

Pillar 3 quarterly report		
1	Name of a bank	JSC " Halyk Bank Georgia"
2	Chairman of the Supervisory Board	Ivan Vakhtangishvili
3	CEO of a bank	Nikoloz Geguchadze
4	Bank's web page	www.Halykbank.ge

Senior management of the bank ensures fair presentation and accuracy of the information provided within Pillar 3 disclosure report. The report is prepared in accordance with internal review and control processes coordinated with the board. The report meets the requirements of the decree N92/04 of the Governor of the National Bank of Georgia on "Disclosure requirements for commercial banks within Pillar 3" and other relevant decrees and regulations of NBG.

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Table 1 **Key metrics**

N		1 Q 2018	4 Q 2017	3 Q 2017	2 Q 2017	1 Q 2017
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	75,647,992	58,237,201	56,500,030	54,408,404	51,062,881
2	Tier 1	75,647,992	58,237,201	56,500,030	54,408,404	51,062,881
3	Total regulatory capital	99,794,244	83,958,319	81,597,521	83,155,104	80,094,545
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	438,643,477	421,310,158	541,429,395	502,078,315	499,467,595
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
5	Common equity Tier 1 ratio (≥ 7.0 %) **	17.25%	13.82%	10.44%	10.84%	10.22%
6	Tier 1 ratio (≥ 8.5 %) **	17.25%	13.82%	10.44%	10.84%	10.22%
7	Total regulatory capital ratio (≥ 10.5 %) **	22.75%	19.93%	15.07%	16.56%	16.04%
	Income					
8	Total Interest Income / Average Annual Assets	8.16%	8.39%	8.35%	8.40%	8.44%
9	Total Interest Expense / Average Annual Assets	2.48%	2.25%	2.20%	2.18%	2.26%
10	Earnings from Operations / Average Annual Assets	3.33%	3.92%	4.29%	4.64%	5.04%
11	Net Interest Margin	5.68%	6.13%	6.15%	6.22%	6.18%
12	Return on Average Assets (ROAA)	3.28%	3.15%	3.44%	4.06%	4.19%
13	Return on Average Equity (ROAE)	19.98%	20.46%	21.95%	26.33%	29.01%
	Asset Quality					
14	Non Performed Loans / Total Loans	4.55%	4.80%	5.56%	5.55%	5.50%
15	LLR/Total Loans	4.56%	4.66%	5.12%	5.35%	5.56%
16	FX Loans/Total Loans	79.98%	81.67%	82.89%	82.58%	85.03%
17	FX Assets/Total Assets	74.37%	75.37%	73.33%	73.48%	75.34%
18	Loan Growth-YTD	-2.80%	19.52%	5.17%	-6.60%	-8.27%
	Liquidity					
19	Liquid Assets/Total Assets	19.65%	19.63%	20.10%	21.80%	22.96%
20	FX Liabilities/Total Liabilities	92.31%	91.42%	91.06%	92.08%	92.89%
21	Current & Demand Deposits/Total Assets	7.38%	6.59%	8.85%	10.53%	9.43%
	Liquidity Coverage Ratio***					
22	Total HQLA	73,616,729	69,155,282			
23	Net cash outflow	38,756,948	33,041,043			
24	LCR ratio (%)	189.94%	209.30%			

** These includes Minimum capital requirements (4.5%, 6%, 8%) and Capital Conservation Buffer (2.5%) according to article 8 of the regulation on Capital Adequacy Requirements for Commercial Banks.
 *** LCR calculated according to NBG's methodology which is more focused on local risks than Basel framework. See the table 14. LCR: Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

Bank: JSC " Halyk Bank Georgia"

Date:

31.03.2018

Table 2

Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	3,027,703	6,185,177	9,212,880	3,499,325	7,027,642	10,526,967
2	Due from NBG	6,560,268	43,696,453	50,256,721	12,414,573	37,190,129	49,604,702
3	Due from Banks	505,442	7,498,031	8,003,473	537,639	6,474,229	7,011,868
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	16,178,836	0	16,178,836	15,628,199	0	15,628,199
6.1	Loans	64,403,383	257,317,132	321,720,515	38,037,703	215,975,907	254,013,610
6.2	Less: Loan Loss Reserves	-3,026,849	-11,635,954	-14,662,803	-2,483,143	-11,644,339	-14,127,482
6	Net Loans	61,376,534	245,681,178	307,057,712	35,554,560	204,331,568	239,886,128
7	Accrued Interest and Dividends Receivable	903,945	1,335,141	2,239,086	602,928	1,249,382	1,852,310
8	Other Real Estate Owned & Repossessed Assets	311,330	0	311,330	339,465	0	339,465
9	Equity Investments	54,000	0	54,000	54,000	0	54,000
10	Fixed Assets and Intangible Assets	15,646,720	0	15,646,720	15,144,932	0	15,144,932
11	Other Assets	503,974	420,812	924,786	662,329	1,716,263	2,378,592
12	Total assets	105,068,752	304,816,792	409,885,544	84,437,950	257,989,213	342,427,163
	Liabilities						
13	Due to Banks	0	156,936,000	156,936,000	0	125,927,800	125,927,800
14	Current (Accounts) Deposits	10,952,250	14,278,042	25,230,292	9,864,738	16,191,328	26,056,066
15	Demand Deposits	1,758,556	3,274,662	5,033,218	1,921,773	4,310,461	6,232,234
16	Time Deposits	8,885,395	23,508,709	32,394,104	5,411,053	28,739,419	34,150,472
17	Own Debt Securities			0			0
18	Borrowings	0	76,053,600	76,053,600	0	57,462,200	57,462,200
19	Accrued Interest and Dividends Payable	363,035	5,227,689	5,590,724	150,347	1,788,278	1,938,625
20	Other Liabilities	3,426,830	1,312,364	4,739,194	3,115,318	8,611,891	11,727,209
21	Subordinated Debentures	0	24,144,000	24,144,000	0	24,452,000	24,452,000
22	Total liabilities	25,386,066	304,735,066	330,121,132	20,463,229	267,483,377	287,946,606
	Equity Capital						
23	Common Stock	62,000,000		62,000,000	48,000,000		48,000,000
24	Preferred Stock	0		0	0		0
25	Less: Repurchased Shares	0		0	0		0
26	Share Premium	0		0	0		0
27	General Reserves	0		0	0		0
28	Retained Earnings	17,359,424		17,359,424	6,071,302		6,071,302
29	Asset Revaluation Reserves	404,988		404,988	409,255		409,255
30	Total Equity Capital	79,764,412		79,764,412	54,480,557		54,480,557
31	Total liabilities and Equity Capital	105,150,478	304,735,066	409,885,544	74,943,786	267,483,377	342,427,163

Table 3 Income statement

in Lari

N	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	119,124	102,246	221,370.00	160,266	30,737	191,003.00
2	Interest Income from Loans	1,876,092	5,448,441	7,324,533.00	1,277,358	5,371,938	6,649,296.00
2.1	from the Interbank Loans	0	0	-	0	0	-
2.2	from the Retail or Service Sector Loans	796,278	2,850,723	3,647,001.00	556,208	2,738,281	3,294,489.00
2.3	from the Energy Sector Loans		94,228	94,228.00		105,813	105,813.00
2.4	from the Agriculture and Forestry Sector Loans		223,701	223,701.00	49,882	209,711	259,593.00
2.5	from the Construction Sector Loans	116,388	733,448	849,836.00	76,367	649,821	726,188.00
2.6	from the Mining and Mineral Processing Sector Loans		240,809	240,809.00	1,242	242,335	243,577.00
2.7	from the Transportation or Communications Sector Loans		7,430	7,430.00			-
2.8	from Individuals Loans	949,326	1,139,226	2,088,552.00	531,869	1,256,193	1,788,062.00
2.9	from Other Sectors Loans	14,100	158,876	172,976.00	61,790	169,784	231,574.00
3	Fees/penalties income from loans to customers	73,290	239,237	312,527.00	123,746	207,275	331,021.00
4	Interest and Discount Income from Securities	449,127	0	449,127.00	406,780	0	406,780.00
5	Other Interest Income	71,257	24,858	96,115.00	26,586	30,747	57,333.00
6	Total Interest Income	2,588,890	5,814,782	8,403,672.00	1,994,716	5,640,697	7,635,413.00
		Interest Expense					
7	Interest Paid on Demand Deposits	183,467	20,430	203,897.00	146,646	45,716	192,362.00
8	Interest Paid on Time Deposits	83,780	144,896	228,676.00	63,551	168,648	232,199.00
9	Interest Paid on Banks Deposits	0	1,195,901	1,195,901.00	0	793,684	793,684.00
10	Interest Paid on Own Debt Securities	0	0	-	0	0	-
11	Interest Paid on Other Borrowings	0	734,741	734,741.00	0	575,809	575,809.00
12	Other Interest Expenses	180,155	12,931	193,086.00	183,506	65,874	249,380.00
13	Total Interest Expense	447,402	2,108,899	2,556,301.00	393,703	1,649,731	2,043,434.00
14	Net Interest Income	2,141,488	3,705,883	5,847,371.00	1,601,013	3,990,966	5,591,979.00
		Non-Interest Income					
15	Net Fee and Commission Income	121,664	187,208	308,872.00	77,013	754,179	831,192.00
15.1	Fee and Commission Income	165,923	312,786	478,709.00	128,266	1,725,793	1,854,059.00
15.2	Fee and Commission Expense	44,259	125,578	169,837.00	51,253	971,614	1,022,867.00
16	Dividend Income	0	0	-	0	0	-
17	Gain (Loss) from Dealing Securities	0	0	-	0	0	-
18	Gain (Loss) from Investment Securities	0	0	-	0	0	-
19	Gain (Loss) from Foreign Exchange Trading	213,949		213,949.00	781,373		781,373.00
20	Gain (Loss) from Foreign Exchange Translation	(204,966)		(204,966.00)	(508,727)		(508,727.00)
21	Gain (Loss) on Sales of Fixed Assets	0		-	0		-
22	Non-Interest Income from other Banking Operations	1,616	250	1,866.00	26,313	5,545	31,858.00
23	Other Non-Interest Income	93,290	10,829	104,119.00	5,559	1,603	7,162.00
24	Total Non-Interest Income	225,553	198,287	423,840.00	381,531	761,327	1,142,858.00
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	155,033		155,033.00	111,052		111,052.00
26	Bank Development, Consultation and Marketing Expenses	70,479	0	70,479.00	160,247	4,778	165,025.00
27	Personnel Expenses	1,977,428		1,977,428.00	1,654,887		1,654,887.00
28	Operating Costs of Fixed Assets	8,527		8,527.00	7,234		7,234.00
29	Depreciation Expense	268,808		268,808.00	235,089		235,089.00
30	Other Non-Interest Expenses	358,243	212,294	570,537.00	337,187	174,426	511,613.00
31	Total Non-Interest Expenses	2,838,518	212,294	3,050,812.00	2,505,696	179,204	2,684,900.00
32	Net Non-Interest Income	(2,612,965)	(14,007)	(2,626,972.00)	(2,124,165)	582,123	(1,542,042.00)
33	Net Income before Provisions	(471,477)	3,691,876	3,220,399.00	(523,152)	4,573,089	4,049,937.00
34	Loan Loss Reserve	(681,487)		(681,487.00)	(537,220)		(537,220.00)
35	Provision for Possible Losses on Investments and Securities	0		-	0		-
36	Provision for Possible Losses on Other Assets	5,346		5,346.00	194,320		194,320.00
37	Total Provisions for Possible Losses	(676,141)	0	(676,141.00)	(342,900)	0	(342,900.00)
38	Net Income before Taxes and Extraordinary Items	204,664	3,691,876	3,896,540.00	(180,252)	4,573,089	4,392,837.00
39	Taxation	520,270		520,270.00	599,466		599,466.00
40	Net Income after Taxation	(315,606)	3,691,876	3,376,270.00	(779,718)	4,573,089	3,793,371.00
41	Extraordinary Items			-			-
42	Net Income	(315,606)	3,691,876	3,376,270.00	(779,718)	4,573,089	3,793,371.00

Bank: JSC " Halyk Bank Georgia"

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Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Contingent Liabilities and Commitments			0			0
1.1	Guarantees Issued	8,169,514	1,151,050	9,320,564	5,877,113	10,680,634	16,557,747
1.2	Letters of credit Issued			0			0
1.3	Undrawn loan commitments	7,698,693	14,282,829	21,981,522	7,053,424	16,079,248	23,132,672
1.4	Other Contingent Liabilities			0			0
2	Guarantees received as security for liabilities of the bank			0			0
3	Assets pledged as security for liabilities of the bank			0			0
3.1	Financial assets of the bank			0			0
3.2	Non-financial assets of the bank			0			0
4	Guarantees received as security for receivables of the bank			0			0
4.1	Surety, joint liability	5,324,282	220,085,003	225,409,285	4,004,199	169,925,590	173,929,789
4.2	Guarantees			0			0
5	Assets pledged as security for receivables of the bank			0			0
5.1	Cash	3,143,045	4,110,504	7,253,549	987,830	11,321,863	12,309,693
5.2	Precious metals and stones			0			0
5.3	Real Estate:			0			0
5.3.1	<i>Residential Property</i>	38,562,358	141,720,627	180,282,985	28,359,336	112,121,625	140,480,961
5.3.2	<i>Commercial Property</i>	2,783,513	203,576,453	206,359,966	8,710,808	158,715,284	167,426,092
5.3.3	<i>Complex Real Estate</i>	0	557,219	557,219	0	459,194	459,194
5.3.4	<i>Land Parcel</i>	6,534,265	101,748,867	108,283,132	4,327,617	70,343,117	74,670,734
5.3.5	<i>Other</i>	43,279	284,868	328,147	25,617	199,851	225,468
5.4	Movable Property	2,244,287	10,967,260	13,211,547	583,024	9,784,301	10,367,325
5.5	Shares Pledged			0			0
5.6	Securities			0			0
5.7	Other			0			0
6	Derivatives			0			0
6.1	Receivables through FX contracts (except options)			0			0
6.2	Payables through FX contracts (except options)			0			0
6.3	Principal of interest rate contracts (except options)			0			0
6.4	Options sold			0			0
6.5	Options purchased			0			0
6.6	Nominal value of potential receivables through other derivatives			0			0
6.7	Nominal value of potential payables through other derivatives			0			0
7	Receivables not recognized on-balance			0			0
7.1	Principal of receivables derecognized during last 3 month	5,926	66,821	72,747	0	0	0
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	412,972	1,678,910	2,091,882	80,214	1,019,709	1,099,923
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	23,339	64,540	87,879	15,585	2,266	17,851
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	80,169	889,938	970,107	138,050	886,770	1,024,820
8	Non-cancelable operating lease			0			0
8.1	Through indefinit term agreement			0			0
8.2	Within one year			0			0
8.3	From 1 to 2 years			0			0
8.4	From 2 to 3 years			0			0
8.5	From 3 to 4 years			0			0
8.6	From 4 to 5 years			0			0
8.7	More than 5 years			0			0
9	Capital expenditure commitment			0			0

Bank: JSC " Halyk Bank Georgia"

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Table 5

Risk Weighted Assets

in Lari

N		1 Q 2018	4 Q 2017
1	Risk Weighted Assets for Credit Risk	386,484,197	398,681,476
1.1	Balance sheet items	371,749,810	383,737,539
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	14,734,387	14,943,937
1.3	Counterparty credit risk		
2	Risk Weighted Assets for Market Risk	12,028,411	2,491,491
3	Risk Weighted Assets for Operational Risk	40,130,869	20,137,191
4	Total Risk Weighted Assets	438,643,477	421,310,158

Bank: JSC " Halyk Bank Georgia"

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Table 6 **Information about supervisory board, directorate, beneficiary owners and shareholders**

Members of Supervisory Board	
1	Ivan Vakhtangishvili -Chairman of the Supervisory Board
2	Anna borodovotsina -Member of the Supervisory Board
3	Aslan Talpakov- Member of the Supervisory Board
4	
5	
6	
7	
8	
9	
10	
Members of Board of Directors	
1	Nikoloz Geguchadze- General Director
2	Konstantin Gordeziani- Deputy General Director
3	Shota Chkoidze- Deputy General Director
4	Marina Tankarova- Deputy General Director
5	Tamar Goderdzishvili- Deputy General Director
6	
7	
8	
9	
10	
List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	JSC " Halyk Bank of Kazakhstan" 100%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Timur Kulibayev 36.77%
2	Dinara Kulibayeva 36.77%

Bank: JSC " Halyk Bank Georgia"

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Table 7 Linkages between financial statement assets and balance sheet items subject to credit risk weighting

		a	b	c
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	9,212,880		9,212,880
2	Due from NBG	50,256,721		50,256,721
3	Due from Banks	8,003,473		8,003,473
4	Dealing Securities			0
5	Investment Securities	16,178,836		16,178,836
6.1	Loans	321,720,515		321,720,515
6.2	<i>Less: Loan Loss Reserves</i>	<i>-14,662,803</i>		<i>-14,662,803</i>
6	Net Loans	307,057,712		307,057,712
7	Accrued Interest and Dividends Receivable	2,239,086		2,239,086
8	Other Real Estate Owned & Repossessed Assets	311,330		311,330
9	Equity Investments	54,000		54,000
10	Fixed Assets and Intangible Assets	15,646,720	3,711,432	11,935,288
11	Other Assets	924,786		924,786
	Total exposures subject to credit risk weighting before adjustments	409,885,544	3,711,432	406,174,112

Bank: JSC " Halyk Bank Georgia"

Date:

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Table 8 **Differences between carrying values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts** *in Lari*

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	406,174,112
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	31,295,203
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	437,469,315
4	Effect of provisioning rules used for capital adequacy purposes	5,583,604
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-15,550,218
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	427,502,701

Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	
2	Common shares that comply with the criteria for Common Equity Tier 1	79,764,412
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	62,000,000
4	Accumulated other comprehensive income	404,988
5	Other disclosed reserves	
6	Retained earnings (loss)	17,359,424
7	Regulatory Adjustments of Common Equity Tier 1 capital	4,116,420
8	Revaluation reserves on assets	404,988
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and	
10	Intangible assets	3,711,432
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	
12	Investments in own shares	
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	
14	Cash flow hedge reserve	
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	
19	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	
23	Common Equity Tier 1	75,647,992
24	Additional tier 1 capital before regulatory adjustments	0
25	Instruments that comply with the criteria for Additional tier 1 capital	0
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
29	Regulatory Adjustments of Additional Tier 1 capital	0
30	Investments in own Additional Tier 1 instruments	
31	Reciprocal cross-holdings in Additional Tier 1 instruments	
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
33	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
35	Additional Tier 1 Capital	0
36	Tier 2 capital before regulatory adjustments	24,146,252
37	Instruments that comply with the criteria for Tier 2 capital	19,315,200
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	4,831,052
40	Regulatory Adjustments of Tier 2 Capital	0
41	Investments in own shares that meet the criteria for Tier 2 capital	
42	Reciprocal cross-holdings in Tier 2 capital	
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
44	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
45	Tier 2 Capital	24,146,252

Table 10 **Reconciliation of balance sheet to regulatory capital**

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N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	9,212,880	
2	Due from NBG	50,256,721	
3	Due from Banks	8,003,473	
4	Dealing Securities		
5	Investment Securities	16,178,836	
6.1	Loans	321,720,515	
6.2	Less: Loan Loss Reserves	-14,662,803	
6.2.1	Of which 2% Loan Loss Reserves	4,831,052	table 9 (Capital), N 39
6	Net Loans	307,057,712	
7	Accrued Interest and Dividends Receivable	2,239,086	
8	Other Real Estate Owned & Repossessed Assets	311,330	
9	Equity Investments	54,000	
9.1	Of which above 10% equity holdings in financial institutions		
9.2	Of which significant investments subject to limited recognition		
9.3	Of which below 10% equity holdings subject to limited recognition		
10	Fixed Assets and Intangible Assets	15,646,720	
10.1	Of which intangible assets	3,711,432	table 9 (Capital), N10
11	Other Assets	924,786	
12	Total assets	409,885,544	
13	Due to Banks	156,936,000	
14	Current (Accounts) Deposits	25,230,292	
15	Demand Deposits	5,033,218	
16	Time Deposits	32,394,104	
17	Own Debt Securities		
18	Borrowings	76,053,600	
19	Accrued Interest and Dividends Payable	5,590,724	
20	Other Liabilities	4,739,194	
21	Subordinated Debentures	24,144,000	
21.1	Of which tier II capital qualifying instruments	19,315,200	table 9 (Capital), N 37
22	Total liabilities	330,121,132	
23	Common Stock	62,000,000	table 9 (Capital), N 2
24	Preferred Stock		
25	Less: Repurchased Shares		
26	Share Premium		
27	General Reserves		
28	Retained Earnings	17,359,424	table 9 (Capital), N 6
29	Asset Revaluation Reserves	404,988	table 9 (Capital), N 4
30	Total Equity Capital	79,764,412	

Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

Table 11	Risk weights	Exposure classes														Risk Weighted Exposures before Credit Risk Mitigation		
		0%		20%		35%		50%		75%		100%		150%			250%	
		On-balance sheet amount	Off-balance sheet amount															
		22,739,104										43,696,453						43,696,453
1	Claims or contingent claims on central governments or central banks																	-
2	Claims or contingent claims on regional governments or local authorities																	-
3	Claims or contingent claims on public sector entities																	-
4	Claims or contingent claims on multilateral development banks																	-
5	Claims or contingent claims on international organizations/institutions																	-
6	Claims or contingent claims on commercial banks			2,188,944			5,788,088				26,441							3,358,274
7	Claims or contingent claims on corporates										243,976,116	15,127,483						259,103,599
8	Retail claims or contingent retail claims																	-
9	Claims or contingent claims secured by mortgages on residential property																	-
10	Past due items										5,022,280	876						5,023,156
11	Items belonging to regulatory high-risk categories										3,356,004	14,172	77,251					3,466,052
12	Short-term claims on commercial banks and corporates																	-
13	Claims in the form of collective investment undertakings ("CIU")																	-
14	Other items	9,212,880									75,674,155	602,454						76,276,609
	Total	31,951,984	0	2,188,944	0	0	5,788,088	0	0	0	371,751,450	15,744,985	77,251	0	0	0	0	390,944,143

Bank: JSC " Halyk Bank Georgia"
Date:

31.03.2018

Table 13 **Standardized approach - Effect of credit risk mitigation**

	a	b		c	d	e	f
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value				
Asset Classes					RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
1	Claims or contingent claims on central governments or central banks	66,435,557			43,696,453	43,696,453	66%
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	
3	Claims or contingent claims on public sector entities	0	0	0	0	0	
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	
6	Claims or contingent claims on commercial banks	8,003,473			3,358,274	3,358,274	42%
7	Claims or contingent claims on corporates	243,976,116	30,022,078	15,127,483	259,103,599	254,685,120	98%
8	Retail claims or contingent retail claims				0		
9	Claims or contingent claims secured by mortgages on residential property				0		
10	Past due items	5,022,280	1,752	876	5,023,156	5,023,156	100%
11	Items belonging to regulatory high-risk categories	3,433,255	29,249	14,172	3,486,052	3,486,052	101%
12	Short-term claims on commercial banks and corporates				0		
13	Claims in the form of collective investment undertakings ('CIU')				0		
14	Other items	84,887,035	1,242,123	602,454	76,276,609	76,235,141	89%
	Total	411,757,716	31,295,202	15,744,985	390,944,143	386,484,197	90.41%

Bank: JSC " Halyk Bank Georgia"
Date:

31.03.2018

Table 11 Liquidity Coverage Ratio

		Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)		
		GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets										
1	Total HQLA				28474168.46	45142560.42	73616728.89	24654032.31	37682290.84	62336323.15
Cash outflows										
2	Retail deposits	4,049,085.03	16,619,064.38	20,668,149.41	943,897.57	4,658,803.52	5,602,701.09	248,510.61	1,114,485.12	1,362,995.73
3	Unsecured wholesale funding	18,484,573.44	292,810,419.23	311,294,992.67	9,212,038.93	15,481,328.48	24,693,367.41	6,878,107.89	16,352,236.66	23,230,344.56
4	Secured wholesale funding	-	-	-	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	17,047,815.70	19,092,548.55	36,140,364.25	4,435,745.56	7,507,158.97	11,942,904.53	1,242,873.95	1,800,058.34	3,042,932.29
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	3,481,805.38	5,565,435.01	9,047,240.39	199,423.77	739,194.79	938,618.56	199,423.77	739,194.79	938,618.56
8	TOTAL CASH OUTFLOWS	43,063,279.55	334,087,467.17	377,150,746.72	14,791,105.84	28,386,485.75	43,177,591.59	8,568,916.23	20,005,974.91	28,574,891.13
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	58,396,198.77	228,551,223.84	286,947,422.60	1,556,227.59	2,808,627.92	4,364,855.51	5,376,363.74	10,363,402.14	15,739,765.88
11	Other cash inflows	1,428,894.82	2,508,612.95	3,937,507.77	55,788.32	-	55,788.32	55,788.32	-	55,788.32
12	TOTAL CASH INFLOWS	59,825,093.58	231,059,836.79	290,884,930.37	1,612,015.90	2,808,627.92	4,420,643.82	5,432,152.05	10,363,402.14	15,795,554.19
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				28474168.46	45142560.42	73616728.89	24654032.31	37682290.84	62336323.15
14	Net cash outflow				13179089.93	25577857.83	38756947.76	3136764.174	9642572.766	12779336.94
15	Liquidity coverage ratio (%)				216%	176%	190%	786%	391%	488%

* Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

