

Information on key indicators of HCS and loans as of January 1, 2017.

Indicator name	Un. meas.	Act. for 2013	Act. for 2014	Act. for 2015	Act. on 01.01.2017	Total sum (progressive total since 2003)
1	2	3	4	5	6	7
HCS system's key indicators						
<u>Contracts on HCS</u>						
Contracts on HCS for the period ¹	un.	106 579	178 986	224 703	292 116	1 175 241
Contract amount for the period	mln. tenge	268 793	414 063	462 595	1 106 842	2 997 500
Ongoing contracts, progressive total	un.	345 090	463 803	601 423	814 629	
Total amount of deposits, progressive total	mln. tenge	192 534	247 560	296 956	407 098	
Average contract amount	mln. tenge	2,5	2,3	2,1	3,8	
<u>Information on the State premium transferred to Customer deposits</u>						
Quantity of granted depositors	person	323 166	429 715	537 421		
Total amount of premium	mln. tenge	9 367	11 453	13 363		53 113
<u>Loans issued, total ²</u>						
Quantity	un.	13 404	17 645	26 496	24 691	128 997
Volume, including:	mln. tenge	61 122	97 826	151 650	147 927	607 769
Housing loan						
Quantity	un.	5 932	9 750	14 482	15 025	57 914
Volume	mln. tenge	15 030	27 548	45 451	50 365	165 671
Intermediate housing loan						
Quantity	un.	2 600	5 811	7 003	8 238	31 695
Volume	mln. tenge	19 306	54 660	66 002	87 784	259 424
Preliminary housing loan (except prel. housing loan issued under SP for 2008-2010)						
Quantity	un.	4 198	1 862	3 972	1 296	18 523
Volume	mln. tenge	24 273	14 547	36 669	9 210	110 376
State program for 2008-2010						
Quantity	un.	674	222	1 039	132	20 865
Volume	mln. tenge	2 513	1 070	3 528	568	72 298
Average loan amount	mln. tenge	4,6	5,5	5,7	6,0	
Current loan portfolio, including:	mln. tenge	149 047	203 793	279 497	329 306	
Housing loan	mln. tenge	26 623	45 440	75 490	101 814	
Intermediate housing loan	mln. tenge	22 723	56 471	80 858	122 443	
Preliminary housing loan	mln. tenge	40 144	48 044	76 140	69 985	
State Program for 2005-2007, 2008-2010:	mln. tenge	59 558	53 839	47 009	35 065	
Loans with delay in payments	mln. tenge	2 950	4 799	4 715	6 229	
Share in the total loans	%	2,39	0,02	0,02	0,02	

Information on financial key indicators as of January 1, 2017.

Indicator name	Un. meas.	Act. for 2013	Act. for 2013 (IFRS recalculation)*	Act. for 2014	Act. for 2014 (IFRS recalculation)*	Act. for 2015	Act. for 2015 (IFRS recalculation)*	Act. as of 01.01.2017
1	2	3	4	5	6	7	8	9
Assets	mln. tenge	355 162	354 401	423 095	422 992	474 078	474 064	621 624
Liabilities	mln. tenge	256 908	257 721	314 852	314 810	366 698	366 481	501 693
Capital, including	mln. tenge	98 254	96 680	108 243	108 182	107 380	107 582	119 931
Authorised capital	mln. tenge	78 300	78 300	78 300	78 300	78 300	78 300	78 300
Additional paid capital	mln. tenge	12 705	10 027	10 940	10 088	10 088	10 088	23 629
expense of adjustments to reserves (provisions)	mln. tenge					-		
reserve capital, revaluation reserves + dynamic reserves	mln. tenge	7 249	8 353	19 003	19 794	18 992	19 195	18 001
Informational:								
Volume of provisions (1259,1428,1451,1877, 1878)	mln. tenge	- 3 742	- 2 150	- 2 586	- 2 690	- 2 521	- 2 521	- 2 352
General reserve+Dynamic reserves	mln. tenge	3 390	3 390	3 390	3 390	3 390	3 390	3 390
Revenues	mln. tenge	18 859	18 857	28 030	27 926	37 095	37 023	48 549
Expenses	mln. tenge	12 862	12 682	16 675	16 373	22 065	21 791	24 904
Dynamic reserves		1 106	1 106	1 106	1 106	1 106	1 106	1 106
Expense of adjustments to reserves (provisions)		339		-		-		
Net income	mln. tenge	5 997	6 175	11 355	11 553	15 030	15 232	23 645
ROA	%	1,88	1,93	2,92	2,97	3,35	3,40	4,32
ROE	%	6,28	6,59	11,00	11,28	13,94	14,12	20,79
Rating by Moody's		Ba1		Baa3				Baa3
Rating by Fitch Ratings				BBB+				BBB-

Information on loans, issued in the scope of SP for 2005-2007, 2008-2010 as of 01.01.2017.

State programs for 2005-2007 and 2008-2010 ²		2013	2014	2015	as of 01.01.2017	Total sum (with progressive total since 2003)
1	2	3	4	5	6	7
I. Loans under State programs, total						
Quantity	un.	1 259	1 383	3 309	2 710	29 063
Volume	mln. tenge	3 201	2 583	6 617	4 479	85 897
at the expense of budgetary funds						
Quantity	un.	674	222	1 039	132	20 865
Volume	mln. tenge	2 513	1 070	3 527	568	72 297
at the expense of equity of the Bank						
Quantity	un.	585	1 161	2 270	2 578	8 198
Volume	mln. tenge	688	1 513	3 089	3 911	13 600
State program for 2005-2007						
I. Loans under State program 2005-2007						
Quantity	un.	208	277	417	242	5 269
Volume	mln. tenge	302	351	535	352	14 315
at the expense of budgetary funds						
Quantity	un.	19	1	-	-	2 676
Volume	mln. tenge	74	3	-	-	8 656
at the expense of equity of the Bank						
Quantity	un.	189	276	417	242	2 593
Volume	mln. tenge	228	348	535	352	5 659
State program for 2008-2010						
I. Loans under State program 2008-2010						
Quantity	un.	1 051	1 106	2 892	2 468	23 794
Volume	mln. tenge	2 899	2 232	6 082	4 128	71 582
at the expense of budgetary funds						
Quantity	un.	655	221	1 039	132	18 189
Volume	mln. tenge	2 439	1 067	3 527	568	63 641
at the expense of equity of the Bank						
Quantity	un.	396	885	1 853	2 336	5 605
Volume	mln. tenge	460	1 165	2 555	3 559	7 941