



**Eurasian Bank**

7 -months 2016  
financial summary



Thousands  
of tenge

Key indicators	7 months 2015	7 months 2016	% Change year over year
Total gross loans	612,683,589	705,281,168	15.1%
Total loans minus reserves	577,567,372	661,936,362	14.6%
Total assets	781,809,164	984,355,282	25.9%
Total capital	70,841,897	72,026,262	1.7%
Pre-provision operating income	32,357,161	26,978,684	-16.6%
Net income (loss)	2,561,145	-5,704,111	-322.7%
Total income (loss)	2,579,148	-5,675,433	-320.1%
Pre-provision net income (loss), minus taxes	8,537,894	1,159,775	-86.4%
Pre-provision total income (loss), minus taxes	8,555,897	1,188,453	-86.1%
Head count (except for maternity leaves)	4,690	4,631	-1.3%
Net commission income/Pre-provision operating income	13.6%	12.0%	-11.4%
Pre-provision Cost to Income Ratio	66.5%	94.2%	41.7%
Pre-provision Cost to Income Ratio, excluding interest expenses	34.9%	35.1%	0.8%
Pre-provision Compensation to Income Ratio	27.9%	31.8%	13.9%
Loan to Deposit Ratio	110.8%	94.3%	-14.9%
Gross loans to Assets	78.4%	71.6%	-8.6%
Accrued interest to Total loans	5.7%	8.5%	50.4%
Interest income received in cash/Total interest income	87.3%	81.8%	-6.3%
Provisions to 90 + Non-performing loan ratio (Coverage Ratio)	50.5%	70.5%	39.7%
Number of client accounts	2,032,828	1,613,844	-20.6%
Return on Average Equity (year to date, annualized)	6.5%	-13.8%	-312.5%
Return on Average Assets (year to date, annualized)	0.6%	-1.0%	-273.9%
Net Interest Margin (year to date, annualized)	6.2%	3.8%	-38.4%
Net Interest Margin, annual for previous 12 months	6.4%	4.6%	-27.7%