



Halyk Bank

Analysts Consensus for 3Q 2016

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations	5
Date of publication	17 November 2016

	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement						
for 3Q 2016						
Interest income	88.3	88.3	95.8	86.5	93.3	83.4
Interest expense	(42.9)	(42.9)	(43.4)	(42.8)	(42.6)	(43.2)
Net interest income before impairment charge	46.7	46.7	48.0	43.1	48.0	45.4
Impairment charge	(7.2)	(7.3)	(8.8)	(6.8)	(6.9)	(7.5)
Net fee and commission income ³	11.5	11.5	13.0	11.1	11.7	11.3
Other non-interest income ⁴	4.8	5.1	6.0	1.8	5.5	4.0
Total operating expenses	(18.5)	(18.8)	(19.6)	(16.8)	(17.8)	(19.1)
Net income	30.8	29.2	35.9	25.9	34.1	27.5
Balance sheet						
30 September 2016						
Gross loans	2,514.5	2,511.2	2,551.6	2,475.0	2,529.8	2,495.9
Net loans	2,210.3	2,203.9	2,248.2	2,173.0	2,222.1	2,192.1
Total assets	4,699.6	4,702.3	5,038.2	4,637.9	4,705.3	4,696.6
Total deposits	3,169.0	3,167.2	3,430.1	3,098.8	3,172.2	3,164.0
Total equity	619.2	617.1	627.1	613.8	623.2	613.1
Ratios						
for 3Q 2016						
NIM	4.3%	4.4%	5.6%	3.6%	4.5%	4.2%
Cost to income ratio	27.8%	27.7%	32.4%	-29.0%	30.3%	25.2%
RoAE	20.4%	19.4%	23.7%	17.3%	22.5%	17.3%
Total NPLs ⁵ (90+ days overdue)	11.6%	11.6%	12.4%	11.5%	11.6%	11.6%

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

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