



**CENTERCREDIT**





DATE OF ESTABLISHMENT  
**19 SEPTEMBER 1988**

**ONE OF THE FIRST COMMERCIAL  
BANKS IN KAZAKHSTAN**

License for carrying out banking and other operations  
and activities in the securities market No. 1.2.25/195/34  
dd 28.01.2015



- The Bank is an active participant in the state-run programs, and is among TOP-3 leaders in terms of utilization of allocated funds and participation in the Unified Program '2020 Business Road Map'.
- The Bank actively participates in the international SME financing programs established by EBRD and ADB in Kazakhstan.
- Number of cards in circulation is over 1 million.
- The Bank is a member of Visa and MasterCard international payment schemes.
- 90% of total outgoing payments are effected by legal entities are made via Internet Banking system.

## LOAN PORTFOLIO



## EQUITY



**1 500 000**  
Retail customers



**47 000**  
Corporate customers



BCC was awarded  
**'2014 Best Loan Subsidization Bank under the Mono-cities Development Program for 2012–2020'**.



The Bank's correspondent network comprises  
of over **40** foreign banks

## BRANCH NETWORK

**18** branches and 103 outlets

## HEADCOUNT

over **3600** employees

## ACTIVE COLLABORATION WITH GLOBAL FINANCIAL INSTITUTIONS

|             |   |
|-------------|---|
| <b>EBRD</b> | European Bank of Reconstruction and Development |
| <b>IFC</b>  | International Finance Corporation               |
| <b>EADB</b> | Eurasian Development Bank                       |
| <b>ADB</b>  | Asian Development Bank                          |
| <b>FMO</b>  | the Netherlands                                 |
| <b>DEG</b>  | Germany   |
| <b>OPIC</b> | USA   |

Long-term cooperation with international institutions proves BCC's financial stability, transparency of its operations, reliability to its customers and partners.

International rating agencies highlight **BCC's SUSTAINABLE DEVELOPMENT, SOLID FINANCIAL POSITION AND CREDITWORTHINESS**

### BCC CREDIT RATINGS



Fitch B, Moody's B2, S&P B



**BANK GUARANTEES** is one of the most convenient and universal ways to secure performance of obligations with the view to ensure reliability and security of a transaction. JSC Bank CenterCredit issues all types of bank guarantees

- **Bid guarantees**
- **Payment guarantees**
- **Counter guarantee**

## Benefits of obtaining a bank guarantee :

- Blank guarantees (unsecured) for participation in a bidding process can be issued during a working day;
- Minimum package of documents;
- Issuance of guarantees (against deposit, under a guarantee limit);
- Possibility to combine with other loan products - you may obtain guarantees under the existing credit limit; in that case, there is no need to arrange a collateral, which helps you to save money;
- Mobility, i.e. any guarantee can be obtained in any region, where JSC Bank CenterCredit branch operates;
- Fee is calculated for actual days of guarantee use.



## TRADE Finance

**Letter of Credit** is the bank's undertaking issued at the customer's request to pay to a third party upon presentation by a Beneficiary to a Nominated bank of documents stipulated by the terms and conditions of the Letter of Credit.

**Standby Letter of Credit** is, in its essence, one of the types of a bank guarantee, when the Issuing Bank undertakes to pay to a Beneficiary an amount due under the documents presented in strict compliance with the terms and conditions of the letter of credit, if an Applicant failed to fulfill or improperly fulfilled its contractual obligations.

***Thank you for attention!***

Contact person:

Ms. Gulshat Ali  
Senior Corporate Manager  
National Companies Sector

+7 (7172) 916 287

Email: [gulshat.ali@bcc.kz](mailto:gulshat.ali@bcc.kz)

For more information about the Bank and applicable tariffs, please visit  
[www.bcc.kz](http://www.bcc.kz)



# OUR UNITY IS OUR STRENGTH!



## **FRIENDLINESS**

We are happy whenever we meet you; since meeting with you is a chance to demonstrate our loyalty and willingness to support you in your endeavors.

## **EXPERTISE**

It is important for us to ensure that your needs are satisfied in a professional way.

## **PROMPTNESS**

We value your time.

## **INTEGRITY**

Your trust is the most valuable asset in our portfolio, and therefore, we are in a constant pursuit of your confidence in us.