



20 табысты жыл
лет успеха
years of success

Eurasian Bank



3-month 2015
financial summary



Thousands
of tenge

Key indicators	3 month 2014	3 month 2015	% Change year over year
Total gross loans	481,015,880	605,186,076	25.8%
Total loans minus reserves	441,971,526	570,761,055	29.1%
Total assets	663,791,144	765,885,528	15.4%
Total capital	59,999,630	68,565,402	14.3%
Pre-provision operating income	13,049,966	13,132,671	0.6%
Net income (loss)	1,201,920	299,529	-75.1%
Total income (loss)	1,229,449	302,653	-75.4%
Pre-provision net income (loss), minus taxes	3,507,971	2,794,872	-20.3%
Pre-provision total income (loss), minus taxes	3,535,500	2,797,996	-20.9%
Head count (except for maternity leaves)	5 714	5 462	-4.4%
Net commission income/Pre-provision operating income	12.1%	12.4%	3.2%
Cost to Income Ratio	65.4%	72.2%	10.4%
Cost to Income Ratio, excluding interest expenses	38.8%	38.5%	-0.9%
Compensation to Income Ratio	32.6%	32.3%	-0.9%
Loan to Deposit Ratio	95.6%	111.9%	17.1%
Gross loans to Assets	72.5%	79.0%	9.0%
Accrued interest to Total loans	4.6%	4.9%	6.8%
Interest income received in cash/Total interest income	89.2%	89.9%	0.8%
Provisions to Non-performing loan ratio (Coverage Ratio)	80.9%	70.3%	-13.1%
Number of client accounts	1,433,399	2,088,213	45.7%
Return on Average Equity (year to date, annualized)	8.3%	1.8%	-78.2%
Return on Average Assets (year to date, annualized)	0.8%	0.2%	-80.0%
Net Interest Margin, year to date	6.6%	6.7%	0.3%
Net Interest Margin, annual for previous 12 months	8.1%	7.0%	-13.0%