



Halyk Bank

Analysts Consensus for 1Q 2015

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations	4
Date of publication	20 May 2015

	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement						
for 1Q 2015						
Interest income	55.6	55.6	56.3	55.6	55.6	55.6
Interest expense	(19.7)	(19.7)	(20.4)	(18.7)	(19.0)	(20.5)
Net interest income before impairment charge	35.4	35.4	36.4	35.2	35.6	35.2
Impairment charge	(5.6)	(5.6)	(2.5)	(7.3)	(4.5)	(6.7)
Net fee and commission income ⁽³⁾	9.5	9.5	10.2	9.3	9.6	9.3
Total operating expenses	(15.8)	(15.8)	(17.8)	(6.0)	(15.2)	(16.4)
Net income	22.3	22.3	25.2	20.5	24.2	20.4

Balance sheet						
31 March 2015						
Gross loans	1,981.4	1,981.4	1,992.1	1,948.3	1,993.3	1,969.5
Net loans	1,688.6	1,688.6	1,713.4	1,658.1	1,701.1	1,676.0
Total assets	2,796.7	2,796.7	2,809.8	2,419.3	2,815.2	2,778.3
Total deposits	1,806.4	1,806.4	1,877.9	1,764.6	1,848.2	1,764.6
Total equity	497.5	497.5	500.4	495.7	499.4	495.6

Ratios						
for 1Q 2015						
NIM	5.3%	5.3%	5.7%	5.0%	5.5%	5.0%
Cost to income ratio	30.9%	30.9%	33.6%	29.0%	33.1%	28.7%
RoAE	18.3%	18.3%	20.7%	16.9%	19.8%	16.7%
Total NPLs (90+ days overdue) ⁽⁴⁾	12.2%	12.2%	13.3%	11.5%	12.9%	11.5%

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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