



Halyk Bank

Analysts Consensus for 2Q 2016

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations	6
Date of publication	18 August 2016

	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
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Income statement	for 2Q 2016					
Interest income	74.7	74.7	77.3	73.4	76.5	72.9
Interest expense	(38.4)	(38.4)	(41.9)	(38.2)	(38.4)	(38.4)
Net interest income before impairment charge	35.8	35.3	40.4	32.8	37.0	34.6
Impairment charge	(6.6)	(6.1)	(9.8)	(4.2)	(4.8)	(8.4)
Net fee and commission income ³	11.4	11.3	12.1	10.7	11.9	10.9
Other non-interest income ⁴	7.6	7.9	13.2	1.3	10.4	4.7
Total operating expenses	(17.3)	(17.2)	(17.8)	(16.9)	(17.1)	(17.5)
Net income	22.6	20.6	31.2	16.9	27.0	18.2

Balance sheet	30 June 2016					
Gross loans	2,460.6	2,455.8	2,482.4	2,444.7	2,474.4	2,442.0
Net loans	2,155.3	2,155.3	2,455.3	2,138.7	2,167.6	2,143.0
Total assets	4,764.2	4,842.5	5,087.3	4,434.1	4,957.9	4,648.8
Total deposits	3,222.2	3,226.3	3,452.2	3,023.2	3,418.7	3,029.8
Total equity	563.4	562.3	596.3	541.0	568.5	557.2

Ratios	for 2Q 2016					
NIM	3.7%	3.6%	5.1%	3.2%	4.1%	3.1%
Cost to income ratio	33.2%	34.1%	36.1%	28.7%	36.2%	31.1%
RoAE	16.4%	14.9%	21.9%	12.3%	19.5%	11.9%
Total NPLs ⁵ (90+ days overdue)	12.3%	12.3%	13.1%	12.1%	12.6%	12.1%

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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