NATIONAL BANK OF KAZAKHSTAN

PUBLIC INFORMATION NOTICE

National Bank Extends Exemptions from Debt-to-Income (DTI) Ratio Requirements for Certain Loan Types

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Following an analysis and assessment of the current situation in the mortgage and auto-lending markets, the National Bank has decided to extend exemptions from mandatory Debt Service-to-Income (DSTI) ratio requirements for loans issued under the housing construction savings (HCS) system and for auto loans.

Currently, the mandatory DSTI ratio requirements, which must be considered when making lending decisions, include exemptions for loans issued under:

1. the HCS system;
2. auto-lending programs to buy:

– a brand new vehicle registered in Kazakhstan for the first time that serves as a collateral for the loan;

– a used vehicle that serves as a collateral for the loan, provided there is an initial down payment of at least 50% of its value;

– a vehicle that has been in use for up to 3 years and serves as a collateral for the loan, provided there is an initial down payment of at least 30% of its value.

The National Bank has decided to extend these existing exemptions as follows:

– for loans under the HCS system – **until December 31, 2029;**

– for auto loans in the aforementioned categories – **until December 31, 2027.**

Relevant amendments will be made to decree of the Management Board of the National Bank dated 25 August 2025 No. 52 "Establishment of Macroprudential Standards and Limits, Their Regulatory Values and Calculation Methodologies."

Along with that, the National Bank will continue to monitor the situation in the credit market throughout 2027. If systemic risks emerge in specific lending segments, the National Bank reserves the right to introduce additional measures, given the debt burden of the population and other indicators of financial stability.

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