

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

Indicator name	Un. meas.	Act. for 2014	Act. for 2015	Act. for 2016	Act. on 01.04.2017	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.	178 986	224 703	292 116	71 402	1 246 643
Contract amount for the period	mln. tenge	414 063	462 595	1 106 842	282 652	3 280 151
Ongoing contracts, progressive total	un.	463 803	601 423	814 629	864 120	
Total amount of deposits, progressive total	mln. tenge	247 560	296 956	407 098	435 051	
Average contract amount	mln. tenge	2,3	2,1	3,8	4,0	
<u>Information on the State premium transferred to Customer deposits</u>						
Quantity of granted depositors	person	429 715	537 421	721 620		
Total amount of premium	mln. tenge	11 453	13 363	17 641		70 754
<u>Loans issued, total ²</u>						
Quantity	un.	17 645	26 496	24 691	7 973	136 970
Volume, including:	mln. tenge	97 826	151 650	147 927	48 791	656 560
Housing loan						
Quantity	un.	9 750	14 482	15 025	5 036	62 950
Volume	mln. tenge	27 548	45 451	50 365	17 955	183 626
Intermediate housing loan						
Quantity	un.	5 811	7 003	8 238	2 595	34 290
Volume	mln. tenge	54 660	66 002	87 784	28 511	287 935
Preliminary housing loan (except prel. housing loan issued under SP for 2008-2010)						
Quantity	un.	1 862	3 972	1 296	318	18 841
Volume	mln. tenge	14 547	36 669	9 210	2 218	112 594
State program for 2008-2010						
Quantity	un.	222	1 039	132	24	20 889
Volume	mln. tenge	1 070	3 528	568	107	72 404
Average loan amount	mln. tenge	5,5	5,7	6,0	6,1	
Current loan portfolio, including:	mln. tenge	203 793	279 497	329 306	343 897	
Housing loan	mln. tenge	45 440	75 490	101 814	112 196	
Intermediate housing loan	mln. tenge	56 471	80 858	122 443	134 148	
Preliminary housing loan	mln. tenge	48 044	76 140	69 985	66 997	
State Program for 2005-2007, 2008-2010:	mln. tenge	53 839	47 009	35 065	30 556	
Loans with delay in payments	mln. tenge	4 799	4 715	6 229	8 742	
Share in the total loans	%	2,36	1,69	1,89	2,54	

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

Indicator name	Un. meas.	Act. for 2013 (IFRS recalculation)*	Act. for 2014	Act. for 2014 (IFRS recalculation)*	Act. for 2015	Act. for 2015 (IFRS recalculation)*	Act. for 2016	Act. for 2016(IFRS recalculation)*	Act. as of 01.04.2017
1	2	3	4	5	6	7	8	9	10
Assets	mln. tenge	354 401	423 095	422 992	474 078	474 064	621 624	621 550	660 626
Liabilities	mln. tenge	257 721	314 852	314 810	366 698	366 481	501 693	502 668	533 890
Capital, including	mln. tenge	96 680	108 243	108 182	107 380	107 582	119 931	118 882	126 736
Authorised capital	mln. tenge	78 300	78 300	78 300	78 300	78 300	78 300	78 300	78 300
Additional paid capital	mln. tenge	10 027	10 940	10 088	10 088	10 088	23 629	23 629	23 629
expense of adjustments to reserves (provisions)	mln. tenge	-	-	-	-	-	-	-	-
reserve capital, revaluation reserves + dynamic reserves	mln. tenge	8 353	19 003	19 794	18 992	19 195	18 001	16 952	24 807
Informational:									
Volume of provisions (1259,1428,1451,1877, 1878)	mln. tenge	- 2 150	- 2 586	- 2 690	- 2 521	- 2 521	- 2 352	- 2 352	- 2 505
General reserve+Dynamic reserves	mln. tenge	3 390	3 390	3 390	3 390	3 390	3 390	3 390	3 390
Revenues	mln. tenge	18 857	28 030	27 926	37 095	37 023	48 549	48 549	14 043
Expenses	mln. tenge	12 682	16 675	16 373	22 065	21 791	24 904	25 953	7 896
Dynamic reserves		1 106	1 106	1 106	1 106	1 106	1 106	1 106	1 106
Expense of adjustments to reserves (provisions)		-	-	-	-	-	-	-	-
Net income	mln. tenge	6 175	11 355	11 553	15 030	15 232	23 645	22 596	6 146
ROA	%	1,93	2,92	2,97	3,35	3,40	4,32	4,12	0,96
ROE	%	6,59	11,00	11,28	13,94	14,12	20,79	19,96	5,00
Rating by Moody's			Baa3				Baa3		Baa3
Rating by Fitch Ratings			BBB+				BBB-		BBB-

Information on loans, issued in the scope of SP for 2005-2007, 2008-2010 as of 01.04.2017.

State programs for 2005-2007 and 2008-2010 ²		2014	2015	2016	as of 01.04.2017	Total sum (with progressive total since 2003)
1	2	3	4	5	6	7
I. Loans under State programs, total						
Quantity	un.	1 383	3 309	2 710	1 000	30 063
Volume	mln. tenge	2 583	6 617	4 479	1 672	87 569
at the expense of budgetary funds						
Quantity	un.	222	1 039	132	24	20 889
Volume	mln. tenge	1 070	3 527	568	107	72 404
at the expense of equity of the Bank						
Quantity	un.	1 161	2 270	2 578	976	9 174
Volume	mln. tenge	1 513	3 089	3 911	1 564	15 164
State program for 2005-2007						
I. Loans under State program 2005-2007						
Quantity	un.	277	417	242	123	5 392
Volume	mln. tenge	351	535	352	175	14 490
at the expense of budgetary funds						
Quantity	un.	1	-	-	-	2 676
Volume	mln. tenge	3	-	-	-	8 656
at the expense of equity of the Bank						
Quantity	un.	276	417	242	123	2 716
Volume	mln. tenge	348	535	352	175	5 834
State program for 2008-2010						
I. Loans under State program 2008-2010						
Quantity	un.	1 106	2 892	2 468	877	24 671
Volume	mln. tenge	2 232	6 082	4 128	1 496	73 079
at the expense of budgetary funds						
Quantity	un.	221	1 039	132	24	18 213
Volume	mln. tenge	1 067	3 527	568	107	63 748
at the expense of equity of the Bank						
Quantity	un.	885	1 853	2 336	853	6 458
Volume	mln. tenge	1 165	2 555	3 559	1 389	9 330