

HIGHLIGHTS

DEPOSIT AND LOAN PORTFOLIO

2363
DEPOSIT BASE,
KZTBLN

3202
LOAN PORTFOLIO,
KZTBLN

2761
NUMBER OF VALID HCS CONTRACTS
(CUMULATIVE TOTAL),
THOUSAND UNITS

AMOUNT OF LOANS ISSUED FOR CONSTRUCTION AND HOUSING PURCHASE

1068
LOANS GRANTED BY
THE BANK, KZTBLN

60
THE BANK'S SHARE IN THE TOTAL AMOUNT OF LOANS
GRANTED BY STBs FOR HOUSING CONSTRUCTION AND
PURCHASE, %

INCOME, EXPENSES AND NET PROFIT

359
INCOME, KZTBLN

212
EXPENSES, KZTBLN

148
NET PROFIT, KZTBLN

PROFITABILITY RATIOS

27,9
ROE, %

4,0
ROA, %

ASSETS, LIABILITIES AND EQUITY

3996
ASSETS, KZTBLN

3401
LIABILITIES, KZTBLN

595
EQUITY, KZTBLN

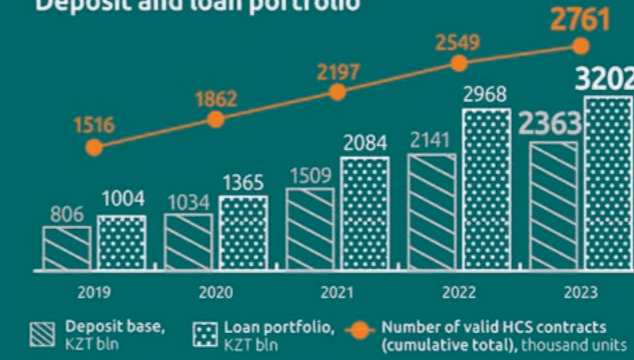
SHARE OF HCS SYSTEM PARTICIPANTS TO ECONOMICALLY ACTIVE POPULATION

29

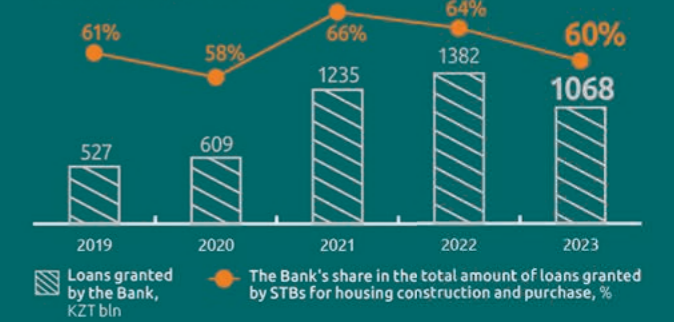


Otbasy Bank JSC (hereinafter referred to as Otbas Bank or the Bank) is the only one bank in the country implementing housing construction savings system. The HCS is aimed at improving the housing conditions of people by attracting depositors' money into housing construction deposits and providing them with housing loans.

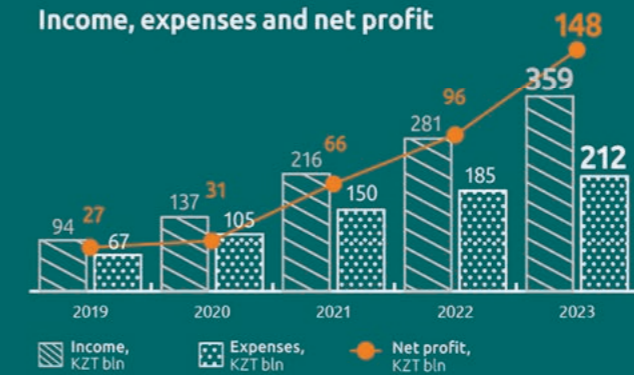
Deposit and loan portfolio



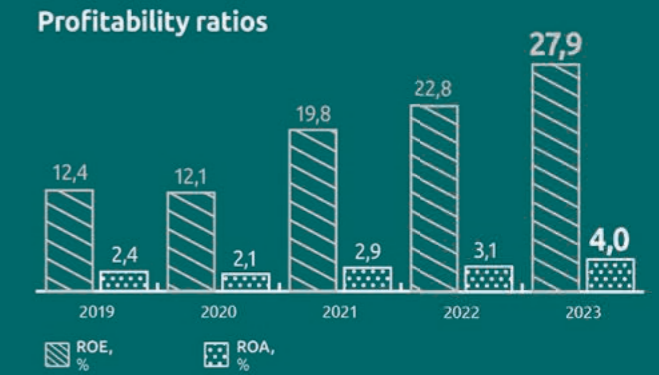
Amount of loans issued for construction and housing purchase



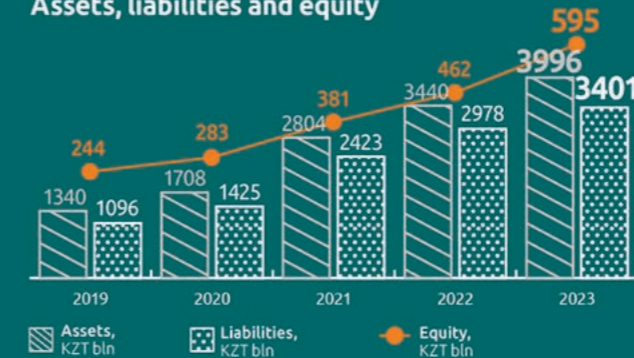
Income, expenses and net profit



Profitability ratios



Assets, liabilities and equity



Share of HCS system participants to economically active population

