

Financial key indicators as of 01.04.2022



| Indicators | Units of measure | 2018 IFRS | 2019 IFRS | 2020 IFRS | 2021 | Act. as of 01.04.2022 |
|--|------------------|-----------|-----------|-----------|-------|-----------------------|
| Assets | bln. tenge | 998 | 1 340 | 1 707 | 2 804 | 3 197 |
| Liabilities | bln. tenge | 799 | 1 096 | 1 425 | 2 423 | 2 790 |
| Capital, including | bln. tenge | 200 | 244 | 283 | 381 | 407 |
| Authorized capital | bln. tenge | 78,3 | 78,3 | 78,3 | 78,3 | 78,3 |
| reserve capital + revaluation reserves | bln. tenge | 66,5 | 85,1 | 109,1 | 175,3 | 200 |
| Revenues | bln. tenge | 67,4 | 93,9 | 136,8 | 216,0 | 68 |
| Expenses | bln. tenge | 41,0 | 66,5 | 105,0 | 150,3 | 39,5 |
| Net income | bln. tenge | 26,5 | 27,3 | 31,8 | 65,8 | 28,2 |
| ROA | % | 3,01 | 2,34 | 2,09 | 2,91 | 0,94 |
| ROE | % | 15,0 | 12,3 | 12,1 | 19,8 | 7,1 |
| Rating by Moody`s | | Baa3 | Baa3 | Baa3 | Baa2 | Baa2 |
| Rating by Fitch Ratings | | BBB- | BBB- | BBB- | BBB | BBB |

Key performance indicators as of 01.04.2022



| Indicators | Units of measure | 2017 | 2018 | 2019 | 2020 | 2021 | Act. as of 01.04.2022 |
|---|------------------|-------|-------|-------|-------|-------|-----------------------|
| Housing Construction Savings system's key indicators | | | | | | | |
| Contracts on HCS | | | | | | | |
| HCS contracts for the period | thousands | 352 | 386 | 407 | 486 | 601 | 202 |
| Contract amount for the period | bln. tenge | 1 809 | 1 988 | 1 192 | 1 555 | 2 032 | 755 |
| Ongoing HCS contracts | thousands | 1 056 | 1 297 | 1 553 | 1 862 | 2 197 | 2 324 |
| | bln. tenge | 520 | 624 | 806 | 1 034 | 1 509 | 1 788 |
| Average contract amount | mln. tenge | 5,1 | 5,1 | 2,9 | 3,2 | 3,4 | 3,7 |
| State premium transferred to Customers' deposits | | | | | | | |
| Granted depositors | thousands | 897 | 1 037 | 1 245 | 1 491 | 1 716 | |
| Total amount of premium | bln. tenge | 23,0 | 28,6 | 38,4 | 50,6 | 61,7 | |
| Loans granted | | | | | | | |
| Total contracts | thousands | 28,7 | 38,3 | 50,3 | 51,9 | 82,3 | 16,8 |
| Total amount | bln. tenge | 243 | 360 | 527 | 609 | 1 235 | 279,0 |
| Housing loans | | | | | | | |
| Contracts | thousands | 8,8 | 10,3 | 10,0 | 13,0 | 10,6 | 2,0 |
| Amount | bln. tenge | 37,9 | 49,1 | 52,8 | 83,9 | 67,2 | 13,1 |
| Average loan amount | mln. tenge | 4,3 | 4,8 | 5,3 | 6,5 | 6,4 | 6,6 |
| Intermediate housing loans | | | | | | | |
| Contracts | thousands | 16,3 | 17,5 | 20,0 | 21,4 | 47,1 | 11,0 |
| Amount | bln. tenge | 176,1 | 201,3 | 255,4 | 322,9 | 851,3 | 217,7 |
| Average loan amount | mln. tenge | 11 | 11,5 | 12,8 | 15,1 | 18,1 | 19,8 |
| Preliminary housing loans | | | | | | | |
| Contracts | thousands | 3,6 | 10,5 | 20,4 | 17,6 | 24,6 | 3,8 |
| Amount | bln. tenge | 29,5 | 109,2 | 219,1 | 202,6 | 316,7 | 48,1 |
| Average loan amount | mln. tenge | 8 | 10,4 | 10,8 | 11,5 | 12,9 | 12,6 |
| Current loan portfolio | | | | | | | |
| Total loan portfolio | bln. tenge | 464 | 670 | 1 004 | 1 368 | 2 084 | 2 223 |
| Housing loans | bln. tenge | 150 | 217 | 276 | 365 | 357 | 363 |
| Intermediate housing loans | bln. tenge | 215 | 280 | 366 | 482 | 966 | 1 073 |
| Preliminary housing loans | bln. tenge | 100 | 172 | 362 | 522 | 761 | 787 |
| Loans with delay in payments | bln. tenge | 6,5 | 9,7 | 12,2 | 17,5 | 20,3 | 46,0 |
| Share in the total loans | % | 1,39 | 1,44 | 1,22 | 1,28 | 0,97 | 2,07 |