



Halyk Bank

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations 4
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	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement						
for FY 2018						
Interest income	669.4	671.9	672.0	664.2	672.9	665.8
Interest expense	(339.8)	(336.7)	(346.3)	(336.2)	(334.4)	(345.1)
Net interest income before impairment charge	330.6	334.4	335.8	317.9	336.0	325.2
Impairment charge	(43.6)	(39.8)	(62.6)	(32.1)	(38.2)	(48.9)
Net fee and commission income ¹	77.4	75.9	83.3	74.5	79.6	75.2
Other non-interest income ²	76.6	80.5	95.7	49.7	88.8	64.4
Total operating expenses	(155.8)	(155.4)	(172.3)	(140.0)	(147.3)	(164.3)
Net income	215.7	220.8	224.8	196.4	224.2	207.1
Balance sheet						
31 December 2018						
Gross loans	3,700.7	3,700.7	3,851.7	3,554.0	3,744.9	3,656.6
Net loans	3,348.7	3,348.7	3,546.5	3,214.0	3,389.0	3,308.4
Total assets	8,618.4	8,618.4	8,773.6	8,518.3	8,646.8	8,590.0
Total deposits	6,193.0	6,193.0	6,393.6	5,993.0	6,234.1	6,152.0
Total equity	1,041.1	1,041.1	1,048.7	989.0	1,044.4	1,037.8
Ratios						
for FY 2018						
NIM	4.2%	4.2%	4.8%	4.1%	4.7%	3.7%
Cost to income ratio	32.0%	32.0%	35.8%	28.9%	32.8%	31.2%
RoAE	22.3%	22.3%	23.5%	21.2%	22.5%	22.1%
Total NPLs ⁵ (90+ days overdue)	10.5%	10.5%	10.6%	10.4%	10.4%	10.7%

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: NPLs 90 days+ (total principle amount of loans and accrued interest with principle and/or interest overdue by more than 90 days)/ gross loans portfolio, Bank only, IFRS.

Important Disclosure:

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