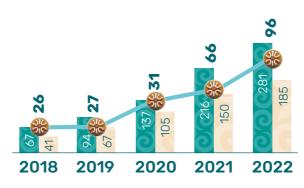
KEY INDICATORS



Otbasy bank JSC is the only one bank in the country implementing housing construction savings system. HCS is intended for improvement of housing conditions of people through attracting funds of depositors to housing construction deposits and granting them with housing loans.

INCOMES, EXPENSES AND NET PROFIT



Incomes, KZT bln Expenses, KZT bln Net profit, KZT bln

PROFITABILITY RATIOS

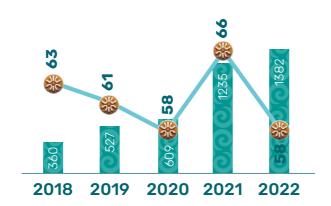


DEPOSIT AND LOAN PORTFOLIO



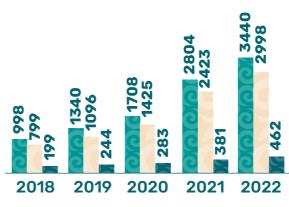
- Deposit base, KZT bln Loan portfolio, KZT bln
- The number of existing contracts on housing and communal services (cumulative total), thousand units.

AMOUNT OF CREDITS ISSUED FOR CONSTRUCTION AND HOUSING PURCHASE



- Loans granted by the Bank, KZT bln The Bank's share in the total amount
- of credits granted by the STBs for construction and housing purchase, %

ASSETS, LIABILITIES AND EQUITY



- Assets, KZT bln
- Liabilities, KZT bln
- Equity, KZT bln

SHARE OF PARTICIPANTS IN THE HOUSING CONSTRUCTION **SAVINGS SYSTEM TO ECONOMICALLY ACTIVE POPULATION**



2019 2020 2021 2022 2018