

Bank: JSC " Halyk Bank Georgia "

Date: 30-Jun-13

sheet N2

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Income Statement

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	Interest Income						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	142,761	232	142,993	28,902	370	29,272
2	Interest Income from Loans	504,443	2,802,764	3,307,207	529,711	905,353	1,435,064
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	128,472	1,542,791	1,671,263	217,372	449,577	666,949
2.3	from the Energy Sector Loans			0			0
2.4	from the Agriculture and Forestry Sector Loans			0			0
2.5	from the Construction Sector Loans	29,863	33,587	63,450	23,573	32,092	55,665
2.6	from the Mining and Mineral Processing Sector Loans			0			0
2.7	from the Transportation or Communications Sector Loans	273	296,792	297,065			0
2.8	from Individuals Loans	345,835	776,789	1,122,624	288,766	223,947	512,713
2.9	from Other Sectors Loans		152,805	152,805		199,737	199,737
3	Revenues From Fines of Loans	13,350	86,344	99,694	11,353	33,331	44,684
4	Interest and Discount Income from Securities	362,999	0	362,999	931,404	0	931,404
5	Other Interest Income	26,821	2,621	29,442	3,229	1,228	4,457
6	Total Interest Income	1,050,374	2,891,961	3,942,335	1,504,599	940,282	2,444,881
	Interest Expense						
7	Interest Paid on Demand Deposits	15,828	36,869	52,697	7,583	65,726	73,309
8	Interest Paid on Time Deposits	9,197	62,067	71,264	5,435	48,041	53,476
9	Interest Paid on Banks Deposits	20,333	1,193,563	1,213,896	7,809	348,159	355,968
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	44,777	0	44,777	174,030	0	174,030
12	Other Interest Expenses	14,245	172,434	186,679	54,783	206,611	261,394
13	Total Interest Expense	104,380	1,464,933	1,569,313	249,640	668,537	918,177
14	Net Interest Income	945,994	1,427,028	2,373,022	1,254,959	271,745	1,526,704
	Non-Interest Income						
15	Net Fee and Commission Income	34,876	41,801	76,677	23,388	9,443	32,831
15.1	Fee and Commission Income	58,612	91,073	149,685	39,331	50,908	90,239
15.2	Fee and Commission Expense	23,736	49,272	73,008	15,943	41,465	57,408
16	Dividend Income	0	0	0	0	0	0
17	Gain (Loss) from Dealing Securities	0	0	0	0	0	0
18	Gain (Loss) from Investment Securities	0	0	0	0	0	0
19	Gain (Loss) from Foreign Exchange Trading	152,772		152,772	138,212		138,212
20	Gain (Loss) from Foreign Exchange Translation	(18,636)		(18,636)	(19,337)		(19,337)
21	Gain (Loss) on Sales of Fixed Assets	0		0	0		0
22	Non-Interest Income from other Banking Operations	11,286	789	12,075	1,797	426	2,223
23	Other Non-Interest Income	1,151	43	1,194	9,444	3,067	12,511
24	Total Non-Interest Income	181,449	42,633	224,082	153,504	12,936	166,440
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	40,878		40,878	100,148		100,148
26	Bank Development, Consultation and Marketing Expenses	21,683	10,330	32,013	38,724	9,559	48,283
27	Personnel Expenses	1,454,138		1,454,138	1,260,936		1,260,936
28	Operating Costs of Fixed Assets	8,171		8,171	8,697		8,697
29	Depreciation Expense	259,186		259,186	218,647		218,647
30	Other Non-Interest Expenses	281,035	97,197	378,232	275,265	94,009	369,274
31	Total Non-Interest Expenses	2,065,091	107,527	2,172,618	1,902,417	103,568	2,005,985
32	Net Non-Interest Income	(1,883,642)	(64,894)	(1,948,536)	(1,748,913)	(90,632)	(1,839,545)
33	Net Income before Provisions	(937,648)	1,362,134	424,486	(493,954)	181,113	(312,841)

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
34	Loan Loss Reserve	341,176	X	341,176	268,912	X	268,912
35	Provision for Possible Losses on Investments and Securities	0	X	0	0	X	0
36	Provision for Possible Losses on Other Assets	(1,938)	X	(1,938)	(3,411)	X	(3,411)
37	Total Provisions for Possible Losses	339,238	0	339,238	265,501	0	265,501
38	Net Income before Taxes and Extraordinary Items	(1,276,886)	1,362,134	85,248	(759,455)	181,113	(578,342)
39	Taxation	0	0	0			0
40	Net Income after Taxation	(1,276,886)	1,362,134	85,248	(759,455)	181,113	(578,342)
41	Extraordinary Items			0			0
42	Net Income	(1,276,886)	1,362,134	85,248	(759,455)	181,113	(578,342)

General Director

Chief Accountant