

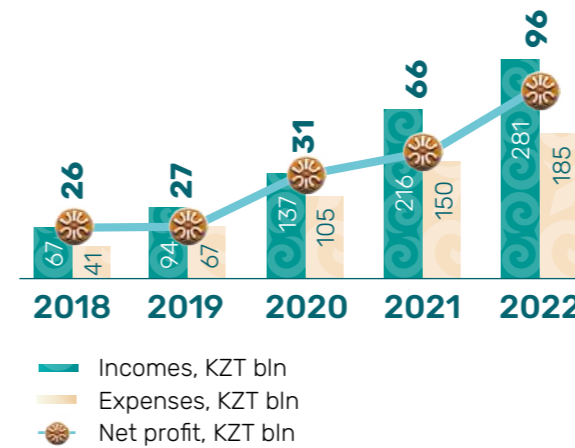


KEY INDICATORS

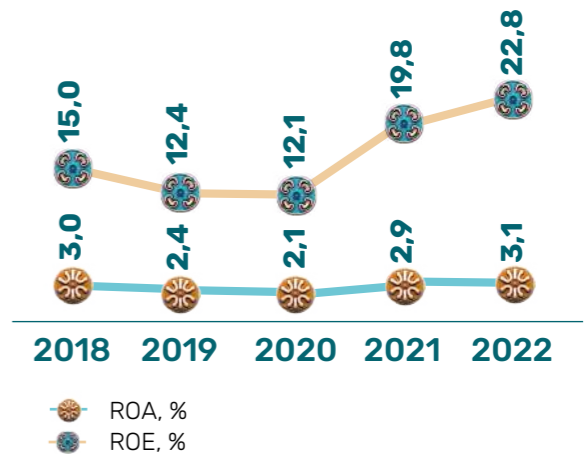


Otbasy bank JSC is the only one bank in the country implementing housing construction savings system. HCS is intended for improvement of housing conditions of people through attracting funds of depositors to housing construction deposits and granting them with housing loans.

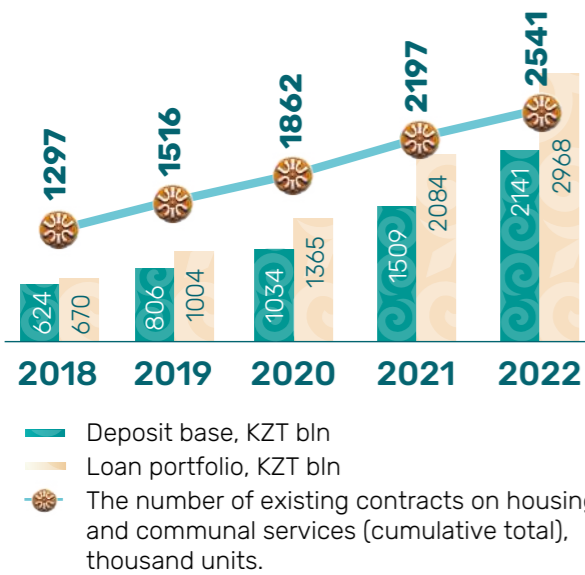
INCOMES, EXPENSES AND NET PROFIT



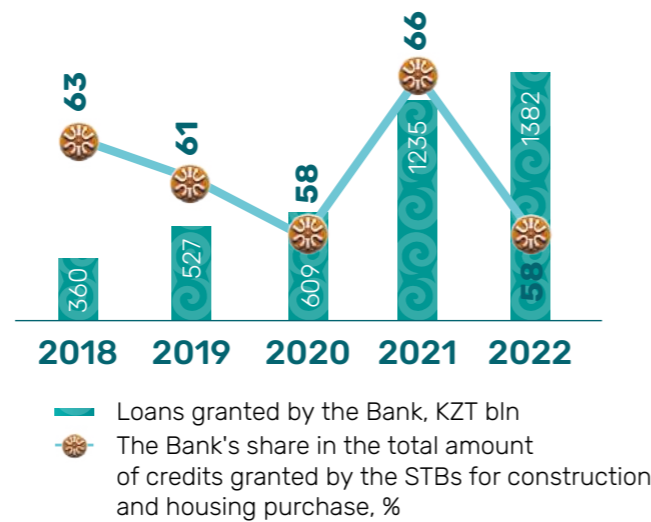
PROFITABILITY RATIOS



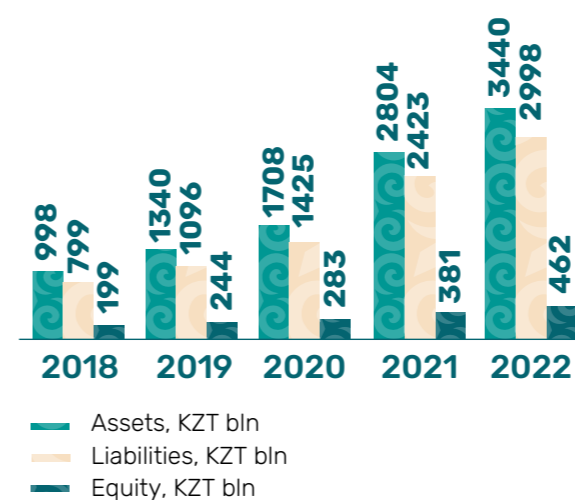
DEPOSIT AND LOAN PORTFOLIO



AMOUNT OF CREDITS ISSUED FOR CONSTRUCTION AND HOUSING PURCHASE



ASSETS, LIABILITIES AND EQUITY



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

