

Information on financial key indicators as of 01.01.2019

Indicator name	Un. meas.	Act. for 2015	Act. for 2015 (IFRS recalculation)	Act. for 2016	Act. for 2016 (IFRS recalculation)	Act. for 2017	Act. for 2017 (IFRS recalculation)	Act. as of 01.01.2019
1	2	3	4	5	6	7	8	9
Assets	mln. tenge	474 078	474 064	621 624	621 550	762 362	762 267	998 376
Liabilities	mln. tenge	366 698	366 481	501 693	502 668	609 396	609 378	798 678
Capital, including	mln. tenge	107 380	107 582	119 931	118 882	152 966	152 890	199 697
Authorised capital	mln. tenge	78 300	78 300	78 300	78 300	78 300	78 300	78 300
reserve capital, revaluation reserves + dynamic reserves	mln. tenge	18 992	19 195	18 001	16 952	45 372	45 296	66 829
Revenues	mln. tenge	37 095	37 023	48 549	48 549	57 897	57 907	67 440
Expenses	mln. tenge	22 065	21 791	24 904	25 953	32 235	32 321	40 949
Dynamic reserves (creature)		1 106	1 106	1 106	1 106	1 106		
Dynamic reserves (restoring)	mln. tenge							1 106
Net income	mln. tenge	15 030	15 232	23 645	22 596	25 662	25 587	27 597
ROA	%	3.35	3.40	4.32	4.12	3.71	3.70	3.13
ROE	%	13.94	14.12	20.79	19.96	18.88	18.83	15.65
Rating by Moody's		Baa3		Baa3		Baa3		Baa3
Rating by Fitch Ratings		BBB+		BBB-		BBB-		BBB-

Information on key indicators of HCS and loans as of 01.01.2019.

Indicator name	Un. meas.	Act. for 2015	Act. for 2016	Act. for 2017	Act. on 01.01.2019
1	2	3	4	5	6
HCS system's key indicators					
Contracts on HCS					
Contracts on HCS for the period	un.	224 703	292 116	352 301	386 079
Contract amount for the period	mln. tenge	462 595	1 106 842	1 808 729	1 987 508
Ongoing contracts HCS	un.	601 423	814 629	1 055 599	1 296 614
	mln. tenge	296 956	407 098	520 245	624 212
Average contract amount	mln. tenge	2.1	3.8	5.1	5.1
State premium transferred to Customer deposits					
Quantity of granted depositors	quantity	537 421	721 620	895 380	
Total amount of premium	mln. tenge	13 363	17 641	22 997	
Loans granted					
Quantity	un.	18 762	15 851	28 673	38 295
Volume	mln. tenge	128 118	120 379	243 462	359 573
Housing loan					
Quantity	un.	6 748	6 185	8 791	10 271
Volume	mln. tenge	21 919	22 817	37 856	49 055
Average loan amount	mln. tenge	3	4	4.3	4.8
Intermediate housing loan					
Quantity	un.	7 021	8 239	16 265	17 541
Volume	mln. tenge	66 062	87 789	176 144	201 321
Average loan amount	mln. tenge	9	11	10.8	11.5
Preliminary housing loan					
Quantity	un.	4 993	1 427	3 617	10 483
Volume	mln. tenge	40 137	9 774	29 461	109 197
Average loan amount	mln. tenge	8	7	8.1	10.4
Current loan portfolio					
	mln. tenge	279 497	329 306	464 474	669 505
Housing loan	mln. tenge	75 490	101 814	149 685	217 192
Intermediate housing loan	mln. tenge	80 905	122 470	214 503	280 474
Preliminary housing loan	mln. tenge	123 102	105 023	100 286	171 838
Loans with delay in payments	mln. tenge	4 715	6 229	6 471	9 659
Share in the total loans	%	1.69	1.89	1.39	1.44

Information on loans, issued in the scope of SP as of 01.01.2019.

State programs 2	Un. meas.	2015	2016	2017	as of 01.01.2019
1	2	3	4	5	6
I. Loans under State programs 2005-2007 and 2008-2010, total					
Quantity	un.	3 309	2 710	3 307	2 896
Volume	mln. tenge	6 617	4 479	5 255	4 016
at the expense of budgetary funds					
Quantity	un.	1 039	132	53	-
Volume	mln. tenge	3 527	568	243	-
at the expense of equity of the Bank					
Quantity	un.	2 270	2 578	3 254	2 896
Volume	mln. tenge	3 089	3 911	5 012	4 016
II. Regional housing program MIO of equity of the Bank					
Quantity	un.	189	295	1 056	420
Volume	mln. tenge	854	1 603	5 896	2 447
III. Loans under State program housing construction as of 2011-2014, affordable housing - 2020, total					
Quantity	un.	4 890	4 152	2 123	1 223
Volume	mln. tenge	18 722	18 764	8 995	5 257
at the expense of budgetary funds (12,2) and authorized capital (12,2)					
Quantity	un.	684	962	403	362
Volume	mln. tenge	4 378	6 641	2 615	2 631
at the expense of authorized capital (12,8)					
Quantity	un.	380	250	14	4
Volume	mln. tenge	2 776	2 203	100	23
at the expense of equity of the Bank					
Quantity	un.	3 826	2 940	1 706	857
Volume	mln. tenge	11 568	9 921	6 280	2 604
IV. Loans under State program Nurly Jer					
Quantity	un.	-	375	4 208	9 060
Volume	mln. tenge	-	2 944	31 079	64 800
at the expense of national fund (22)					
Quantity	un.	-	337	2 261	552
Volume	mln. tenge	-	2 810	19 190	4 875
at the expense of budgetary fund (8)					
Quantity	un.	-	-	874	208
Volume	mln. tenge	-	-	7 838	1 620
at the expense of budgetary fund (24)					
Quantity	un.	-	-	-	3 176
Volume	mln. tenge	-	-	-	24 897
at the expense of budgetary fund (15)					
Quantity	un.	-	-	-	513
Volume	mln. tenge	-	-	-	4 236
at the expense of equity of the Bank					
Quantity	un.	-	38	1 061	4 611
Volume	mln. tenge	-	134	3 920	29 172