

# COMPANY PROFILE

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**KazAgroFinance Joint-Stock Company (KazAgroFinance, Company, KAF) provides assistance to agricultural producers by providing leasing services for the procurement of agricultural machinery and equipment.**

The Company has been successfully operating for 20 years, contributing to the development of technical equipment in the agricultural sector of the country.

Competitive advantages, such as high competence in the industry, long-term experience in the market, a developed branch network, strong personnel, reliable credit ratings and access to attracting financial resources, allow maintaining a leading position in the leasing market and remaining a reliable partner for domestic farmers.



## MISSION

IS TO PROMOTE TECHNICAL EQUIPMENT OF THE AGRO-INDUSTRIAL COMPLEX OF THE REPUBLIC OF KAZAKHSTAN BY PROVIDING HIGH-QUALITY AND COMPETITIVE LEASING SERVICES.

## VISION

KAZAGROFINANCE JSC IS A LEADER IN THE KAZAKHSTAN AIC LEASING MARKET, PROVIDING THE NEEDS OF THE INDUSTRY IN MODERN AND HIGH-TECH TECHNOLOGY.

## THE PURPOSE IN THE INDUSTRY

IS TECHNOLOGICAL RENEWAL OF THE AGRO-INDUSTRIAL COMPLEX BY PROVIDING AGRICULTURAL PRODUCERS WITH AVAILABLE FINANCIAL RESOURCES FOR THE PROCUREMENT OF AGRICULTURAL MACHINERY AND EQUIPMENT ON A LEASING BASIS.



## GEOGRAPHY OF ACTIVITY

15 branches in all regions of the country.  
Cooperation with equipment suppliers from near and far abroad.

## LICENSES

- License of the Agency of the Republic of Kazakhstan for Regulation and Supervision of the financial market and financial organizations to conduct Bank loan operations in the national currency (received on March 31, 2006).
- ISO 9001-2015 Quality Management System Certification.



## RATINGS

- On January 28, 2019, Fitch Ratings Inc. changed the outlook on the Company's ratings from "negative" to "stable", and the long-term issuer default rating (IDR) in foreign and national currencies was confirmed at "BB+". On April 4, 2019, Fitch Ratings confirmed the long-term IDR in foreign and national currencies at the level of "BB+", the "stable" outlook<sup>1</sup>.
- The corporate governance rating, according to the methodology of diagnostics of corporate governance in the subsidiaries of KazAgro Holding JSC, was 88.6% in 2019.

<sup>1</sup> On April 2, 2020, Fitch Ratings confirmed long-term rating at BB+ level, forecast is «stable»

### Corporate governance rating

88.6%

# COMPETITIVE ADVANTAGES

- more than 20 years of experience in leasing;
- available financing conditions;
- customer-oriented service delivery standards;
- a recognizable brand and a positive reputation;
- high level of credit rating;
- wide branch network;
- successful experience in raising funds with the use of market instruments;
- high competence of the personnel;
- availability of a large database of leading suppliers and manufacturers of agricultural machinery;
- listing on the Kazakhstan stock exchange since 2008;
- high level of transparency;
- continuous work to improve the corporate governance, risk management and internal control system.

# 15

**branches**

wide branch network

