

Financial key indicators as of 01.02.2021



| Indicators | Units of measure | 2017 IFRS | 2018 IFRS | 2019 IFRS | 2020 | Act. as of 01.02.2021 |
|--|------------------|-----------|-----------|-----------|-------|-----------------------|
| Assets | bln. tenge | 762 | 998 | 1 353 | 1 708 | 1 708 |
| Liabilities | bln. tenge | 609 | 799 | 1 108 | 1 425 | 1 422 |
| Capital, including | bln. tenge | 153 | 200 | 245 | 283 | 286 |
| Authorized capital | bln. tenge | 78,3 | 78,3 | 78,3 | 78,3 | 78,3 |
| reserve capital + revaluation reserves | bln. tenge | 45,3 | 66,5 | 85,6 | 109,7 | 112 |
| Revenues | bln. tenge | 57,9 | 67,4 | 89,8 | 131,8 | 13 |
| Expenses | bln. tenge | 32,3 | 41,0 | 62,1 | 99,8 | 10,6 |
| Net income | bln. tenge | 25,6 | 26,5 | 27,8 | 32,0 | 2,5 |
| ROA | % | 3,70 | 3,01 | 2,36 | 2,09 | 0,17 |
| ROE | % | 18,8 | 15,0 | 12,5 | 12,1 | 1,0 |
| Rating by Moody`s | | Baa3 | Baa3 | Baa3 | Baa3 | Baa3 |
| Rating by Fitch Ratings | | BBB- | BBB- | BBB- | BBB- | BBB- |

Key performance indicators as of 01.02.2021



| Indicators | Units of measure | 2016 | 2017 | 2018 | 2019 | 2020 | Act. on 01.02.2021 |
|---|------------------|-------|-------|-------|-------|-------|--------------------|
| Housing Construction Savings system's key indicators | | | | | | | |
| Contracts on HCS | | | | | | | |
| HCS contracts for the period | thousands | 292 | 352 | 386 | 407 | 486 | 50,8 |
| Contract amount for the period | bln. tenge | 1 107 | 1 809 | 1 988 | 1 192 | 1 555 | 171 |
| Ongoing HCS contracts | thousands | 815 | 1 056 | 1 297 | 1 553 | 1 862 | 1 903 |
| | bln. tenge | 407 | 520 | 624 | 806 | 1 034 | 1 042 |
| Average contract amount | mln. tenge | 3,8 | 5,1 | 5,1 | 2,9 | 3,2 | 3,4 |
| State premium transferred to Customers' deposits | | | | | | | |
| Granted depositors | thousands | 722 | 897 | 1 037 | 1 245 | | |
| Total amount of premium | bln. tenge | 17,6 | 23,0 | 28,6 | 38,4 | | |
| Loans granted | | | | | | | |
| Total contracts | thousands | 15,9 | 28,7 | 38,3 | 50,3 | 51,9 | 3,7 |
| Total amount | bln. tenge | 120 | 243 | 360 | 527 | 609 | 48 |
| Housing loans | | | | | | | |
| Contracts | thousands | 6,2 | 8,8 | 10,3 | 10,0 | 13,0 | 0,6 |
| Amount | bln. tenge | 22,8 | 37,9 | 49,1 | 52,8 | 83,9 | 3,4 |
| Average loan amount | mln. tenge | 3,7 | 4,3 | 4,8 | 5,3 | 6,5 | 5,8 |
| Intermediate housing loans | | | | | | | |
| Contracts | thousands | 8,2 | 16,3 | 17,5 | 20,0 | 21,4 | 1,5 |
| Amount | bln. tenge | 87,8 | 176,1 | 201,3 | 255,4 | 322,9 | 25,3 |
| Average loan amount | mln. tenge | 11 | 10,8 | 11,5 | 12,8 | 15,1 | 17,2 |
| Preliminary housing loans | | | | | | | |
| Contracts | thousands | 1,4 | 3,6 | 10,5 | 20,4 | 17,6 | 1,6 |
| Amount | bln. tenge | 9,8 | 29,5 | 109,2 | 219,1 | 202,6 | 19,7 |
| Average loan amount | mln. tenge | 7 | 8,1 | 10,4 | 10,8 | 11,5 | 12,2 |
| Current loan portfolio | | | | | | | |
| Total loan portfolio | bln. tenge | 329 | 464 | 670 | 1 004 | 1 368 | 1 393 |
| Housing loans | bln. tenge | 102 | 150 | 217 | 276 | 365 | 369 |
| Intermediate housing loans | bln. tenge | 122 | 215 | 280 | 366 | 482 | 485 |
| Preliminary housing loans | bln. tenge | 105 | 100 | 172 | 362 | 522 | 538 |
| Loans with delay in payments | bln. tenge | 6,2 | 6,5 | 9,7 | 12,2 | 17,5 | 28,7 |
| Share in the total loans | % | 1,89 | 1,39 | 1,44 | 1,22 | 1,28 | 2,06 |