



Halyk Bank

Analysts Consensus for 3Q 2019

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations	5
Date of publication	14 November 2019

	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement						
for 3Q 2019						
Interest income	181.4	182.2	183.3	178.1	182.5	180.4
Interest expense	(83.0)	(83.3)	(84.8)	(80.5)	(82.1)	(83.8)
Net interest income before credit loss expense	98.0	98.3	99.6	96.4	98.5	97.6
Credit loss expense	(7.4)	(7.9)	(8.9)	(5.4)	(6.7)	(8.1)
Net fee and commission income ³	18.6	18.5	19.6	17.7	19.1	18.1
Other non-interest income ⁴	17.4	19.7	22.4	9.1	20.1	14.8
Total operating expenses	(35.4)	(34.7)	(37.9)	(33.7)	(34.6)	(36.3)
Net income	79.8	81.7	88.1	71.8	86.3	73.4

Balance sheet		30 September 2019				
Gross loans	3,989.0	3,991.7	4,082.8	3,960.4	4,003.9	3,974.1
Net loans	3,565.0	3,568.9	3,588.5	3,541.8	3,577.1	3,552.9
Total assets	9,090.6	9,088.1	9,207.2	8,974.1	9,185.5	8,995.7
Total deposits	6,198.3	6,215.4	6,315.1	6,120.9	6,230.7	6,165.8
Total equity	1,208.9	1,212.6	1,215.6	1,199.4	1,216.4	1,201.3

Ratios		for 3Q 2019				
NIM	5.0%	5.0%	5.3%	4.5%	5.2%	4.8%
Cost to income ratio	26.8%	26.7%	28.9%	24.7%	28.5%	25.1%
RoAE	27.3%	27.9%	30.1%	24.7%	29.4%	25.2%
Total NPLs ⁵ (90+ days overdue)	8.3%	8.3%	8.4%	8.1%	8.4%	8.3%

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.

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