



Halyk Bank

Analysts Consensus for 1Q 2026

IFRS, KZT bn
unless stated otherwise

Please see important disclosure below

Number of observations 3

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	Average ⁽¹⁾	Median	Max	Min	Average + STD ⁽²⁾	Average - STD ⁽²⁾
Income statement		for 1Q 2026				
Interest income	716.1	718.0	720.1	710.0	721.4	710.7
Interest expense	(396.6)	(394.9)	(403.7)	(391.1)	(390.2)	(403.0)
Net interest income before credit loss expense	319.5	323.1	329.0	306.4	331.2	307.8
Credit loss expense	(44.7)	(48.3)	(49.7)	(36.2)	(37.3)	(52.1)
Net fee and commission income ¹	35.7	36.5	36.6	34.0	37.1	34.2
Other non-interest income ²	98.5	88.7	137.8	69.2	133.9	63.2
Total operating expenses	(77.6)	(80.6)	(82.2)	(70.0)	(71.0)	(84.2)
Net income	250.4	256.2	260.2	234.8	264.1	236.7
Balance sheet		31 March 2026				
Gross loans	13,725.4	13,876.0	13,887.1	13,413.0	13,995.9	13,454.8
Net loans	13,091.5	13,242.0	13,260.6	12,771.9	13,368.5	12,814.6
Total assets	21,141.3	21,117.5	21,267.9	21,038.5	21,257.9	21,024.7
Total deposits	14,290.4	14,370.6	14,482.2	14,018.3	14,532.5	14,048.2
Total equity	3,748.9	3,750.9	3,760.6	3,735.1	3,761.7	3,736.0
Ratios		for 1Q 2026				
NIM	6.5%	6.5%	6.9%	6.2%	6.9%	6.1%
Cost to income ratio	17.9%	18.0%	18.6%	17.1%	18.6%	17.1%
RoAE	27.7%	28.3%	28.7%	26.3%	29.0%	26.5%

1: Fee and commission income, less fee and commission expense

2: 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

Important Disclosure:

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