



Halyk Bank

Analysts Consensus for 4Q 2019

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations	6
Date of publication	11 March 2020

	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement						
for 4Q 2019						
Interest income	176.8	176.9	178.8	174.8	176.8	176.8
Interest expense	(74.9)	(74.5)	(78.1)	(72.5)	(74.9)	(74.9)
Net interest income before credit loss expense	103.5	102.7	107.1	100.7	105.4	101.6
Credit loss expense	(7.9)	(8.6)	(10.3)	(5.0)	(6.4)	(9.5)
Net fee and commission income ³	17.8	17.9	18.6	16.2	18.1	17.4
Other non-interest income ⁴	13.6	14.0	16.4	11.1	15.1	12.1
Total operating expenses	(39.2)	(38.6)	(47.3)	(35.5)	(37.5)	(41.0)
Net income	78.0	78.4	82.7	73.1	80.5	75.6
Balance sheet						
31 December 2019						
Gross loans	4,104.7	4,110.2	4,162.6	3,968.6	4,161.5	4,047.8
Net loans	3,679.0	3,684.9	3,728.5	3,541.6	3,729.1	3,628.9
Total assets	9,205.8	9,194.1	9,324.7	9,083.2	9,264.3	9,147.2
Total deposits	6,335.5	6,322.8	6,919.9	6,284.3	6,381.2	6,289.7
Total equity	1,291.1	1,292.0	1,303.6	1,271.4	1,302.9	1,279.3
Ratios						
for 4Q 2019						
NIM	5.2%	5.2%	5.4%	4.8%	5.4%	5.0%
Cost to income ratio	28.7%	28.4%	34.0%	27.4%	29.3%	28.0%
RoAE	24.8%	24.9%	26.3%	23.2%	25.8%	23.9%
Total NPLs ⁵ (90+ days overdue)	7.9%	7.9%	8.0%	7.5%	7.9%	7.9%

1: Excluding max and min (unless only two estimates available);

2: Standard deviation, excluding max and min (unless only two estimates available);

3: Fee and commission income, less fee and commission expense;

4: The sum of net gains on derivatives, net gains on FX operations, net gains on securities, net insurance underwriting income (insurance underwriting income, less insurance claims incurred, net of reinsurance) and other non-interest income;

5: NPLs 90 days+ (total principle amount of loans and accrued interest with principle and/or interest overdue by more than 90 days)/ gross loans portfolio, Bank only, IFRS.

Important Disclosure:

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