

## Financial key indicators as of 01.01.2025

Indicators	Units of measure	2021	2022	2023	Act. as of 01.01.2025
		IFRS	IFRS	IFRS	
Assets	bln. tenge	2 804	3 440	3 996	4 280
Liabilities	bln. tenge	2 423	2 998	3 401	3 570
Capital, including	bln. tenge	381	462	595	710
Authorized capital	bln. tenge	78,3	78,3	78,3	78,3
reserve capital + revaluation reserves	bln. tenge	175,3	235,7	317,2	395,4
Revenues	bln. tenge	216,0	281,5	359,2	369,2
Expenses	bln. tenge	150,3	185,4	211,7	248,4
Net income	bln. tenge	65,8	96,0	147,5	120,8
ROA	%	2,91	3,08	3,97	2,92
ROE	%	19,8	22,8	27,9	18,5
Rating by Moody`s		Baa2	Baa2	Baa2	Baa1
Rating by Fitch Ratings		BBB	BBB	BBB	BBB

Indicators	Units of measure	2021	2022	2023	Act. as of 01.01.2025
<b>Key indicators</b>					
HCS contracts for the period	thousands	601	618	486	590
Agreements on educational savings deposits for the period	thousands				70
Ongoing HCS contracts	thousands	2 197	2 549	2 761	2 871
	bln. tenge	1 509	2 141	2 362	2 421
Ongoing agreements on educational savings deposits	thousands				70
	bln. tenge				2,4
<b>State premium transferred to Customers' HCS deposits</b>					
Granted depositors	thousands	1 716	1 905	1 991	
Total amount of premium	bln. tenge	61,7	75,2	82	
<b>Loans granted</b>					
<b>Total contracts</b>	thousands	82,3	79,9	64,8	71,5
<b>Total amount</b>	bln. tenge	1 235	1 382	1 067,5	1 290,1
<b>Housing loans</b>					
Contracts	thousands	10,6	10,9	12,5	14,4
Amount	bln. tenge	67,2	77,9	94,5	115,3
Average loan amount	mln. tenge	6,4	7,2	7,6	8,0
<b>Intermediate housing loans</b>					
Contracts	thousands	47,1	54,3	39,9	33,7
Amount	bln. tenge	851,3	1 105,4	803,0	735,9
Average loan amount	mln. tenge	18,1	20,4	20,1	21,8
<b>Preliminary housing loans</b>					
Contracts	thousands	24,6	14,7	12,5	23,3
Amount	bln. tenge	316,7	198,4	170,0	439,0
Average loan amount	mln. tenge	12,9	13,5	13,7	18,8
<b>Current loan portfolio</b>					
<b>Total loan portfolio</b>	bln. tenge	2 084	2 968	3 202	3 498
Housing loans	bln. tenge	357	449	719	997
Intermediate housing loans	bln. tenge	966	1 621	1 511	1 189
Preliminary housing loans	bln. tenge	761	899	972	1 312
Loans with delay in payments	bln. tenge	20,3	38,2	45,0	59,4
Share in the total loans	%	0,97	1,29	1,41	1,70