

Financial key indicators as of 01.02.2024

Indicators	Units of measure	2021	2022	2023	Act. as of 01.02.2024
Assets	bln. tenge	2 804	3 440	3 996	3 935
Liabilities	bln. tenge	2 423	2 998	3 401	3 329
Capital, including	bln. tenge	381	462	595	606
Authorized capital	bln. tenge	78,3	78,3	78,3	78,3
reserve capital + revaluation reserves	bln. tenge	175,3	228,3	316,6	325,4
Revenues	bln. tenge	216,0	281,5	359,2	30,4
Expenses	bln. tenge	150,3	185,4	212,3	20,0
Net income	bln. tenge	65,8	96,0	146,9	10,3
ROA	%	2,91	3,08	3,95	0,26
ROE	%	19,8	22,8	27,8	1,7
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 01.02.2024
Housing Construction Savings system's key indicators					
Contracts on HCS					
HCS contracts for the period	thousands	601	618	486	37
Contract amount for the period	bln. tenge	2 032	2 663	2 041	129
Ongoing HCS contracts	thousands	2 197	2 549	2 761	2 778
	bln. tenge	1 509	2 141	2 362	2 342
Average contract amount	mln. tenge	3,4	4,3	4,2	3,5
State premium transferred to Customers' deposits					
Granted depositors	thousands	1 716	1 905		
Total amount of premium	bln. tenge	61,7	75,2		
Loans granted					
Total contracts	thousands	82,3	79,9	64,8	4,7
Total amount	bln. tenge	1 235	1 382	1 067,5	79,2
Housing loans					
Contracts	thousands	10,6	10,9	12,5	0,8
Amount	bln. tenge	67,2	77,9	94,5	5,8
Average loan amount	mln. tenge	6,4	7,2	7,6	7,0
Intermediate housing loans					
Contracts	thousands	47,1	54,3	39,9	2,7
Amount	bln. tenge	851,3	1 105,4	803,0	58,8
Average loan amount	mln. tenge	18,1	20,4	20,1	21,4
Preliminary housing loans					
Contracts	thousands	24,6	14,7	12,5	1,1
Amount	bln. tenge	316,7	198,4	170,0	14,7
Average loan amount	mln. tenge	12,9	13,5	13,7	13,3
Current loan portfolio					
Total loan portfolio	bln. tenge	2 084	2 968	3 202	3 200
Housing loans	bln. tenge	357	449	719	743
Intermediate housing loans	bln. tenge	966	1 621	1 511	1 479
Preliminary housing loans	bln. tenge	761	899	972	978
Loans with delay in payments	bln. tenge	20,3	38,2	45,0	63,0
Share in the total loans	%	0,97	1,29	1,41	1,97