

**Approved by the decision of
the Management Board of
Mortgage Organization
«Kazakhstan Mortgage
Company» JSC
Dated December 05, 2017 №95**

**The stakeholder map of
«Kazakhstan Housing Company» JSC
*(with changes as of September 28, 2021)***

Almaty, 2017

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Section 1 has been amended in accordance with the decision of the Board of JSC "Kazakhstan Housing Company" dated 28.09.21, No. 85 (see old ed.)

1. GENERAL PROVISIONS

This Stakeholder Map of the Joint Stock Company "Kazakhstan Housing Company" (hereinafter - Stakeholder Map) has been developed in accordance with the legislation of the Republic of Kazakhstan, the Charter of the Joint Stock Company "Kazakhstan Housing Company", the Corporate Governance Code of the Joint Stock Company "Kazakhstan Housing Company".

The stakeholder map has been developed in order to determine the list of stakeholders, the degree of their influence.

The stakeholder map is designed to systematize and visualize information about the environment of the Joint Stock Company "Kazakhstan Housing Company" (hereinafter – the Company), for an adequate strategy of working with each of the stakeholders. Identifying stakeholders and working with them is one

of the tools that allows you to improve the business reputation of the business, the capitalization of the company, establish effective and balanced relationships with all stakeholders.

The following terms and concepts are used in the Stakeholder Map:

| | |
|--------------------------------|--|
| Official | Member of the Board of Directors of the Company, member of the Management Board of the Company |
| Sole shareholder | JSC "National Managing Holding "Baiterek" |
| Interested person | Persons, groups or organizations that have a significant impact on the decisions taken by the Company or are influenced by these decisions (for example, employees of the Company, customers, contractors, etc.) |
| Investors | Legal entities and/or individuals making investments, investing their own borrowed or other attracted funds in the Company's investment projects |
| Partners of the Company | Legal entities (their associations) that are participants in mutually beneficial cooperation, including strategic partners |
| Competitors | Legal entities or individuals whose field of activity, interests and goals are identical to the field of activity, interests and goals of the Company |
| Management | Members of the Board of Directors, Chairman of the Management Board, members of the Management Board, as well as the Head of Legal Support and the Head of the Company's Staff who are not members of the Management Board |
| Population | The totality of people living in the regions of the Company's presence |
| Public organizations | Public associations, non-governmental organizations, and others |
| Staff | The general composition of the Company's employees, united by the goals of financial and economic activities and business processes |

| | |
|--|---|
| Suppliers | Individuals engaged in entrepreneurial activity, legal entities (with the exception of state institutions, unless otherwise established for them by the laws of the Republic of Kazakhstan), temporary associations of legal entities (consortia) acting as a counterparty of the Company in the procurement contract concluded with it |
| Representatives of the labor collective | Representatives authorized by the general meeting of the labor collective to represent and protect the labor rights and interests of employees, conduct collective negotiations with the employer, participate in the settlement of labor disputes between the employee and the employer in accordance with the procedure established by the collective agreement and the legislation of the Republic of Kazakhstan |
| Mass media | Sources of daily news and analytical information (newspapers and magazines, electronic media - Internet, radio, television) |
| Stakeholders | Individuals and legal entities whose interests are affected within the framework of the Company's activities, who have or believe that they have legitimate claims in relation to certain aspects of the Company's activities |
| Financial institutions | Organizations participating in the financial and credit system (state institutions, banks, insurance companies, investment funds, pension funds, etc.) |

2. AREAS AND DEGREES OF IMPORTANCE OF INFLUENCE

Identifying Stakeholders and working with them is one of the tools that allows to improve the business reputation of the business, the capitalization of the company, establish effective and balanced relationships with all stakeholders.

The Society distinguishes between two groups of stakeholders:

- 1) The inner circle (the area of near influence), which have a direct and legitimate influence on business.
- 2) The far circle (the area of indirect influence), which have an indirect impact on the business.

The inner circle:

1. Sole Shareholder;
2. Management;
3. Staff;
4. Representatives of the labor collective;
5. Partners;
6. Customers.

The far circle:

7. State bodies;
8. Competitors;
9. Investors;
10. Financial institutions;
11. Suppliers;
12. Population;
13. Public organizations;
14. Mass media.

The stakeholder map allows for the most adequate identification of stakeholders.

A stakeholder map is an image to clarify the position of the Company's stakeholders or a graphical representation of stakeholder groups. The level of proximity (area of influence) expresses the degree of the possibility of the Company's influence on one or another interested party (in the figure "The map of the Company's stakeholders is defined in the form of III, II and I linear links):

Scope of authority/responsibility (III).

In this area, there are interested parties that are directly subordinate to the Company (administrative levers of management).

The area of direct influence (II).

This area includes stakeholders who are directly influenced by Society based on a strategy of resource exchange or persuasion.

The area of indirect influence (I).

Stakeholders are located in this area, on whom the Society exerts a weak, indirect influence, using the support of stakeholders.

The degree of importance of influence is assessed on two x/y scales, where:

x = -5 : +5, with a step of 1 (or smaller) characterizes the degree of support/opposition by the Company's stakeholder (-5 is the extreme degree of opposition, +5 is the highest degree of support),

y = 0 : 5 with a step of 1 (or smaller) characterizes the degree of the stakeholder's influence on Society.

3. IDENTIFICATION OF INTERESTS AND DEVELOPMENT OF AN INTERACTION STRATEGY

The information obtained during the construction of the Stakeholder Map is presented in the table of stakeholders' interests and interactions (hereinafter referred to as the table).

Based on the received assessment of the degree of support/opposition of the Company's stakeholder, the assessment of the strength of its influence on Society, as well as the parameters of the importance of the stakeholder, a strategy of interaction with this stakeholder is being developed.

The strategy of interaction with each stakeholder, as well as the instruments of influence are determined by the structural divisions of the Company independently, depending on the specifics of the activity.

The values of the table are subject to change (not static), depending on the implementation of the interaction strategy, at least once a year. Based on changes in the indicators of the table, the indicators of the Stakeholder Map are updated.

Table of interests and interactions of stakeholders

| № | List of stakeholders (groups) | Degree of support/ opposition | Interests/motives | The power of influence | Tools of influence | Interaction strategy |
|---|-------------------------------|-------------------------------|--|------------------------|--|---|
| 1 | Sole shareholder | +5 | Compliance with the interests of the sole shareholder of the Company | 5 | The Charter of the Company, the Corporate Governance Code of the Company | <p>Coordination of the main activities of the Company. Ensuring the exercise of the rights of the Sole Shareholder within the framework of corporate governance principles aimed at effective key decision-making.</p> <p>Provision of reliable information on the results of financial and economic activities in accordance with the requirements of the current legislation of the Republic of Kazakhstan, the Charter, internal regulatory documents of the Company. Providing additional information about plans, achievements, problems of activity, as well as analytical materials and research of other organizations on the Company's activities.</p> |
| 2 | Management | +5 | Management of the Company's current activities, decision-making on issues of activity that are not within the competence of other bodies and officials of the Company. | 4 | The Charter, internal regulatory documents of the Company. | <p>Execution of decisions of the Sole Shareholder and the Board of Directors of the Company. Preparation and implementation of the Development Plan and other issues related to the Company's activities.</p> |

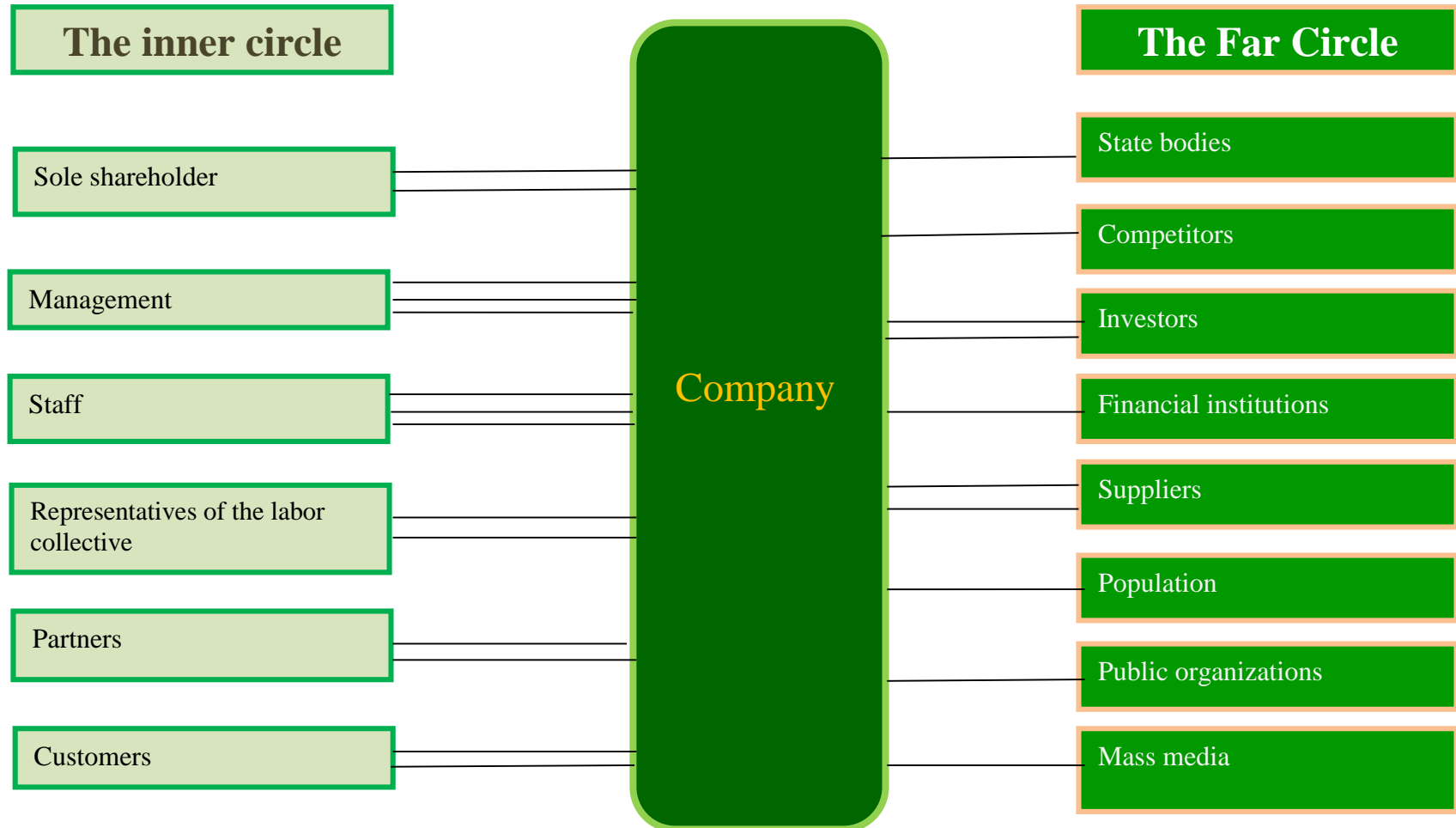
| Nº | List of stakeholders (groups) | Degree of support/ opposition | Interests/motives | The power of influence | Tools of influence | Interaction strategy |
|----|---|-------------------------------|---|------------------------|---|---|
| 3 | Staff | +5 | Labor relations with the employer. Directly performs work under an employment contract. | 3 | Labor Code, employment contracts, civil law contracts | Execution of official powers aimed at the implementation of the tasks and functions of the Company. Maintaining an open, transparent, personnel policy aimed at the formation of qualified and motivated personnel. Ensuring equal opportunities for all employees to realize their potential in the course of their work, an impartial and fair assessment of their results, the selection and career growth of employees solely on the basis of professional abilities, knowledge and skills. |
| 4 | Representatives of the labor collective | +4 | Observance and protection of workers' rights | 3 | Collective agreement and labor legislation | Determined by the collective agreement. Close interaction with representatives of the Company's workforce. Joint consideration of issues of social responsibility. |
| 5 | Partners | +3 | Commercial interests | 3 | Contracts | Mutually beneficial cooperation, improvement of technological processes and their automation. Conclusion of contracts, control over the execution of contractual relations . |
| 6 | Customers | +4 | Commercial interests/Social interests | 5 | Contracts | Ensuring compliance with the expectations of customers of the Company's products and services. Conclusion of contracts, control over execution . |
| 7 | State bodies | +5 | Implementation of legislative and executive functions | 5 | Laws, state programs of socio-economic development | Participation in working groups, forums, conferences. Coordination of the main activities of the Company. |

| № | List of stakeholders (groups) | Degree of support/ opposition | Interests/motives | The power of influence | Tools of influence | Interaction strategy |
|----|-------------------------------|-------------------------------|--|------------------------|--|--|
| 8 | Competitors | -3 | Increasing the market share | 4 | Application of more developed and new technologies; Asset growth; Price competition; Active advertising policy; Market research. | Showing respect and integrity in relationships in accordance with the Corporate Governance Code, Business Ethics Rules, and the Company. Market monitoring and analysis. |
| 9 | Investors | +3 | Investing for profit | 3 | Memoranda, contracts. | Attracting investments for the implementation of projects and core activities. |
| 10 | Financial institutions | +2 | Placement of free funds on deposit accounts, maintenance of special accounts | 4 | Contracts. Qualification and professionalism of employees. | Conclusion of contracts, control over the execution of contractual relations. Improvement of financial indicators. |
| 11 | Suppliers | +3 | Commercial interests | 4 | Contracts. | Conclusion of contracts, control over the execution of contractual relations. |
| 12 | Population | +2 | Transparency of the Company's activities | 4 | Public opinion. Appeals to higher and regulatory authorities, mass media. | Reputation audit, public opinion polls, PR strategy implementation. Annual publication of non-financial reports on its activities; demonstration of practical commitment to the principles of social responsibility and sustainable development; striving to comply with the principles of fair competition, generally accepted moral and ethical standards. |

| № | List of stakeholders (groups) | Degree of support/opposition | Interests/motives | The power of influence | Tools of influence | Interaction strategy |
|----|-------------------------------|------------------------------|---|------------------------|---|--|
| 13 | Public organizations | +1 | Implementation of the goals and objectives of public organizations. | 3 | The Charter of the Company, contractual relations under concluded contracts. Holding meetings, seminars, conferences, etc. | Compliance with legal norms, charity and sponsorship. Mutual agreement on general issues. Conducting joint events with associations and associations. |
| 14 | Mass media | +2 | Publications and information about the Company's activities . | 4 | Publications and information about the Company's activities: organization of interviews, distribution of press releases, etc. | Organization of information activities by: Implementation of PR programs; Communicating the strengths and capabilities of Society to the target audience; Creating a positive public opinion; Ensuring transparency of the Company's activities through reliable, regular, continuous and timely disclosure of information; Maintaining the brand awareness of the Society; Presentation to the public of the results of activities in the main areas of the Company's activities. |

The Stakeholder Map is an open document and is freely distributed by the Company to any interested parties.

The Stakeholder Map and degree of influence of the Company



x/y , $x = -5 \div +5$ - the strength of support/opposition of the interested party (this value on the map is indicated by the first digit in parentheses)

$y = \div 5$ - the power of influence of the interested party (this value on the map is indicated by the second digit in parentheses)

$n = I, II, III$ - the degree of influence of Society (this indicator is shown on the map in the form of one-, two- and three linear links)

The degree of influence on the interests of Company

| Stakeholders | Sphere of influence on the interests of Company | | | | | |
|--|---|------------------------|-----------------------|----------------------------|---------------------|------------|
| | Strategic development | Operational activities | Regulatory regulation | Project management quality | Operational results | Reputation |
| The inner circle | | | | | | |
| Sole | * | | | | | |
| Management | * | * | | | * | * |
| Staff | | | | | | |
| Representatives of the labor collective | | | | | | |
| Partners | | | | * | | |
| Customers | | * | | | | |
| The far circle | | | | | | |
| State bodies (Government, Parliament, local authorities) | * | | | | * | * |
| Competitors | * | * | * | * | * | * |
| Investors | * | | | | * | * |
| Financial institutions | | * | | | * | * |
| Suppliers | | | | | * | |
| Population | | | | | | |
| Public organizations | | | | | | |
| Mass media | | | | | | * |

| | |
|---|--------------------------|
| | high degree of influence |
| | low degree of influence |
| * | high degree of interest |

| | |
|----------------------------|--|
| Strategic development | - determination of long-term priorities, strategic directions of the Company's development through the adoption of state and sectoral development programs, development and approval of strategic documents of the Company |
| Operational activities | - constant daily activities to manage regular, standard processes in the Company |
| Regulatory regulation | - adoption of regulations directly or indirectly affecting certain aspects of the Company's activities |
| Project management quality | - the degree of competence and efficiency of the Company's personnel and management in providing project management services |
| Operational results | - quantitative indicators of the Company's operational performance |
| Reputation | - the prevailing public opinion about the qualities, advantages and disadvantages |