

Financial key indicators as of 01.08.2024

Indicators	Units of measure	2021	2022	2023	Act. as of 01.08.2024
		IFRS	IFRS	IFRS	
Assets	bln. tenge	2 804	3 440	3 996	4 177
Liabilities	bln. tenge	2 423	2 998	3 401	3 540
Capital, including	bln. tenge	381	462	595	638
Authorized capital	bln. tenge	78,3	78,3	78,3	78,3
reserve capital + revaluation reserves	bln. tenge	175,3	235,7	317,2	347,7
Revenues	bln. tenge	216,0	281,5	359,2	210,8
Expenses	bln. tenge	150,3	185,4	211,7	136,7
Net income	bln. tenge	65,8	96,0	147,5	74,1
ROA	%	2,91	3,08	3,97	1,81
ROE	%	19,8	22,8	27,9	12,0
Rating by Moody`s		Baa2	Baa2	Baa2	Baa2
Rating by Fitch Ratings		BBB	BBB	BBB	BBB

Indicators	Units of measure	2021	2022	2023	Act. as of 01.08.2024
Key indicators					
HCS contracts for the period	thousands	601	618	486	254
Agreements on educational savings deposits for the period	thousands				31
Ongoing HCS contracts	thousands	2 197	2 549	2 761	2 768
	bln. tenge	1 509	2 141	2 362	2 294
Ongoing agreements on educational savings deposits	thousands				31
	bln. tenge				0,8
State premium transferred to Customers' HCS deposits					
Granted depositors	thousands	1 716	1 905	1 991	
Total amount of premium	bln. tenge	61,7	75,2	82	
Loans granted					
Total contracts	thousands	82,3	79,9	64,8	34,7
Total amount	bln. tenge	1 235	1 382	1 067,5	579,1
Housing loans					
Contracts	thousands	10,6	10,9	12,5	7,9
Amount	bln. tenge	67,2	77,9	94,5	59,7
Average loan amount	mln. tenge	6,4	7,2	7,6	7,6
Intermediate housing loans					
Contracts	thousands	47,1	54,3	39,9	18,7
Amount	bln. tenge	851,3	1 105,4	803,0	392,2
Average loan amount	mln. tenge	18,1	20,4	20,1	21,0
Preliminary housing loans					
Contracts	thousands	24,6	14,7	12,5	8,2
Amount	bln. tenge	316,7	198,4	170,0	127,2
Average loan amount	mln. tenge	12,9	13,5	13,7	15,6
Current loan portfolio					
Total loan portfolio	bln. tenge	2 084	2 968	3 202	3 225
Housing loans	bln. tenge	357	449	719	890
Intermediate housing loans	bln. tenge	966	1 621	1 511	1 296
Preliminary housing loans	bln. tenge	761	899	972	1 039
Loans with delay in payments	bln. tenge	20,3	38,2	45,0	69,6
Share in the total loans	%	0,97	1,29	1,41	2,16