

History of the company's development.

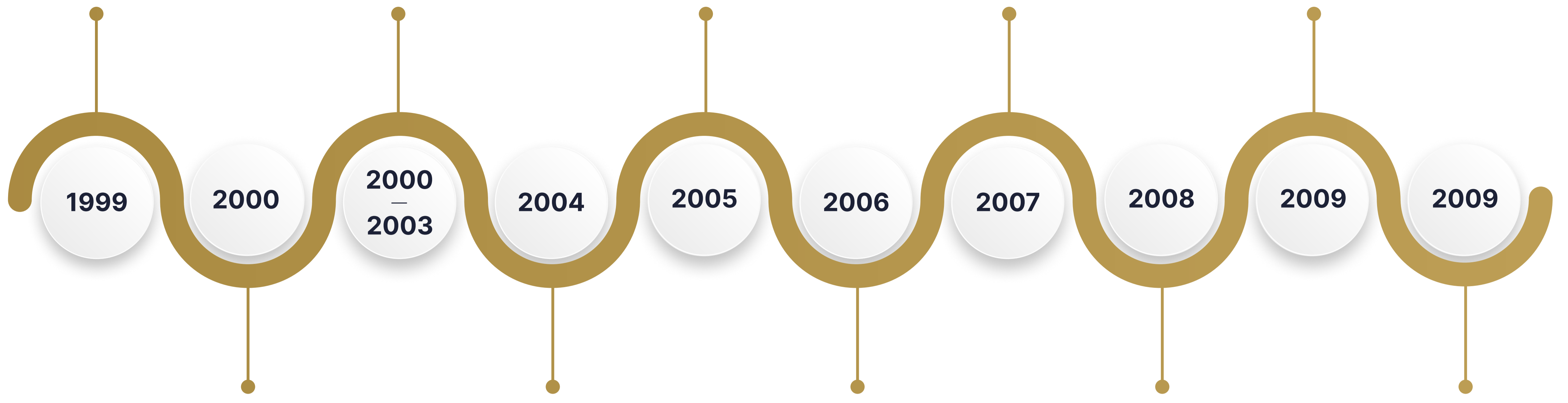
The Government of the Republic of Kazakhstan approved a resolution to create the structure of JSC "KazAgroFinance."

Establishment of the first machine-tractor stations.

Leasing of processing equipment.

Implementation of leasing for breeding animals.

Launch of financing for large investment projects.



First experience of leasing foreign agricultural machinery.

Leasing of special equipment and technological machinery.

KazAgroFinance is part of the newly established National Management Holding "KazAgro."

The Company was assigned an international credit rating of Fitch (BBB-) for the first time.

Development of assembly production.

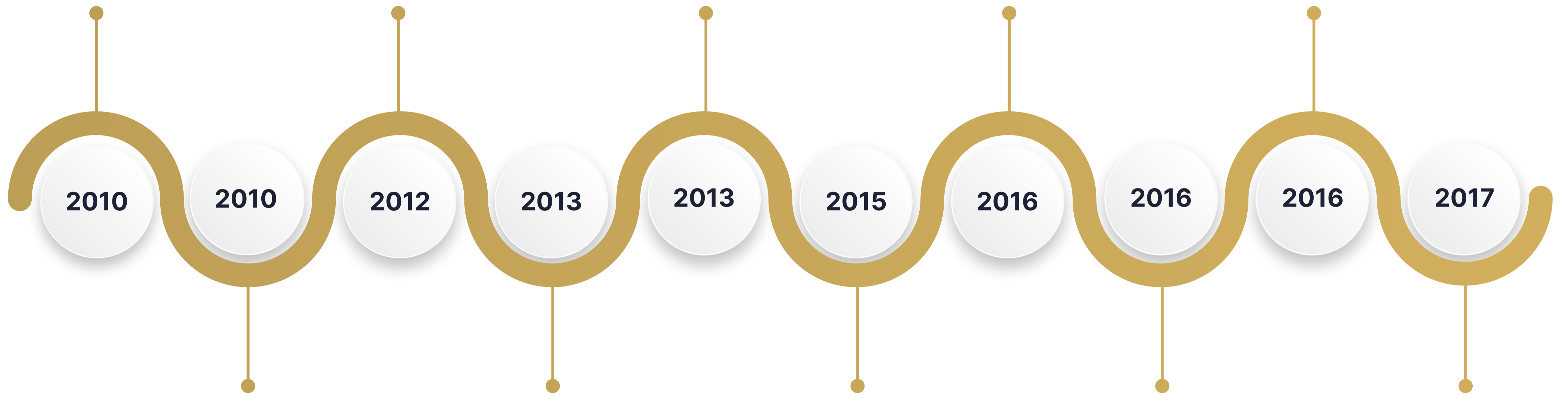
The first leasing market research by Expert RA in Kazakhstan: KazAgroFinance was recognized as a leader in the Kazakh leasing market.

Financing of equipment under the "Harvest" program.

KazAgroFinance became an official participant in the subsidy program.

KazAgroFinance issued domestic market bonds among a wide range of investors for the first time, amounting to 4 billion tenge with a maturity of 5 years.

Inclusion of KazAgroFinance in the list of entities to be transferred to a competitive environment.



Implementation of leasing for irrigation equipment and leasing for secondary equipment.

Start of the "Express Leasing" and "Master Leasing" programs.

For the first time, a corporate governance diagnosis of JSC "KazAgroFinance" was conducted, and the Company was assigned a corporate governance level.

Start of program implementation in Belarus.

The deal of JSC "KazAgroFinance" for the issuance and placement of 5-year tenge bonds was recognized as the winner of EMEA Finance in the category of "Best bond issuance in national currency in Europe, the Middle East, and Africa" (Best local currency bond in EMEA).

Start of the "Own Feed" and "Reliable Farmer" programs.

Exclusion of the Company from the list of entities subject to privatization.

20 years of the Company's activity.

Implementation of new financing programs "Made in Kazakhstan" and "Leasing of unmanned aerial vehicles for agricultural needs." Optimization of the financing product line.

Change of the sole shareholder of the Company. The sole shareholder became JSC "Agrarian Credit Corporation." KazAgroFinance joined the National ESG Club. A BPM platform was implemented at <https://online.kaf.kz/> for accepting online applications from clients.



The annual report of JSC "KazAgroFinance" for 2017 was recognized as the best in the financial sector following the VIII annual report competition, and it ranked 9th among all participants' reports.

Opening of a branch in Nur-Sultan (Astana).

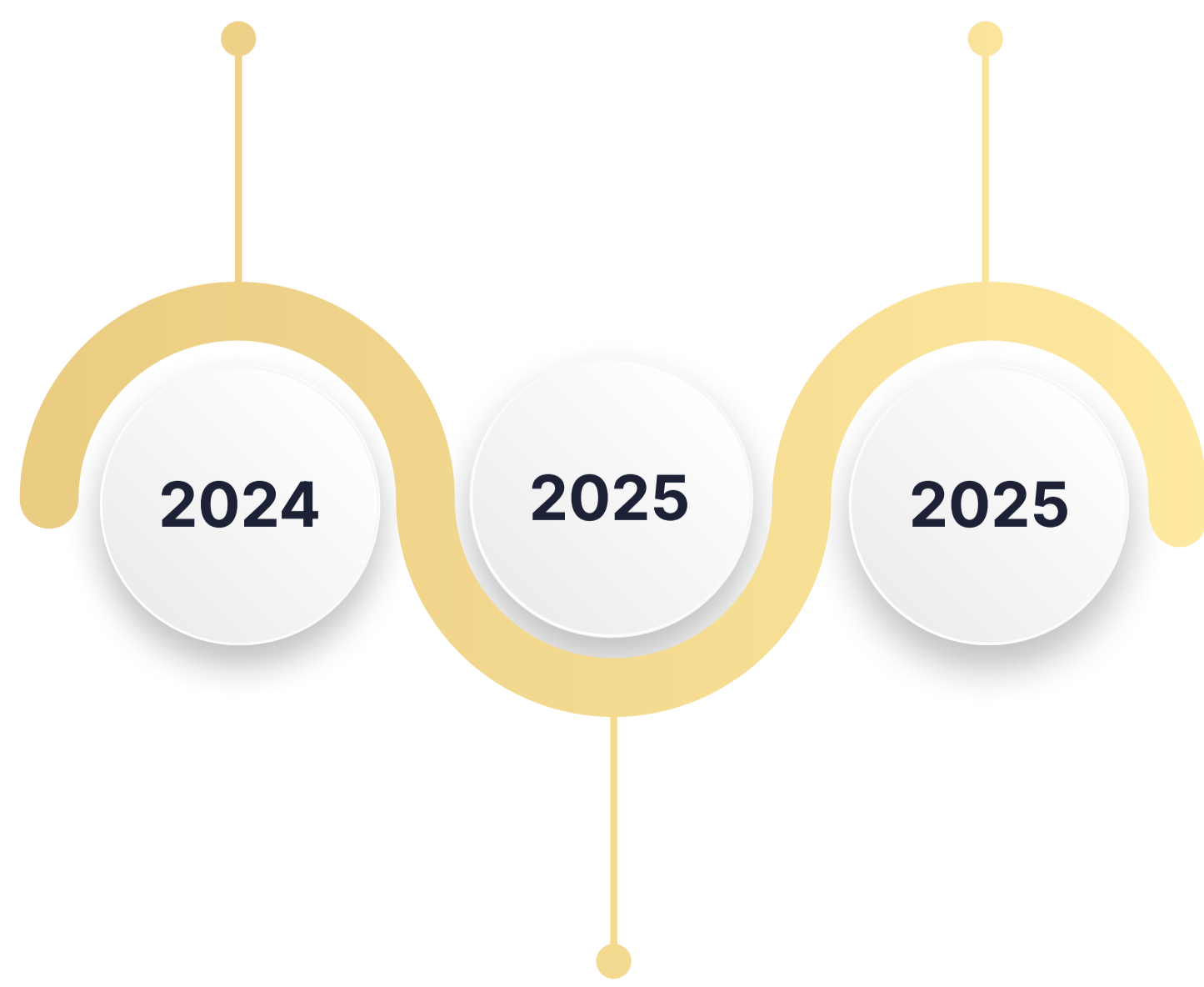
The development strategy of KazAgroFinance for 2020-2029 was approved.

The Society joined the subsidiaries of JSC "National Managing Holding "Baiterek," implemented in accordance with the instruction of the Head of State given during the address to the people of Kazakhstan on September 1, 2020, by merging JSC "National Management Holding "KazAgro" with JSC "National Managing Holding "Baiterek."

The authorized capital of KazAgroFinance was increased by 20 million ordinary shares with a nominal value of 1,000 tenge per share through buyback by the sole shareholder, funded by the republican budget. An electronic queue system was developed and launched via a Telegram bot for booking queues for subsidized loan programs: "Subsidized Leasing," "Own Feed," "Green Product," and "Made in Kazakhstan."

KazAgroFinance launched a preferential leasing program for the first time with a rate of 5%, a term of up to 7 years, and an advance payment of no less than 10%. KazAgroFinance, together with QCloudy, an official partner of Amazon Web Services, developed an online monitoring system for leasing items and collateral using artificial intelligence.

A financing program "Agroleasing" was developed and introduced. The main advantages of the program include a reduced interest rate of 12.6% compared to the market rate of 25.5%, with leasing objects including agricultural and special machinery, mobile irrigation systems, unmanned aerial systems for agricultural work, vehicles, and grain dryers from both domestic and foreign manufacturers.



Automated processing of financing applications was implemented through integration with state databases and the introduction of artificial intelligence (AI), which allowed for a reduction in the required documentation and decreased the application review time to 10 minutes.