www.berekebank.kz

Bereke Bank

2026-2027

About

Source https://english.berekebank.kz/

Mission

The Bank significantly contributes to society and the country by creating better products and services to meet the needs of people and business

Strategy

The Bank is creating a platform that unites people and business, covering all their needs based on Data-driven solutions with a flexible and highly reliable IT infrastructure.

The strategy includes 7 strategic directions:

1. Corporate business development
2. Retail business development
3. Creation of a reliable and flexible IT infrastructure
4. Implementation of decision-making models, as well as data modeling and analytics
5. Branch network development
6. Effective team
7. Sustainable ESG development (Environmental, Social and Governance)

ESG

The Bank actively supports the position of green financing, environmental protection, corporate and social responsibility

Bereke Bank

Bereke Bank today

Bereke Bank JSC (SB of Lesha Bank LLC (Public)) — is a universal commercial bank operating in Kazakhstan with a long-standing history and a consistently strong position among the country's top ten banks across key financial performance indicators. The Bank provides a full range of banking services to retail, SME, and corporate clients.

Positive
Fitch Ratings

B+

Stable
Moody's

Ba2

Branches throughout Kazakhstan

18

Subdivisions

32

Active clients

500 000+

2025 Financial Highlights:

Net Profit

63.1billion KZT

+46.9 billion KZT compared to
16.2 KZT billion in the previous year

Total Equity increased to

238.0 billion KZT

+55.4 billion KZT compared to 2024

Total assets

+343 billion KZT

compared to 2024, reflecting continued business expansion and a stronger market position

Bereke Bank

بنـــك لشـــا
LESHA BANK

Shareholder of Bereke Bank JSC (SB of Lesha Bank LLC (Public))

Bereke Bank benefits from the strong backing of its shareholder, **Lesha Bank LLC (Public)** (Qatar), enhancing the Bank's financial resilience and reinforcing the confidence of international partners.

Lesha Bank LLC (Public) has owned 100% of the shares in Bereke Bank JSC (SB of Lesha Bank LLC (Public)) since October 8, 2024

Lesha Bank LLC (Public) is Qatar's first independent bank licensed by the Qatar Financial Centre Regulatory Authority (QFCRA) and listed on the Qatar Stock Exchange (QSE: QFBQ). The Bank specializes in investment banking and asset management services.



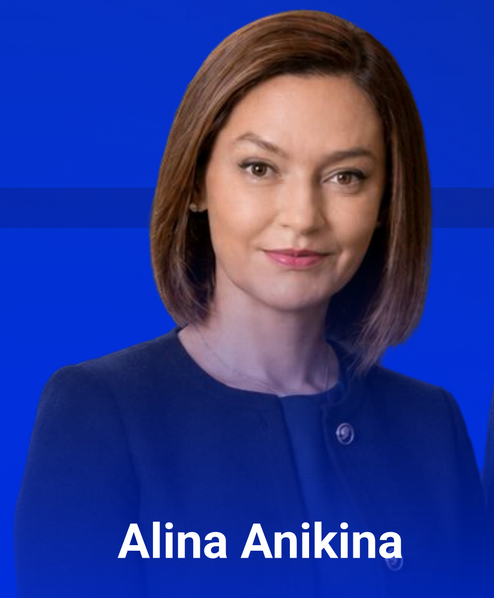
Bereke Bank

Management Board



Andrey Timchenko

Chairman of the Management Board,
Member of the Board of Directors



Alina Anikina

Deputy Chairman
of the Management Board



Serke Kassenov

Deputy Chairman of the
Management Board



Ruben Melkonian

Chief Financial Officer -
Member of the
Management Board

Bereke Bank

Board of Directors



Nasser Abdullah S. M. Al-Sharif

Chairman of the Board of Directors, Independent Director of JSC Bereke Bank



Andrey Timchenko

Chairman of the Management Board, Member of the Board of Directors



Piotr Janus Kaczmarek

Member of the Board of Directors, Independent Director of JSC Bereke Bank



Andrei Kozliar

Member of the Board of Directors, Independent Director of JSC Bereke Bank

Bereke Bank

Key Strategic Differentiators

Retail+Business

Premium Daily Banking

24/7 Financial Control – Seamless management of day-to-day income and expenses with continuous support and prompt resolution of customer requests

Travel Assistance

Comfort for the Entire Family – Comprehensive travel solutions providing convenience, confidence, and peace of mind throughout international journeys

Wealth Management

Personalized Wealth Protection & Growth – Tailored wealth preservation and investment solutions aligned with clients' financial goals, requiring minimal time commitment

Mass Lending for Detail

Best Limits – Competitive financing limits based on the client's assets and overall relationship value, supported by a fast and transparent credit decision process

Collection

An efficient debt collection process built on a deep understanding of each client's individual circumstances

Foreign Economic Activity

Reliable support for international trade operations, with prompt handling of complex cross-border transactions

Daily Banking for Business

Strengthening customer confidence by minimizing financial and operational risks throughout every transaction

Service as a Platform

End-to-end client support with proactive assistance and timely resolution of issues at every stage of the customer journey

Mass Lending for Business

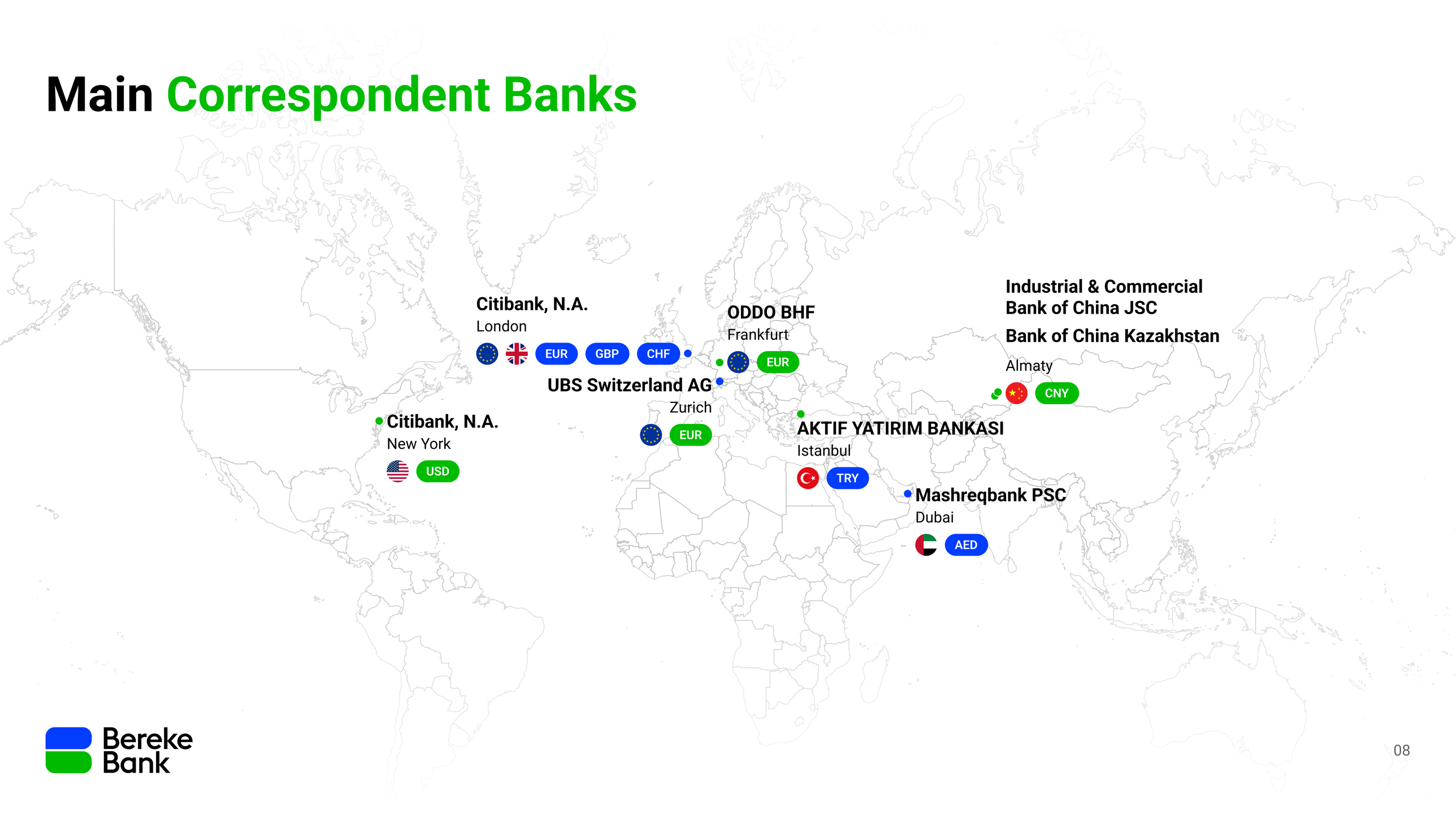
Personalized financing solutions designed to meet the specific needs of businesses

Business Support

Delivering confidence through transparent, predictable, and efficient financial support processes

Bereke Bank

Main Correspondent Banks



Bereke Bank

Contacts

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