



Halyk Bank

Analysts Consensus for 3Q 2015

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations	6
Date of publication	13 November 2015

	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement						
for 3Q 2015						
Interest income	64.8	64.8	65.0	63.8	65.0	64.6
Interest expense	(24.0)	(24.0)	(25.5)	(23.5)	(23.5)	(24.5)
Net interest income before impairment charge	39.2	39.6	41.5	30.5	40.7	37.7
Impairment charge	(8.2)	(8.1)	(16.2)	(3.6)	(7.0)	(9.3)
Net fee and commission income ⁽³⁾	11.4	11.5	13.0	11.0	11.7	11.2
Total operating expenses	(16.4)	(16.3)	(22.0)	(4.9)	(15.3)	(17.4)
Net income	21.8	21.2	27.5	15.2	23.7	20.0
Balance sheet						
30 September 2015						
Gross loans	2,279.7	2,288.3	2,690.0	2,169.6	2,296.5	2,271.5
Net loans	1,990.3	1,999.8	2,326.9	1,873.6	2,039.9	1,950.2
Total assets	3,485.6	3,473.8	3,789.0	3,025.8	3,571.5	3,387.8
Total deposits	2,307.5	2,299.9	2,423.5	2,134.2	2,362.1	2,245.2
Total equity	495.7	495.4	499.8	484.4	496.9	494.1
Ratios						
for 3Q 2015						
NIM	5.2%	5.1%	6.0%	4.8%	5.4%	5.0%
Cost to income ratio	30.0%	29.8%	36.0%	28.0%	31.8%	28.0%
RoAE	17.1%	17.0%	20.0%	12.6%	17.8%	16.2%
Total NPLs ⁴ (90+ days overdue)	13.2%	13.2%	14.0%	12.6%	13.8%	12.7%

1: Excluding max and min;

2: Standard deviation, excluding max and min;

3: Excluding other net income from securities and FX operations (net gains on FX operations and net gains on securities);

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

Important Disclosure:

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