

Financial key indicators as of 01.02.2022



Indicators	Units of measure	2017 IFRS	2018 IFRS	2019 IFRS	2020 IFRS	Act. as of 01.02.2022
Assets	bln. tenge	762	998	1 340	1 707	2 770
Liabilities	bln. tenge	609	799	1 096	1 425	2 382
Capital, including	bln. tenge	153	200	244	283	388
Authorised capital	bln. tenge	78,3	78,3	78,3	78,3	78,3
reserve capital + revaluation reserves	bln. tenge	45,3	66,5	85,1	109,1	183
Revenues	bln. tenge	57,9	67,4	93,9	136,8	21
Expenses	bln. tenge	32,3	41,0	66,5	105,0	12,9
Net income	bln. tenge	25,6	26,5	27,3	31,8	7,7
ROA	%	3,70	3,01	2,34	2,09	0,28
ROE	%	18,8	15,0	12,3	12,1	2,0
Rating by Moody`s		Baa3	Baa3	Baa3	Baa3	Baa2
Rating by Fitch Ratings		BBB-	BBB-	BBB-	BBB-	BBB

Key performance indicators as of 01.02.2022



Indicators	Units of measure	2016	2017	2018	2019	2020	Act. as of 01.02.2022
Housing Construction Savings system's key indicators							
Contracts on HCS							
HCS contracts for the period	thousands	292	352	386	407	486	39
Contract amount for the period	bln. tenge	1 107	1 809	1 988	1 192	1 555	145
Ongoing HCS contracts	thousands	815	1 056	1 297	1 553	1 862	2 224
	bln. tenge	407	520	624	806	1 034	1 545
Average contract amount	mln. tenge	3,8	5,1	5,1	2,9	3,2	3,7
State premium transferred to Customers' deposits							
Granted depositors	thousands	722	897	1 037	1 245	1 491	
Total amount of premium	bln. tenge	17,6	23,0	28,6	38,4	50,6	
Loans granted							
Total contracts	thousands	15,9	28,7	38,3	50,3	51,9	5,1
Total amount	bln. tenge	120	243	360	527	609	84,1
Housing loans							
Contracts	thousands	6,2	8,8	10,3	10,0	13,0	0,5
Amount	bln. tenge	22,8	37,9	49,1	52,8	83,9	3,2
Average loan amount	mln. tenge	3,7	4,3	4,8	5,3	6,5	6,8
Intermediate housing loans							
Contracts	thousands	8,2	16,3	17,5	20,0	21,4	3,3
Amount	bln. tenge	87,8	176,1	201,3	255,4	322,9	64,8
Average loan amount	mln. tenge	11	10,8	11,5	12,8	15,1	19,5
Preliminary housing loans							
Contracts	thousands	1,4	3,6	10,5	20,4	17,6	1,3
Amount	bln. tenge	9,8	29,5	109,2	219,1	202,6	16,2
Average loan amount	mln. tenge	7	8,1	10,4	10,8	11,5	12,3
Current loan portfolio							
Total loan portfolio	bln. tenge	329	464	670	1 004	1 368	2 132
Housing loans	bln. tenge	102	150	217	276	365	360
Intermediate housing loans	bln. tenge	122	215	280	366	482	1 001
Preliminary housing loans	bln. tenge	105	100	172	362	522	771
Loans with delay in payments	bln. tenge	6,2	6,5	9,7	12,2	17,5	48,1
Share in the total loans	%	1,89	1,39	1,44	1,22	1,28	2,26