DMAS
СИСТЕМА УПРАВЛЕНИЯ И ОЦЕНКИ ДОЛГОВ

fcbk Первое кредитное бюро

ONLINE TRADING PLATFORM

A unified digital platform for electronic auctions of distressed assets

Transparent sale of assets of banks, microfinance institutions and distressed asset management companies (DAMC)

BACKGROUND

Why the market needed a unified platform

Unclear pricing policy

Scant information about the bidding process and low levels of trust

Long lead times

Manual procedures and delayed reimbursement to creditors

Limited competition

Lack of a unified platform for attracting suppliers and a narrow pool of buyers

Disjointed processes

Each organization has its own bidding rules and standards

Electronic auctions have been established in law since 2024

DMAS is a single transparent infrastructure that solves these problems

ABOUT THE PLATFORM

DMAS – a unified digital platform

Single digital space

All participants are on the same platform and abide by the same rules

Bidding transparency

Fully automated reporting

Value maximization

A public auction ensures a fair market value for the sale of the asset

A solution for the financial market

Reducing the amount of NPLs and increasing liquidity

Trust enhancement

Enforcement that guarantees an opportunity to participate for every potential supplier

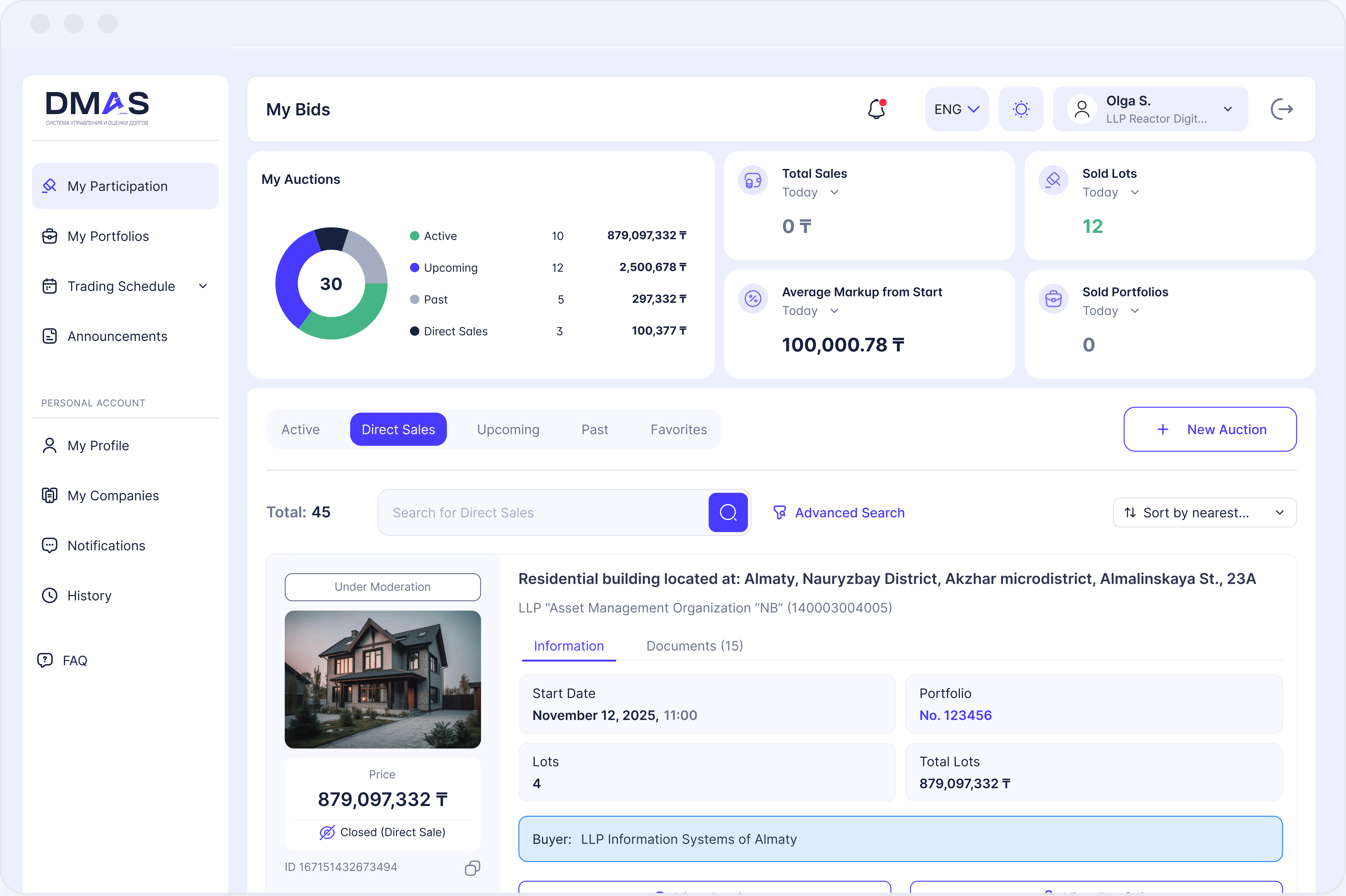
Automation

Reducing lead times by digitizing every step of the process

PLATFORM

Platform overview

A sleek, user-friendly interface and intuitive navigation



Centralized user dashboard

Auctions, portfolios and bidding status in one window

Live bidding feed

Lot photo, opening bid, participation fee and auction countdown

Real-time analytics

Active, successful and acquired lots are instantly visible on the dashboard

PROCESS

How bidding works

1

Registration and verification

Sign-up using Electronic Digital Signature (EDS), participant verification (KYC)

→

2

Asset listing

Portfolio or property, price discovery

→

3

Listing publication

Bidding conditions and specifications

4

Application submission

Bid applications and participation fees

→

5

Auction commencement

Winner is automatically determined

→

6

Closing the deal

Contracts finalized using EDS

Bidding methods

The asset goes through a funnel: auction → rebidding → direct sale

1
AUCTION

English · ascending

Bidding begins at the reserve price with fixed bid increments. Highest bid wins

Dutch · descending

Bidding begins at up to 200% of market value, descending to the reserve price. First bid wins

↓ lot is not sold

2
CASCADE

Cascade in subsequent rounds

Reserve price decreases: 100% → 70% → 50% on rebids

↓ three unsuccessful auctions

3
OUTCOME

Direct sale

Fixed price no lower than the reserve

Bidding rules: lot lifecycle

The listing is published 10 days in advance

The platform provides advance disclosure of all lot specifications, allowing participants ample time for comprehensive preparation and vetting

10% participation fee

A mandatory bid deposit based on the reserve price guarantees participant commitment

1 day auction duration, from 10:00 to 17:00

Two methods: ascending dynamic or descending dynamic; bid increment no more than 5%

100 → 70 → 50% rebids in 15 days

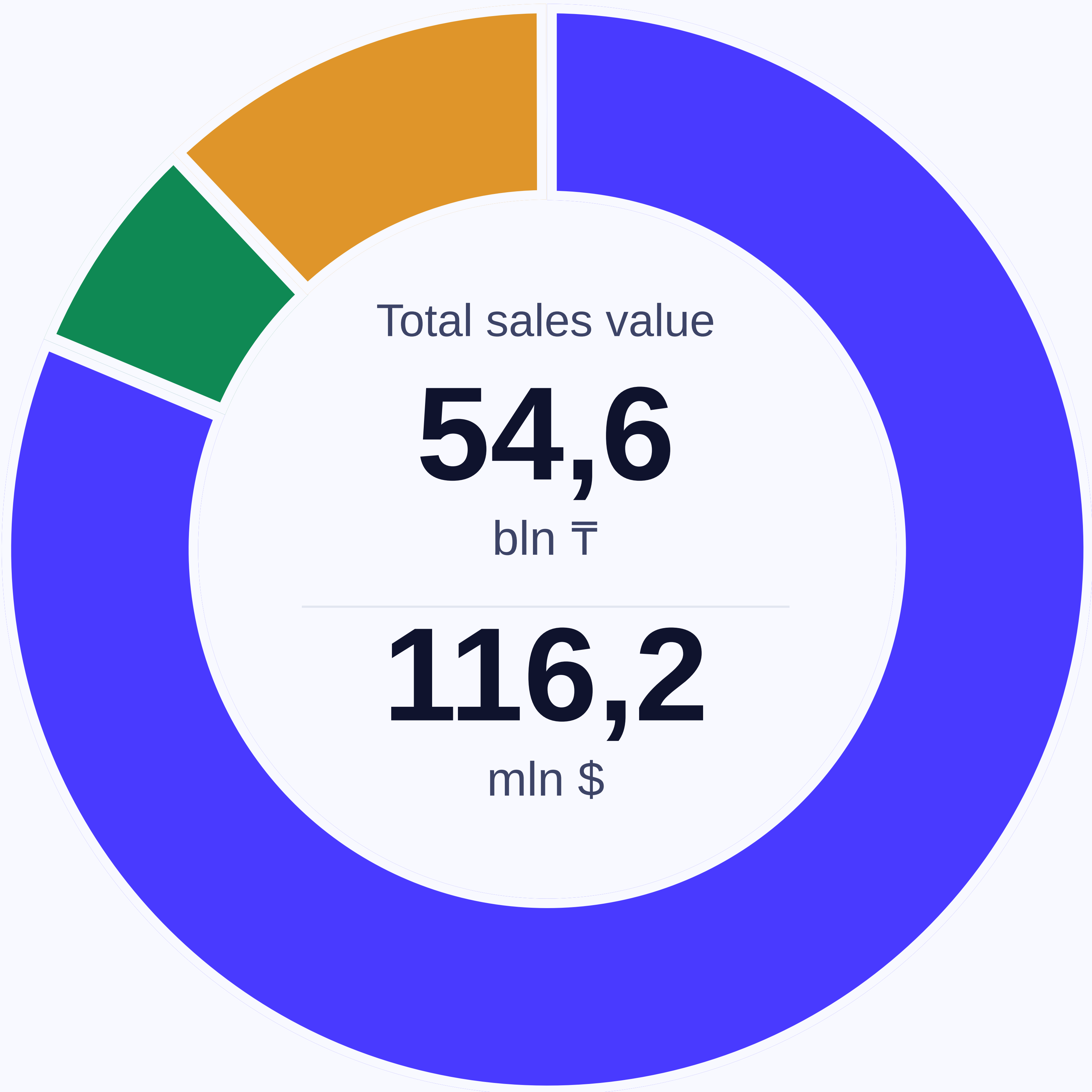
Unsold lots trigger an automatic re-listing with a reduced reserve price

After 3 auctions a direct sale is conducted

Guaranteed liquidation: assets sell directly above or at the reserve price with zero time-on-market delays

STATISTICS

Sales breakdown by auction method



English auction — 81,3%
248 contracts · 44,4 bln ₸ · 94,5 mln $

Dutch auction — 6,7%
23 contracts · 3,6 bln ₸ · 7,7 mln $

Direct sale — 12,0%
2 contracts · 6,5 bln ₸ · 13,9 mln $

STATISTICS

Sales breakdown by asset type

Property

230 contracts · 43,1 bln ₸ · 91,7 mln $

78,9%

Transfer of Claims

43 contracts · 11,5 bln ₸ · 24,5 mln $

21,1%

Total sold

54,6 bln ₸

116,2 mln $

FEES

Transparent fees

1. Portfolio auction management

The platform fee scales downward as debt volume increases

Fee	Debt volume
2,50%	0 – 450 mln ₸
2,00%	450 mln – 1,5 bln ₸
1,50%	1,5 – 4 bln ₸
1,00%	4 – 10 bln ₸
0,70%	10 bln ₸ and greater

Platform fee: no greater than 10 000 MCI (Monthly Calculation Index)

0,2%

2. Foreclosed property

of the transaction value (no greater than 10 000 MCI)

0,02%

3. Assets for distressed asset management companies

When liquidating foreclosed assets from the parent bank on DMAS

OUTLOOK

Next steps

TODAY

Electronic platform for asset sales

→

Tomorrow

Intelligent platform for asset management

International market

Expanding into cross-border auctions and the distressed asset market

Artificial intelligence

Algorithmic asset valuation and suggested sale price

Data Driven

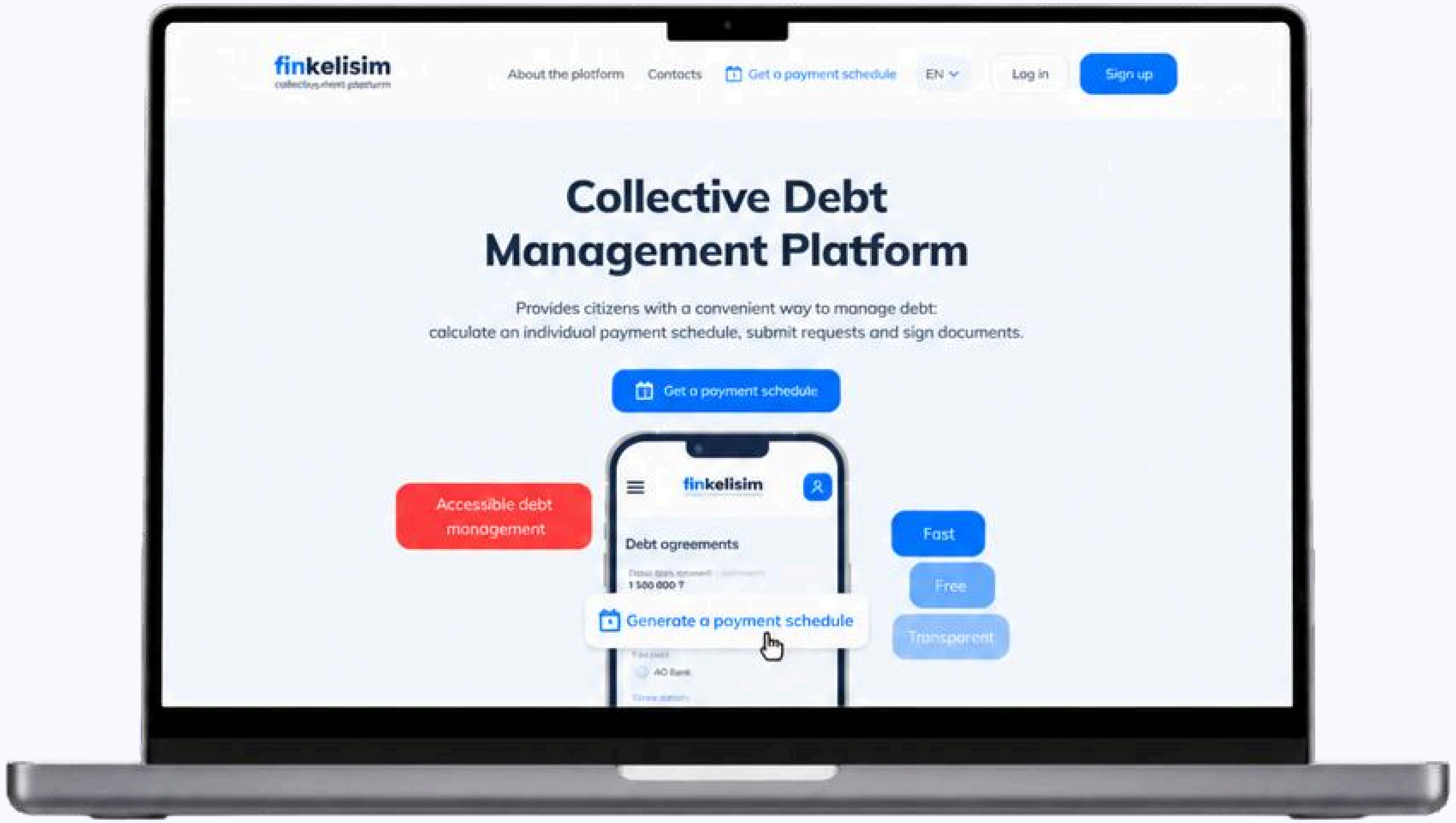
Bidding analysis for demand and decision prediction

Digital ecosystem

Integration with government systems and financial organizations

Facilitating debt restructuring and resolution for consumers across Kazakhstan!

The finkelisim.kz Collective Debt Mediation Platform



Fair and transparent

Unified rules, intuitive process and oversight at every step of the mediation

Convenient and available online

Application submission, document signing and end-to-end tracking, all in a digital format

Between debtors and creditors

The platform serves as an independent intermediary, ensuring a balanced alignment of interests for all stakeholders

CONTACTS

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