

Financial key indicators as of 01.10.2022



Indicators	Units of measure	2018 IFRS	2019 IFRS	2020 IFRS	2021	Act. as of 01.10.2022
Assets	bln. tenge	998	1 340	1 707	2 804	3 249
Liabilities	bln. tenge	799	1 096	1 425	2 423	2 828
Capital, including	bln. tenge	200	244	283	381	421
Authorised 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	208,2
Revenues	bln. tenge	67,4	93,9	136,8	216,0	185,5
Expenses	bln. tenge	41,0	66,5	105,0	150,3	140,4
Net income	bln. tenge	26,5	27,3	31,8	65,8	68,4
ROA	%	3,01	2,34	2,09	2,91	2,26
ROE	%	15,0	12,3	12,1	19,8	17,1
Rating by Moody`s		Baa3	Baa3	Baa3	Baa2	Baa2
Rating by Fitch Ratings		BBB-	BBB-	BBB-	BBB	BBB

Key performance indicators as of 01.10.2022



Indicators	Units of measure	2017	2018	2019	2020	2021	Act. as of 01.10.2022
Housing Construction Savings system's key indicators							
Contracts on HCS							
HCS contracts for the period	thousands	352	386	407	486	601	465
Contract amount for the period	bln. tenge	1 809	1 988	1 192	1 555	2 032	1 880
Ongoing HCS contracts	thousands	1 056	1 297	1 553	1 862	2 197	2 446
	bln. tenge	520	624	806	1 034	1 509	1 973
Average contract amount	mln. tenge	5,1	5,1	2,9	3,2	3,4	4,0
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	61,2
Total amount	bln. tenge	243	360	527	609	1 235	1 034,7
Housing loans							
Contracts	thousands	8,8	10,3	10,0	13,0	10,6	8,4
Amount	bln. tenge	37,9	49,1	52,8	83,9	67,2	60,1
Average loan amount	mln. tenge	4,3	4,8	5,3	6,5	6,4	7,2
Intermediate housing loans							
Contracts	thousands	16,3	17,5	20,0	21,4	47,1	41,0
Amount	bln. tenge	176,1	201,3	255,4	322,9	851,3	822,9
Average loan amount	mln. tenge	11	11,5	12,8	15,1	18,1	20,1
Preliminary housing loans							
Contracts	thousands	3,6	10,5	20,4	17,6	24,6	11,8
Amount	bln. tenge	29,5	109,2	219,1	202,6	316,7	151,7
Average loan amount	mln. tenge	8	10,4	10,8	11,5	12,9	12,8
Current loan portfolio							
Total loan portfolio	bln. tenge	464	670	1 004	1 368	2 084	2 731
Housing loans	bln. tenge	150	217	276	365	357	433
Intermediate housing loans	bln. tenge	215	280	366	482	966	1 437
Preliminary housing loans	bln. tenge	100	172	362	522	761	861
Loans with delay in payments	bln. tenge	6,5	9,7	12,2	17,5	20,3	42,9
Share in the total loans	%	1,39	1,44	1,22	1,28	0,97	1,57