

Information on financial key indicators as of 01.08.2019

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 01.08.2019
1	2	3	4	5	6	7	8	9
Assets	mln. tenge	621 624	621 550	762 362	762 267	998 376	998 340	1 216 817
Liabilities	mln. tenge	501 693	502 668	609 396	609 378	798 678	798 678	991 204
Capital, including	mln. tenge	119 931	118 882	152 966	152 890	199 697	199 662	225 613
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	75 046
Revenues	mln. tenge	48 549	48 549	57 897	57 907	67 440	67 440	49 941
Expenses	mln. tenge	24 904	25 953	32 235	32 321	40 949	40 985	33 434
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	16 507
ROA	%	4.32	4.12	3.71	3.70	3.13	3.01	1.49
ROE	%	20.79	19.96	18.81	18.83	15.65	15.01	7.76
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 01.08.2019.

Indicator name	Un. meas.	Act. for 2016	Act. for 2017	Act. for 2018	Act. on 01.08.2019
1	2	3	4	5	6
HCS system's key indicators					
<i>Contracts on HCS</i>					
Contracts on HCS for the period	un.	292 116	352 301	386 079	211 241
Contract amount for the period	mln. tenge	1 106 842	1 808 729	1 987 508	564 534
Ongoing contracts HCS	un.	814 629	1 055 599	1 296 614	1 417 344
	mln. tenge	407 098	520 245	624 212	697 288
Average contract amount	mln. tenge	3.8	5.1	5.1	2.7
<i>State premium transferred to Customer deposits</i>					
Quantity of granted depositors	quantity	721 620	896 620	1 036 841	
Total amount of premium	mln. tenge	17 641	22 997	28 572	
<i>Loans granted</i>					
Quantity	un.	15 851	28 673	38 295	27 522
Volume	mln. tenge	120 379	243 462	359 573	291 799
<i>Housing loan</i>					
Quantity	un.	6 185	8 791	10 271	5 998
Volume	mln. tenge	22 817	37 856	49 055	32 299
Average loan amount	mln. tenge	4	4	4.8	5.4
<i>Intermediate housing loan</i>					
Quantity	un.	8 239	16 265	17 541	10 246
Volume	mln. tenge	87 789	176 144	201 321	127 345
Average loan amount	mln. tenge	11	11	11.5	12.4
<i>Preliminary housing loan</i>					
Quantity	un.	1 427	3 617	10 483	11 278
Volume	mln. tenge	9 774	29 461	109 197	132 155
Average loan amount	mln. tenge	7	8	10.4	11.7
<i>Current loan portfolio</i>					
	mln. tenge	329 306	464 474	669 505	855 039
Housing loan	mln. tenge	101 814	149 685	217 192	254 392
Intermediate housing loan	mln. tenge	122 470	214 503	280 474	314 253
Preliminary housing loan	mln. tenge	105 023	100 286	171 838	286 393
Loans with delay in payments	mln. tenge	6 229	6 471	9 659	14 302
Share in the total loans	%	1.89	1.39	1.44	1.67