

# JSC Halyk Bank (HSBK:LN)



**London**  
Stock Exchange

Financials/Banks

Price: 9.98 usd

Report Date: June 29, 2022

## Business Description and Key Statistics

Halyk Bank and its subsidiaries provide retail and corporate banking services principally in Kazakhstan, Russia, Kyrgyzstan and Georgia, leasing services in Kazakhstan and Russia, as well as asset management, insurance and brokerage services in Kazakhstan. Co.'s primary business includes originating loans and guarantees, collecting deposits, trading in securities and foreign currencies, executing transfers, cash and payment card operations as well as rendering other banking services to its customers. In addition, Co. acts as a non-exclusive agent of the Government of the Republic of Kazakhstan in channelling various budgetary payments and pensions through its nationwide branch network.

**Website:** www.halykbank.kz

**ICB Industry:** Financials

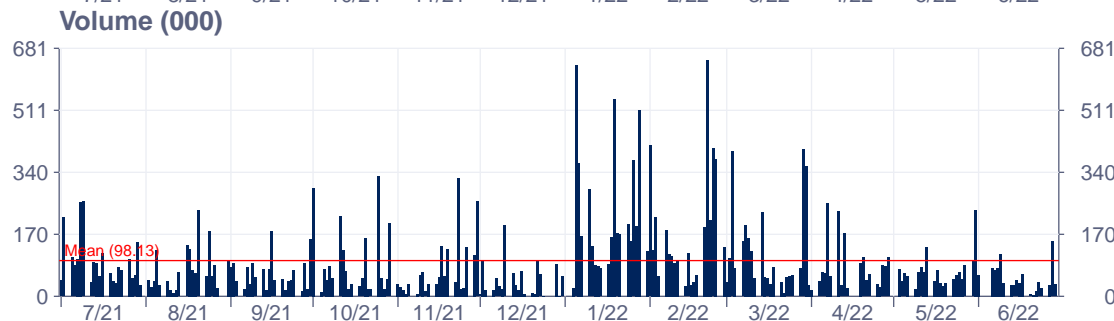
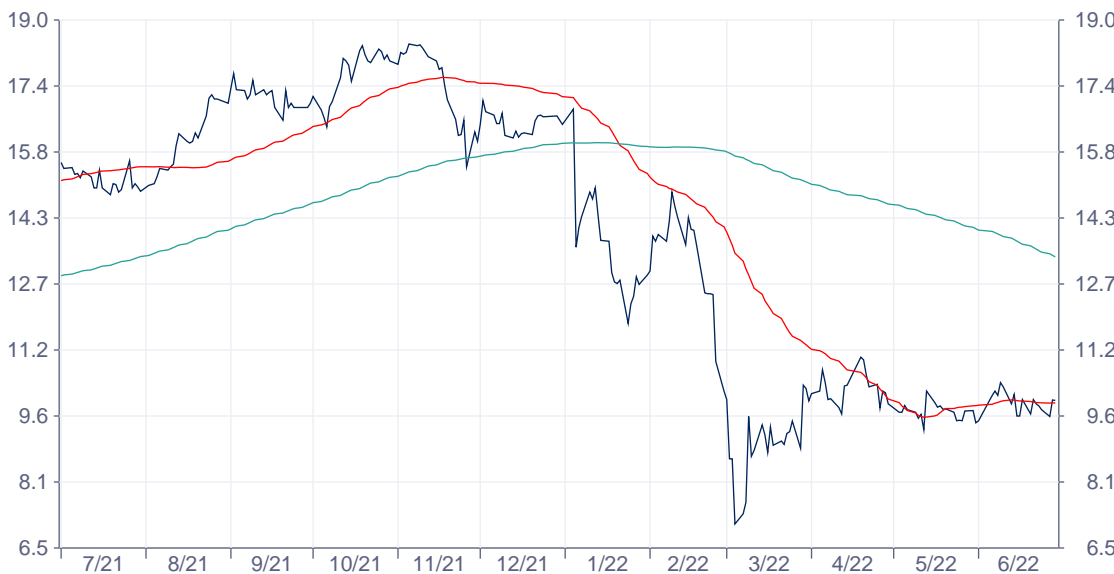
**ICB Subsector:** Banks

**Address:** 40 Al-Farabi Avenue  
Almaty  
KAZ

**Employees:** 16,991

	Current	YTY % Chg
<b>Revenue LFY (M)</b>	2,383	-5.9
<b>EPS Diluted LFY</b>	0.07	0.0
<b>Market Value (M)</b>	116,610	
<b>Shares Outstanding LFY (000)</b>	11,684,341	
<b>Book Value Per Share</b>	0.30	
<b>EBITDA Margin %</b>	38.80	
<b>Net Margin %</b>	39.2	
<b>Long-Term Debt / Capital %</b>	0.0	
<b>Dividends and Yield TTM</b>	1.66 - 16.68%	
<b>Payout Ratio TTM %</b>	100.0	
<b>60-Day Average Volume (000)</b>	67	
<b>52-Week High &amp; Low</b>	18.40 - 7.06	
<b>Price / 52-Week High &amp; Low</b>	0.54 - 1.41	

## Price, Moving Averages & Volume



— Price — Price (50-Day Simple Moving Average) — Price (200-Day Simple Moving Average)

JSC Halyk Bank is currently trading at 9.98 which is 0.6% above its 50 day moving average price of 9.92 and 25.4% below its 200 day moving average price of 13.37.

HSBK:LN is currently 45.8% below its 52-week high price of 18.40 and is 41.4% above its 52-week low price of 7.06. Over the past 52-weeks, HSBK:LN is down 35.3% while on a calendar year-to-date basis it is down 39.5%.

The Relative Strength Index (RSI) indicator for HSBK:LN is currently 52.08. An RSI value of 70 and above is considered overbought and 30 and below oversold.

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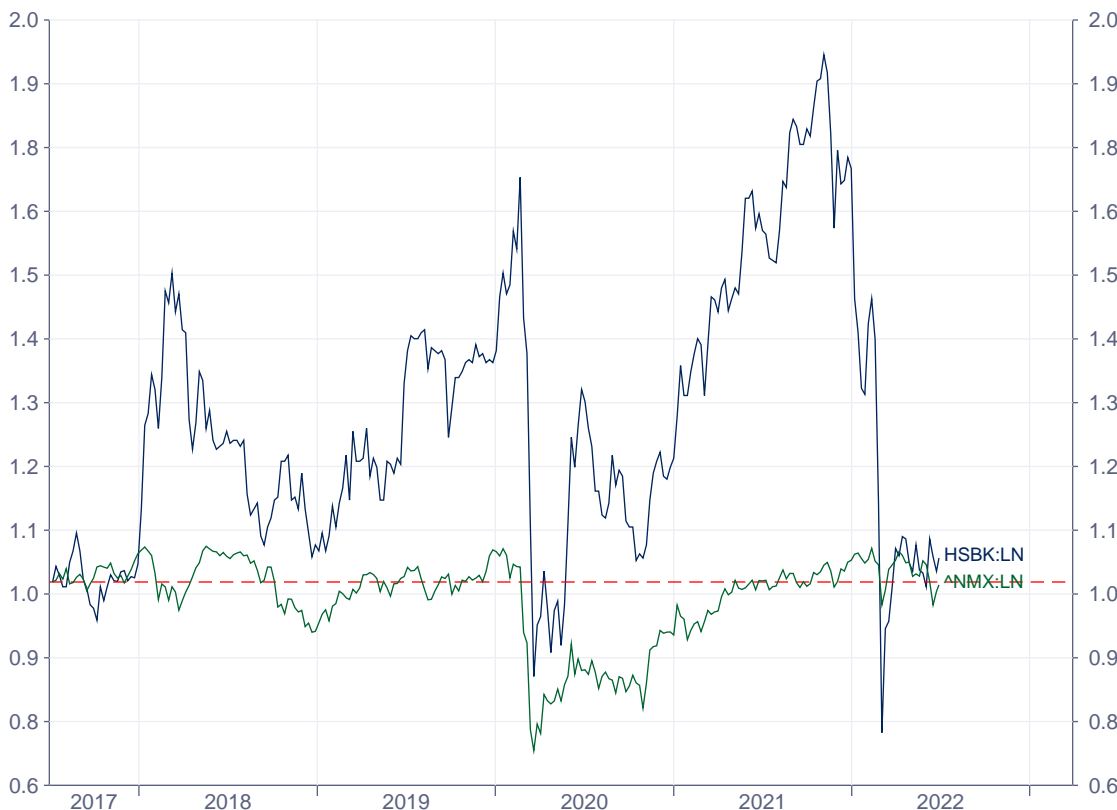
## Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	-0.10	0.27	50-Day Average Price	9.92
1-Week %	0.81	-1.98	Price / 50-Day Average	1.01
4-Week %	2.46	6.80	200-Day Average Price	13.37
52-Week %	-35.28	-34.52	Price / 200-Day Average	0.75
Quarter-to-Date %	0.10	3.97	RSI - Relative Strength Index	52.08
Year-to-Date %	-39.52	-35.39	<b>Risk Metrics</b>	
Last Month %	-4.55	-5.04	Price Volatility	0.27
Last Quarter %	-39.58	-39.31	Sharpe Ratio	0.06
Last Calendar Year %	41.63	27.27	Sortino Ratio	0.09

## 5-Year Price Performance vs. FTSE 350

JSC Halyk Bank  
FTSE 350 Index

Current: 1.04 CAGR: 0.8%  
Current: 0.99 CAGR: -0.1%



Over the past five years, JSC Halyk Bank's stock price is up 4.2% which is 4.7% above the FTSE 350 Index performance of -0.5% over the same period. JSC Halyk Bank's cumulative annualized growth rate (CAGR) over the five year period has been 0.8% while that of the FTSE 350 Index has been -0.1%.

Over the past year, JSC Halyk Bank's stock price performance of -35.3% has underperformed that of the FTSE 350 Index by 34.5%. On a year-to-date basis, JSC Halyk Bank's stock price performance of -39.5% has underperformed the FTSE 350 Index by 35.4%.

Over the past week, JSC Halyk Bank's stock price performance of 0.8% has underperformed that of the FTSE 350 Index by 2.0%.

# JSC Halyk Bank (HSBK:LN)

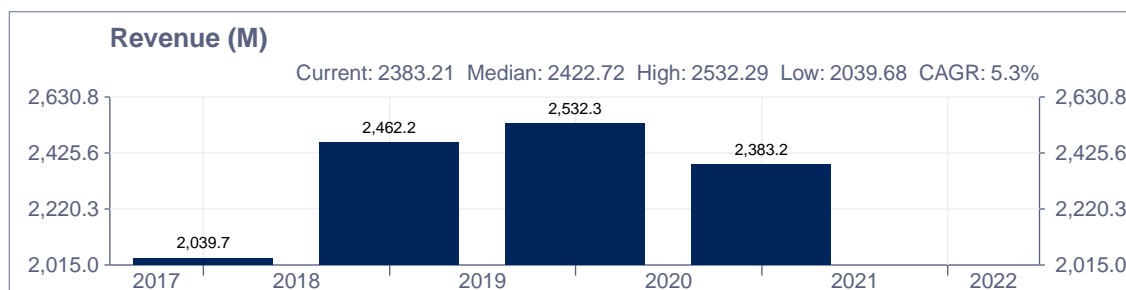
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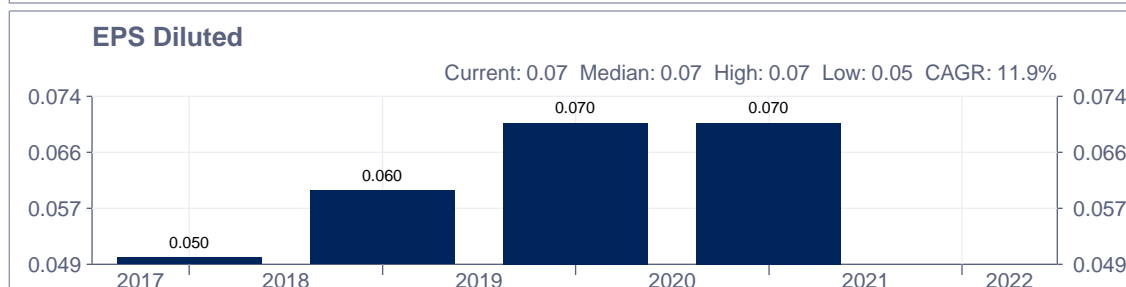
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## Growth and Profitability Metrics

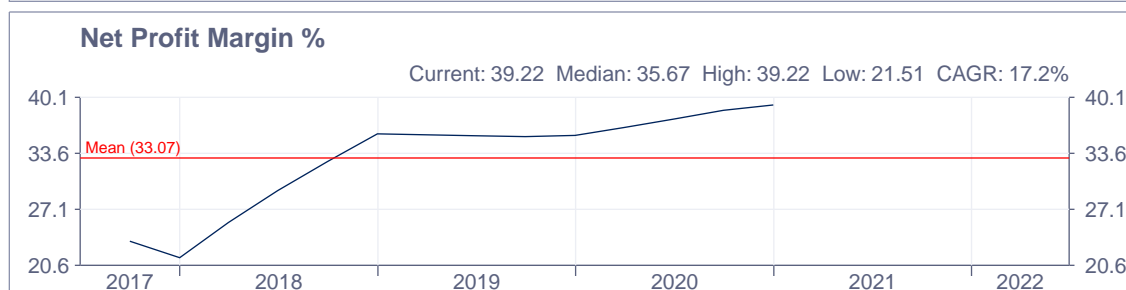
Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	5.3	17.2	4.1	Gross Margin %	57.8	55.0	58.6
Revenues Per Share %	3.1	15.8	4.5	EBITDA Margin %	38.8	34.8	36.4
EBITDA %	17.5	15.5	11.7	Pre-Tax Margin %	38.8	34.8	36.4
EPS Diluted %	26.0	14.9		Net Margin %	39.2	32.6	30.6
Free Cash Flow %	-100.0	-100.0	-100.0	Return on Equity %	28.2	27.6	22.8
Cash from Operations %	-99.9	-99.9	-99.9	Return on Capital %	28.2	27.3	23.1
Book Value %	8.7	15.7	6.3	Return on Assets %	4.0	3.3	3.0



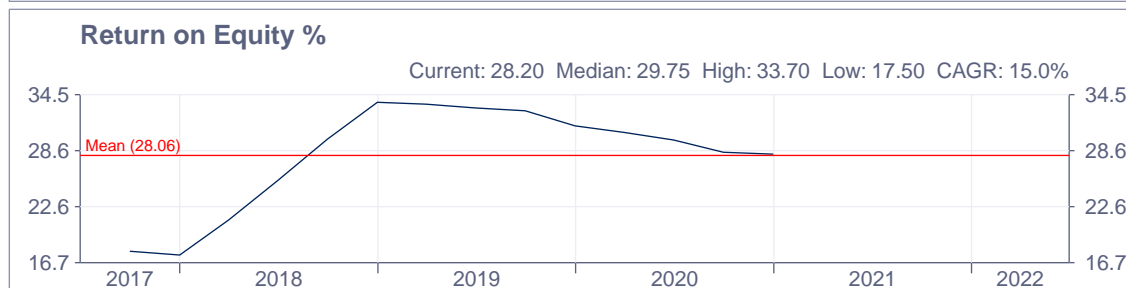
JSC Halyk Bank's cumulative annualized revenue growth rate over the charted period is 5.3%. This compares to cumulative annualized growth of 5.3% over the past 3 years.



JSC Halyk Bank's cumulative annualized EPS growth rate over the charted period is 11.9%. This compares to cumulative annualized growth of 26.0% over the past 3 years.



JSC Halyk Bank's net profit margin of 39.2% is 6.1% above the period's mean net margin of 33.1%. During the charted period, the observed net profit margin high and low were 39.2% and 21.5% respectively.



JSC Halyk Bank's return on equity of 28.2% is 0.1% above the period's mean return on equity of 28.1%. During the charted period, the observed ROE high and low were 33.7% and 17.5% respectively.

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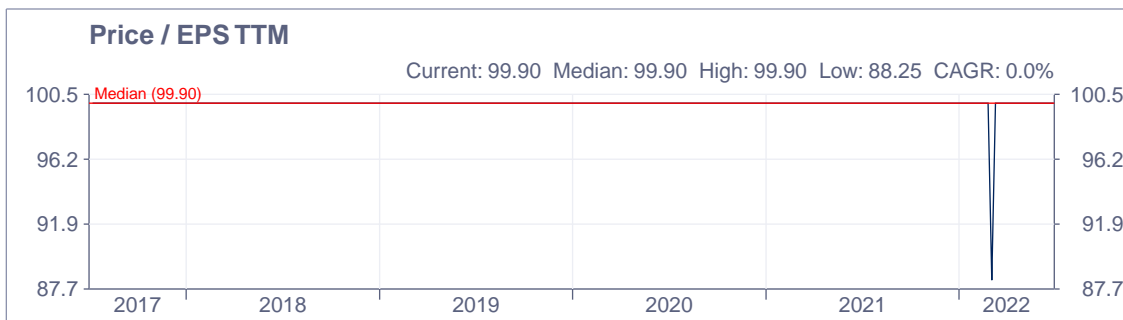
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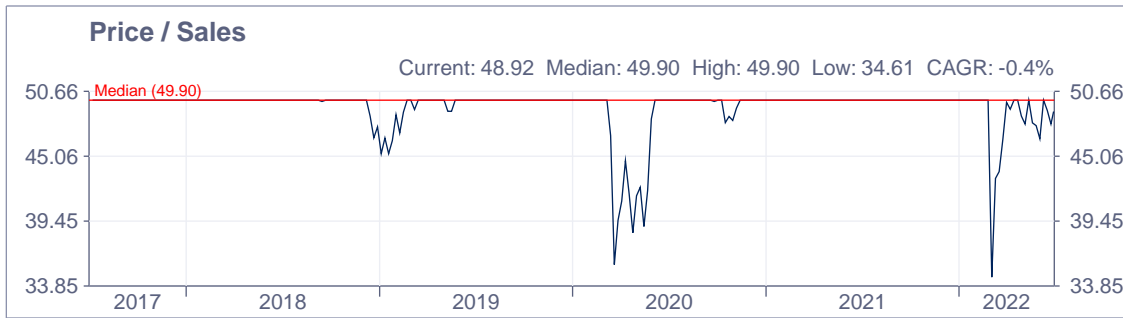
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## Valuation Metrics

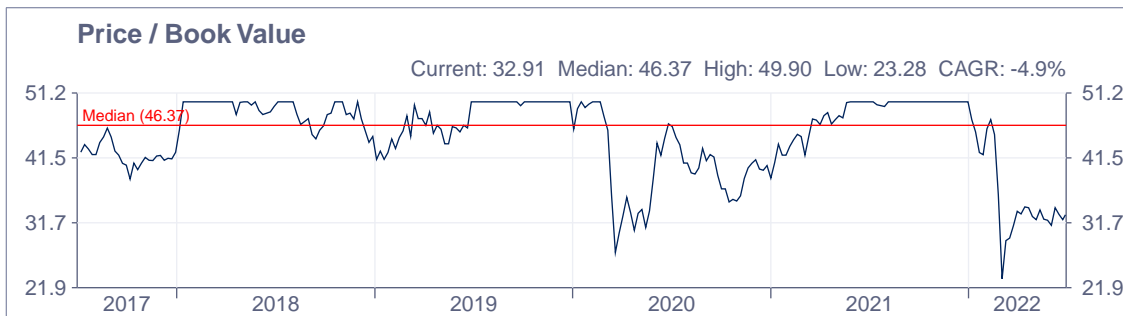
	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	99.9	99.0	99.0	Earnings Yield %	0.50	0.60	0.56
Price / Sales	48.9	49.9	49.9	Free Cash Flow Yield %	0.00	0.08	0.28
Price / Operating Cash Flow				Dividend Yield %	16.68	8.17	6.88
Price / Book Value	32.9	46.4	41.2	Enterprise Value / EBITDA	50.0	50.0	50.0



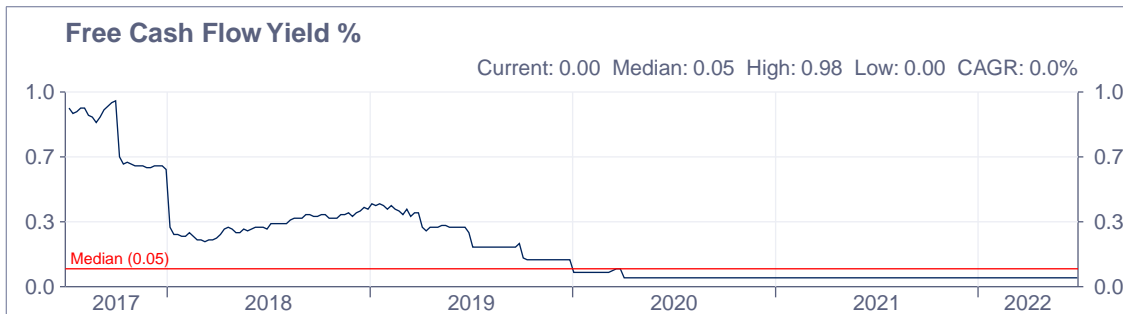
JSC Halyk Bank is trading at 99.90 times its EPS generated during the latest fiscal year. This multiple is equal to the historically observed median of 99.90, while high and low observations have been 99.90 and 88.25.



JSC Halyk Bank is trading at a Price to Sales ratio of 48.92 based on sales generated during the latest fiscal year. This ratio is below the historically observed median ratio of 49.90, while high and low observations have been 49.90 and 34.61.



JSC Halyk Bank is trading at a Price to Book ratio of 32.91 based on book value at the latest fiscal year end. This ratio is below the historically observed median of 46.37, while high and low observations have been 49.90 and 23.28.



JSC Halyk Bank has a Free Cash Flow Yield of 0.00% based on free cash flow generated during the latest fiscal year. This value is below the historically observed median yield of 0.05%, while high and low observations have been 0.98 and 0.00.

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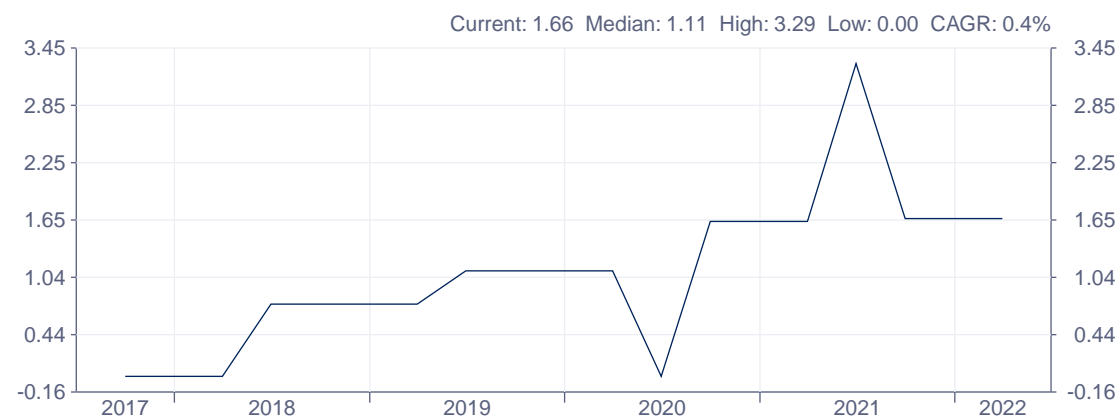
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## Dividends Data

Dividends Per Share TTM	1.66	Payout Ratio TTM %	100.00%	Dividend Yield TTM %	16.68%
Rate	Ex Date	Record Date	Payment Date	Currency	Note
1.665	23-04-2021	26-04-2021	11-06-2021	USD	GROSS FINAL RATE
1.629	22-07-2020	23-07-2020	03-08-2020	USD	GROSS FINAL RATE
1.111	18-04-2019	22-04-2019	19-06-2019	USD	GROSS FINAL RATE
0.763	20-04-2018	23-04-2018	07-06-2018	USD	GROSS FINAL RATE

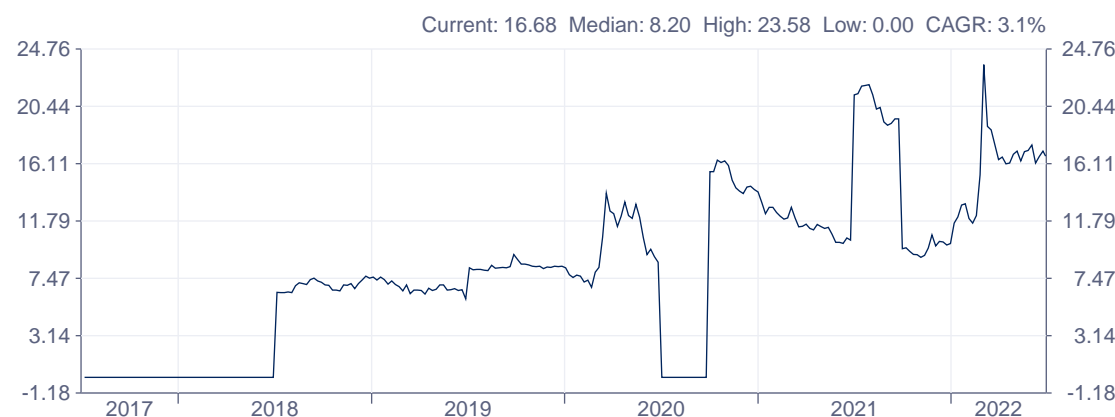
## Dividend Growth and Yield

### Dividends Per Share TTM



JSC Halyk Bank's trailing 12-month dividend per share is 1.66 and its dividend has grown at a cumulative annualized rate of 0.4% over the charted period. This compares to dividend growth of 2.20% over the past year and cumulative annualized growth of 29.70% over the past 3 years.

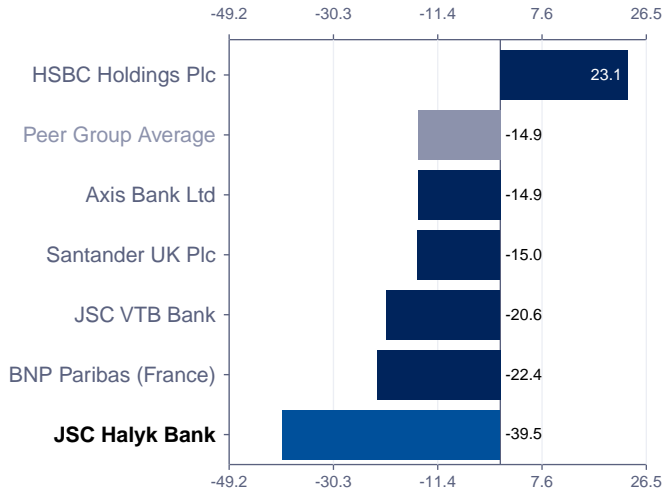
### Dividend Yield TTM %



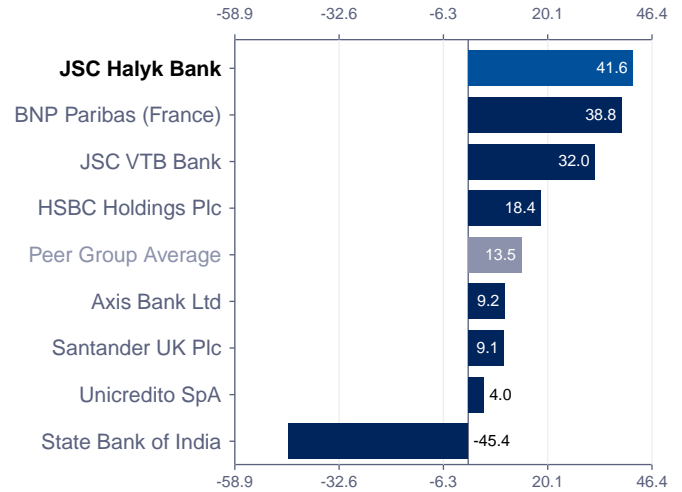
JSC Halyk Bank's current dividend yield is 16.68% based on trailing 12 month dividends. The current yield is above the historically observed median of 8.20% and, over the charted time period, the observed high yield has been 23.58% and the observed low yield has been 0.00%.

## ICB Subsector Peer Comparisons

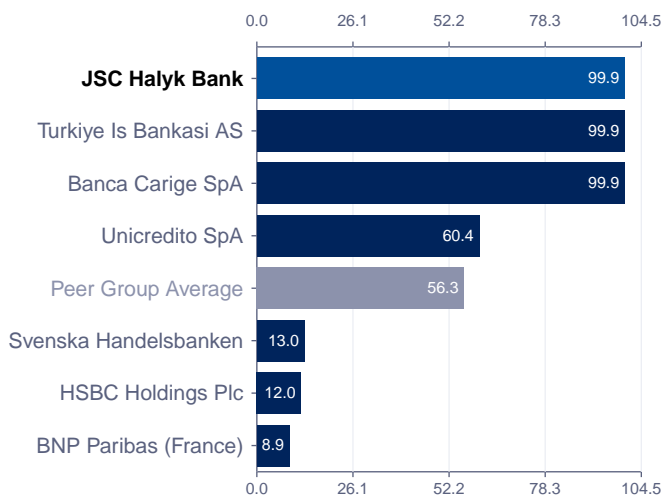
**Price Change Year to Date %**



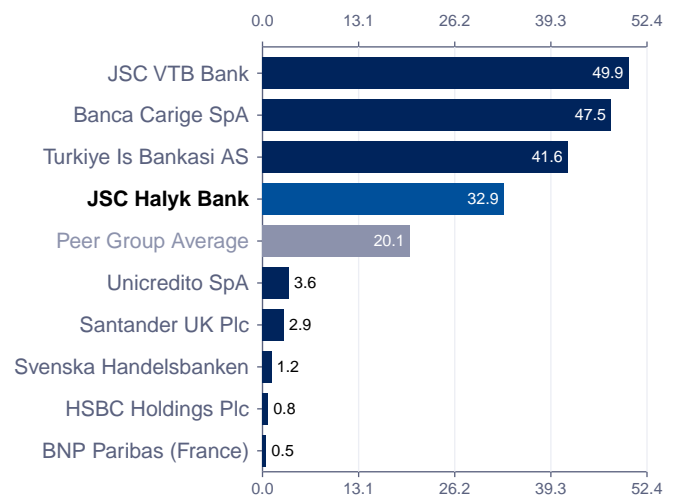
**Price Change Last Calendar Year %**



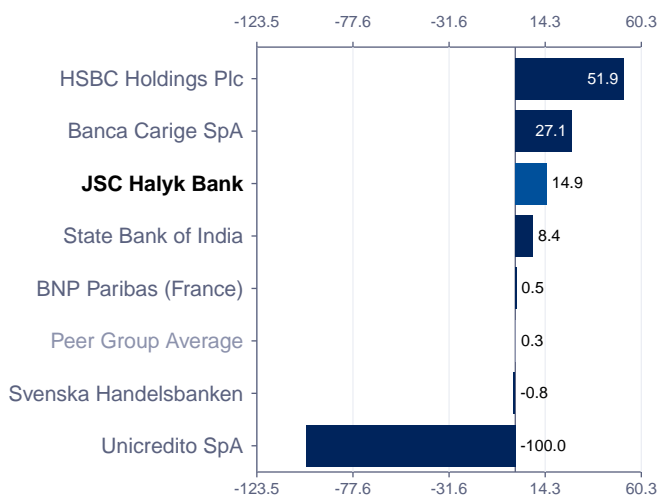
**Price / EPS TTM**



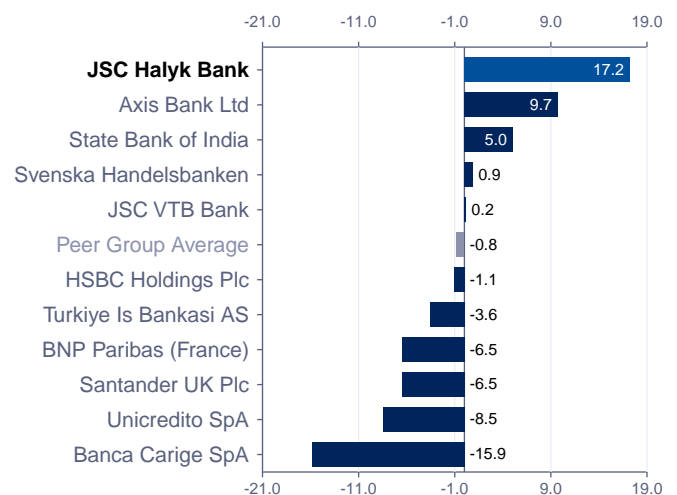
**Price / Book Value**



**EPS 5-Year Growth Rate %**



**Revenue 5-Year Growth Rate %**



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**Abbreviations:**

<b>CAGR</b>	- Cumulative annual growth rate.
<b>EBIT</b>	- Earnings before interest and taxes.
<b>EBITDA</b>	- Earnings before interest, taxes, depreciation & amortization.
<b>LFY</b>	- Last fiscal year
<b>M</b>	- Million
<b>LON</b>	- London Stock Exchange

**Definitions:**

- Market Value** - Weekly Price times latest Shares Outstanding times any applicable ADR factor.
- Revenue** - Sum of the last four quarters of Revenues.
- Revenue Per Share** - Sum of the last four quarters of Total Revenue divided by Weighted Average Shares Outstanding.
- Operating EPS LFY** - EPS excluding non-recurring, non-operating items, fiscal year aligned TTM value.
- 60-Day Average Volume (000)** - The average of the last 60 daily volume values in thousands of shares.
- Price 52-Week High** - The high closing price from the last 52 weeks of daily closing prices.
- Price 52-Week Low** - The low closing price from the last 52 weeks of daily closing prices.
- Price / 52-Week High** - Latest price divided by the high price from the past 52 weeks of daily closing prices.
- Price / 52-Week Low** - Latest price divided by the low price from the past 52 weeks of daily closing prices.
- 50-Day Average Price** - Mean of last 50 daily closing prices.
- 200-Day Average Price** - Mean of last 200 daily closing prices.
- Price / 50-Day Average Price** - Latest closing price divided by mean of last 50 daily closing prices, as a percentage.
- Price / 200-Day Average Price** - Latest closing price divided by mean of last 200 daily closing prices, as a percentage.
- Relative Strength Index** - Relative Strength Index or RSI measures the magnitude of gains over a given time period against the magnitude of losses over that period. The equation is  $RSI = 100 - 100 / (1 + RS)$  where  $RS = (\text{total gains} / n) / (\text{total losses} / n)$  and  $n = \text{number of RSI periods}$ . In this item, 14 days is used and one year of daily prices are considered. A value of 30 or below may imply oversold and 70 or above may imply overbought.
- Price Volatility** - The standard deviation of the last 20 days of daily closing prices.
- Sharpe Ratio** - The 5 year average of the excess monthly return over the risk - free rate(1 - month T - bill) over the 5 year standard deviation of the same series.
- Sortino Ratio** - The same calculation as the Sharpe Ratio but with positive excess returns set to zero for the standard deviation denominator, so only negative volatility weighs in.
- Dividends Per Share TTM** - Sum of the last four quarters of Dividends Per Share.
- Payout Ratio** - Dividends Per Share TTM divided by Operating EPS TTM.
- Dividend Yield TTM %** - Sum of the last four quarter of Dividends Per Share divided by Weekly Price.
- EBITDA** - Sum of the last four quarters of EBITDA (Operating Income + Depreciation & Amortization).
- Free Cash Flow** - Sum of the last four quarters Net Cash from Operations minus Capital Expenditures (Purchase of Property, Plant & Equipment), from the Cash Flow Statement.
- Book Value Per Share** - Total Common Equity last quarter divided by Shares Outstanding last quarter.
- Gross Margin %** - Sum of the last four quarters Gross Profit divided by the sum of the last four quarters Revenues.
- EBITDA Margin %** - Sum of the last four quarters EBITDA divided by the sum of the last four quarters Revenues.
- Pre-Tax Margin %** - Sum of the last four quarters of Earnings Before Taxes divided by sum of the last four quarters Revenues.
- Net Profit Margin %** - Sum of the last four quarters of Operating EPS divided by sum of the last four quarters Revenues Per Share.
- Return on Equity %** - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Book Value.
- Return on Capital %** - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Total Capital Per Share.
- Return on Assets %** - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Total Assets Per Share.
- Price / EPS TTM** - Weekly Price divided by the sum of the last four quarters of Operating EPS (capped at 99.9).
- Price / Sales** - Weekly Price divided by Revenues Per Share TTM.
- Price / Book Value** - Weekly Price divided by Book Value Per Share last quarter. Book Value Per Share is Total Common Equity last quarter divided by Shares Outstanding last quarter (capped at 49.9).
- Free Cash Flow Yield %** - Free Cash Flow Per Share TTM divided by Weekly Price.
- Enterprise Value** - Market Value plus Total Debt last year plus Preferred Equity last year minus Cash & Cash Equivalents last year.
- Enterprise Value / Sales** - Enterprise Value divided by the sum of the last four quarters of Revenue.
- Enterprise Value / EBITDA** - Enterprise Value divided by EBITDA TTM.
- Enterprise Value / EBIT** - Enterprise Value divided by trailing four quarters of Operating Income.
- Enterprise Value / Free Cash Flow** - Enterprise Value divided by the sum of the last four quarters of Free Cash Flow.
- Russell 1000 Index** - The largest 1,000 stocks by market cap, the index comprehensively covers the US large cap universe.
- EPS 5-Year Growth Rate % is capped at 999.9%.
- Revenue 5-Year Growth Rate % is capped at 999.9%.



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