

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.

Table N	Table of contents
1	Key ratios
2	Balance Sheet
3	Income statement
4	Off-balance sheet
5	Risk-Weighted Assets (RWA)
6	Information about supervisory board, senior management and shareholders
7	Linkages between financial statement assets and balance sheet items subject to credit risk weighting
8	Differences between carrying values of balance sheet items and exposure amounts subject to credit risk weighting
9	Regulatory Capital
9.1	Capital Adequacy Requirements
10	Reconciliation of regulatory capital to balance sheet
11	Credit risk weighted exposures
12	Credit risk mitigation
13	Standardized approach - effect of credit risk mitigation
14	Liquidity Coverage Ratio
15	Counterparty credit risk

Table 1 **Key metrics**

N		2 Q 2018	1 Q 2018	4 Q 2017	3 Q 2017	2 Q 2017
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	78,182,004	75,647,992	58,237,201	56,500,030	54,408,404
2	Tier 1	78,182,004	75,647,992	58,237,201	56,500,030	54,408,404
3	Total regulatory capital	103,099,022	99,794,244	83,958,319	81,597,521	83,155,104
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	464,864,769	438,643,477	421,310,158	541,429,395	502,078,315
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
5	Common equity Tier 1 ratio (≥ 7.0 %) **	16.82%	17.25%	13.82%	10.44%	10.84%
6	Tier 1 ratio (≥ 8.5 %) **	16.82%	17.25%	13.82%	10.44%	10.84%
7	Total regulatory capital ratio (≥ 10.5 %) **	22.18%	22.75%	19.93%	15.07%	16.56%
	Income					
8	Total Interest Income / Average Annual Assets	8.05%	8.16%	8.39%	8.35%	8.40%
9	Total Interest Expense / Average Annual Assets	2.50%	2.48%	2.25%	2.20%	2.18%
10	Earnings from Operations / Average Annual Assets	3.29%	3.33%	3.92%	4.29%	4.64%
11	Net Interest Margin	5.54%	5.68%	6.13%	6.15%	6.22%
12	Return on Average Assets (ROAA)	2.72%	3.28%	3.15%	3.44%	4.06%
13	Return on Average Equity (ROAE)	15.88%	19.98%	20.46%	21.95%	26.33%
	Asset Quality					
14	Non Performed Loans / Total Loans	4.31%	4.55%	4.80%	5.56%	5.55%
15	LLR/Total Loans	4.43%	4.56%	4.66%	5.12%	5.35%
16	FX Loans/Total Loans	80.33%	79.98%	81.67%	82.89%	82.58%
17	FX Assets/Total Assets	74.14%	74.37%	75.37%	73.33%	73.48%
18	Loan Growth-YTD	5.91%	-2.80%	19.52%	5.17%	-6.60%
	Liquidity					
19	Liquid Assets/Total Assets	21.05%	19.65%	19.63%	20.10%	21.80%
20	FX Liabilities/Total Liabilities	92.05%	92.31%	91.42%	91.06%	92.08%
21	Current & Demand Deposits/Total Assets	8.02%	7.38%	6.59%	8.85%	10.53%
	Liquidity Coverage Ratio***					
22	Total HQLA	88,793,459	73,616,729	69,155,282		
23	Net cash outflow	47,692,717	38,756,948	33,041,043		
24	LCR ratio (%)	186.18%	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:

30.06.2018

Table 2

Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	3,741,674	6,170,837	9,912,511	4,037,889	6,080,246	10,118,135
2	Due from NBG	11,952,521	46,727,525	58,680,046	10,157,273	36,529,124	46,686,397
3	Due from Banks	575,945	13,506,502	14,082,447	421,187	7,413,343	7,834,530
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	16,191,536	0	16,191,536	16,140,736	0	16,140,736
6.1	Loans	68,949,209	281,582,850	350,532,059	45,050,934	213,602,632	258,653,566
6.2	Less: Loan Loss Reserves	-3,260,505	-12,258,226	-15,518,731	-1,867,807	-11,965,965	-13,833,771
6	Net Loans	65,688,704	269,324,624	335,013,328	43,183,128	201,636,667	244,819,795
7	Accrued Interest and Dividends Receivable	1,037,292	1,369,819	2,407,111	897,916	1,087,860	1,985,776
8	Other Real Estate Owned & Repossessed Assets	350,665		350,665	415,590		415,590
9	Equity Investments	54,000	0	54,000	54,000	0	54,000
10	Fixed Assets and Intangible Assets	16,853,201		16,853,201	15,084,390		15,084,390
11	Other Assets	1,246,402	372,620	1,619,022	1,060,093	586,245	1,646,338
12	Total assets	117,691,940	337,471,927	455,163,867	91,452,202	253,333,485	344,785,687
	Liabilities						
13	Due to Banks	0	128,709,000	128,709,000	0	125,174,400	125,174,400
14	Current (Accounts) Deposits	14,271,997	17,371,134	31,643,131	8,803,535	21,493,166	30,296,701
15	Demand Deposits	2,115,000	2,726,864	4,841,864	2,209,009	3,814,356	6,023,365
16	Time Deposits	9,477,337	21,487,821	30,965,158	8,509,445	28,333,619	36,843,064
17	Own Debt Securities			0			0
18	Borrowings	0	139,741,200	139,741,200	0	56,569,200	56,569,200
19	Accrued Interest and Dividends Payable	314,655	6,357,620	6,672,275	183,022	1,967,896	2,150,918
20	Other Liabilities	3,376,727	1,236,168	4,612,895	3,029,444	2,773,934	5,803,378
21	Subordinated Debentures	0	24,516,000	24,516,000	0	24,072,000	24,072,000
22	Total liabilities	29,555,716	342,145,807	371,701,523	22,734,455	264,198,571	286,933,026
	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	19,838,749		19,838,749	9,444,472		9,444,472
29	Asset Revaluation Reserves	1,623,595		1,623,595	408,189		408,189
30	Total Equity Capital	83,462,344		83,462,344	57,852,661		57,852,661
31	Total liabilities and Equity Capital	113,018,060	342,145,807	455,163,867	80,587,116	264,198,571	344,785,687

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	349,285	292,143	641,428.00	244,984	72,520	317,504.00
2	Interest Income from Loans	3,952,381	11,114,303	15,066,684.00	2,545,942	10,419,555	12,965,497.00
2.1	from the Interbank Loans	0	0	-	0	0	-
2.2	from the Retail or Service Sector Loans	1,683,891	5,686,149	7,370,040.00	938,460	5,423,140	6,361,600.00
2.3	from the Energy Sector Loans		185,557	185,557.00		203,383	203,383.00
2.4	from the Agriculture and Forestry Sector Loans		448,677	448,677.00	112,643	310,649	423,292.00
2.5	from the Construction Sector Loans	222,988	1,500,261	1,723,249.00	173,720	1,322,012	1,495,732.00
2.6	from the Mining and Mineral Processing Sector Loans		454,804	454,804.00	7,550	479,977	487,527.00
2.7	from the Transportation or Communications Sector Loans		13,233	13,233.00			
2.8	from Individuals Loans	2,005,024	2,380,676	4,385,700.00	1,191,355	2,378,199	3,569,554.00
2.9	from Other Sectors Loans	40,478	444,946	485,424.00	122,214	302,195	424,409.00
3	Fees/penalties income from loans to customers	125,420	400,201	525,621.00	150,194	411,409	561,603.00
4	Interest and Discount Income from Securities	898,254	0	898,254.00	852,969	0	852,969.00
5	Other Interest Income	150,524	36,345	186,869.00	56,413	81,111	137,524.00
6	Total Interest Income	5,475,864	11,842,992	17,318,856.00	3,850,502	10,984,595	14,835,097.00
		Interest Expense					
7	Interest Paid on Demand Deposits	389,806	34,225	424,031.00	271,578	69,083	340,661.00
8	Interest Paid on Time Deposits	179,334	298,398	477,732.00	131,169	314,294	445,463.00
9	Interest Paid on Banks Deposits	0	2,421,917	2,421,917.00	0	1,554,706	1,554,706.00
10	Interest Paid on Own Debt Securities	0	0	-	0	0	-
11	Interest Paid on Other Borrowings	0	1,689,579	1,689,579.00	0	1,143,005	1,143,005.00
12	Other Interest Expenses	342,361	32,313	374,674.00	186,427	181,496	367,923.00
13	Total Interest Expense	911,501	4,476,432	5,387,933.00	589,174	3,262,584	3,851,758.00
14	Net Interest Income	4,564,363	7,366,560	11,930,923.00	3,261,328	7,722,011	10,983,339.00
		Non-Interest Income					
15	Net Fee and Commission Income	268,869	353,872	622,741.00	146,848	1,282,351	1,429,199.00
15.1	Fee and Commission Income	375,446	642,706	1,018,152.00	272,978	3,020,811	3,293,789.00
15.2	Fee and Commission Expense	106,577	288,834	395,411.00	126,130	1,738,460	1,864,590.00
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	563,771		563,771.00	1,051,285		1,051,285.00
20	Gain (Loss) from Foreign Exchange Translation	(262,060)		(262,060.00)	(483,989)		(483,989.00)
21	Gain (Loss) on Sales of Fixed Assets	0		-	0		-
22	Non-Interest Income from other Banking Operations	6,170	376	6,546.00	40,944	14,266	55,210.00
23	Other Non-Interest Income	168,965	11,204	180,169.00	10,769	4,921	15,690.00
24	Total Non-Interest Income	745,715	365,452	1,111,167.00	765,857	1,301,538	2,067,395.00
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	306,778		306,778.00	217,209		217,209.00
26	Bank Development, Consultation and Marketing Expenses	170,678	14,764	185,442.00	253,575	8,622	262,197.00
27	Personnel Expenses	3,962,186		3,962,186.00	3,367,841		3,367,841.00
28	Operating Costs of Fixed Assets	15,527		15,527.00	10,161		10,161.00
29	Depreciation Expense	546,421		546,421.00	474,168		474,168.00
30	Other Non-Interest Expenses	779,587	438,096	1,217,683.00	666,882	334,502	1,001,384.00
31	Total Non-Interest Expenses	5,781,177	452,860	6,234,037.00	4,989,836	343,124	5,332,960.00
32	Net Non-Interest Income	(5,035,462)	(87,408)	(5,122,870.00)	(4,223,979)	958,414	(3,265,565.00)
33	Net Income before Provisions	(471,099)	7,279,152	6,808,053.00	(962,651)	8,680,425	7,717,774.00
34	Loan Loss Reserve	178,177		178,177.00	(824,945)		(824,945.00)
35	Provision for Possible Losses on Investments and Securities	0		-	0		-
36	Provision for Possible Losses on Other Assets	(69,220)		(69,220.00)	257,953		257,953.00
37	Total Provisions for Possible Losses	108,957	0	108,957.00	(566,992)	0	(566,992.00)
38	Net Income before Taxes and Extraordinary Items	(580,056)	7,279,152	6,699,096.00	(395,659)	8,680,425	8,284,766.00
39	Taxation	846,937		846,937.00	1,117,464		1,117,464.00
40	Net Income after Taxation	(1,426,993)	7,279,152	5,852,159.00	(1,513,123)	8,680,425	7,167,302.00
41	Extraordinary Items			-			-
42	Net Income	(1,426,993)	7,279,152	5,852,159.00	(1,513,123)	8,680,425	7,167,302.00

Bank: JSC " Halyk Bank Georgia"

Date: 30.06.2018

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	6,697,449	1,446,112	8,143,561	7,250,424	10,902,921	18,153,345
1.2	Letters of credit Issued			0			0
1.3	Undrawn loan commitments	5,814,745	22,317,027	28,131,772	7,700,231	18,333,235	26,033,466
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	5,678,611	246,462,033	252,140,643	4,829,535	167,466,070	172,295,605
4.2	Guarantees			0			0
5	Assets pledged as security for receivables of the bank			0			0
5.1	Cash	3,134,527	2,644,087	5,778,615	2,145,040	12,028,284	14,173,324
5.2	Precious metals and stones			0			0
5.3	Real Estate:			0			0
5.3.1	<i>Residential Property</i>	35,106,828	156,449,372	191,556,200	32,282,520	111,541,757	143,824,277
5.3.2	<i>Commercial Property</i>	3,191,902	241,903,432	245,095,334	8,938,896	160,981,530	169,920,426
5.3.3	<i>Complex Real Estate</i>	0	565,805	565,805	0	537,590	537,590
5.3.4	<i>Land Parcel</i>	6,069,589	111,649,202	117,718,791	5,607,272	68,223,466	73,830,738
5.3.5	<i>Other</i>	43,294	371,937	415,231	17,958	176,101	194,059
5.4	Movable Property	2,179,986	11,472,654	13,652,640	564,786	11,038,143	11,602,929
5.5	Shares Pledged	0	12,258,000	12,258,000			0
5.6	Securities			0			0
5.7	Other			0			0
6	Derivatives			0			0
6.1	Receivables through FX contracts (except options)		7,391,640	7,391,640			0
6.2	Payables through FX contracts (except options)		7,354,800	7,354,800			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	3,792	0	3,792	6,174		6,174
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	202,111	700,998	903,109	46,679	778,868	825,547
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	27,075	65,534	92,609	21,572	2,230	23,803
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	88,489	993,707	1,082,196	146,179	880,894	1,027,073
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"

Date:

30.06.2018

Table 5

Risk Weighted Assets

in Lari

N		2 Q 2018	1 Q 2018
1	Risk Weighted Assets for Credit Risk	424,337,423	386,484,197
1.1	Balance sheet items	407,480,262	371,749,810
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	16,857,161	14,734,387
1.3	Counterparty credit risk		
2	Risk Weighted Assets for Market Risk	396,477	12,028,411
3	Risk Weighted Assets for Operational Risk	40,130,869	40,130,869
4	Total Risk Weighted Assets	464,864,769	438,643,477

Bank: JSC " Halyk Bank Georgia"

Date:

30.06.2018

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"

Date: 30.06.2018

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	9,912,511		9,912,511
2	Due from NBG	58,680,046		58,680,046
3	Due from Banks	14,082,447		14,082,447
4	Dealing Securities			0
5	Investment Securities	16,191,536		16,191,536
6.1	Loans	350,532,059		350,532,059
6.2	<i>Less: Loan Loss Reserves</i>	<i>-15,518,731</i>		<i>-15,518,731</i>
6	Net Loans	335,013,328		335,013,328
7	Accrued Interest and Dividends Receivable	2,407,111		2,407,111
8	Other Real Estate Owned & Repossessed Assets	350,665		350,665
9	Equity Investments	54,000		54,000
10	Fixed Assets and Intangible Assets	16,853,201	3,656,745	13,196,456
11	Other Assets	1,619,022		1,619,022
	Total exposures subject to credit risk weighting before adjustments	455,163,867	3,656,745	451,507,122

Bank: JSC " Halyk Bank Georgia"

Date:

30.06.2018

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	451,507,122
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	36,118,783
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	487,625,905
4	Effect of provisioning rules used for capital adequacy purposes	6,131,735
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-19,069,859
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	474,687,781

Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	83,462,344
2	Common shares that comply with the criteria for Common Equity Tier 1	62,000,000
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	
4	Accumulated other comprehensive income	1,623,595
5	Other disclosed reserves	
6	Retained earnings (loss)	19,838,749
7	Regulatory Adjustments of Common Equity Tier 1 capital	5,280,340
8	Revaluation reserves on assets	1,623,595
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	3,656,745
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	78,182,004
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	24,917,018
37	Instruments that comply with the criteria for Tier 2 capital	19,612,800
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	5,304,218
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	24,917,018

Bank: JSC " Halyk Bank Georgia"

Date:

30.06.2018

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	9,912,511	
2	Due from NBG	58,680,046	
3	Due from Banks	14,082,447	
4	Dealing Securities		
5	Investment Securities	16,191,536	
6.1	Loans	350,532,059	
6.2	Less: Loan Loss Reserves	-15,518,731	
6.2.1	Of which 2% Loan Loss Reserves	5,304,218	table 9 (Capital), N 39
6	Net Loans	335,013,328	
7	Accrued Interest and Dividends Receivable	2,407,111	
8	Other Real Estate Owned & Repossessed Assets	350,665	
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	16,853,201	
10.1	Of which intangible assets	3,656,745	table 9 (Capital), N10
11	Other Assets	1,619,022	
12	Total assets	455,163,867	
13	Due to Banks	128,709,000	
14	Current (Accounts) Deposits	31,643,131	
15	Demand Deposits	4,841,864	
16	Time Deposits	30,965,158	
17	Own Debt Securities		
18	Borrowings	139,741,200	
19	Accrued Interest and Dividends Payable	6,672,275	
20	Other Liabilities	4,612,895	
21	Subordinated Debentures	24,516,000	
21.1	Of which tier II capital qualifying instruments	19,612,800	table 9 (Capital), N 37
22	Total liabilities	371,701,523	
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	19,838,749	table 9 (Capital), N 6
29	Asset Revaluation Reserves	1,623,595	table 9 (Capital), N 4
30	Total Equity Capital	83,462,344	

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															
1	Claims or contingent claims on central governments or central banks	28,144,057										46,727,525						46,727,525
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			2,145,227				11,910,372				26,848						6,411,079
7	Claims or contingent claims on corporates											258,804,741	15,984,000					274,988,741
8	Retail claims or contingent retail claims																	-
9	Claims or contingent claims secured by mortgages on residential property																	-
10	Past due items											5,535,230	843	14,078				5,557,290
11	Items belonging to regulatory high-risk categories											7,838,327	6,044	170,138				8,099,579
12	Short-term claims on commercial banks and corporates																	-
13	Claims in the form of collective investment undertakings ("CIU")																	-
14	Other items	9,912,511										86,309,803	1,057,938					87,367,741
	Total	38,056,568	0	2,145,227	0	0	0	11,910,372	0	0	0	405,342,474	17,048,925	184,216	0	0	0	429,051,954

Bank: JSC " Halyk Bank Georgia"
Date:

30.06.2018

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

	a	b		d	e	f	
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value				Off-balance sheet exposures post CCF
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	74,871,582			46,727,525	46,727,525	62%
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		
4	Claims or contingent claims on multilateral development banks				0		
5	Claims or contingent claims on international organizations/institutions				0		
6	Claims or contingent claims on commercial banks	14,082,447			6,411,079	6,411,079	46%
7	Claims or contingent claims on corporates	258,904,741	33,424,467	15,437,740	274,342,481	270,711,247	99%
8	Retail claims or contingent retail claims				0		
9	Claims or contingent claims secured by mortgages on residential property				0		
10	Past due items	5,549,308	1,886	943	5,557,290	5,557,290	100%
11	Items belonging to regulatory high-risk categories	8,008,465	559,451	552,303	8,645,837	8,645,837	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	96,222,314	2,132,979	1,057,938	87,367,741	86,284,446	89%
	Total	457,638,857	36,118,783	17,048,924	429,051,953	424,337,423	89.39%

Bank: JSC " Halyk Bank Georgia"
Date:

30.06.2018

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				34849312.67	53944146.75	88793459.42	25136703.37	41065289.45	66201992.82
Cash outflows										
2	Retail deposits	4,829,939.09	16,133,600.52	20,963,539.62	1,143,047.51	4,588,722.33	5,731,769.84	287,706.01	1,091,595.67	1,379,301.68
3	Unsecured wholesale funding	18,272,476.50	316,818,348.04	335,090,824.54	8,215,956.51	25,250,502.46	33,466,458.97	6,051,666.32	32,406,764.82	38,458,431.14
4	Secured wholesale funding	-	-	-	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	15,232,939.31	21,861,249.05	37,094,188.36	3,563,658.53	8,775,722.80	12,339,381.33	1,048,645.45	2,081,600.64	3,130,246.09
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	1,676,700.70	6,910,389.21	8,587,089.91	251,233.58	857,833.82	1,109,067.40	251,233.58	857,833.82	1,109,067.40
8	TOTAL CASH OUTFLOWS	40,012,055.61	361,723,586.82	401,735,642.43	13,173,896.13	39,472,781.41	52,646,677.53	7,639,251.36	36,437,794.95	44,077,046.31
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	70,375,911.52	247,605,694.33	317,981,605.85	2,129,081.09	2,807,521.22	4,936,602.31	11,841,690.39	15,764,975.41	27,606,665.80
11	Other cash inflows	1,521,407.00	2,844,641.64	4,366,048.64	17,358.22	-	17,358.22	17,358.22	-	17,358.22
12	TOTAL CASH INFLOWS	71,897,318.51	250,450,335.97	322,347,654.49	2,146,439.32	2,807,521.22	4,953,960.53	11,859,048.62	15,764,975.41	27,624,024.03
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				34849312.67	53944146.75	88793459.42	25136703.37	41065289.45	66201992.82
14	Net cash outflow				11027456.81	36665260.19	47692717	1909812.841	20672819.54	16453022.29
15	Liquidity coverage ratio (%)				316%	147%	186%	131%	199%	402%

* 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.

