

## Financial key indicators as of 01.12.2023



Indicators	Units of measure	2018 IFRS	2019 IFRS	2020 IFRS	2021	2022	Act. as of 01.12.2023
Assets	bln. tenge	998	1 340	1 707	2 804	3 440	3 894
Liabilities	bln. tenge	799	1 096	1 425	2 423	2 998	3 310
Capital, including	bln. tenge	200	244	283	381	462	584
Authorised capital	bln. tenge	78,3	78,3	78,3	78,3	78,3	78,3
reserve capital + revaluation reserves	bln. tenge	66,5	85,1	109,1	175,3	228,3	326,7
Revenues	bln. tenge	67,4	93,9	136,8	216,0	281,5	187,7
Expenses	bln. tenge	41,0	66,5	105,0	150,3	185,4	169,8
Net income	bln. tenge	26,5	27,3	31,8	65,8	96,0	139,0
ROA	%	3,01	2,34	2,09	2,91	3,08	3,79
ROE	%	15,0	12,3	12,1	19,8	22,8	26,6
Rating by Moody`s		Baa3	Baa3	Baa3	Baa2	Baa2	Baa2
Rating by Fitch Ratings		BBB-	BBB-	BBB-	BBB	BBB	BBB

## Key performance indicators as of 01.12.2023



Indicators	Units of measure	2017	2018	2019	2020	2021	2022	Act. as of 01.12.2023
<b>Housing Construction Savings system's key indicators</b>								
<b>Contracts on HCS</b>								
HCS contracts for the period	thousands	352	386	407	486	601	618	420
Contract amount for the period	bln. tenge	1 809	1 988	1 192	1 555	2 032	2 663	1 847
Ongoing HCS contracts	thousands	1 056	1 297	1 553	1 862	2 197	2 549	2 735
	bln. tenge	520	624	806	1 034	1 509	2 141	2 246
Average contract amount	mln. tenge	5,1	5,1	2,9	3,2	3,4	4,3	4,4
<b>State premium transferred to Customers' deposits</b>								
Granted depositors	thousands	897	1 037	1 245	1 491	1 716	1 905	
Total amount of premium	bln. tenge	23,0	28,6	38,4	50,6	61,7	75,2	
<b>Loans granted</b>								
<b>Total contracts</b>	thousands	28,7	38,3	50,3	51,9	82,3	79,9	57,7
<b>Total amount</b>	bln. tenge	243	360	527	609	1 235	1 382	955,4
<b>Housing loans</b>								
Contracts	thousands	8,8	10,3	10,0	13,0	10,6	10,9	11,4
Amount	bln. tenge	37,9	49,1	52,8	83,9	67,2	77,9	86,3
Average loan amount	mln. tenge	4,3	4,8	5,3	6,5	6,4	7,2	7,6
<b>Intermediate housing loans</b>								
Contracts	thousands	16,3	17,5	20,0	21,4	47,1	54,3	36,4
Amount	bln. tenge	176,1	201,3	255,4	322,9	851,3	1 105,4	730,1
Average loan amount	mln. tenge	11	11,5	12,8	15,1	18,1	20,4	20,0
<b>Preliminary housing loans</b>								
Contracts	thousands	3,6	10,5	20,4	17,6	24,6	14,7	9,9
Amount	bln. tenge	29,5	109,2	219,1	202,6	316,7	198,4	139,0
Average loan amount	mln. tenge	8	10,4	10,8	11,5	12,9	13,5	14,0
<b>Current loan portfolio</b>								
<b>Total loan portfolio</b>	bln. tenge	464	670	1 004	1 368	2 084	2 968	3 157
Housing loans	bln. tenge	150	217	276	365	357	449	706
Intermediate housing loans	bln. tenge	215	280	366	482	966	1 621	1 502
Preliminary housing loans	bln. tenge	100	172	362	522	761	899	949
Loans with delay in payments	bln. tenge	6,5	9,7	12,2	17,5	20,3	38,2	21,0
Share in the total loans	%	1,39	1,44	1,22	1,28	0,97	1,29	0,67