

Analysts Consensus for 1Q 2023



Halyk Bank

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IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations

3

Date of publication

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	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement						
for 1Q 2023						
Interest income	373.2	371.3	406.8	341.4	405.9	340.4
Interest expense	(177.6)	(174.7)	(195.1)	(163.0)	(161.3)	(193.9)
Net interest income before credit loss expense	195.5	196.5	211.7	178.4	212.2	178.9
Credit loss expense	(29.8)	(31.6)	(35.0)	(22.8)	(23.5)	(36.1)
Net fee and commission income ³	18.8	19.8	22.8	13.8	23.4	14.2
Other non-interest income ⁴	31.9	38.8	45.8	11.0	50.3	13.4
Total operating expenses	(52.2)	(52.2)	(52.5)	(52.0)	(52.0)	(52.5)
Net income	137.0	149.4	162.2	99.5	170.2	103.9
Balance sheet						
31 March 2023						
Gross loans	8,394.5	8,322.6	8,560.8	8,300.0	8,538.9	8,250.0
Net loans	7,934.7	7,861.3	8,128.9	7,813.9	8,104.5	7,764.9
Total assets	14,560.0	14,546.2	14,883.8	14,250.0	14,877.1	14,242.9
Total deposits	10,569.9	10,652.7	10,907.1	10,150.0	10,955.2	10,184.6
Total equity	2,035.8	2,060.6	2,073.4	1,973.4	2,090.3	1,981.4
Ratios						
for 1Q 2023						
NIM	6.4%	6.4%	6.6%	6.2%	6.6%	6.2%
Cost to income ratio	21.6%	20.2%	25.7%	19.0%	25.2%	18.0%
RoAE	27.8%	30.1%	32.6%	20.7%	34.1%	21.5%
Total NPLs ⁵ (90+ days overdue)	4.5%	4.5%	6.7%	2.2%	7.6%	1.3%

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

2: Standard deviation, excluding max and min (unless only three 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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