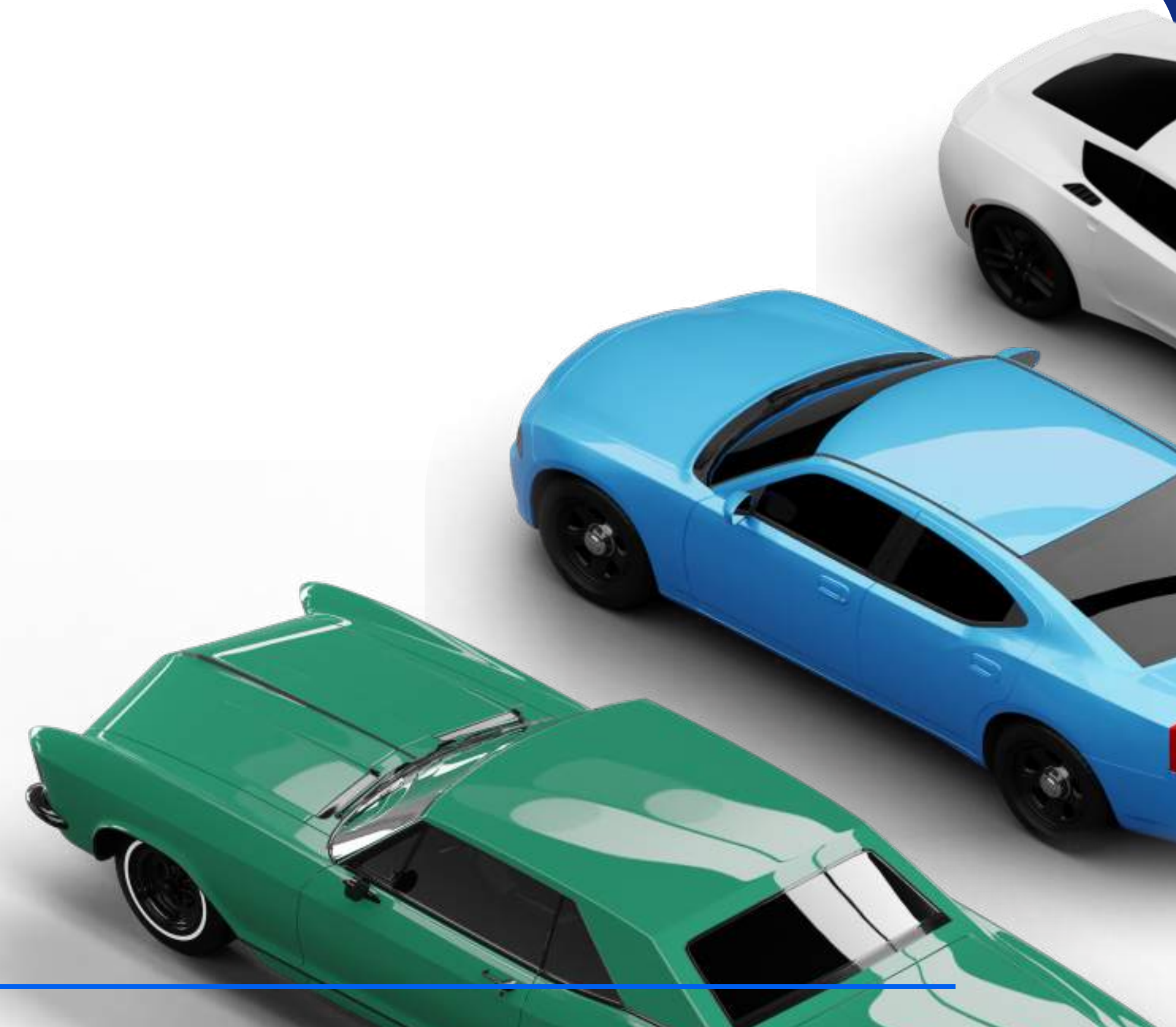
**15 months**

Average actual loan term



**56%**

Annual effective interest rate of the loan

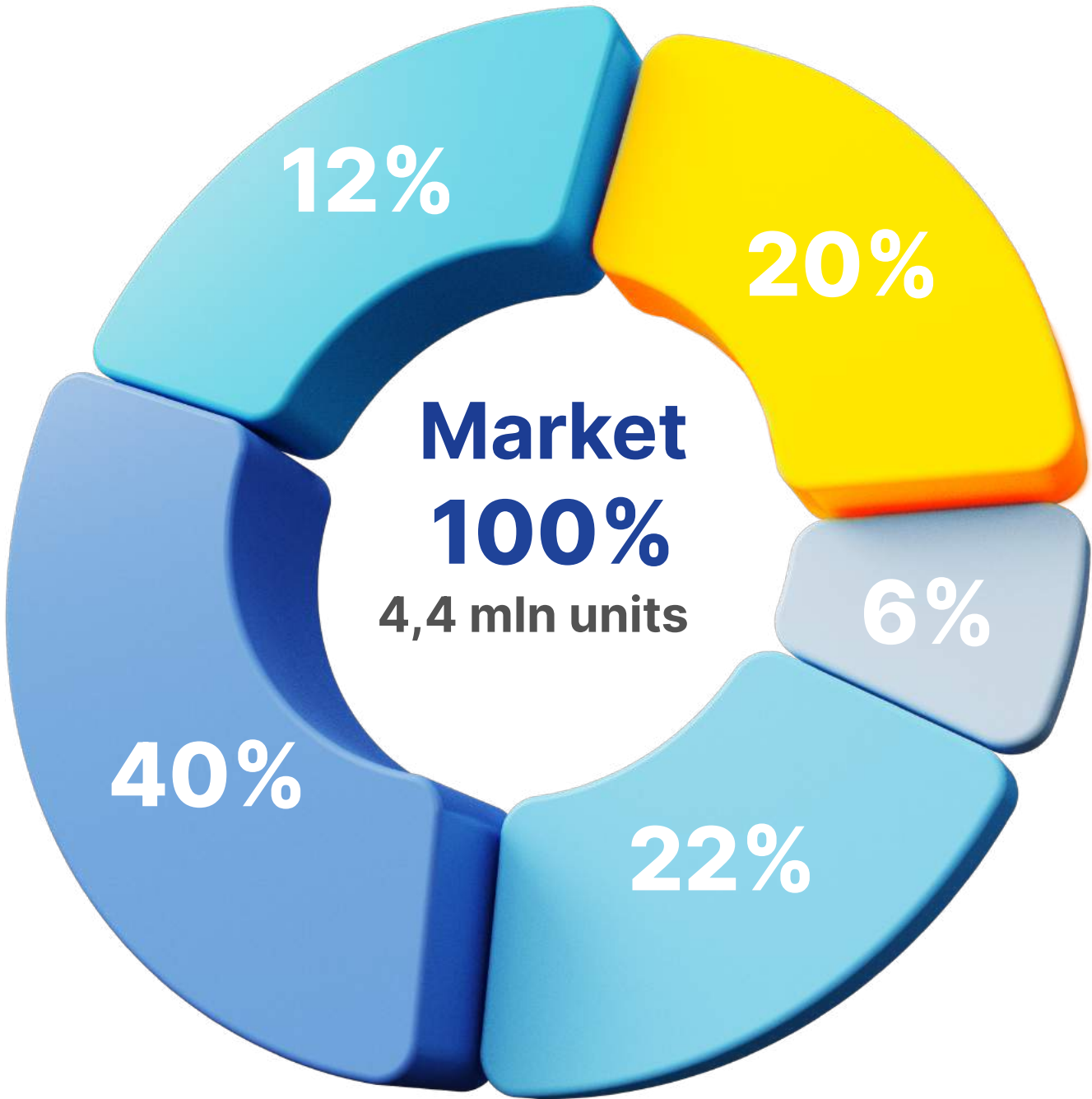


## KEY INDICATORS

	2019	2020	2021	2022
<b>Portfolio</b>	19.8 mln \$	32 mln \$	49.1 mln \$	72.3 mln \$
<b>Customers</b>	12.6 th.	16.6 th.	20 th.	24 th.
<b>Net profit</b>	1.8 mln \$	3.6 mln \$	7.9 mln \$	11.7 mln \$
<b>ROE</b>	54,2%	43,4%	43,6%	53,02%
<b>ROI</b>	17,3%	10,5%	13,8%	15,4%
<b>Max risk ratio per borrower</b>	-	0,023	0,016	0,006



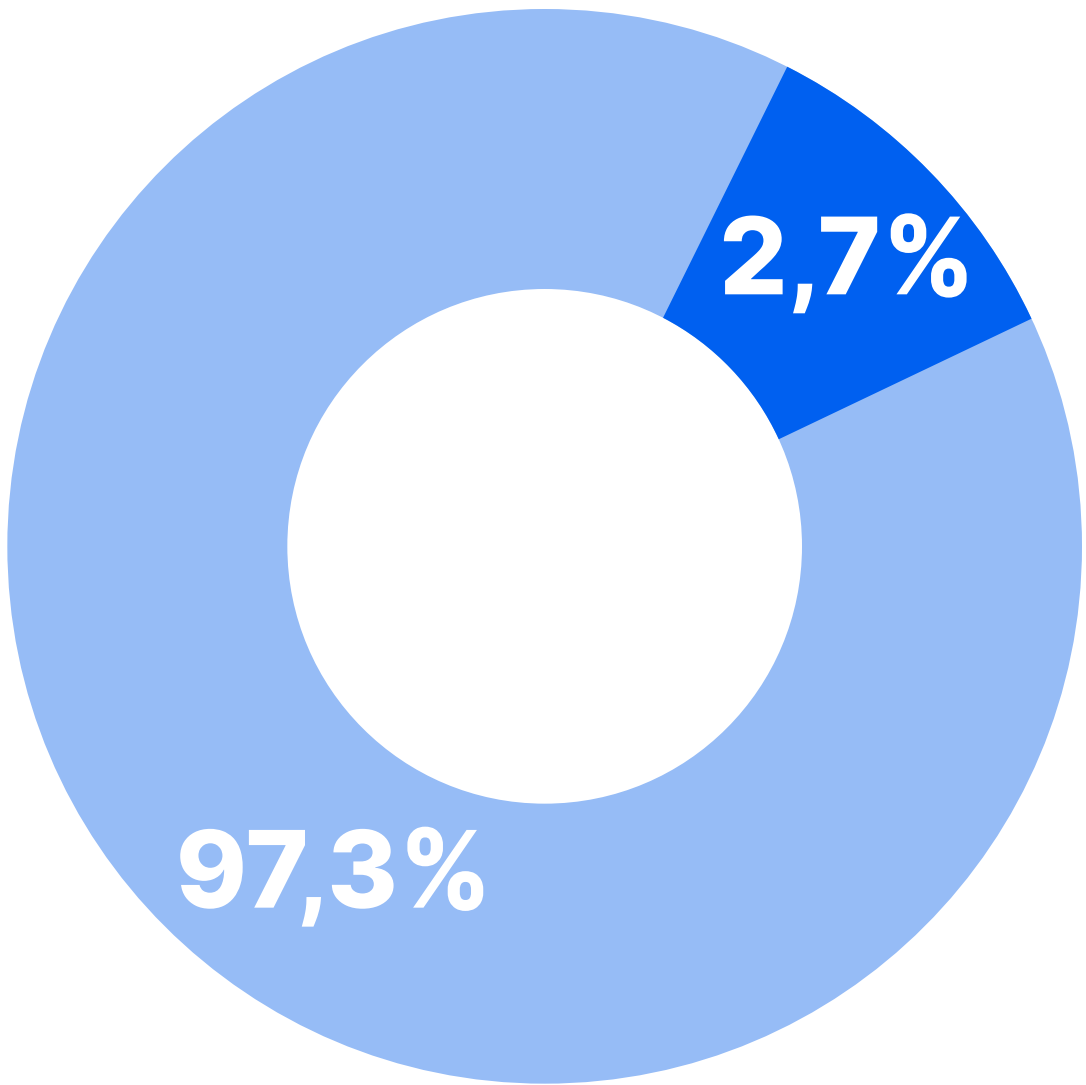
# MARKET ANALYSIS



100% market – 4.4 mln units

- 40% - cars older than 20 years - 1.67 mln units
- 22% - cars on loan – 0.98 mln units
- 6% - non-target aud. - 0.33 mln units
- 12% - trucks and buses - 0.53 mln units
- 20% is the potential. market – 0.89 mln units

Potential. market **100%**  
0.89 mln units

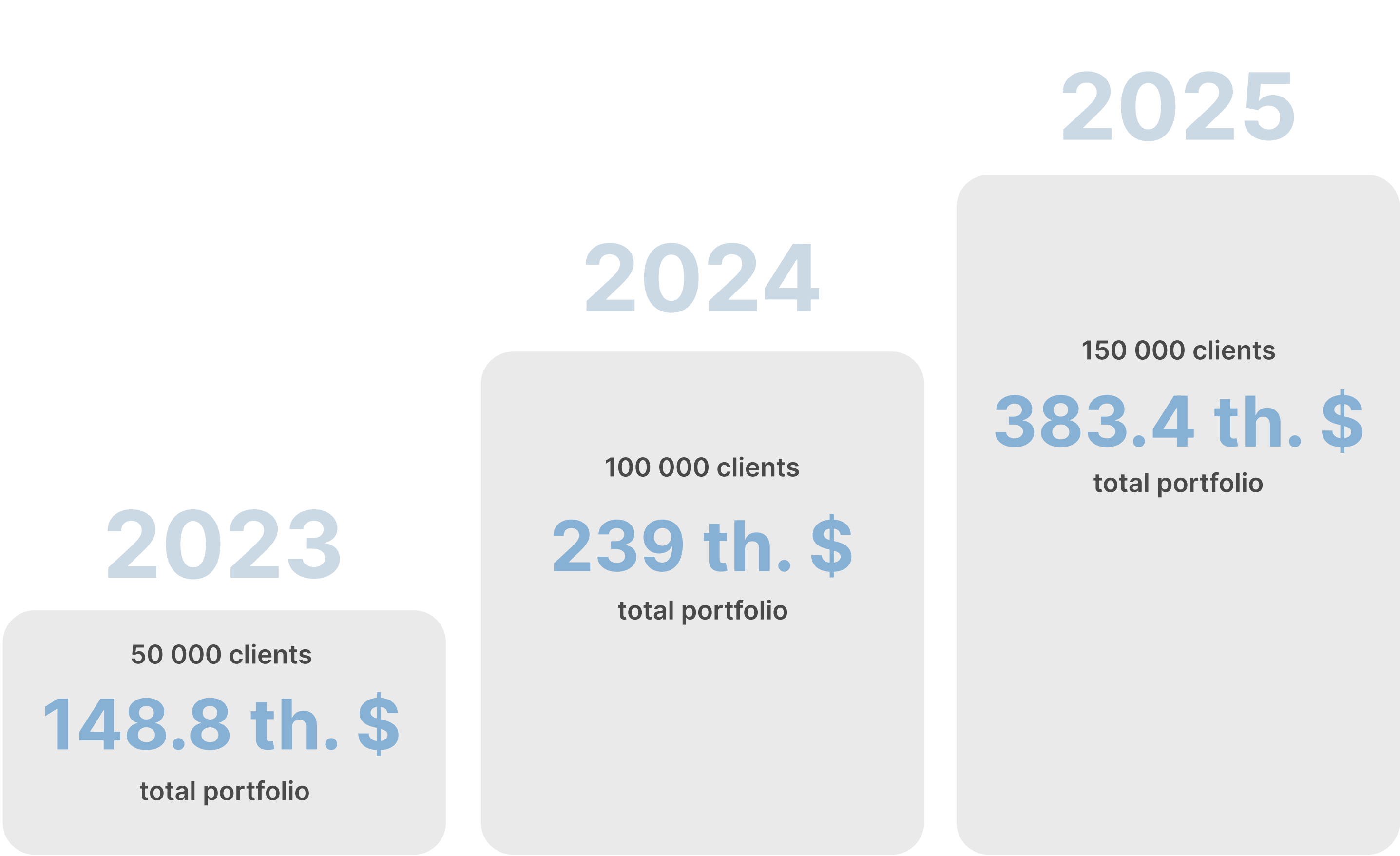


- Potential. market 97.3% - 866 th. units
- Market share 2.7% - 24 th. units

**TAS FINANCE GROUP – 24 000 active customers**

\* 1 unit – 1 car

# PLAN TO INCREASE THE LOAN PORTFOLIO AND THE **NUMBER OF CLIENTS**

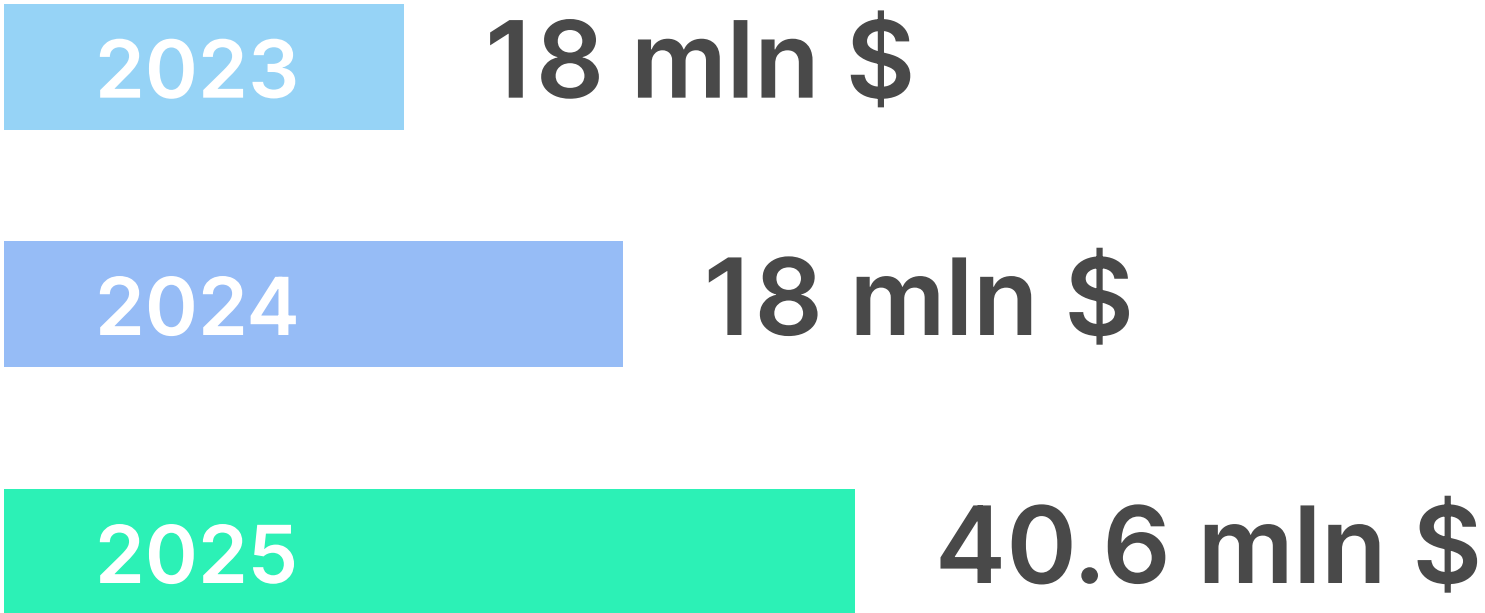


Scaling:

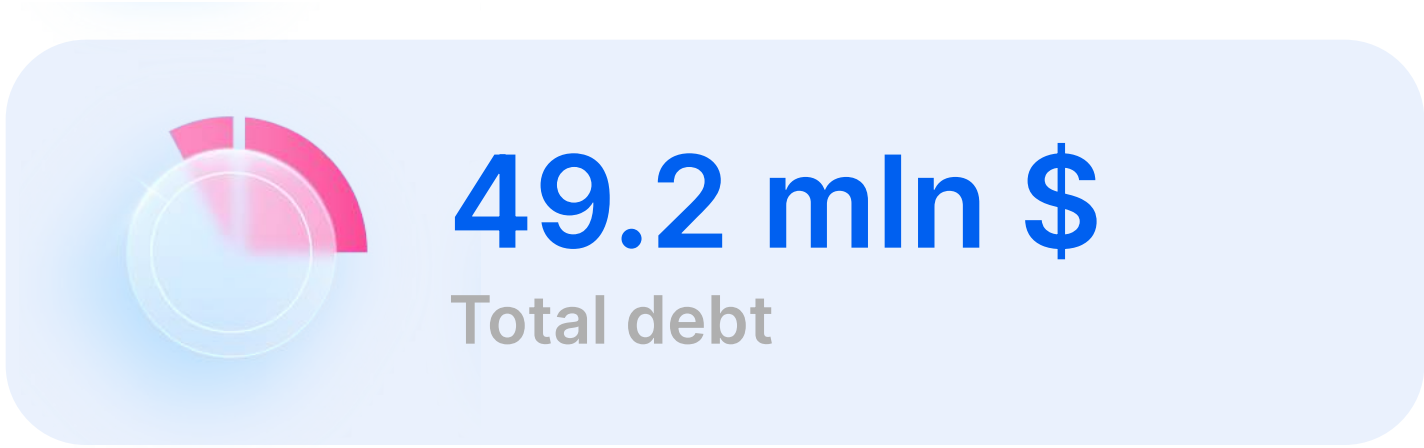
2024 - Nigeria  
2025 - Philippines

2026 IPO launch

Net profit:



# FUNDING STRUCTURE



Bank loans expiration date **2025**

Weighted average rate **16%**

Equity capital

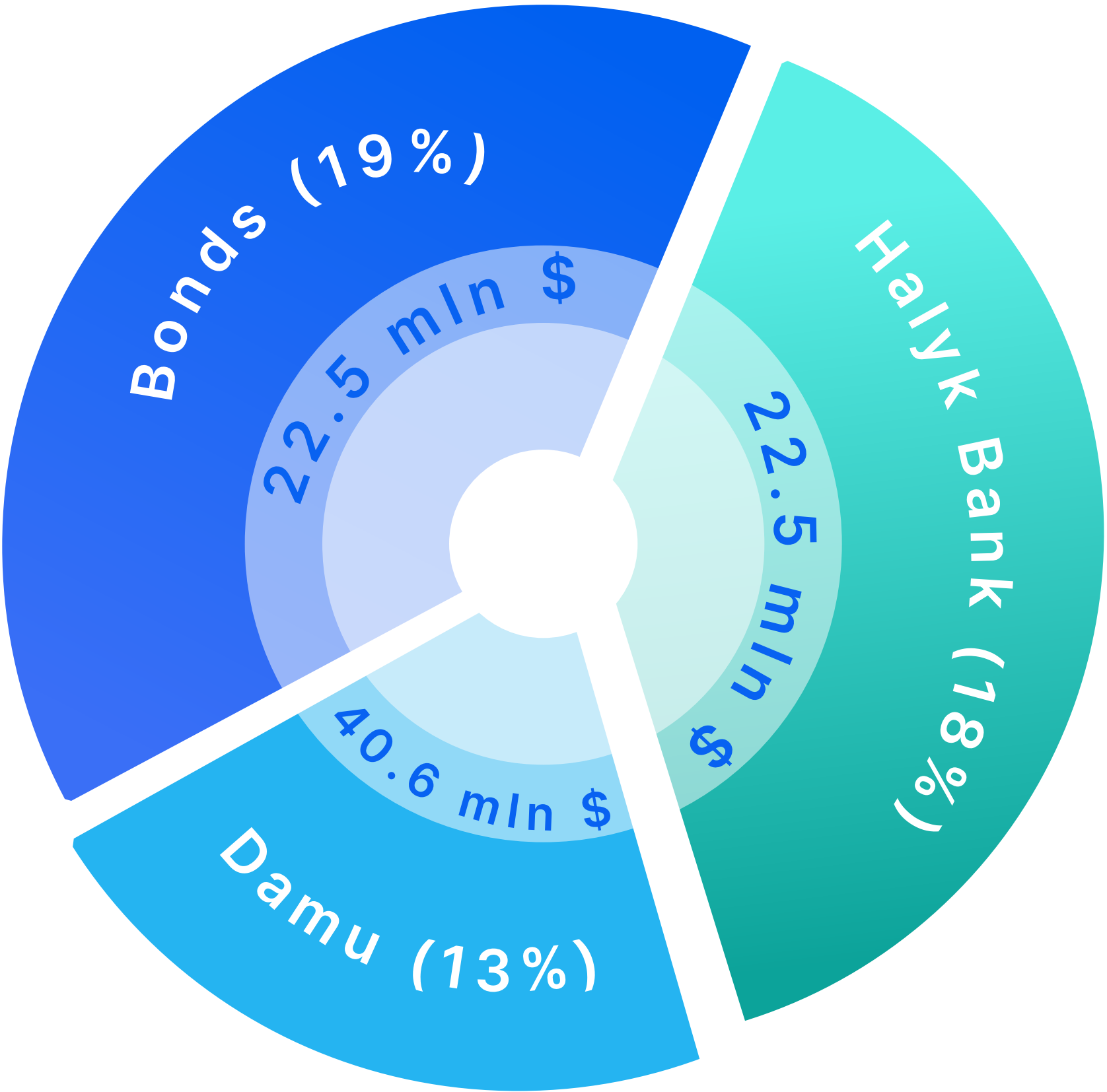
**39 mln \$**  
2022 year

**28.2 mln \$**  
2021 year

**7.4 mln \$**  
2020 year

**3.8 mln \$**  
2019 year

As of 06.30.2023



**2 BOND**  
issues

**AIX.KZ**  
stock exchange

**6.8 mln \$**  
of remuneration paid  
for two bond issues as  
of 30.06.2023

**19%**  
coupon rate