



Eurasian Bank

5 -months 2016
financial summary



Thousands
of tenge

Key indicators	5 months 2015	5 months 2016	% Change year over year
Total gross loans	613,224,693	688,735,943	12.3%
Total loans minus reserves	577,357,592	645,738,325	11.8%
Total assets	834,253,880	1,024,712,637	22.8%
Total capital	69,531,147	71,219,891	2.4%
Pre-provision operating income	22,422,629	17,273,150	-23.0%
Net income (loss)	1,221,381	-6,398,120	-623.8%
Total income (loss)	1,268,398	-6,481,804	-611.0%
Pre-provision net income (loss), minus taxes	5,238,188	-397,574	-107.6%
Pre-provision total income (loss), minus taxes	5,285,205	-481,258	-109.1%
Head count (except for maternity leaves)	4,874	4,657	-4.5%
Net commission income/Pre-provision operating income	13.4%	9.8%	-26.8%
Pre-provision Cost to Income Ratio	70.0%	102.9%	47.1%
Pre-provision Cost to Income Ratio, excluding interest expenses	35.9%	37.7%	5.0%
Pre-provision Compensation to Income Ratio	29.7%	35.3%	18.7%
Loan to Deposit Ratio	101.3%	94.7%	-6.5%
Gross loans to Assets	73.5%	67.2%	-8.6%
Accrued interest to Total loans	5.2%	8.2%	55.7%
Interest income received in cash/Total interest income	87.3%	82.6%	-5.4%
Provisions to 90 + Non-performing loan ratio (Coverage Ratio)	67.0%	71.4%	6.5%
Number of client accounts	2,107,479	1,644,770	-22.0%
Return on Average Equity (year to date, annualized)	4.4%	-21.2%	-584.6%
Return on Average Assets (year to date, annualized)	0.4%	-1.5%	-501.9%
Net Interest Margin (year to date, annualized)	6.0%	3.2%	-46.9%
Net Interest Margin, annual for previous 12 months	6.5%	4.2%	-35.4%