

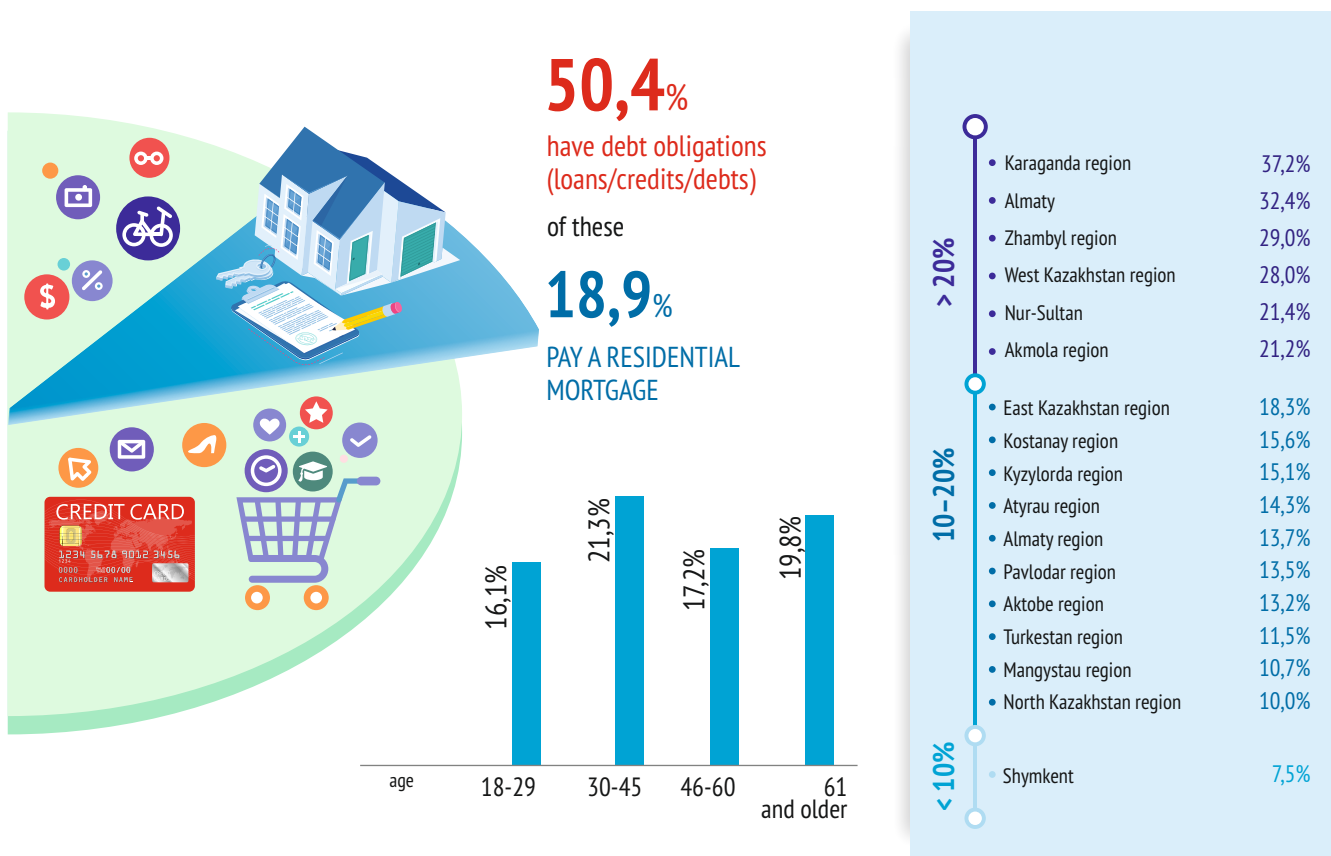


MORTGAGE LENDING IN THE LIFE OF KAZAKHSTAN PEOPLE

About half of Kazakhstan citizens are burdened with loans, credits or debts – these are the data obtained from the regional monitoring conducted by the KazISS under the President of the Republic of Kazakhstan in February 2022, and the share of those with certain savings together with debts is 9.2% lower than the percentage of those burdened with loans (without savings).

18.9% of respondents with debt obligations **pay a residential mortgage**. The most active in mortgage lending are citizens aged 30-45 and over 60.

The leaders in the number of respondents who have a residential mortgage loan at the time of the survey are Karaganda Region (37.2%), Almaty (32.4%), Zhambyl Region (29.0%) and West Kazakhstan Region (28.0%). The least number of mortgage holders turned out to be among the respondents in Shymkent (7.5%) and North Kazakhstan (10.0%) and Mangystau (10.7%) regions.



Regional monitoring has been conducted by KazISS since 2019 with a sample of 6 800 respondents.

The geography of the survey covers 14 areas and 3 cities of national importance. A total of 185 urban and rural settlements. The sample is representative of the general population (the population of the Republic of Kazakhstan over the age of 18) according to the main parameters (gender, age, ethnicity, type of settlement).