



Halyk Bank

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations	6
Date of publication	19 August 2019

	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement						
for 2Q 2019						
Interest income	174.4	174.5	176.2	172.4	174.4	174.4
Interest expense	(76.6)	(74.8)	(80.4)	(74.4)	(76.6)	(76.6)
Net interest income before credit loss expense	95.7	95.3	100.1	92.3	97.5	93.8
Credit loss expense	(8.1)	(8.7)	(9.7)	(5.6)	(6.8)	(9.4)
Net fee and commission income ¹	19.5	19.1	23.2	15.6	21.0	18.0
Other non-interest income ²	14.5	14.9	17.8	9.8	15.9	13.1
Total operating expenses	(35.7)	(36.2)	(39.3)	(32.2)	(34.0)	(37.4)
Net income	74.7	73.8	85.2	68.2	79.1	70.2

Balance sheet						
30 June 2019						
Gross loans	3,898.3	3,894.4	3,945.6	3,849.6	3,907.1	3,889.5
Net loans	3,495.1	3,488.9	3,845.9	3,460.3	3,520.4	3,469.8
Total assets	9,034.5	9,023.3	9,501.0	8,918.7	9,120.1	8,949.0
Total deposits	6,397.9	6,413.5	6,481.8	6,289.3	6,475.4	6,320.4
Total equity	1,105.0	1,100.8	1,129.3	1,094.6	1,114.7	1,095.3

Ratios						
for 2Q 2019						
NIM	5.0%	5.1%	5.3%	4.0%	5.4%	4.6%
Cost to income ratio	27.0%	27.0%	32.4%	24.9%	28.3%	25.7%
RoAE	26.1%	26.3%	30.0%	23.9%	27.8%	24.5%
Total NPLs ⁵ (90+ days overdue)	9.0%	9.0%	9.1%	8.7%	9.1%	8.8%

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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