



## Halyk Bank

IFRS, KZT bn  
unless stated otherwise

Please see important disclosure below

Number of observations 4  
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	Average <sup>(1)</sup>	Median	Max	Min	Average + STD <sup>(2)</sup>	Average - STD <sup>(2)</sup>
<b>Income statement</b>						
<b>for 4Q 2017</b>						
Interest income	154.4	154.4	155.7	153.1	154.4	154.4
Interest expense	(84.4)	(84.4)	(83.4)	(85.4)	(84.4)	(84.4)
Net interest income before impairment charge	70.6	70.6	75.9	69.8	71.0	70.2
Impairment charge	(14.1)	(14.1)	(10.6)	(15.4)	(12.3)	(15.9)
Net fee and commission income <sup>3</sup>	19.9	19.9	21.0	19.3	20.5	19.3
Other non-interest income <sup>4</sup>	8.4	8.4	14.9	6.3	9.6	7.2
Total operating expenses	(40.8)	(40.8)	(35.7)	(52.8)	(37.1)	(44.5)
<b>Net income</b>	<b>41.4</b>	<b>41.4</b>	<b>43.1</b>	<b>39.7</b>	<b>43.4</b>	<b>39.3</b>
<b>Balance sheet</b>						
<b>31 December 2017</b>						
Gross loans	3,497.1	3,497.1	4,481.7	3,434.8	3,559.3	3,435.0
Net loans	3,228.3	3,228.3	3,322.8	3,121.6	3,340.4	3,116.2
Total assets	8,912.5	8,912.5	9,121.9	8,731.3	9,086.5	8,738.4
Total deposits	6,148.5	6,148.5	6,192.9	6,015.5	6,164.7	6,132.3
Total equity	868.0	868.0	869.8	843.7	870.0	866.0
<b>Ratios</b>						
<b>for 4Q 2017</b>						
NIM	4.0%	4.0%	4.5%	3.7%	7.5%	0.4%
Cost to income ratio	41.4%	41.4%	47.5%	37.0%	53.3%	29.4%
RoAE	19.1%	19.1%	20.4%	18.7%	27.0%	11.2%
Total NPLs <sup>5</sup> (90+ days overdue)	10.3%	10.3%	12.6%	9.1%	21.6%	-1.1%

1: Excluding max and min (unless only two estimates available)

2: Standard deviation, excluding max and min (unless only two estimates available);

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

### Important Disclosure:

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