



## Halyk Bank

### Analysts Consensus for FY 2015

IFRS, KZT bn  
unless stated otherwise

Please see important disclosure below for FY 2015

Number of observations	6
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	Average <sup>(1)</sup>	Median	Max	Min	Average + STD <sup>(2)</sup>	Average - STD <sup>(2)</sup>
<b>Income statement</b>						
<b>for FY 2015</b>						
Interest income	253.4	253.4	268.2	245.4	256.6	250.3
Interest expense	(98.7)	(98.7)	(104.5)	(90.2)	(96.8)	(100.7)
Net interest income before impairment charge	155.7	155.3	163.7	151.0	157.4	154.0
Impairment charge	(20.0)	(19.6)	(35.4)	(11.5)	(15.9)	(24.1)
Net fee and commission income <sup>(3)</sup>	43.3	43.1	45.7	41.9	44.3	42.2
Other non-interest income <sup>(4)</sup>	34.1	34.0	40.7	16.6	38.2	30.0
Total operating expenses	(70.8)	(70.7)	(17.2)	(75.9)	(70.2)	(71.3)
<b>Net income</b>	<b>114.6</b>	<b>114.7</b>	<b>124.6</b>	<b>87.1</b>	<b>123.9</b>	<b>105.4</b>
<b>Balance sheet</b>						
<b>31 December 2015</b>						
Gross loans	2,462.3	2,469.1	2,495.7	2,110.1	2,483.4	2,447.9
Net loans	2,148.5	2,155.3	2,177.5	1,803.8	2,171.7	2,132.0
Total assets	4,227.5	4,332.3	4,475.1	3,010.1	4,514.2	4,045.6
Total deposits	2,927.2	2,916.2	3,083.0	1,940.6	2,979.9	2,863.4
Total equity	528.9	528.8	535.9	519.1	534.0	523.7
<b>Ratios</b>						
<b>for FY 2015</b>						
NIM	5.0%	4.7%	7.2%	4.6%	5.7%	4.0%
Cost to income ratio	30.5%	30.4%	34.9%	29.9%	31.3%	29.6%
RoAE	22.8%	22.8%	24.7%	17.4%	24.5%	21.2%
Total NPLs <sup>(5)</sup> (90+ days overdue)	13.1%	12.8%	14.0%	12.1%	14.0%	11.9%

1: Excluding max and min;

2: Standard deviation, excluding max and min;

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: Total NPLs (total principle and interest amount of loans with principle and/or interest overdue by more than 90 days), unconsolidated.

### Important Disclosure:

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