



Halyk Bank

Analysts Consensus for 2Q 2015

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations	6
Date of publication	14 August 2015

	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement						
for 2Q 2015						
Interest income	58.6	58.6	58.7	56.9	58.6	58.6
Interest expense	(20.8)	(20.8)	(22.0)	(18.7)	(20.3)	(21.3)
Net interest income before impairment charge	37.2	37.4	39.9	33.9	38.4	35.9
Impairment charge	(5.1)	(4.9)	(7.4)	(2.5)	(3.0)	(7.2)
Net fee and commission income ⁽³⁾	10.8	10.9	11.7	9.7	11.1	10.5
Total operating expenses	(15.4)	(15.4)	(17.3)	(6.6)	(14.3)	(16.6)
Net income	23.3	23.0	27.8	20.9	25.4	21.3
Balance sheet						
30 June 2015						
Gross loans	1,997.0	1,997.0	2,008.2	1,915.9	2,001.9	1,992.1
Net loans	1,713.7	1,714.4	1,722.0	1,633.4	1,720.2	1,707.9
Total assets	2,822.1	2,817.7	2,869.5	2,381.7	2,836.7	2,803.1
Total deposits	1,767.4	1,761.8	1,820.0	1,745.8	1,788.1	1,741.1
Total equity	482.7	485.5	506.8	463.0	490.8	477.4
Ratios						
for 2Q 2015						
NIM	5.7%	5.7%	6.1%	5.1%	6.0%	5.4%
Cost to income ratio	31.4%	31.0%	34.4%	25.3%	33.2%	29.2%
RoAE	19.0%	18.6%	22.9%	16.5%	20.9%	16.7%
Total NPLs2 (90+ days overdue)	13.6%	13.6%	14.0%	13.4%	13.8%	13.4%

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 principle and interest amount of loans with principle and/or interest overdue by more than 90 days), unconsolidated

Important Disclosure:

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