

## Financial key indicators as of 01.05.2021



Indicators	Units of measure	2017 IFRS	2018 IFRS	2019 IFRS	2020 IFRS	Act. as of 01.05.2021
Assets	bln. tenge	762	998	1 340	1 707	2 353
Liabilities	bln. tenge	609	799	1 096	1 425	2 025
Capital, including	bln. tenge	153	200	244	283	328
Authorized capital	bln. tenge	78,3	78,3	78,3	78,3	78,3
reserve capital + revaluation reserves	bln. tenge	45,3	66,5	85,1	109,1	130
Revenues	bln. tenge	57,9	67,4	93,9	136,8	62
Expenses	bln. tenge	32,3	41,0	66,5	105,0	41,8
Net income	bln. tenge	25,6	26,5	27,3	31,8	19,8
ROA	%	3,70	3,01	2,34	2,09	0,98
ROE	%	18,8	15,0	12,3	12,1	6,5
Rating by Moody`s		Baa3	Baa3	Baa3	Baa3	Baa3
Rating by Fitch Ratings		BBB-	BBB-	BBB-	BBB-	BBB

## Key performance indicators as of 01.05.2021



Indicators	Units of measure	2016	2017	2018	2019	2020	Act. as of 01.05.2021
<b>Housing Construction Savings system's key indicators</b>							
<b>Contracts on HCS</b>							
HCS contracts for the period	thousands	292	352	386	407	486	180,6
Contract amount for the period	bln. tenge	1 107	1 809	1 988	1 192	1 555	607
Ongoing HCS contracts	thousands	815	1 056	1 297	1 553	1 862	1 964
	bln. tenge	407	520	624	806	1 034	1 151
Average contract amount	mln. tenge	3,8	5,1	5,1	2,9	3,2	3,4
<b>State premium transferred to Customers' deposits</b>							
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	
<b>Loans granted</b>							
<b>Total contracts</b>	thousands	15,9	28,7	38,3	50,3	51,9	21,1
<b>Total amount</b>	bln. tenge	120	243	360	527	609	308
<b>Housing loans</b>							
Contracts	thousands	6,2	8,8	10,3	10,0	13,0	2,8
Amount	bln. tenge	22,8	37,9	49,1	52,8	83,9	16,5
Average loan amount	mln. tenge	3,7	4,3	4,8	5,3	6,5	6,0
<b>Intermediate housing loans</b>							
Contracts	thousands	8,2	16,3	17,5	20,0	21,4	12,9
Amount	bln. tenge	87,8	176,1	201,3	255,4	322,9	229,4
Average loan amount	mln. tenge	11	10,8	11,5	12,8	15,1	17,8
<b>Preliminary housing loans</b>							
Contracts	thousands	1,4	3,6	10,5	20,4	17,6	5,5
Amount	bln. tenge	9,8	29,5	109,2	219,1	202,6	62,1
Average loan amount	mln. tenge	7	8,1	10,4	10,8	11,5	11,4
<b>Current loan portfolio</b>							
<b>Total loan portfolio</b>	bln. tenge	329	464	670	1 004	1 368	1 460
Housing loans	bln. tenge	102	150	217	276	365	338
Intermediate housing loans	bln. tenge	122	215	280	366	482	573
Preliminary housing loans	bln. tenge	105	100	172	362	522	550
Loans with delay in payments	bln. tenge	6,2	6,5	9,7	12,2	17,5	21,8
Share in the total loans	%	1,89	1,39	1,44	1,22	1,28	1,49