

Financial key indicators as of 01.08.2021



| Indicators | Units of measure | 2017 IFRS | 2018 IFRS | 2019 IFRS | 2020 IFRS | Act. as of 01.08.2021 |
|--|------------------|-----------|-----------|-----------|-----------|-----------------------|
| Assets | bln. tenge | 762 | 998 | 1 340 | 1 707 | 2 359 |
| Liabilities | bln. tenge | 609 | 799 | 1 096 | 1 425 | 2 009 |
| Capital, including | bln. tenge | 153 | 200 | 244 | 283 | 350 |
| 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 | 147 |
| Revenues | bln. tenge | 57,9 | 67,4 | 93,9 | 136,8 | 114 |
| Expenses | bln. tenge | 32,3 | 41,0 | 66,5 | 105,0 | 76,3 |
| Net income | bln. tenge | 25,6 | 26,5 | 27,3 | 31,8 | 37,6 |
| ROA | % | 3,70 | 3,01 | 2,34 | 2,09 | 1,85 |
| ROE | % | 18,8 | 15,0 | 12,3 | 12,1 | 11,9 |
| Rating by Moody`s | | Baa3 | Baa3 | Baa3 | Baa3 | Baa3 |
| Rating by Fitch Ratings | | BBB- | BBB- | BBB- | BBB- | BBB |

Key performance indicators as of 01.08.2021



| Indicators | Units of measure | 2016 | 2017 | 2018 | 2019 | 2020 | Act. as of 01.07.2021 |
|---|------------------|-------|-------|-------|-------|-------|-----------------------|
| Housing Construction Savings system's key indicators | | | | | | | |
| Contracts on HCS | | | | | | | |
| HCS contracts for the period | thousands | 292 | 352 | 386 | 407 | 486 | 303 |
| Contract amount for the period | bln. tenge | 1 107 | 1 809 | 1 988 | 1 192 | 1 555 | 1 017 |
| Ongoing HCS contracts | thousands | 815 | 1 056 | 1 297 | 1 553 | 1 862 | 2 018 |
| | bln. tenge | 407 | 520 | 624 | 806 | 1 034 | 1 215 |
| 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 | 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 | 40,5 |
| Total amount | bln. tenge | 120 | 243 | 360 | 527 | 609 | 597 |
| Housing loans | | | | | | | |
| Contracts | thousands | 6,2 | 8,8 | 10,3 | 10,0 | 13,0 | 5,5 |
| Amount | bln. tenge | 22,8 | 37,9 | 49,1 | 52,8 | 83,9 | 32,7 |
| Average loan amount | mln. tenge | 3,7 | 4,3 | 4,8 | 5,3 | 6,5 | 6,0 |
| Intermediate housing loans | | | | | | | |
| Contracts | thousands | 8,2 | 16,3 | 17,5 | 20,0 | 21,4 | 24,4 |
| Amount | bln. tenge | 87,8 | 176,1 | 201,3 | 255,4 | 322,9 | 434,1 |
| Average loan amount | mln. tenge | 11 | 10,8 | 11,5 | 12,8 | 15,1 | 17,8 |
| Preliminary housing loans | | | | | | | |
| Contracts | thousands | 1,4 | 3,6 | 10,5 | 20,4 | 17,6 | 10,6 |
| Amount | bln. tenge | 9,8 | 29,5 | 109,2 | 219,1 | 202,6 | 129,9 |
| 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 | 1 641 |
| Housing loans | bln. tenge | 102 | 150 | 217 | 276 | 365 | 344 |
| Intermediate housing loans | bln. tenge | 122 | 215 | 280 | 366 | 482 | 697 |
| Preliminary housing loans | bln. tenge | 105 | 100 | 172 | 362 | 522 | 600 |
| Loans with delay in payments | bln. tenge | 6,2 | 6,5 | 9,7 | 12,2 | 17,5 | 26,0 |
| Share in the total loans | % | 1,89 | 1,39 | 1,44 | 1,22 | 1,28 | 1,59 |