

Information on financial key indicators as of 01.02.2019

| 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 01.02.2019 |
|--|------------|---------------|--|---------------|--|---------------|--|--------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Assets | mln. tenge | 621 624 | 621 550 | 762 362 | 762 267 | 998 376 | | 999 848 |
| Liabilities | mln. tenge | 501 693 | 502 668 | 609 396 | 609 378 | 798 678 | | 798 496 |
| Capital, including | mln. tenge | 119 931 | 118 882 | 152 966 | 152 890 | 199 697 | | 201 352 |
| Authorised capital | mln. tenge | 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 | | 68 484 |
| Revenues | mln. tenge | 48 549 | 48 549 | 57 897 | 57 907 | 67 440 | | 6 649 |
| Expenses | mln. tenge | 24 904 | 25 953 | 32 235 | 32 321 | 40 949 | | 4 631 |
| 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 | | 2 018 |
| ROA | % | 4,32 | 4,12 | 3,71 | 3,70 | 3,13 | | 0,23 |
| ROE | % | 20,79 | 19,96 | 18,81 | 18,83 | 15,65 | | 1,14 |
| 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 01.02.2019.

| Indicator name | Un. meas. | Act. for 2016 | Act. for 2017 | Act. for 2018 | Act. on 01.02.2019 |
|---|------------|---------------|---------------|---------------|--------------------|
| 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 | 31 333 |
| Contract amount for the period | mln. tenge | 1 106 842 | 1 808 729 | 1 987 508 | 122 919 |
| Ongoing contracts HCS | un. | 814 629 | 1 055 599 | 1 296 614 | 1 319 911 |
| | mln. tenge | 407 098 | 520 245 | 624 212 | 630 761 |
| Average contract amount | mln. tenge | 3,8 | 5,1 | 5,1 | 3,9 |
| State premium transferred to Customer deposits | | | | | |
| Quantity of granted depositors | quantity | 721 620 | 896 620 | | |
| Total amount of premium | mln. tenge | 17 641 | 22 997 | | |
| Loans granted | | | | | |
| Quantity | un. | 15 851 | 28 673 | 38 295 | 2 788 |
| Volume | mln. tenge | 120 379 | 243 462 | 359 573 | 28 389 |
| Housing loan | | | | | |
| Quantity | un. | 6 185 | 8 791 | 10 271 | 513 |
| Volume | mln. tenge | 22 817 | 37 856 | 49 055 | 2 712 |
| Average loan amount | mln. tenge | 4 | 4 | 4,8 | 5,3 |
| Intermediate housing loan | | | | | |
| Quantity | un. | 8 239 | 16 265 | 17 541 | 1 019 |
| Volume | mln. tenge | 87 789 | 176 144 | 201 321 | 12 670 |
| Average loan amount | mln. tenge | 11 | 11 | 11,5 | 12,4 |
| Preliminary housing loan | | | | | |
| Quantity | un. | 1 427 | 3 617 | 10 483 | 1 256 |
| Volume | mln. tenge | 9 774 | 29 461 | 109 197 | 13 007 |
| Average loan amount | mln. tenge | 7 | 8 | 10,4 | 10,4 |
| Current loan portfolio | | | | | |
| | mln. tenge | 329 306 | 464 474 | 669 505 | 684 236 |
| Housing loan | mln. tenge | 101 814 | 149 685 | 217 192 | 220 183 |
| Intermediate housing loan | mln. tenge | 122 470 | 214 503 | 280 474 | 280 344 |
| Preliminary housing loan | mln. tenge | 105 023 | 100 286 | 171 838 | 183 708 |
| Loans with delay in payments | mln. tenge | 6 229 | 6 471 | 9 659 | 10 746 |
| Share in the total loans | % | 1,89 | 1,39 | 1,44 | 1,57 |