

Information on financial key indicators as of 01.11.2019

| Indicator name   | Un. meas.  | Act. for 2016 | Act. for 2016<br>(IFRS<br>recalculation) | Act. for 2017 | Act. for 2017<br>(IFRS<br>recalculation) | Act. for 2018 | Act. for 2018<br>(IFRS<br>recalculation) | Act. as of<br>01.11.2019 |
|--|------------|---------------|--|---------------|--|---------------|--|--------------------------|
| 1  | 2          | 3             | 4  | 5             | 6  | 7             |  | 9                        |
| Assets   | mln. tenge | 621 624       | 621 550                                  | 762 362       | 762 267                                  | 998 376       | 998 340                                  | 1 276 903                |
| Liabilities  | mln. tenge | 501 693       | 502 668                                  | 609 396       | 609 378                                  | 798 678       | 798 678                                  | 1 044 555                |
| Capital, including                                       | mln. tenge | 119 931       | 118 882                                  | 152 966       | 152 890                                  | 199 697       | 199 662                                  | 232 348                  |
| 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                                   | 81 781                   |
| Revenues   | mln. tenge | 48 549        | 48 549                                   | 57 897        | 57 907                                   | 67 440        | 67 440                                   | 72 724                   |
| Expenses   | mln. tenge | 24 904        | 25 953                                   | 32 235        | 32 321                                   | 40 949        | 40 985                                   | 48 762                   |
| 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                                   | 23 961                   |
| ROA  | %          | 4,32          | 4,12                                     | 3,71          | 3,70                                     | 3,13          | 3,01                                     | 2,11                     |
| ROE  | %          | 20,79         | 19,96                                    | 18,81         | 18,83                                    | 15,65         | 15,01                                    | 11,09                    |
| 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 01.11.2019.

| Indicator name  | Un. meas.  | Act. for 2016 | Act. for 2017 | Act. for 2018 | Act. on 01.11.2019 |
|---|------------|---------------|---------------|---------------|--------------------|
| 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       | 313 674            |
| <b>Contract amount for the period</b>                 | mln. tenge | 1 106 842     | 1 808 729     | 1 987 508     | 897 939            |
| <b>Ongoing contracts HCS</b>                          | un.        | 814 629       | 1 055 599     | 1 296 614     | 1 483 543          |
|   | mln. tenge | 407 098       | 520 245       | 624 212       | 731 940            |
| <b>Average contract amount</b>                        | mln. tenge | 3,8           | 5,1           | 5,1           | 2,9                |
| <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        | 41 666             |
| <b>Volume</b>   | mln. tenge | 120 379       | 243 462       | 359 573       | 438 536            |
| <b>Housing loan</b>                                   |            |               |               |               |                    |
| Quantity  | un.        | 6 185         | 8 791         | 10 271        | 8 335              |
| Volume  | mln. tenge | 22 817        | 37 856        | 49 055        | 43 744             |
| Average loan amount                                   | mln. tenge | 4             | 4             | 4,8           | 5,2                |
| <b>Intermediate housing loan</b>                      |            |               |               |               |                    |
| Quantity  | un.        | 8 239         | 16 265        | 17 541        | 16 443             |
| Volume  | mln. tenge | 87 789        | 176 144       | 201 321       | 207 297            |
| Average loan amount                                   | mln. tenge | 11            | 11            | 11,5          | 12,6               |
| <b>Preliminary housing loan</b>                       |            |               |               |               |                    |
| Quantity  | un.        | 1 427         | 3 617         | 10 483        | 16 888             |
| Volume  | mln. tenge | 9 774         | 29 461        | 109 197       | 187 494            |
| Average loan amount                                   | mln. tenge | 7             | 8             | 10,4          | 11,1               |
| <b>Current loan portfolio</b>                         |            |               |               |               |                    |
|   | mln. tenge | 329 306       | 464 474       | 669 505       | 950 538            |
| Housing loan  | mln. tenge | 101 814       | 149 685       | 217 192       | 266 690            |
| Intermediate housing loan                             | mln. tenge | 122 470       | 214 503       | 280 474       | 349 260            |
| Preliminary housing loan                              | mln. tenge | 105 023       | 100 286       | 171 838       | 334 588            |
| Loans with delay in payments                          | mln. tenge | 6 229         | 6 471         | 9 659         | 17 817             |
| Share in the total loans                              | %          | 1,89          | 1,39          | 1,44          | 1,87               |