

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		3 Q 2018	2 Q 2018	1 Q 2018	4 Q 2017	3 Q 2017
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	80,075,233	78,182,004	75,647,992	58,237,201	56,500,030
2	Tier 1	80,075,233	78,182,004	75,647,992	58,237,201	56,500,030
3	Total regulatory capital	101,059,521	103,099,022	99,794,244	83,958,319	81,597,521
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	465,970,769	464,864,769	438,643,477	421,310,158	541,429,395
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
5	Common equity Tier 1 ratio (≥ 7.0 %) **	17.18%	16.82%	17.25%	13.82%	10.44%
6	Tier 1 ratio (≥ 8.5 %) **	17.18%	16.82%	17.25%	13.82%	10.44%
7	Total regulatory capital ratio (≥ 10.5 %) **	21.69%	22.18%	22.75%	19.93%	15.07%
	Income					
8	Total Interest Income /Average Annual Assets	8.07%	8.05%	8.16%	8.39%	8.35%
9	Total Interest Expense / Average Annual Assets	2.64%	2.50%	2.48%	2.25%	2.20%
10	Earnings from Operations / Average Annual Assets	3.13%	3.29%	3.33%	3.92%	4.29%
11	Net Interest Margin	5.43%	5.54%	5.68%	6.13%	6.15%
12	Return on Average Assets (ROAA)	2.34%	2.72%	3.28%	3.15%	3.44%
13	Return on Average Equity (ROAE)	13.26%	15.88%	19.98%	20.46%	21.95%
	Asset Quality					
14	Non Performed Loans / Total Loans	5.81%	4.31%	4.55%	4.80%	5.56%
15	LLR/Total Loans	4.79%	4.43%	4.56%	4.66%	5.12%
16	FX Loans/Total Loans	79.96%	80.33%	79.98%	81.67%	82.89%
17	FX Assets/Total Assets	72.93%	74.14%	74.37%	75.37%	73.33%
18	Loan Growth-YTD	7.33%	5.91%	-2.80%	19.52%	5.17%
	Liquidity					
19	Liquid Assets/Total Assets	17.58%	21.05%	19.65%	19.63%	20.10%
20	FX Liabilities/Total Liabilities	91.59%	92.05%	92.31%	91.42%	91.06%
21	Current & Demand Deposits/Total Assets	9.27%	8.02%	7.38%	6.59%	8.85%
	Liquidity Coverage Ratio***					
22	Total HQLA	81,396,468	88,793,459	73,616,729	69,155,282	
23	Net cash outflow	48,133,396	47,692,717	38,756,948	33,041,043	
24	LCR ratio (%)	169.11%	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:

30.09.2018

Table 2

Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	2,513,993	3,171,789	5,685,782	4,530,174	4,458,289	8,988,463
2	Due from NBG	12,107,716	39,791,415	51,899,131	14,336,347	39,025,310	53,361,657
3	Due from Banks	378,320	10,658,543	11,036,863	413,692	3,174,282	3,587,974
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	16,204,236	0	16,204,236	16,153,436	0	16,153,436
6.1	Loans	71,182,490	284,044,064	355,226,554	49,837,690	241,396,225	291,233,915
6.2	Less: Loan Loss Reserves	-3,214,222	-13,814,765	-17,028,987	-2,143,936	-12,753,446	-14,897,382
6	Net Loans	67,968,268	270,229,299	338,197,567	47,693,754	228,642,779	276,336,533
7	Accrued Interest and Dividends Receivable	815,292	1,226,025	2,041,317	684,294	1,179,443	1,863,737
8	Other Real Estate Owned & Repossessed Assets	314,465		314,465	454,317		454,317
9	Equity Investments	54,000	0	54,000	54,000	0	54,000
10	Fixed Assets and Intangible Assets	16,625,094		16,625,094	15,502,747		15,502,747
11	Other Assets	4,912,887	3,289,620	8,202,507	886,092	485,993	1,372,085
12	Total assets	121,894,271	328,366,691	450,260,962	100,708,853	276,966,096	377,674,949
	Liabilities						
13	Due to Banks	0	45,745,254	45,745,254	0	151,078,700	151,078,700
14	Current (Accounts) Deposits	16,663,056	20,265,747	36,928,803	12,189,054	16,186,876	28,375,930
15	Demand Deposits	1,839,859	2,979,544	4,819,403	1,826,417	3,230,253	5,056,670
16	Time Deposits	8,063,700	24,774,241	32,837,941	10,546,455	31,372,525	41,918,980
17	Own Debt Securities			0			0
18	Borrowings	0	202,670,250	202,670,250	0	58,202,450	58,202,450
19	Accrued Interest and Dividends Payable	353,007	7,500,362	7,853,369	208,663	2,978,774	3,187,437
20	Other Liabilities	3,788,140	4,194,428	7,982,568	3,640,167	1,555,845	5,196,012
21	Subordinated Debentures	0	26,151,000	26,151,000	0	24,767,000	24,767,000
22	Total liabilities	30,707,762	334,280,826	364,988,588	28,410,756	289,372,423	317,783,179
	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	21,653,432		21,653,432	11,484,648		11,484,648
29	Asset Revaluation Reserves	1,618,942		1,618,942	407,122		407,122
30	Total Equity Capital	85,272,374		85,272,374	59,891,770		59,891,770
31	Total liabilities and Equity Capital	115,980,136	334,280,826	450,260,962	88,302,526	289,372,423	377,674,949

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	546,855	328,593	875,448.00	323,655	191,177	514,832.00
2	Interest Income from Loans	6,158,261	16,848,007	23,006,268.00	4,101,487	15,464,791	19,566,278.00
2.1	from the Interbank Loans	0	0	-	0	0	-
2.2	from the Retail or Service Sector Loans	2,610,646	8,792,171	11,402,817.00	1,418,440	8,120,485	9,538,925.00
2.3	from the Energy Sector Loans		280,095	280,095.00		301,221	301,221.00
2.4	from the Agriculture and Forestry Sector Loans	2,531	676,876	679,407.00	179,391	357,394	536,785.00
2.5	from the Construction Sector Loans	296,056	2,257,821	2,553,877.00	321,022	1,964,506	2,285,528.00
2.6	from the Mining and Mineral Processing Sector Loans		629,691	629,691.00		7,550	728,229.00
2.7	from the Transportation or Communications Sector Loans		16,551	16,551.00			-
2.8	from Individuals Loans	3,176,667	3,639,608	6,816,275.00	1,989,166	3,566,338	5,555,504.00
2.9	from Other Sectors Loans	72,361	555,194	627,555.00	185,918	434,168	620,086.00
3	Fees/penalties income from loans to customers	228,574	737,697	966,271.00	196,565	580,883	777,448.00
4	Interest and Discount Income from Securities	1,347,382	0	1,347,382.00	1,302,097	0	1,302,097.00
5	Other Interest Income	204,006	67,021	271,027.00	105,614	119,818	225,432.00
6	Total Interest Income	8,485,078	17,981,318	26,466,396.00	6,029,418	16,356,669	22,386,087.00
		Interest Expense					
7	Interest Paid on Demand Deposits	655,568	54,191	709,759.00	412,577	103,025	515,602.00
8	Interest Paid on Time Deposits	287,305	463,462	750,767.00	202,463	452,089	654,552.00
9	Interest Paid on Banks Deposits	0	3,336,949	3,336,949.00	195	2,448,343	2,448,538.00
10	Interest Paid on Own Debt Securities	0	0	-	0	0	-
11	Interest Paid on Other Borrowings	0	3,387,014	3,387,014.00	0	1,715,231	1,715,231.00
12	Other Interest Expenses	422,843	56,054	478,897.00	261,588	299,195	560,783.00
13	Total Interest Expense	1,365,716	7,297,670	8,663,386.00	876,823	5,017,883	5,894,706.00
14	Net Interest Income	7,119,362	10,683,648	17,803,010.00	5,152,595	11,338,786	16,491,381.00
		Non-Interest Income					
15	Net Fee and Commission Income	432,530	603,458	1,035,988.00	261,453	1,809,327	2,070,780.00
15.1	Fee and Commission Income	597,190	1,051,256	1,648,446.00	438,486	3,910,691	4,349,177.00
15.2	Fee and Commission Expense	164,660	447,798	612,458.00	177,033	2,101,364	2,278,397.00
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	480,727		480,727.00	1,084,167		1,084,167.00
20	Gain (Loss) from Foreign Exchange Translation	152,562		152,562.00	(256,393)		(256,393.00)
21	Gain (Loss) on Sales of Fixed Assets	0		-	0		-
22	Non-Interest Income from other Banking Operations	6,604	454	7,058.00	42,738	15,266	58,004.00
23	Other Non-Interest Income	169,455	11,204	180,659.00	10,770	5,680	16,450.00
24	Total Non-Interest Income	1,241,878	615,116	1,856,994.00	1,142,735	1,830,273	2,973,008.00
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	480,833		480,833.00	324,988		324,988.00
26	Bank Development, Consultation and Marketing Expenses	301,312	25,398	326,710.00	380,512	13,728	394,240.00
27	Personnel Expenses	5,826,661		5,826,661.00	5,075,793		5,075,793.00
28	Operating Costs of Fixed Assets	20,317		20,317.00	32,543		32,543.00
29	Depreciation Expense	825,168		825,168.00	721,536		721,536.00
30	Other Non-Interest Expenses	1,132,295	636,537	1,768,832.00	1,010,640	653,807	1,664,447.00
31	Total Non-Interest Expenses	8,586,586	661,935	9,248,521.00	7,546,012	667,535	8,213,547.00
32	Net Non-Interest Income	(7,344,708)	(46,819)	(7,391,527.00)	(6,403,277)	1,162,738	(5,240,539.00)
33	Net Income before Provisions	(225,346)	10,636,829	10,411,483.00	(1,250,682)	12,501,524	11,250,842.00
34	Loan Loss Reserve	1,688,379		1,688,379.00	239,674		239,674.00
35	Provision for Possible Losses on Investments and Securities	0		-	0		-
36	Provision for Possible Losses on Other Assets	(15,602)		(15,602.00)	420,132		420,132.00
37	Total Provisions for Possible Losses	1,672,777	0	1,672,777.00	659,806	0	659,806.00
38	Net Income before Taxes and Extraordinary Items	(1,898,123)	10,636,829	8,738,706.00	(1,910,488)	12,501,524	10,591,036.00
39	Taxation	1,076,516		1,076,516.00	1,384,625		1,384,625.00
40	Net Income after Taxation	(2,974,639)	10,636,829	7,662,190.00	(3,295,113)	12,501,524	9,206,411.00
41	Extraordinary Items			-			-
42	Net Income	(2,974,639)	10,636,829	7,662,190.00	(3,295,113)	12,501,524	9,206,411.00

Bank: JSC " Halyk Bank Georgia"

Date: 30.09.2018

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	6,023,929	1,301,965	7,325,894	7,406,342	11,114,157	18,520,499
1.2	Letters of credit Issued			0			0
1.3	Undrawn loan commitments	6,171,142	15,496,445	21,667,587	6,325,442	17,335,631	23,661,073
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	5,719,631	236,752,263	242,471,894	5,367,408	195,066,471	200,433,879
4.2	Guarantees			0			0
5	Assets pledged as security for receivables of the bank			0			0
5.1	Cash	1,755,080	2,578,023	4,333,103	5,694,889	12,576,614	18,271,503
5.2	Precious metals and stones			0			0
5.3	Real Estate:			0			0
5.3.1	<i>Residential Property</i>	32,526,582	172,633,768	205,160,350	36,328,582	123,029,182	159,357,764
5.3.2	<i>Commercial Property</i>	3,086,282	250,207,074	253,293,356	9,541,907	201,933,815	211,475,722
5.3.3	<i>Complex Real Estate</i>	0	603,539	603,539	0	571,598	571,598
5.3.4	<i>Land Parcel</i>	5,277,733	98,681,438	103,959,171	6,096,900	75,375,769	81,472,669
5.3.5	<i>Other</i>	39,409	497,842	537,251	17,535	290,423	307,958
5.4	Movable Property	2,156,003	9,769,739	11,925,742	2,244,287	10,697,340	12,941,627
5.5	Shares Pledged	0	13,075,500	13,075,500	0	0	0
5.6	Securities			0			0
5.7	Other			0			0
6	Derivatives			0			0
6.1	Receivables through FX contracts (except options)		10,229,819	10,229,819			0
6.2	Payables through FX contracts (except options)		10,188,742	10,188,742			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	0	0	0	1,148		1,148
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	94,108	1,061,162	1,155,270	93,271	910,235	1,003,506
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	27,021	69,905	96,926	22,579	2,295	24,874
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	109,393	1,346,758	1,456,151	142,054	1,011,073	1,153,127
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:

30.09.2018

Table 5

Risk Weighted Assets

in Lari

N		2 Q 2018	1 Q 2018
1	Risk Weighted Assets for Credit Risk	423,495,042	424,337,423
1.1	Balance sheet items	409,269,953	407,480,262
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	14,020,492	16,857,161
1.3	Counterparty credit risk	204,596	
2	Risk Weighted Assets for Market Risk	2,344,858	396,477
3	Risk Weighted Assets for Operational Risk	40,130,869	40,130,869
4	Total Risk Weighted Assets	465,970,769	464,864,769

Bank: JSC " Halyk Bank Georgia"

Date:

30.09.2018

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 37.25%
2	Dinara Kulibayeva 37.25%

Bank: JSC " Halyk Bank Georgia"

Date: 30.09.2018

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

	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per local accounting rules	b Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	c Subject to credit risk weighting
1	Cash	5,685,782		5,685,782
2	Due from NBG	51,899,131		51,899,131
3	Due from Banks	11,036,863		11,036,863
4	Dealing Securities			0
5	Investment Securities	16,204,236		16,204,236
6.1	Loans	355,226,554		355,226,554
6.2	<i>Less: Loan Loss Reserves</i>	<i>-17,028,987</i>		<i>-17,028,987</i>
6	Net Loans	338,197,567		338,197,567
7	Accrued Interest and Dividends Receivable	2,041,317		2,041,317
8	Other Real Estate Owned & Repossessed Assets	314,465		314,465
9	Equity Investments	54,000		54,000
10	Fixed Assets and Intangible Assets	16,625,094	3,578,199	13,046,895
11	Other Assets	8,202,507		8,202,507
	Total exposures subject to credit risk weighting before adjustments	450,260,962	3,578,199	446,682,763

Bank: JSC " Halyk Bank Georgia"

Date:

30.09.2018

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	446,682,763
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	28,428,282
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	475,111,045
4	Effect of provisioning rules used for capital adequacy purposes	6,184,233
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-14,177,779
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	467,117,499

Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	85,272,374
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	1,618,942
5	Other disclosed reserves	
6	Retained earnings (loss)	21,653,432
7	Regulatory Adjustments of Common Equity Tier 1 capital	5,197,141
8	Revaluation reserves on assets	1,618,942
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss	
10	Intangible assets	3,578,199
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	80,075,233
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	20,984,288
37	Instruments that comply with the criteria for Tier 2 capital	15,690,600
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	5,293,688
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	20,984,288

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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	5,685,782	
2	Due from NBG	51,899,131	
3	Due from Banks	11,036,863	
4	Dealing Securities		
5	Investment Securities	16,204,236	
6.1	Loans	355,226,554	
6.2	Less: Loan Loss Reserves	-17,028,987	
6.2.1	Of which 2% Loan Loss Reserves	5,293,688	table 9 (Capital), N 39
6	Net Loans	338,197,567	
7	Accrued Interest and Dividends Receivable	2,041,317	
8	Other Real Estate Owned & Repossessed Assets	314,465	
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	16,625,094	
10.1	Of which intangible assets	3,578,199	table 9 (Capital), N10
11	Other Assets	8,202,507	
12	Total assets	450,260,962	
13	Due to Banks	45,745,254	
14	Current (Accounts) Deposits	36,928,803	
15	Demand Deposits	4,819,403	
16	Time Deposits	32,837,941	
17	Own Debt Securities		
18	Borrowings	202,670,250	
19	Accrued Interest and Dividends Payable	7,853,369	
20	Other Liabilities	7,982,568	
21	Subordinated Debentures	26,151,000	
21.1	Of which tier II capital qualifying instruments	15,690,600	table 9 (Capital), N 37
22	Total liabilities	364,988,588	
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	21,653,432	table 9 (Capital), N 6
29	Asset Revaluation Reserves	1,618,942	table 9 (Capital), N 4
30	Total Equity Capital	85,272,374	

**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																				
		a		b		c		d		e		f		g			h		i		j		k		l		m		n		o		p		q	
		On-balance sheet amount	Off-balance sheet amount		On-balance sheet amount	Off-balance sheet amount																														
		0%		20%		35%		50%		75%		100%		150%		250%																				
1	Claims or contingent claims on central governments or central banks	28,311,952										39,791,415																								39,791,415
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			2,061,073				8,947,151				28,639																							4,914,429	
7	Claims or contingent claims on corporates											253,811,935	13,774,985																						267,586,920	
8	Retail claims or contingent retail claims																																			-
9	Claims or contingent claims secured by mortgages on residential property																																			-
10	Past due items											8,373,792	4,712	0																					8,378,494	
11	Items belonging to regulatory high-risk categories											11,166,360	12,001	258,804																					11,565,797	
12	Short-term claims on commercial banks and corporates																																			-
13	Claims in the form of collective investment undertakings ("CIU")																																			-
14	Other items	5,685,782										94,429,983	458,805																						94,888,788	
	Total	33,997,734	0	2,061,073	0	0	0	8,947,151	0	0	0	407,602,234	14,250,503	258,804	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	427,126,733		

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

		a	b		c	d	e	f
		On-balance sheet exposures	Off-balance sheet exposures		Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
Asset Classes			Off-balance sheet exposures - Nominal value					
1	Claims or contingent claims on central governments or central banks	68,103,367				39,791,415	39,791,415	58%
2	Claims or contingent claims on regional governments or local authorities	0	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	11,036,863				4,914,429	4,914,429	45%
7	Claims or contingent claims on corporates	253,811,835	27,052,482	13,367,734	267,179,569	264,695,286	264,695,286	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	8,373,782	9,423	4,712	8,378,494	8,378,494	8,378,494	100%
11	Items belonging to regulatory high-risk categories	11,425,384	432,438	419,252	11,974,038	11,765,378	11,765,378	99%
12	Short-term claims on commercial banks and corporates					0		
13	Claims in the form of collective investment undertakings ('CIU')					0		
14	Other items	100,115,765	933,938	458,805	94,888,788	93,745,444	93,745,444	93%
	Total	452,866,996	28,428,282	14,250,503	427,126,733	423,290,445	423,290,445	90.62%

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Table 11 Liquidity Coverage Ratio

		Total unweighted value (daily average)			Total weighted values according to NBS'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				32100322.84	49296145.03	81396467.87	24376702.89	38734007.47	63110710.36
Cash outflows										
2	Retail deposits	5,229,211.21	16,597,790.81	21,827,002.02	1,222,876.95	4,675,999.27	5,898,876.21	311,846.85	1,111,585.97	1,423,432.82
3	Unsecured wholesale funding	21,327,233.49	313,367,091.44	334,694,324.93	9,498,223.08	23,349,292.49	32,847,515.57	7,115,477.71	31,032,385.68	38,147,863.39
4	Secured wholesale funding	-	-	-	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	12,840,038.53	23,505,310.43	36,345,348.96	2,920,987.54	9,474,301.86	12,395,289.40	891,776.78	2,232,058.04	3,123,834.82
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	1,101,381.15	8,171,342.89	9,272,724.04	242,563.08	1,079,544.09	1,322,107.18	242,563.08	1,079,544.09	1,322,107.18
8	TOTAL CASH OUTFLOWS	40,497,864.37	361,641,535.57	402,139,399.94	13,884,650.66	38,579,137.71	52,463,788.36	8,561,664.43	35,455,573.79	44,017,238.21
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	71,955,464.39	255,077,292.43	327,032,756.82	1,722,450.66	2,515,112.39	4,237,563.06	9,446,070.61	13,153,659.12	22,599,729.73
11	Other cash inflows	1,643,109.35	3,505,184.92	5,148,294.27	91,800.00	1,029.00	92,829.00	91,800.07	1,028.57	92,828.65
12	TOTAL CASH INFLOWS	73,598,573.74	258,582,477.35	332,181,051.09	1,814,250.66	2,516,141.39	4,330,392.06	9,537,870.69	13,154,687.69	22,692,558.38
					Total value according to NBS's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				32100322.84	49296145.03	81396467.87	24376702.89	38734007.47	63110710.36
14	Net cash outflow				12070399.99	36062996.31	48133396.31	2140416.106	22300886.1	21324679.84
15	Liquidity coverage ratio (%)				266%	137%	169%	1139%	174%	296%

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

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Table 15 Counterparty credit risk

	a	b	c	d	e	f	g	h	i	j	k	l
	Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts											
1.1	Maturity less than 1 year	10,229,819	2.0%	204,596	0	0	0	0	204,596	0	0	204,596
1.2	Maturity from 1 year up to 2 years	10,229,819	5.0%	204,596					204,596			204,596
1.3	Maturity from 2 years up to 3 years	0	8.0%	0								0
1.4	Maturity from 3 years up to 4 years	0	11.0%	0								0
1.5	Maturity from 4 years up to 5 years	0	14.0%	0								0
1.6	Maturity over 5 years	0		0								0
2	Interest rate contracts											
2.1	Maturity less than 1 year	0	0.5%	0	0	0	0	0	0	0	0	0
2.2	Maturity from 1 year up to 2 years		1.0%	0								0
2.3	Maturity from 2 years up to 3 years		2.0%	0								0
2.4	Maturity from 3 years up to 4 years		3.0%	0								0
2.5	Maturity from 4 years up to 5 years		4.0%	0								0
2.6	Maturity over 5 years			0								0
	Total	10,229,819		204,596	0	0	0	0	204,596	0	0	204,596