

Information on financial key indicators as of 01.02.2020

| 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. for 2019 | Act. as of 01.02.2020 |
|--|------------|---------------|--|---------------|--|---------------|--|---------------|--------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Assets | mln. tenge | 621 624 | 621 550 | 762 362 | 762 267 | 998 376 | 998 340 | 1 353 275 | 1 361 785 |
| Liabilities | mln. tenge | 501 693 | 502 668 | 609 396 | 609 378 | 798 678 | 798 678 | 1 108 419 | 1 114 250 |
| Capital, including | mln. tenge | 119 931 | 118 882 | 152 966 | 152 890 | 199 697 | 199 662 | 244 856 | 247 535 |
| Authorised capital | mln. tenge | 78 300 | 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 | 85 576 | 88 255 |
| Revenues | mln. tenge | 48 549 | 48 549 | 57 897 | 57 907 | 67 440 | 67 440 | 89 848 | 8 577 |
| Expenses | mln. tenge | 24 904 | 25 953 | 32 235 | 32 321 | 40 949 | 40 985 | 62 051 | 6 375 |
| 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 | 27 797 | 2 203 |
| ROA | % | 4,32 | 4,12 | 3,71 | 3,70 | 3,13 | 3,01 | 2,36 | 0,19 |
| ROE | % | 20,79 | 19,96 | 18,81 | 18,83 | 15,65 | 15,01 | 12,51 | 0,99 |
| 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 01.02.2020

| Indicator name | Un. meas. | Act. for 2016 | Act. for 2017 | Act. for 2018 | Act. for 2019 | Act. on 01.02.2020 |
|---|------------|---------------|---------------|---------------|---------------|--------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| HCS system's key indicators | | | | | | |
| Contracts on HCS | | | | | | |
| Contracts on HCS for the period | un. | 292 116 | 352 301 | 386 079 | 406 954 | 37 495 |
| Contract amount for the period | mln. tenge | 1 106 842 | 1 808 729 | 1 987 508 | 1 191 619 | 115 158 |
| Ongoing contracts HCS | un. | 814 629 | 1 055 599 | 1 296 614 | 1 553 276 | 1 581 662 |
| | mln. tenge | 407 098 | 520 245 | 624 212 | 806 004 | 813 544 |
| Average contract amount | mln. tenge | 3,8 | 5,1 | 5,1 | 2,9 | 3,1 |
| State premium transferred to Customer deposits | | | | | | |
| Quantity of granted depositors | quantity | 721 620 | 896 620 | 1 036 841 | | |
| Total amount of premium | mln. tenge | 17 641 | 22 997 | 28 572 | | |
| Loans granted | | | | | | |
| Quantity | un. | 15 851 | 28 673 | 38 295 | 50 323 | 2 424 |
| Volume | mln. tenge | 120 379 | 243 462 | 359 573 | 527 428 | 26 752 |
| Housing loan | | | | | | |
| Quantity | un. | 6 185 | 8 791 | 10 271 | 9 979 | 484 |
| Volume | mln. tenge | 22 817 | 37 856 | 49 055 | 52 844 | 2 769 |
| Average loan amount | mln. tenge | 4 | 4 | 4,8 | 5,3 | 5,7 |
| Intermediate housing loan | | | | | | |
| Quantity | un. | 8 239 | 16 265 | 17 541 | 19 983 | 1 176 |
| Volume | mln. tenge | 87 789 | 176 144 | 201 321 | 255 435 | 16 983 |
| Average loan amount | mln. tenge | 11 | 11 | 11,5 | 12,8 | 14,4 |
| Preliminary housing loan | | | | | | |
| Quantity | un. | 1 427 | 3 617 | 10 483 | 20 361 | 764 |
| Volume | mln. tenge | 9 774 | 29 461 | 109 197 | 219 148 | 7 000 |
| Average loan amount | mln. tenge | 7 | 8 | 10,4 | 10,8 | 9,2 |
| Current loan portfolio | | | | | | |
| | mln. tenge | 329 306 | 464 474 | 669 505 | 1 004 333 | 1 012 876 |
| Housing loan | mln. tenge | 101 814 | 149 685 | 217 192 | 275 846 | 278 988 |
| Intermediate housing loan | mln. tenge | 122 470 | 214 503 | 280 474 | 366 451 | 366 777 |
| Preliminary housing loan | mln. tenge | 105 023 | 100 286 | 171 838 | 362 036 | 367 110 |
| Loans with delay in payments | mln. tenge | 6 229 | 6 471 | 9 659 | 12 243 | 15 460 |
| Share in the total loans | % | 1,89 | 1,39 | 1,44 | 1,22 | 1,53 |