

Information on financial key indicators as of 01.03.2020

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 01.03.2020
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	1 414 066
Liabilities	mln. tenge	501 693	502 668	609 396	609 378	798 678	798 678	1 108 419	1 162 699
Capital, including	mln. tenge	119 931	118 882	152 966	152 890	199 697	199 662	244 856	251 368
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	92 087
Revenues	mln. tenge	48 549	48 549	57 897	57 907	67 440	67 440	89 848	17 402
Expenses	mln. tenge	24 904	25 953	32 235	32 321	40 949	40 985	62 051	11 400
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	6 002
ROA	%	4,32	4,12	3,71	3,70	3,13	3,01	2,36	0,43
ROE	%	20,79	19,96	18,81	18,83	15,65	15,01	12,51	2,42
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 01.03.2020

Indicator name	Un. meas.	Act. for 2016	Act. for 2017	Act. for 2018	Act. for 2019	Act. on 01.03.2020
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	73 391
Contract amount for the period	mln. tenge	1 106 842	1 808 729	1 987 508	1 191 619	224 895
Ongoing contracts HCS	un.	814 629	1 055 599	1 296 614	1 553 276	1 598 956
	mln. tenge	407 098	520 245	624 212	806 004	857 865
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	1 244 760	
Total amount of premium	mln. tenge	17 641	22 997	28 572	38 388	
Loans granted						
Quantity	un.	15 851	28 673	38 295	50 323	4 679
Volume	mln. tenge	120 379	243 462	359 573	527 428	52 987
Housing loan						
Quantity	un.	6 185	8 791	10 271	9 979	1 001
Volume	mln. tenge	22 817	37 856	49 055	52 844	5 914
Average loan amount	mln. tenge	4	4	4,8	5,3	5,9
Intermediate housing loan						
Quantity	un.	8 239	16 265	17 541	19 983	2 474
Volume	mln. tenge	87 789	176 144	201 321	255 435	35 964
Average loan amount	mln. tenge	11	11	11,5	12,8	14,5
Preliminary housing loan						
Quantity	un.	1 427	3 617	10 483	20 361	1 204
Volume	mln. tenge	9 774	29 461	109 197	219 148	11 109
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	1 018 655
Housing loan	mln. tenge	101 814	149 685	217 192	275 846	285 161
Intermediate housing loan	mln. tenge	122 470	214 503	280 474	366 451	368 553
Preliminary housing loan	mln. tenge	105 023	100 286	171 838	362 036	364 942
Loans with delay in payments	mln. tenge	6 229	6 471	9 659	12 243	19 516
Share in the total loans	%	1,89	1,39	1,44	1,22	1,92