

Information on financial key indicators as of 01.07.2019

Indicator name	Un. meas.	Act. for 2016	Act. for 2016 (IFRS recalculation)	Act. for 2017	Act. for 2017 (IFRS recalculation)	Act. for 2018	Act. for 2018 (IFRS recalculation)	Act. as of 01.07.2019
1	2	3	4	5	6	7		9
Assets	mln. tenge	621 624	621 550	762 362	762 267	998 376	998 340	1 148 974
Liabilities	mln. tenge	501 693	502 668	609 396	609 378	798 678	798 678	916 895
Capital, including	mln. tenge	119 931	118 882	152 966	152 890	199 697	199 662	232 079
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	18 001	16 952	45 372	45 296	66 829	66 509	80 490
Revenues	mln. tenge	48 549	48 549	57 897	57 907	67 440	67 440	42 461
Expenses	mln. tenge	24 904	25 953	32 235	32 321	40 949	40 985	28 520
Dynamic reserves (creature)		1 106	1 106	1 106				
Dynamic reserves (restoring)	mln. tenge					1 106		
Net income	mln. tenge	23 645	22 596	25 662	25 587	26 490	26 455	13 941
ROA	%	4.32	4.12	3.71	3.70	3.13	3.01	1.30
ROE	%	20.79	19.96	18.81	18.83	15.65	15.01	6.46
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 01.07.2019.

Indicator name	Un. meas.	Act. for 2016	Act. for 2017	Act. for 2018	Act. on 01.07.2019
1	2	3	4	5	6
HCS system's key indicators					
Contracts on HCS					
Contracts on HCS for the period	un.	292 116	352 301	386 079	177 339
Contract amount for the period	mln. tenge	1 106 842	1 808 729	1 987 508	456 925
Ongoing contracts HCS	un.	814 629	1 055 599	1 296 614	1 399 105
	mln. tenge	407 098	520 245	624 212	692 285
Average contract amount	mln. tenge	3.8	5.1	5.1	2.6
State premium transferred to Customer deposits					
Quantity of granted depositors	quantity	721 620	896 620	1 036 841	
Total amount of premium	mln. tenge	17 641	22 997	28 572	
Loans granted					
Quantity	un.	15 851	28 673	38 295	22 501
Volume	mln. tenge	120 379	243 462	359 573	241 609
Housing loan					
Quantity	un.	6 185	8 791	10 271	4 540
Volume	mln. tenge	22 817	37 856	49 055	24 516
Average loan amount	mln. tenge	4	4	4.8	5.4
Intermediate housing loan					
Quantity	un.	8 239	16 265	17 541	7 915
Volume	mln. tenge	87 789	176 144	201 321	98 442
Average loan amount	mln. tenge	11	11	11.5	12.4
Preliminary housing loan					
Quantity	un.	1 427	3 617	10 483	10 046
Volume	mln. tenge	9 774	29 461	109 197	118 651
Average loan amount	mln. tenge	7	8	10.4	11.8
Current loan portfolio					
	mln. tenge	329 306	464 474	669 505	821 247
Housing loan	mln. tenge	101 814	149 685	217 192	246 627
Intermediate housing loan	mln. tenge	122 470	214 503	280 474	299 297
Preliminary housing loan	mln. tenge	105 023	100 286	171 838	275 323
Loans with delay in payments	mln. tenge	6 229	6 471	9 659	15 892
Share in the total loans	%	1.89	1.39	1.44	1.94