



**Eurasian Bank**

6 -months 2016  
financial summary



Thousands  
of tenge

Key indicators	6 months 2015	6 months 2016	% Change year over year
Total gross loans	615,781,914	700,233,973	13.7%
Total loans minus reserves	580,526,955	655,898,636	13.0%
Total assets	778,410,305	1,012,834,405	30.1%
Total capital	70,067,924	71,399,895	1.9%
Pre-provision operating income	27,240,821	22,316,517	-18.1%
Net income (loss)	1,771,948	-6,278,773	-454.3%
Total income (loss)	1,805,175	-6,301,800	-449.1%
Pre-provision net income (loss), minus taxes	6,744,766	617,776	-90.8%
Pre-provision total income (loss), minus taxes	6,777,993	594,749	-91.2%
Head count (except for maternity leaves)	4,745	4,614	-2.8%
Net commission income/Pre-provision operating income	14.1%	10.4%	-26.5%
Pre-provision Cost to Income Ratio	68.5%	96.7%	41.2%
Pre-provision Cost to Income Ratio, excluding interest expenses	35.5%	36.5%	2.8%
Pre-provision Compensation to Income Ratio	28.9%	32.6%	12.8%
Loan to Deposit Ratio	113.2%	97.5%	-13.8%
Gross loans to Assets	79.1%	69.1%	-12.6%
Accrued interest to Total loans	5.4%	8.3%	54.6%
Interest income received in cash/Total interest income	88.4%	82.2%	-7.0%
Provisions to 90 + Non-performing loan ratio (Coverage Ratio)	61.6%	73.9%	20.0%
Number of client accounts	2,101,379	1,642,226	-21.9%
Return on Average Equity (year to date, annualized)	5.3%	-17.5%	-431.2%
Return on Average Assets (year to date, annualized)	0.4%	-1.2%	-373.6%
Net Interest Margin (year to date, annualized)	6.1%	2.9%	-52.0%
Net Interest Margin, annual for previous 12 months	6.4%	3.8%	-41.4%