



Halyk Bank

Analysts Consensus for 3Q 2018

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations	5
Date of publication	15 November 2018

	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement						
for 3Q 2018						
Interest income	169.4	171.2	173.1	164.1	169.4	169.4
Interest expense	(83.6)	(83.5)	(83.9)	(83.3)	(83.6)	(83.6)
Net interest income before credit loss expense	86.7	87.9	89.4	80.6	89.9	83.5
Credit loss expense	(11.4)	(10.9)	(17.1)	(6.8)	(9.6)	(13.2)
Net fee and commission income ¹	20.7	20.9	21.4	19.9	21.4	20.1
Other non-interest income ²	16.8	14.9	23.2	8.4	20.2	13.5
Total operating expenses	(38.0)	(37.7)	(41.0)	(34.8)	(37.3)	(38.8)
Net income	60.9	59.7	74.4	58.1	63.3	58.5

Balance sheet						
30 September 2018						
Gross loans	3,597.0	3,583.6	3,653.9	3,512.7	3,646.4	3,547.7
Net loans	3,240.6	3,240.9	3,299.9	3,152.0	3,290.4	3,190.8
Total assets	8,206.7	8,191.2	8,487.6	8,108.4	8,278.4	8,134.9
Total deposits	6,133.0	6,125.4	6,271.5	6,028.0	6,239.5	6,026.4
Total equity	887.5	882.6	949.1	775.1	896.4	878.6

Ratios						
for 3Q 2018						
NIM	5.0%	5.1%	5.2%	4.4%	5.3%	4.8%
Cost to income ratio	31.7%	32.6%	33.3%	26.7%	33.7%	29.7%
RoAE	29.3%	28.0%	34.8%	27.3%	31.5%	27.0%
Total NPLs ⁵ (90+ days overdue)	12.0%	12.0%	12.1%	12.0%	12.0%	12.0%

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: The Halyk Bank's 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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