

Financial key indicators as of 01.10.2020



Indicators	Units of measure	2017 IFRS	2018 IFRS	Act. for 2019	Act. as of 01.10.2020
Assets	bln. tenge	762	998	1 353	1 606
Liabilities	bln. tenge	609	799	1 108	1 337
Capital, including	bln. tenge	153	200	245	269
Authorized capital	bln. tenge	78,3	78,3	78,3	78,3
reserve capital + revaluation reserves	bln. tenge	45,3	66,5	85,6	104
Revenues	bln. tenge	57,9	67,4	89,8	81,7
Expenses	bln. tenge	32,3	41,0	62,1	54,9
Net income	bln. tenge	25,6	26,5	27,8	26,8
ROA	%	3,70	3,01	2,36	1,81
ROE	%	18,83	15,01	12,51	10,43
Rating by Moody`s		Baa3	Baa3	Baa3	Baa3
Rating by Fitch Ratings		BBB-	BBB-	BBB-	BBB-

Key performance indicators as of 01.10.2020



Indicators	Units of measure	2016	2017	2018	2019	Act. on 01.10.2020
Housing Construction Savings system's key indicators						
Contracts on HCS						
HCS contracts for the period	thousands	292	352	386	407	281,6
Contract amount for the period	bln. tenge	1 107	1 809	1 988	1 192	894
Ongoing HCS contracts	thousands	815	1 056	1 297	1 553	1 708
	bln. tenge	407	520	624	806	907
Average contract amount	mln. tenge	3,8	5,1	5,1	2,9	3,2
State premium transferred to Customers' deposits						
Granted depositors	thousands	722	897	1 037	1 245	
Total amount of premium	bln. tenge	17,6	23,0	28,6	38,4	
Loans granted						
Total contracts	thousands	15,9	28,7	38,3	50,3	32,6
Total amount	bln. tenge	120	243	360	527	373
Housing loans						
Contracts	thousands	6,2	8,8	10,3	10,0	8,4
Amount	bln. tenge	22,8	37,9	49,1	52,8	53,7
Average loan amount	mln. tenge	3,7	4,3	4,8	5,3	6,4
Intermediate housing loans						
Contracts	thousands	8,2	16,3	17,5	20,0	13,9
Amount	bln. tenge	87,8	176,1	201,3	255,4	203,0
Average loan amount	mln. tenge	11	10,8	11,5	12,8	14,6
Preliminary housing loans						
Contracts	thousands	1,4	3,6	10,5	20,4	10,2
Amount	bln. tenge	9,8	29,5	109,2	219,1	116,6
Average loan amount	mln. tenge	7	8,1	10,4	10,8	11,4
Current loan portfolio						
Total loan portfolio	bln. tenge	329	464	670	1 004	1 205
Housing loans	bln. tenge	102	150	217	276	335
Intermediate housing loans	bln. tenge	122	215	280	366	423
Preliminary housing loans	bln. tenge	105	100	172	362	447
Loans with delay in payments	bln. tenge	6,2	6,5	9,7	12,2	28,7
Share in the total loans	%	1,89	1,39	1,44	1,22	2,38