

Information on financial key indicators as of 01.09.2019

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 01.09.2019
1	2	3	4	5	6	7	8	9
Assets	mln. tenge	621 624	621 550	762 362	762 267	998 376	998 340	1 241 199
Liabilities	mln. tenge	501 693	502 668	609 396	609 378	798 678	798 678	1 013 677
Capital, including	mln. tenge	119 931	118 882	152 966	152 890	199 697	199 662	227 522
Authorised capital	mln. tenge	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	76 955
Revenues	mln. tenge	48 549	48 549	57 897	57 907	67 440	67 440	57 311
Expenses	mln. tenge	24 904	25 953	32 235	32 321	40 949	40 985	38 073
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	19 239
ROA	%	4.32	4.12	3.71	3.70	3.13	3.01	1.72
ROE	%	20.79	19.96	18.81	18.83	15.65	15.01	9.01
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 01.09.2019.

Indicator name	Un. meas.	Act. for 2016	Act. for 2017	Act. for 2018	Act. on 01.09.2019
1	2	3	4	5	6
<b>HCS system's key indicators</b>					
<b>Contracts on HCS</b>					
<b>Contracts on HCS for the period</b>	un.	292 116	352 301	386 079	244 439
<b>Contract amount for the period</b>	mln. tenge	1 106 842	1 808 729	1 987 508	674 497
<b>Ongoing contracts HCS</b>	un.	814 629	1 055 599	1 296 614	1 437 327
	mln. tenge	407 098	520 245	624 212	705 756
<b>Average contract amount</b>	mln. tenge	3.8	5.1	5.1	2.8
<b>State premium transferred to Customer deposits</b>					
<b>Quantity of granted depositors</b>	quantity	721 620	896 620	1 036 841	
<b>Total amount of premium</b>	mln. tenge	17 641	22 997	28 572	
<b>Loans granted</b>					
<b>Quantity</b>	un.	15 851	28 673	38 295	31 523
<b>Volume</b>	mln. tenge	120 379	243 462	359 573	333 140
<b>Housing loan</b>					
Quantity	un.	6 185	8 791	10 271	6 876
Volume	mln. tenge	22 817	37 856	49 055	36 804
Average loan amount	mln. tenge	4	4	4.8	5.4
<b>Intermediate housing loan</b>					
Quantity	un.	8 239	16 265	17 541	12 421
Volume	mln. tenge	87 789	176 144	201 321	154 225
Average loan amount	mln. tenge	11	11	11.5	12.4
<b>Preliminary housing loan</b>					
Quantity	un.	1 427	3 617	10 483	12 226
Volume	mln. tenge	9 774	29 461	109 197	142 111
Average loan amount	mln. tenge	7	8	10.4	11.6
<b>Current loan portfolio</b>					
	mln. tenge	329 306	464 474	669 505	880 409
Housing loan	mln. tenge	101 814	149 685	217 192	258 579
Intermediate housing loan	mln. tenge	122 470	214 503	280 474	327 600
Preliminary housing loan	mln. tenge	105 023	100 286	171 838	294 230
Loans with delay in payments	mln. tenge	6 229	6 471	9 659	14 949
Share in the total loans	%	1.89	1.39	1.44	1.70