

## Financial key indicators as of 01.10.2024

| Indicators                             | Units of measure | 2021  | 2022  | 2023  | Act. as of 01.10.2024 |
|----------------------------------------|------------------|-------|-------|-------|-----------------------|
|                                        |                  | IFRS  | IFRS  | IFRS  |                       |
| Assets                                 | bln. tenge       | 2 804 | 3 440 | 3 996 | 4 155                 |
| Liabilities                            | bln. tenge       | 2 423 | 2 998 | 3 401 | 3 485                 |
| Capital, including                     | bln. tenge       | 381   | 462   | 595   | 670                   |
| Authorized capital                     | bln. tenge       | 78,3  | 78,3  | 78,3  | 78,3                  |
| reserve capital + revaluation reserves | bln. tenge       | 175,3 | 235,7 | 317,2 | 369,0                 |
| Revenues                               | bln. tenge       | 216,0 | 281,5 | 359,2 | 273,4                 |
| Expenses                               | bln. tenge       | 150,3 | 185,4 | 211,7 | 178,4                 |
| Net income                             | bln. tenge       | 65,8  | 96,0  | 147,5 | 95,0                  |
| ROA                                    | %                | 2,91  | 3,08  | 3,97  | 2,33                  |
| ROE                                    | %                | 19,8  | 22,8  | 27,9  | 15,0                  |
| 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 01.10.2024 |
|-------------------------------------------------------------|------------------|-------|---------|---------|-----------------------|
| <b>Key indicators</b>                                       |                  |       |         |         |                       |
| HCS contracts for the period                                | thousands        | 601   | 618     | 486     | 350                   |
| Agreements on educational savings deposits for the period   | thousands        |       |         |         | 47                    |
| Ongoing HCS contracts                                       | thousands        | 2 197 | 2 549   | 2 761   | 2 701                 |
|                                                             | bln. tenge       | 1 509 | 2 141   | 2 362   | 2 280                 |
| Ongoing agreements on educational savings deposits          | thousands        |       |         |         | 47                    |
|                                                             | bln. tenge       |       |         |         | 1,3                   |
| <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    | 48,5                  |
| <b>Total amount</b>                                         | bln. tenge       | 1 235 | 1 382   | 1 067,5 | 844,0                 |
| <b>Housing loans</b>                                        |                  |       |         |         |                       |
| Contracts                                                   | thousands        | 10,6  | 10,9    | 12,5    | 10,6                  |
| Amount                                                      | bln. tenge       | 67,2  | 77,9    | 94,5    | 81,3                  |
| Average loan amount                                         | mln. tenge       | 6,4   | 7,2     | 7,6     | 7,7                   |
| <b>Intermediate housing loans</b>                           |                  |       |         |         |                       |
| Contracts                                                   | thousands        | 47,1  | 54,3    | 39,9    | 24,9                  |
| Amount                                                      | bln. tenge       | 851,3 | 1 105,4 | 803,0   | 528,2                 |
| Average loan amount                                         | mln. tenge       | 18,1  | 20,4    | 20,1    | 21,2                  |
| <b>Preliminary housing loans</b>                            |                  |       |         |         |                       |
| Contracts                                                   | thousands        | 24,6  | 14,7    | 12,5    | 13,1                  |
| Amount                                                      | bln. tenge       | 316,7 | 198,4   | 170,0   | 234,6                 |
| Average loan amount                                         | mln. tenge       | 12,9  | 13,5    | 13,7    | 17,9                  |
| <b>Current loan portfolio</b>                               |                  |       |         |         |                       |
| <b>Total loan portfolio</b>                                 | bln. tenge       | 2 084 | 2 968   | 3 202   | 3 323                 |
| Housing loans                                               | bln. tenge       | 357   | 449     | 719     | 935                   |
| Intermediate housing loans                                  | bln. tenge       | 966   | 1 621   | 1 511   | 1 256                 |
| Preliminary housing loans                                   | bln. tenge       | 761   | 899     | 972     | 1 132                 |
| Loans with delay in payments                                | bln. tenge       | 20,3  | 38,2    | 45,0    | 77,8                  |
| Share in the total loans                                    | %                | 0,97  | 1,29    | 1,41    | 2,34                  |