



Halyk Bank

Analysts Consensus for 3Q 2017

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations	4
Date of publication	16 November 2017

	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement						
for 3Q 2017						
Interest income	147.7	147.6	147.9	147.4	147.7	147.7
Interest expense	82.5	(82.5)	(89.5)	(75.5)	82.5	82.5
Net interest income before impairment charge	63.9	63.9	72.4	57.9	70.0	57.8
Impairment charge	(9.3)	(9.3)	(11.8)	(7.2)	(7.5)	(11.2)
Net fee and commission income ³	19.3	19.3	22.0	15.1	21.3	17.3
Other non-interest income ⁴	11.2	11.2	13.5	10.0	12.3	10.1
Total operating expenses	(40.5)	(40.5)	(42.0)	(37.0)	(38.5)	(42.4)
Net income	38.5	38.5	42.5	33.4	41.7	35.3
Balance sheet						
30 September 2017						
Gross loans	3,629.6	3,629.6	4,320.8	3,236.7	4,126.9	3,132.4
Net loans	2,880.1	2,880.1	3,074.5	2,146.1	3,045.2	2,714.9
Total assets	8,406.6	8,406.6	8,762.9	8,131.0	8,735.1	8,078.2
Total deposits	5,974.4	5,974.4	6,164.0	5,859.1	6,086.3	5,862.6
Total equity	797.2	797.2	979.0	788.2	804.2	790.2
Ratios						
for 3Q 2017						
NIM	4.1%	4.1%	5.7%	3.3%	4.4%	3.7%
Cost to income ratio	45.6%	45.6%	52.8%	36.0%	46.6%	44.5%
RoAE	18.5%	18.5%	24.4%	16.0%	18.9%	18.2%
Total NPLs ⁵ (90+ days overdue)	15.4%	15.4%	20.8%	10.0%	15.4%	15.4%

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

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

Important Disclosure:

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