



20 *табысты жыл
лет успеха
years of success*

Eurasian Bank



8-month 2014
financial summary





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Thousands
of tenge

Key indicators	8 months 2013	8 months 2014	% change year to date
Total gross loans	449,581,252	572,482,833	27.3%
Total loans (net of reserves)	415,590,228	529,735,410	27.5%
Total assets	536,014,720	702,277,103	31.0%
Total capital	53,841,066	63,588,901	18.1%
Pre-provisions operating income	34,096,633	37,530,613	10.1%
Net income (loss) *	7,957,873	6,300,762	-20.8%
Total income (loss)	8,053,900	6,318,736	-21.5%
Pre-provisions net income (loss), net of tax	12,352,232	11,909,114	-3.6%
Pre-provisions income (loss), net of tax	12,448,259	11,927,088	-4.2%
Headcount (excluding maternity leaves)	5,353	5,875	9.8%
Net commission income/Pre-provisions operating income	20.7%	14.8%	-28.7%
Cost to Income Ratio	53.5%	59.7%	11.4%
Cost to Income Ratio (excluding interest expenses)	34.8%	36.2%	4.0%
Compensation to Income Ratio	27.0%	27.5%	1.7%
Loan to Deposit Ratio	113.9%	119.2%	4.7%
Gross loans to Assets	83.9%	81.5%	-2.8%
Accrued interest to Total Loans	4.1%	4.6%	13.7%
Interest income received in cash/Total interest income	89.8%	87.4%	-2.6%
Provisions to Non-performing loans Ratio (Coverage Ratio)	100.1%	81.3%	-18.8%
Number of client accounts	1,210,470	1,914,538	58.2%
Return on Average Equity (year to date, annualized)	23.7%	15.9%	-32.8%
Return on Average Assets (year to date, annualized)	2.4%	1.4%	-39.3%
Net Interest Margin (year to date)	7.9%	7.0%	-11.1%
Net Interest Margin (annual for previous 12 months)	8.0%	7.7%	-3.9%

* NBRK