



TAS FINANCE GROUP INVESTMENT PPT



CORPORATE CULTURE



MISSION

Create financial opportunities to achieve goals using innovative solutions



VISION



Local

Become a **key player** in the financial market of the country in order to change it and make it closer to the people



Global

To become a **high-tech and innovative** 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

\$11.5 mln

net profit for 2022

\$18.4 mln

net profit for 2023

\$113.3 mln

loan portfolio as of 01/02/2024

25K

customer base

'B' rating

assigned by Fitch Ratings,
outlook “ Stable ”

Geography

Kazakhstan, Russia, Uzbekistan

\$164K

maximum loan size

6 months

average loan term

\$4215

average bill of end of
01.02.24

3.6x

Covering loans with
collateral

38

branches and offices

341

the number of employees

30 минут

average service time

55%

repeat clients

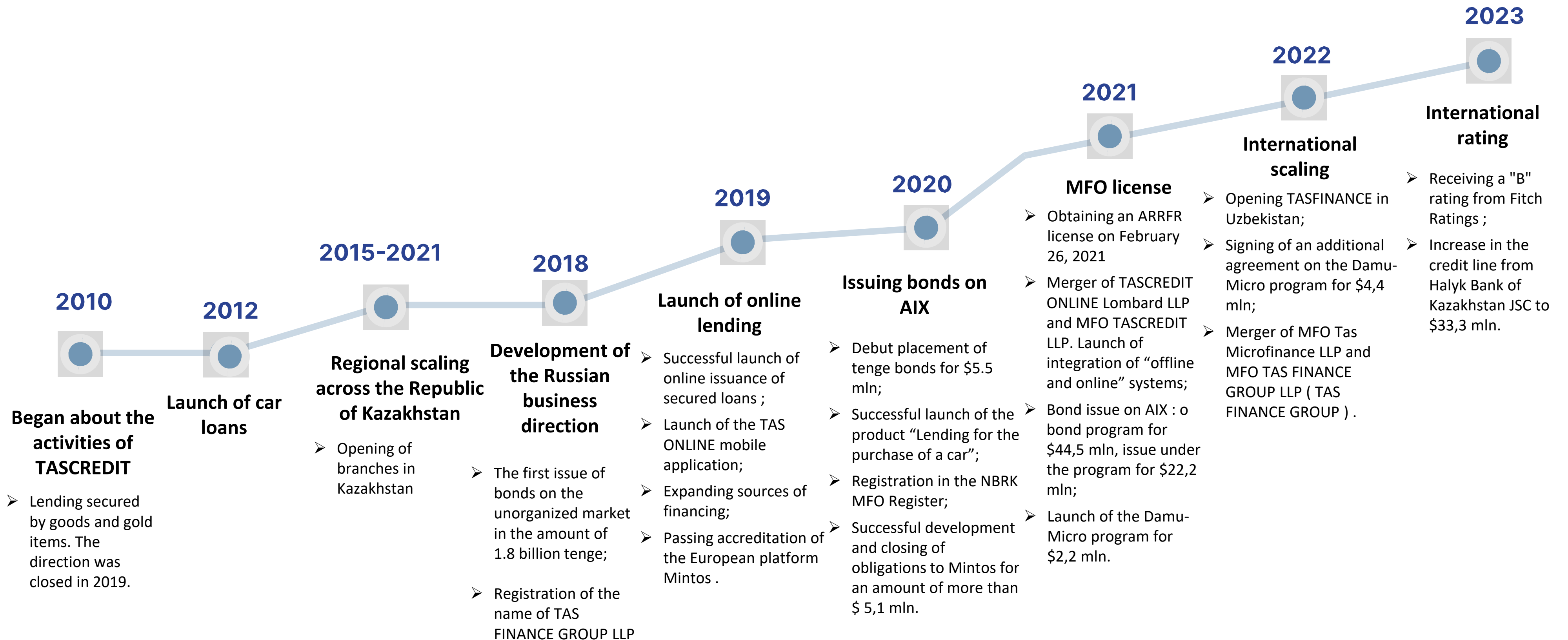
94%

of loans are given offline

ESG

compliance with ESG principles

HISTORY COMPANY DEVELOPMENT



FACTORS OF INVESTMENT ATTRACTIVENESS OF THE COMPANY



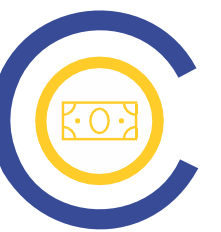
Strong position On the market Kazakhstan

The company is included in the list of large microfinance organizations in terms of assets in Kazakhstan. It has a wide network of branches of 38 branches in 25 cities of Kazakhstan. The company is a leader in car lending. The staff is over 340 people.



Diversified Funding Base

The main source of external funding for the Company are loans from financial institutions, including loans from Halyk Bank of Kazakhstan JSC (40%), bonds (49%), FRP DAMU JSC (5%) and EMF Enabling Qapital (6%).



Bonds with attractive yields

The rate of return on the Company's bonds (20,5%) is significantly higher than the interest rate on bank deposits (~ 12 %-15%) for a period of up to 2,5 years.



One of the most profitable MFOs in Kazakhstan

The company ranks 3rd in terms of equity capital and 2nd place in terms of net profit (among large microfinance organizations in Kazakhstan in terms of assets): according to the results of 2023, net profit amounted to \$18.4 mln.



Customer base growth

The company has a wide diversified customer base. Over the past 4 years, there has been an increase in the client base from 8.9 thousand as of end of 2019 to 25 thousand borrowers as of end of 2023 (+287%).

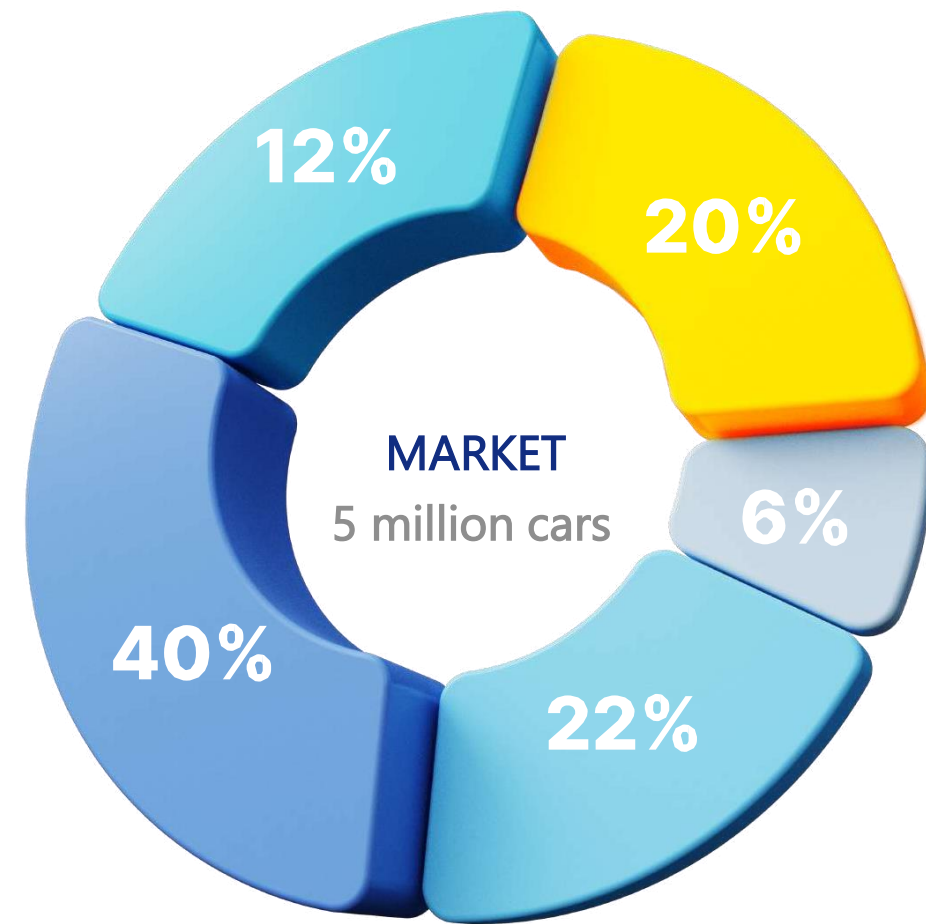


Available with customer support service

The company offers a wide range of loan programs with a minimum package of required documents, and also uses the following extensive opportunities for clients:

- ✓ the possibility of online payment of loans through major financial portals of Kazakhstan and the Company's mobile application;
- ✓ simplified loan issuance process within 30 minutes;
- ✓ IT platform for lending secured by vehicles, including scoring and collection.

GROWTH

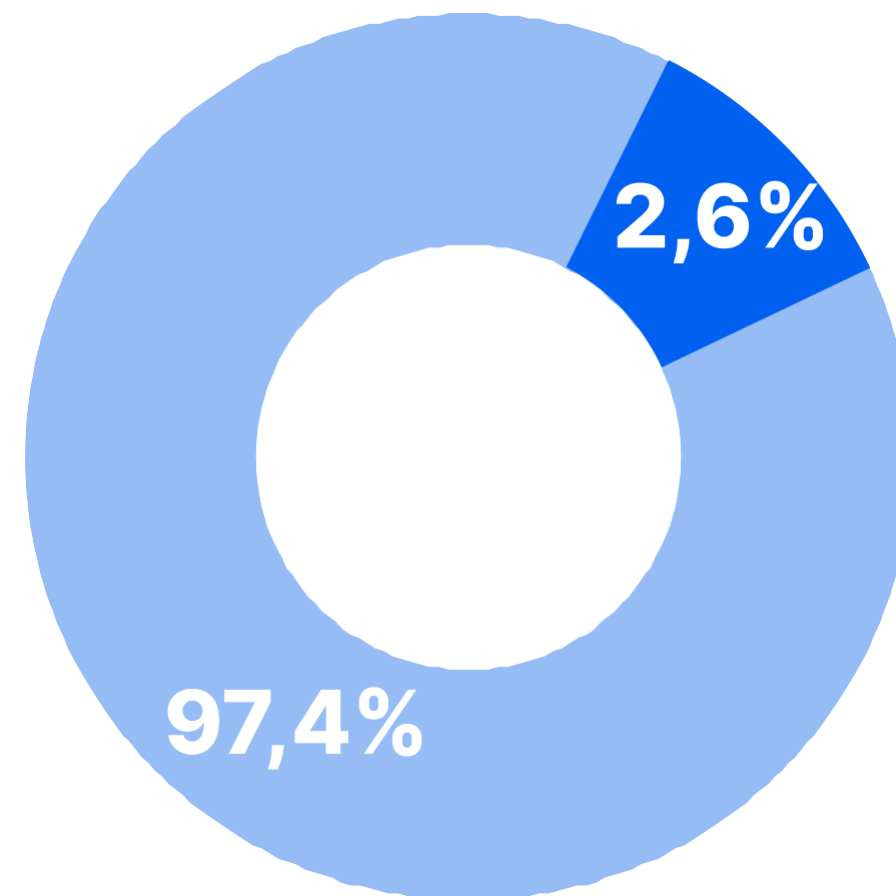


100% - market - 5 million cars

- 40% - cars older than 20 liters. – 2 million cars
- 22% - car on credit - 1.1 million cars
- 6% - non-target audience. – 300 thousand cars
- 12% - trucks and buses - 600 thousand cars
- 20% potential. market - 1 million cars

POTENTIAL MARKET

1 million cars



Potential. market 97.4 % - 975 thousand cars

share 2.8% - 25 thousand cars

TAS GROUP - 25 thousand active clients

FORECAST FOR 2024

2024

40,000 clients

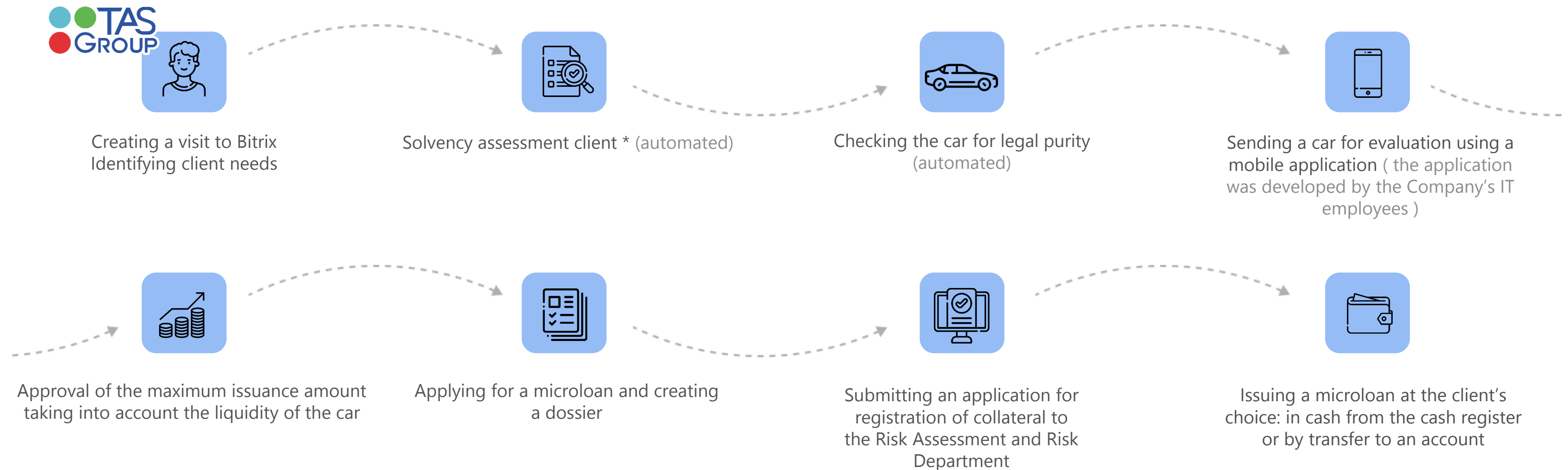
\$20 mln

total portfolio

\$ 26,7mln

net profit

BUSINESS PROCESS FOR ISSUING A LOAN



30 mins

average service time

- * •Check on the website Min. Justice of the Republic of Kazakhstan (aisop.adilet.kz) for presence in the register of debtors and prohibitions
•Checking the client for gambling addiction, checking payment card statements
•Receiving information from the PKB about the presence of debt
•Calculation of debt ratio

INFORMATION SYSTEMS

 70 employees

the number of employees

FinCore

APP clients

Website

CRM Bitrix

Employee

1C ZUP

Personal Area

DAMU CRM

1C Accounting

Idocs

Asterisk

1C ABC

Power BI

Invest module

Telegram Bots

Integrations

- Payment systems
- Credit bureaus
- Insurance Company
- Online cash desk

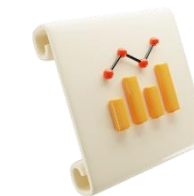
DEVELOPMENT OF IT SPHERE



- Development of a new platform for loan accounting and international scaling with rapid customization to another market and rapid release of new products



- RAM monitoring system (Privileged Access Management) – a system designed to monitor and control IT employee accounts and monitor systems for vulnerability and performance



- Automation of scoring with integration with more than 20 sources (state, private, Russian sources)