



«AsiaCredit Bank ( )» 3 2019

1, 2, 3-

1, 2-  
1-

5) 1 20 «Private Asset Management» ( - )  
« »

«AsiaCredit Bank ( )».

**1. \_\_\_\_\_.**

( )», «AsiaCredit Bank

**2. \_\_\_\_\_ «AsiaCredit Bank ( )».**

«AsiaCredit Bank ( )» ( - ) 1992 .  
« ».

2009 «AsiaCredit Bank ( )».

1.2.75/83, .

	16 888 993	100,00	-	16 888 993	99,91
					19 000 000
					16 904 064
					15 071
					<b>16 888 993</b>

**3. \_\_\_\_\_.**

/KASE, 17.07.19/ - "AsiaCredit Bank ( )"  
KZ2C00001766 (LARIb2)

[http://kase.kz/files/emitters/LARI/lari\\_other\\_accidents\\_150719\\_8126.pdf](http://kase.kz/files/emitters/LARI/lari_other_accidents_150719_8126.pdf)

/KASE, 18.07.19/ -  
KZ2C00001766 (LARIb2) "AsiaCredit Bank ( )" 15 2019 .

8,00% 13,00 7 9 ,  
8- 9- .  
[https://kase.kz/files/emitters/LARI/larif9\\_LARib2\\_izm\\_150719.pdf](https://kase.kz/files/emitters/LARI/larif9_LARib2_izm_150719.pdf)

/KASE, 19.07.19/ - "AsiaCredit Bank ( )"  
"AsiaCredit Bank ( )".  
[http://kase.kz/files/emitters/LARI/lari\\_other\\_accidents\\_180719\\_8307.pdf](http://kase.kz/files/emitters/LARI/lari_other_accidents_180719_8307.pdf)

/KASE, 19.07.19/ - "AsiaCredit Bank ( )"  
18 2019 .  
[http://kase.kz/files/emitters/LARI/lari\\_shareholders\\_changes\\_180719\\_8306.pdf](http://kase.kz/files/emitters/LARI/lari_shareholders_changes_180719_8306.pdf)

/KASE, 26.07.19/ - "AsiaCredit Bank ( )" 24  
2019 14- KZ2C00001766 (LARib2)  
157 560 009,56 .

/KASE, 26.07.19/ - "AsiaCredit Bank ( )" KASE :  
"Tengri Bank", "AsiaCredit Bank ( )" "Capital Bank  
Kazakhstan"  
"AsiaCredit Bank ( )" "Capital Bank Kazakhstan" "Tengri Bank".  
[http://kase.kz/files/emitters/DNBN/dnbn\\_reliz\\_260719\\_1.pdf](http://kase.kz/files/emitters/DNBN/dnbn_reliz_260719_1.pdf)

25 2019 . : "AsiaCredit  
Bank ( )", "Capital Bank Kazakhstan" "Tengri Bank",  
"AsiaCredit Bank ( )", "Capital Bank Kazakhstan" "Tengri Bank".  
Punjab National Bank,

"Tengri Bank"

/KASE, 26.07.19/ - "AsiaCredit Bank ( )" KASE , " 24  
2019 -  
[http://kase.kz/files/emitters/LARI/lari\\_other\\_accidents\\_240719\\_8539.pdf](http://kase.kz/files/emitters/LARI/lari_other_accidents_240719_8539.pdf)

/KASE, 05.08.19/ - "AsiaCredit Bank ( )" KASE  
13 2019  
[http://kase.kz/files/emitters/LARI/lari\\_board\\_changes\\_300719\\_8845.pdf](http://kase.kz/files/emitters/LARI/lari_board_changes_300719_8845.pdf)

/KASE, 16.08.19/ - "AsiaCredit Bank ( )" KASE  
30 2019  
[http://kase.kz/files/emitters/LARI/lari\\_board\\_changes\\_130819\\_9376.pdf](http://kase.kz/files/emitters/LARI/lari_board_changes_130819_9376.pdf)

**4.**

**01.10.2019 «Private Asset Management»**

KASE	LARib2
ISIN	KZ2C00001766
, %	13%
	KZT
	1
, KZT	10 000 000 000
	10 000 000 000
	3 939 000 239
	22.05.2012 .
	D88-1
( / )	30 / 360
	16.07.2012 .
	9
	16.07.2021 . 26.07.2021 .

KASE	LARib3
ISIN	KZ2C00002418
, %	8%
	KZT
	1
, KZT	10 000 000 000
	10 000 000 000
	6 130 000 000
	12.09.2013 .
	D88-2
( / )	30 / 360
	30.09.2013 .
	7
	30.09.2020 . 10.10.2020 .

KASE	LARib4
ISIN	KZ2C00002459
, %	8%
	KZT
	1
, KZT	10 000 000 000
	10 000 000 000
	0
	18.10.2013 .
	D88-3
( / )	30 / 360
	21.11.2013 .
	8
	21.11.2021 . 01.12.2021 .

KASE	LARib5
ISIN	KZ2C00002848

	8%
	KZT
	1
	50 000 000 000
, KZT	50 000 000 000
	0
	22.05.2012 .
	56-1
( / )	30 / 360
	21.10.2014 .
	10
	11.11.2024 . 20.11.2024 .

KASE	LARib6
ISIN	KZ2C00003481
, %	12%
	KZT
	1
	10 000 000 000
, KZT	10 000 000 000
	0
	25.11.2015 .
	F16-1
( / )	30 / 360
	14.12.2015 .
	10
	14.12.2025 . 23.12.2025 .

5. \_\_\_\_\_.

«AsiaCredit Bank ( )»

6. \_\_\_\_\_.

ISIN	KASE		( )
KZ2C00001766	LARib2	24.07.2019 .	157 560 009,56
KZ2C00002418	LARib3	-	-
KZ2C00002459	LARib4	-	-
KZ2C00002848	LARib5	-	-
KZ2C00003481	LARib6	-	-

7. \_\_\_\_\_ ( ).

1.

2.

3.

4.

1-2, 3-4,  
 3-  
[www.asiacreditbank.kz](http://www.asiacreditbank.kz) 3-  
 30 ( )  
 3-  
 01.10.2019 ( ).

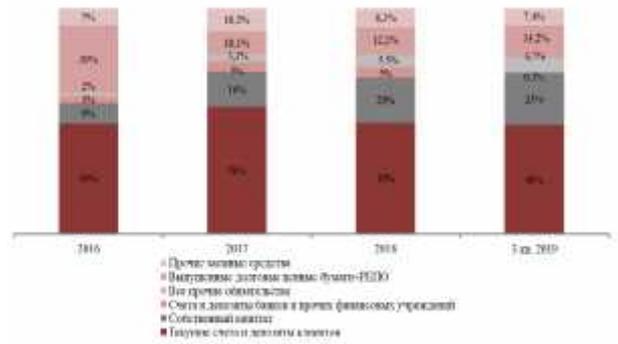
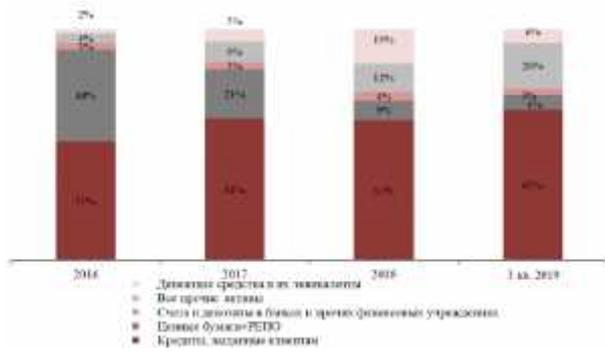
**8.**  
 2, . 1 . 6

**9.**

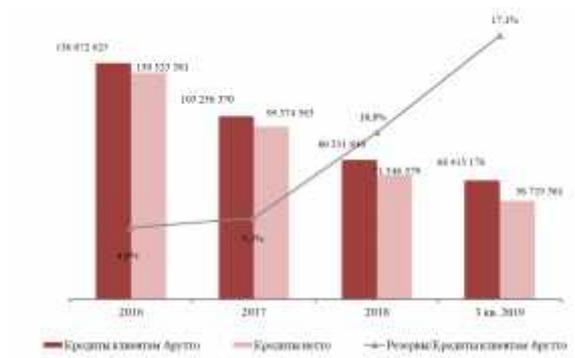
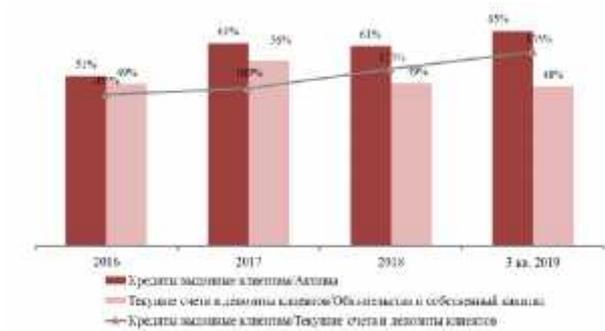
**9 2019**

- 2019

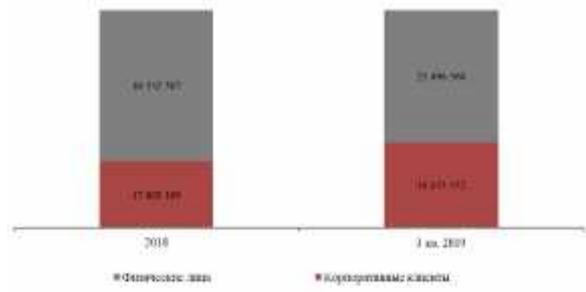
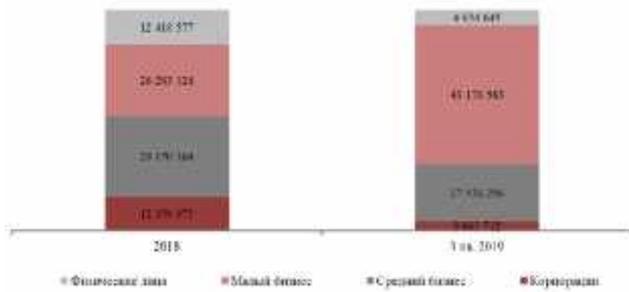
			87 068 864		26,3%
20,7%	56 719 561				
65,1%		60,6%			
	5,9%	63 778 531			
		62,7%	4 634 645		
17,1%		34,6%	11 693 615		
	45,2%	2 375 317			
			37,6%	5 636 621	
			70,5%	5 205 515	
			29,1%	67 136 271	
			94,4%	303 364	
			27,7%	42 129 718	
16 633 152				6,6%	
			-	37,1%	25 496 566
	62,8%,		61,6%		
			15,1%	19 932 593	



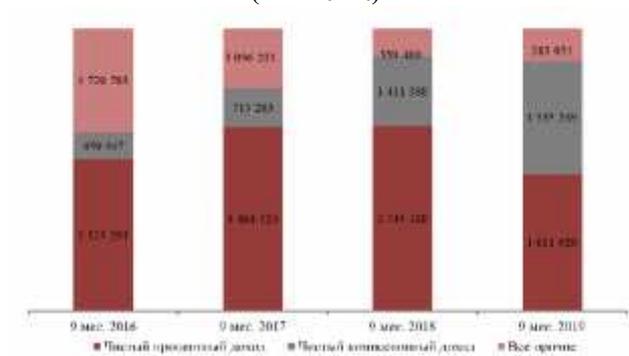
( . . )



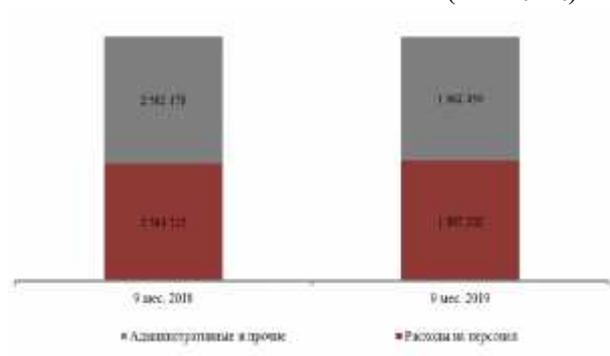
( . . )



( . . )



( . . )



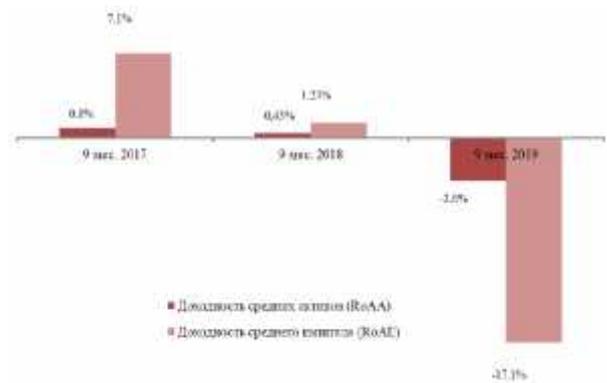
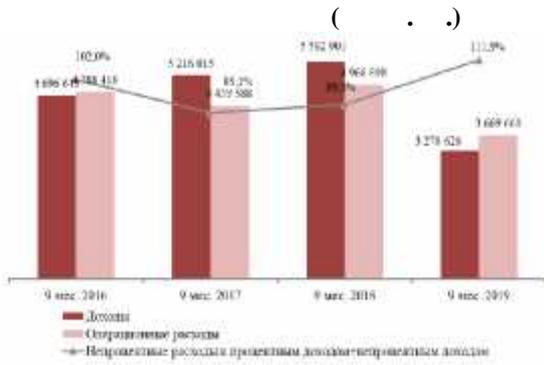


Рис. 1. Показатели эффективности деятельности ПАМ

		31	2018	30	2019
		(	)	(	)
			17 637 722		5 205 515
			4 335 689		2 375 317
			1 100 499		0
			9 028 455		5 636 621
			163 177		700
			71 546 379		56 719 561
			130 686		147 386
			4 777 488		4 556 615
			3 944 338		2 797 921
			5 436 839		9 629 228
	:		<b>118 101 272</b>		<b>87 068 864</b>
			61,6%		62,8%
			5 407 802		303 364
			9 833 650		6 424 866
			0		2 000 009
			58 297 045		42 129 718
			144 584		33
			14 349 310		10 390 951
			486 527		486 527
			207 265		38 000
			5 909 540		5 362 803
	:		<b>94 635 723</b>		<b>67 136 271</b>
			16 888 993		16 888 993
			2 333		2 333
			(955 137)		(773 199)
			1 044 882		1 044 882
			282 513		282 513
			6 201 965		2 487 071
	:		<b>23 465 549</b>		<b>19 932 593</b>
	:		<b>118 101 272</b>		<b>87 068 864</b>

9 2019 5 404 312 , 44,8%

9 2019 3 792 383 , 37,2%

57,0% 1 611 929 . .

9 2019 9 2019  
 41,1% 3 278 418  
 3 240 280 80 609  
 - 27,9% 1 862 459 24,2% 1 807 202  
 9 2019 3 714 894  
 627 853

( )	30 ( )	2018 . ( )	30 ( )	2019 . ( )
		9 783 666		5 404 312
		(6 038 338)		(3 792 383)
		<b>3 745 328</b>		<b>1 611 929</b>
		2 246 143		2 231 229
		(834 755)		(895 960)
		<b>1 411 388</b>		<b>1 335 269</b>
( )/		(629 148)		116 406
( )/		638 971		66 421
/( )				
		379 009		(22 789)
( )/		86		(208)
		17 267		171 390
		<b>5 562 901</b>		<b>3 278 418</b>
		(80 609)		(3 240 280)
		(2 384 712)		(1 807 202)
		(2 582 178)		(1 862 459)
		<b>515 402</b>		<b>(3 631 523)</b>
		112 451		(83 371)
		<b>627 853</b>		<b>(3 714 894)</b>
		305 963		159 149
		(379 009)		22 789
( )/		<b>(73 046)</b>		<b>181 938</b>
		<b>554 807</b>		<b>(3 532 956)</b>

5 205 515  
 72,2%.  
 6 004 716  
 50 401  
 13 299 125  
 3 939 774 , 3 403 621

( )	30 ( )	2018 . ( )	30 ( )	2019 . ( )
		8 464 786		4 518 869
		(5 908 869)		(3 868 894)
		2 505 578		2 268 693
		(950 717)		(887 594)

	(724 797)	115 739
	622 207	256 782
	17 267	269 266
	(2 725 199)	(3 176 266)
( )/		
	3 484 126	1 964 882
,		
,	17 755 969	3 618 969
,	17 101 021	13 817 559
	101 374	104 719
	(2 832 338)	(4 764 944)
/( )		
	(4 019 508)	(5 058 610)
	(25 943 801)	(16 123 029)
,	(1 000 002)	2 000 009
	(227 840)	(86 820)
	1 186 780	(873 975)
/( )	<b>6 906 037</b>	<b>(5 904 645)</b>
	81 853	(100 071)
/( )	<b>6 987 890</b>	<b>(6 004 716)</b>
,		
	(376 850)	-
,	168	-
/	(106 506)	50 401
,		
	<b>(483 188)</b>	<b>50 401</b>
	-	(3 939 774)
	-	756
	(2 009 283)	(3 403 621)
	-	(2 171)
	<b>(2 009 283)</b>	<b>(7 344 810)</b>
/( )	<b>4 495 419</b>	<b>(13 299 125)</b>
	792 991	(233 581)
	19 246 020	18 738 221
	<b>24 534 430</b>	<b>5 205 515</b>

	2018 .	3 . 2019 .
%	19,5	8,7
%	28,0	12,9
/	0,61	0,65
90 ( )	9,46%	16,26%
/	0,62	0,63
/	122,7%	134,6%
/	0,20	0,23
/ , %	10,83	17,09
(k4) ( >0,3) ( )	0,893	0,371
(k4-1) ( >1) ( )	15,196	1,968
(k4-2) ( >0,9) ( )	6,731	2,104

.	(k1)	>0,06) ( )	0,204	0,215
.	(k2)	>0,12) ( )	0,203	0,215
.				1,192
.				1,112
			<b>9 . 2018</b>	<b>9 . 2019</b>
	, %		3,12	2,14
	, %		2,95	2,08
Cost to income, %			89,3	111,9
/	, %		3,4	3,6
	(RoAA), %		0,4	-3,6
	(RoAE), %		1,2	-17,12
/	, %		67,3	49,2
/	, %		25,4	40,7
				PAM

**10.**

**30.09.2019**

<b>1</b>		<b>87 151 659</b>
1000		3 373 041
1001		3 084 470
1002		288 571
1050		1 725 928
1051		724 416
1052		638 467
1054	( )	-34
1055		363 079
1250	,	2 004 692
1253	,	387 990
1254	,	1 000 000
1259	( )	-590
1264	« »	77 598
1267	( , )	539 694
1400		40 712 200
1401	,	46 900
1411	,	2 353 506
1417	,	43 736 756
1420		1 048
1424		6 315 723
1428	( )	-11 675 116
1434	,	-66 617
1450	,	5 500 119
1452	,	6 333 246
1453	,	-58 753
1454	,	21 476
1457	,	-795 850
1470		242 105
1471		241 905
1476		200
1490	,	-255 278
1492	,	-255 278
1600		3 441 639
1602		3 441 639
1610	,	1 421 838
1610	,	1 421 838
1650/16		4 556 615
1652	,	4 470 089

1653		547 835
1654		760 446
1657		154 928
1658		43 755
1659		1 150 291
1692		-610 801
1693		-456 350
1694		-640 731
1697		-122 070
1698		-41 698
1699		-699 079
1700		15 969 055
1705		361
1725		1 058
1740		13 908 927
1741		1 922 407
1746		136 302
1790		244 038
1793		43
1799		243 995
1810		40 113
1811		524
1812		244
1815		10 000
1816		394
1817		60
1818		28 890
1821		1
1830		-1 366
1831		1 049
1834		1
1836		5 875
1837		259
1838		217
1841		15
1845	( )	-8 782
1850		8 176 220
1851		1 140 069
1854		774
1856		520 033
1860		1 102 230
1861		80 493
1867		5 475 941
1870		17 222
1871		6 001
1877	( )	-425 282
1878	( )	-121 779
1879	( , )	380 518
1890		700
1895		700
<b>2</b>		<b>67 224 236</b>
2010		297 241
2013		285 976
2014		11 265
2050		6 362 386
2066		6 362 386
2120		2 328

2130	,	2 328
2200		42 215 265
2203		9 138 222
2204		1 457 107
2205		19 101
2206		1 556 492
2207		20 379 740
2208		778
2211		388
2215		92 854
2217		5 733 294
2219		9 606
2223	,	944
2237		6 094
2238	,	584
2239	,	-178 783
2240	, ( , )	3 998 844
2255	« »	2 000 009
2255	« »	2 000 009
2300		10 040 492
2301		43 030 009
2305		-28 508
2306		-32 961 009
2400		0
2405		-9 980 690
2406		9 980 690
2700	,	421 932
2701		3 795
2706	, ,	62 480
2707	, ( , )	2 009
2719		1 112
2721		373
2723	,	1 704
2730		350 459
2770	-	42 707
2770	-	42 707
2790		103 835
2794		7 482
2799		96 353
2810		41 105
2812		37 457
2818		3 648
2850		5 696 903
2851		684 048
2854		190
2856		4 738
2857		483 647
2860		806 780
2861		54 857
2865		3 436 722
2867		65 839
2869		52 728
2870		102 337
2874		5 017
2890		33
2895		33
<b>3</b>		<b>19 927 423</b>
3000		16 888 993
3001	-	16 904 064
3003		-15 071
3100		2 333
3101		2 333
3500		3 036 097

3510		282 513
3540		1 044 882
3561		-795 850
3562	( )	22 641
3580	( )	6 203 797
3599	( )	-3 721 886
<b>4</b>		<b>39 793 829</b>
4050	,	4 962
4052	,	4 962
4100	,	46 410
4101	( )	39 808
4103	,	6 602
4250	,	59 461
4251	( )	27 500
4253	( )	20 892
4254	( )	11 069
4400	,	4 563 614
4401	,	4 573
4403	,	73
4411	,	288 615
4417	,	4 076 986
4420	,	865
4424	,	112 890
4429	,	8 940
4434	,	70 588
4440	,	84
4450	,	529 839
4452	,	308 271
4453	,	221 568
4465	« »	16 092
4465	« »	16 092
4490	,	67 309
4492	,	67 309
4500		847 104
4530	-	829 178
4570		17 226
4593		700
4600		2 223 000
4601		270 771
4602		5 408
4604	-	35 368
4605		96 140
4606		417 995
4607	,	33 245
4608		1 049 483
4611		302 997

4617		8 246
4619		3 347
4700		15 261 902
4703		15 261 901
4710		1
4730		47 440
4733		46 790
4734		650
4890		4 471 203
4892		1 173 495
4895		3 297 708
4900	( , )	191 075
4900	( , )	191 075
4920		424 395
4921		140 838
4922		283 557
4950	( )	11 040 023
4951	( ),	5 032
4953	( ),	38 478
4954	( ),	6 913
4955	( ),	10 756 548
4957	( ),	4 090
4958	( ),	226 462
4959	( ),	2 500
<b>5</b>		<b>43 515 715</b>
5060		179 478
5066		179 478
5120		103 577
5122		89 675
5126	( , )	2 016
5127	( , )	11 886
5200		2 147 432
5203		72 867
5215		94 595
5217		1 844 682
5219		570
5223		44 959
5229	( , )	88 655
5236		1 104
5250		66 686
5250		66 686
5300		857 944
5301		812 713
5306		5 530
5307		39 701
5450		14 280 303
5451	( )	4 709
5453	( )	290 541
5455	( )	13 913 507
5457	( )	750

5459	( )	2 040
5464	( )	19 084
5465	( )	49 672
5500		608 468
5510	-	18 812
5530	-	572 396
5570		17 226
5593		34
5600		1 344 037
5601		30 633
5602		448 405
5606		105
5607		31 203
5608		833 691
5700		15 452 262
5703		15 452 262
5720		1 690 822
5721		1 407 271
5722		49 183
5729		234 368
5730		50 975
5733		50 975
5740		849 199
5741		33 452
5742		260 516
5743		15 401
5744		7 400
5745		23 214
5746		149 770
5747		2 497
5748		117 108
5749		7 287
5750		13 321
5752		1 363
5753		79 380
5754	»	138 490
5760		539 076
5761		232 886
5763		110 088
5764		1 274
5765		116 910
5766		1 080
5768		76 838
5780		281 122
5781		45 787
5782		47 800
5783		37 415
5786		24 084
5787		1 797
5788		124 239
5850		26 319
5854		26 319
5890		4 356 114
5892		1 422 417
5895		2 933 697
5900	( , )	1 835
5900	( , )	1 835
5920		571 508
5921		147 828
5922		175 898
5923		247 782
5999		108 558
5999		108 558
<b>6</b>		<b>51 522 261</b>

