

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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Bank: JSC " Halyk Bank Georgia"

Date: 31.12.2018

Table 1 Key metrics

N		4 Q 2018	3 Q 2018	2 Q 2018	1 Q 2018	4 Q 2017
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	81,014,417	80,075,233	78,182,004	75,647,992	58,237,201
2	Tier 1	81,014,417	80,075,233	78,182,004	75,647,992	58,237,201
3	Total regulatory capital	102,824,771	101,059,521	103,099,022	99,794,244	83,958,319
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	510,465,734	465,970,769	464,864,769	438,643,477	421,310,158
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
5	Common equity Tier 1 ratio $\geq 9.57425987862115\%$	15.87%	17.18%	16.82%	17.25%	13.82%
6	Tier 1 ratio $\geq 11.9439143308436\%$	15.87%	17.18%	16.82%	17.25%	13.82%
7	Total Regulatory Capital ratio $\geq 18.1761151915362\%$	20.14%	21.69%	22.18%	22.75%	19.93%
	Income					
8	Total Interest Income /Average Annual Assets	8.05%	8.07%	8.05%	8.16%	8.39%
9	Total Interest Expense / Average Annual Assets	2.74%	2.64%	2.50%	2.48%	2.25%
10	Earnings from Operations / Average Annual Assets	2.94%	3.13%	3.29%	3.33%	3.92%
11	Net Interest Margin	5.31%	5.43%	5.54%	5.68%	6.13%
12	Return on Average Assets (ROAA)	1.99%	2.34%	2.72%	3.28%	3.15%
13	Return on Average Equity (ROAE)	11.07%	13.26%	15.88%	19.98%	20.46%
	Asset Quality					
14	Non Performed Loans / Total Loans	4.78%	5.81%	4.31%	4.55%	4.80%
15	LLR/Total Loans	4.63%	4.79%	4.43%	4.56%	4.66%
16	FX Loans/Total Loans	77.05%	79.96%	80.33%	79.98%	81.67%
17	FX Assets/Total Assets	72.31%	72.93%	74.14%	74.37%	75.37%
18	Loan Growth-YTD	22.67%	7.33%	5.91%	-2.80%	19.52%
	Liquidity					
19	Liquid Assets/Total Assets	13.26%	17.58%	21.05%	19.65%	19.63%
20	FX Liabilities/Total Liabilities	91.08%	91.59%	92.05%	92.31%	91.42%
21	Current & Demand Deposits/Total Assets	10.56%	9.27%	8.02%	7.38%	6.59%
	Liquidity Coverage Ratio***					
22	Total HQLA	67,220,404	81,396,468	88,793,459	73,616,729	69,155,282
23	Net cash outflow	44,088,779	48,133,396	47,692,717	38,756,948	33,041,043
24	LCR ratio (%)	152.47%	169.11%	186.18%	189.94%	209.30%

*** 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.

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Table 2 **Balance Sheet** in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	2,411,527	2,990,013	5,401,540	2,522,316	4,112,349	6,634,665
2	Due from NBG	3,443,439	26,605,721	30,049,160	7,991,081	45,323,559	53,314,640
3	Due from Banks	807,322	16,789,784	17,597,106	692,233	6,293,051	6,985,284
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	16,216,936	0	16,216,936	16,166,136	0	16,166,136
6.1	Loans	93,183,786	312,828,957	406,012,743	60,656,274	270,324,143	330,980,417
6.2	Less: Loan Loss Reserves	-3,795,378	-15,018,796	-18,814,174	-3,005,284	-12,411,717	-15,417,001
6	Net Loans	89,388,408	297,810,161	387,198,569	57,650,990	257,912,426	315,563,416
7	Accrued Interest and Dividends Receivable	1,229,084	1,119,199	2,348,283	1,167,553	1,289,761	2,457,314
8	Other Real Estate Owned & Repossessed Assets	492,146	0	492,146	310,450	0	310,450
9	Equity Investments	54,000	0	54,000	54,000	0	54,000
10	Fixed Assets and Intangible Assets	16,995,567	0	16,995,567	15,785,053	0	15,785,053
11	Other Assets	1,326,687	378,326	1,705,013	682,363	390,898	1,073,261
12	Total assets	132,365,116	345,693,204	478,058,319	103,022,175	315,322,044	418,344,219
	Liabilities						
13	Due to Banks	0	38,121,107	38,121,107	0	185,342,300	185,342,300
14	Current (Accounts) Deposits	18,486,661	25,349,841	43,836,502	10,497,376	11,439,693	21,937,069
15	Demand Deposits	4,050,943	2,607,947	6,658,890	2,794,973	2,836,570	5,631,543
16	Time Deposits	9,346,948	25,743,164	35,090,112	12,931,378	20,400,481	33,331,859
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	0	227,511,000	227,511,000	0	73,877,700	73,877,700
19	Accrued Interest and Dividends Payable	397,247	9,215,301	9,612,548	375,490	4,312,541	4,688,031
20	Other Liabilities	2,670,157	1,412,261	4,082,418	3,938,828	1,286,748	5,225,576
21	Subordinated Debentures	0	26,766,000	26,766,000	0	25,922,000	25,922,000
22	Total liabilities	34,951,957	356,726,621	391,678,578	30,538,045	325,418,033	355,956,078
	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	22,765,452		22,765,452	13,982,086		13,982,086
29	Asset Revaluation Reserves	1,614,290		1,614,290	406,055		406,055
30	Total Equity Capital	86,379,742		86,379,742	62,388,141		62,388,141
31	Total liabilities and Equity Capital	121,331,698	356,726,621	478,058,319	92,926,186	325,418,033	418,344,219

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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	691,547	356,748	1,048,295.00	462,132	284,893	747,025.00
2	Interest Income from Loans	8,509,392	22,493,971	31,003,363.59	5,774,526	21,475,680	27,250,206.00
2.1	from the Interbank Loans	0	0	-	0	0	-
2.2	from the Retail or Service Sector Loans	3,548,434	11,748,222	15,296,656.37	2,038,431	11,292,168	13,330,599.00
2.3	from the Energy Sector Loans		377,965	377,965.15		404,710	404,710.00
2.4	from the Agriculture and Forestry Sector Loans	14,839	916,050	930,889.14	179,391	595,051	774,442.00
2.5	from the Construction Sector Loans	354,098	2,879,778	3,233,876.48	454,150	2,765,296	3,219,446.00
2.6	from the Mining and Mineral Processing Sector Loans		663,313	663,313.20		976,954	984,504.00
2.7	from the Transportation or Communications Sector Loans		19,468	19,467.78		1,025	1,025.00
2.8	from Individuals Loans	4,458,800	5,180,106	9,638,906.00	2,906,048	4,843,175	7,749,223.00
2.9	from Other Sectors Loans	133,222	709,069	842,290.47	188,956	597,301	786,257.00
3	Fees/penalties income from loans to customers	332,384	998,454	1,330,838.00	278,479	775,268	1,053,747.00
4	Interest and Discount Income from Securities	1,796,509	0	1,796,509.00	1,751,224	0	1,751,224.00
5	Other Interest Income	255,181	85,807	340,988.26	163,832	165,128	328,960.00
6	Total Interest Income	11,585,013	23,934,981	35,519,993.85	8,430,193	22,700,969	31,131,162.00
		Interest Expense					
7	Interest Paid on Demand Deposits	933,799	82,132	1,015,931.06	577,420	131,892	709,312.00
8	Interest Paid on Time Deposits	398,777	661,229	1,060,005.94	270,247	595,935	866,182.00
9	Interest Paid on Banks Deposits	0	3,887,575	3,887,575.00	195	3,664,927	3,665,122.00
10	Interest Paid on Own Debt Securities	0	0	-	0	0	-
11	Interest Paid on Other Borrowings	0	5,568,233	5,568,233.00	0	2,413,442	2,413,442.00
12	Other Interest Expenses	475,291	81,163	556,454.00	358,489	347,277	705,766.00
13	Total Interest Expense	1,807,867	10,280,332	12,088,199.00	1,206,351	7,153,473	8,359,824.00
14	Net Interest Income	9,777,146	13,654,649	23,431,794.85	7,223,842	15,547,496	22,771,338.00
		Non-Interest Income					
15	Net Fee and Commission Income	594,568	801,290	1,395,858	388,068	2,020,144	2,408,212
15.1	Fee and Commission Income	839,170	1,431,261	2,270,431.00	608,229	4,322,519	4,930,748.00
15.2	Fee and Commission Expense	244,602	629,971	874,573.00	220,161	2,302,375	2,522,536.00
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	626,230		626,230.00	1,192,818		1,192,818.00
20	Gain (Loss) from Foreign Exchange Translation	477,221		477,221.00	(87,472)		(87,472.00)
21	Gain (Loss) on Sales of Fixed Assets	9,900		9,900.00	7,056		7,056.00
22	Non-Interest Income from other Banking Operations	7,287	525	7,811.74	44,482	11,041	55,523.00
23	Other Non-Interest Income	172,851	11,204	184,055.00	13,035	6,182	19,217.00
24	Total Non-Interest Income	1,888,057	813,019	2,701,075.74	1,557,987	2,037,367	3,595,354.00
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	676,156		676,156.00	552,301		552,301.00
26	Bank Development, Consultation and Marketing Expenses	394,422	46,783	441,205.00	613,636	19,304	632,940.00
27	Personnel Expenses	7,906,340		7,906,340.00	7,503,126		7,503,126.00
28	Operating Costs of Fixed Assets	29,682		29,682.00	35,348		35,348.00
29	Depreciation Expense	1,112,416		1,112,416.00	975,961		975,961.00
30	Other Non-Interest Expenses	1,606,113	917,606	2,523,719.34	1,374,094	828,755	2,202,849.00
31	Total Non-Interest Expenses	11,725,129	964,389	12,689,518.34	11,054,466	848,059	11,902,525.00
32	Net Non-Interest Income	(9,837,072)	(151,370)	(9,988,442.60)	(9,496,479)	1,189,308	(8,307,171.00)
33	Net Income before Provisions	(59,926)	13,503,278	13,443,352.25	(2,272,637)	16,736,804	14,464,167.00
34	Loan Loss Reserve	3,484,701		3,484,701.00	760,090		760,090.00
35	Provision for Possible Losses on Investments and Securities	0		-	0		-
36	Provision for Possible Losses on Other Assets	(1,772)		(1,772.00)	273,370		273,370.00
37	Total Provisions for Possible Losses	3,482,929	0	3,482,929.00	1,033,460	0	1,033,460.00
38	Net Income before Taxes and Extraordinary Items	(3,542,855)	13,503,278	9,960,423.25	(3,306,097)	16,736,804	13,430,707.00
39	Taxation	1,190,866		1,190,866.00	1,727,925		1,727,925.00
40	Net Income after Taxation	(4,733,721)	13,503,278	8,769,557.25	(5,034,022)	16,736,804	11,702,782.00
41	Extraordinary Items			-			-
42	Net Income	(4,733,721)	13,503,278	8,769,557.25	(5,034,022)	16,736,804	11,702,782.00

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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	7,856,540	1,336,599	9,193,139	8,419,876	1,489,942	9,909,818
1.2	Letters of credit Issued			0			0
1.3	Undrawn loan commitments	7,064,738	18,253,110	25,317,848	7,302,658	18,428,404	25,731,062
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	6,388,185	258,428,137	264,816,322	4,685,456	228,091,172	232,776,628
4.2	Guarantees			0			0
5	Assets pledged as security for receivables of the bank			0			0
5.1	Cash	2,571,317	2,397,757	4,969,074	8,033,631	2,497,707	10,531,338
5.2	Precious metals and stones			0			0
5.3	Real Estate:			0			0
5.3.1	Residential Property	31,199,649	191,607,831	222,807,480	39,511,231	142,365,510	181,876,741
5.3.2	Commercial Property	2,216,289	263,308,410	265,524,699	8,176,103	212,385,503	220,561,606
5.3.3	Complex Real Estate	0	620,275	620,275	0	598,254	598,254
5.3.4	Land Parcel	5,339,344	103,376,715	108,716,059	6,610,880	92,253,930	98,864,810
5.3.5	Other	29,046	575,397	604,443	43,699	305,522	349,221
5.4	Movable Property	2,156,003	10,829,459	12,985,462	2,244,287	11,201,914	13,446,201
5.5	Shares Pledged	0	22,215,780	22,215,780	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)			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	11,426	0	11,426	0	1,229	1,229
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	138,904	1,434,903	1,573,807	478,345	824,968	1,303,313
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	21,051	69,069	90,120	23,376	2,402	25,778
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	155,087	1,764,774	1,919,861	503,105	915,390	1,418,495
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

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Table 5

Risk Weighted Assets

in Lari

N		T	T-1
1	Risk Weighted Assets for Credit Risk	460,060,321	423,495,042
1.1	Balance sheet items	443,485,414	409,269,953
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	16,574,907	14,020,492
1.3	Counterparty credit risk	0	204,596
2	Risk Weighted Assets for Market Risk	4,002,188	2,344,858
3	Risk Weighted Assets for Operational Risk	46,403,225	40,130,869
4	Total Risk Weighted Assets	510,465,734	465,970,769

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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	Arman Dunaev - Independent member of the Supervisory Board
5	Nana Gvaladze - Independent member of the Supervisory Board
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%

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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	5,401,540		5,401,540
2	Due from NBG	30,049,160		30,049,160
3	Due from Banks	17,597,106		17,597,106
4	Dealing Securities			0
5	Investment Securities	16,216,936		16,216,936
6.1	Loans	406,012,743		406,012,743
6.2	<i>Less: Loan Loss Reserves</i>	<i>-18,814,174</i>		<i>-18,814,174</i>
6	Net Loans	387,198,569		387,198,569
7	Accrued Interest and Dividends Receivable	2,348,283		2,348,283
8	Other Real Estate Owned & Repossessed Assets	492,146		492,146
9	Equity Investments	54,000		54,000
10	Fixed Assets and Intangible Assets	16,995,567	3,751,037	13,244,530
11	Other Assets	1,705,013		1,705,013
	Total exposures subject to credit risk weighting before adjustments	478,058,319	3,751,037	474,307,282

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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	474,307,282
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	34,348,769
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	508,656,051
4	Effect of provisioning rules used for capital adequacy purposes	6,986,323
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-16,747,021
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	498,895,353

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Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	86,379,744
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	1,614,290
5	Other disclosed reserves	
6	Retained earnings (loss)	22,765,454
7	Regulatory Adjustments of Common Equity Tier 1 capital	5,365,327
8	Revaluation reserves on assets	1,614,290
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	3,751,037
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	81,014,417
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	21,810,354
37	Instruments that comply with the criteria for Tier 2 capital	16,059,600
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	5,750,754
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	21,810,354

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Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	22,970,958.04
1.2	Minimum Tier 1 Requirement	6.00%	30,627,944.05
1.3	Minimum Regulatory Capital Requirement	8.00%	40,837,258.74
2	Combined Buffer		
2.1	Capital Conservation Buffer	2.50%	12,761,643.36
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	2.57%	13,140,714.59
3.2	Tier 1 Pillar2 Requirement	3.44%	17,580,002.57
3.3	Regulatory capital Pillar 2 Requirement	7.68%	39,183,937.77
Total Requirements		Ratios	Amounts (GEL)
4	CET1	9.57%	48,873,315.98
5	Tier 1	11.94%	60,969,589.98
6	Total regulatory Capital	18.18%	92,782,839.86

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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	5,401,540	
2	Due from NBG	30,049,160	
3	Due from Banks	17,597,106	
4	Dealing Securities		
5	Investment Securities	16,216,936	
6.1	Loans	406,012,743	
6.2	Less: Loan Loss Reserves	-18,814,174	
6.2.1	Of which 2% Loan Loss Reserves	5,750,754	table 9 (Capital), N 39
6	Net Loans	387,198,569	
7	Accrued Interest and Dividends Receivable	2,348,283	
8	Other Real Estate Owned & Repossessed Assets	492,146	
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	16,995,567	
10.1	Of which intangible assets	3,751,037	table 9 (Capital), N10
11	Other Assets	1,705,013	
12	Total assets	478,058,319	
13	Due to Banks	38,121,107	
14	Current (Accounts) Deposits	43,836,502	
15	Demand Deposits	6,658,890	
16	Time Deposits	35,090,112	
17	Own Debt Securities		
18	Borrowings	227,511,000	
19	Accrued Interest and Dividends Payable	9,612,548	
20	Other Liabilities	4,082,418	
21	Subordinated Debentures		
21.1	Of which tier II capital qualifying instruments	26,766,000	
21.1	Of which tier II capital qualifying instruments	16,059,600	table 9 (Capital), N 37
22	Total liabilities	391,678,578	
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	22,765,452	table 9 (Capital), N 6
29	Asset Revaluation Reserves	1,614,290	table 9 (Capital), N 4
30	Total Equity Capital	86,379,742	

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**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	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount											
1	Claims or contingent claims on central governments or central banks	19,860,375																26,605,721
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			2,539,791				15,028,003				29,312						8,051,272
7	Claims or contingent claims on corporates											297,962,968	16,600,475					314,563,343
8	Retail claims or contingent retail claims																	-
9	Claims or contingent claims secured by mortgages on residential property																	-
10	Past due items																	-
11	Items belonging to regulatory high-risk categories											5,493,528	3,745	0				5,497,273
12	Short-term claims on commercial banks and corporates											16,913,380	42,379	914,117				18,328,185
13	Claims in the form of collective investment undertakings ("CIU")																	-
14	Other items	5,401,540										90,744,370	954,549					91,698,919
	Total	25,061,915	0	2,539,791	0	0	0	15,028,003	0	0	0	437,749,779	17,601,748	914,117	0	0	0	464,744,663

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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				29,545,705.83	37,674,697.93	67,220,403.75	25,648,385.68	27,089,976.74	52,738,362.43
Cash outflows										
2	Retail deposits	5,193,772.30	20,284,362.08	25,478,134.38	1,144,422.72	6,028,838.83	7,173,261.55	296,364.23	1,365,491.35	1,661,855.57
3	Unsecured wholesale funding	21,352,198.16	300,758,533.98	322,110,732.13	9,545,618.42	18,017,845.72	27,563,464.15	6,992,201.89	12,414,825.93	19,407,027.82
4	Secured wholesale funding			-			-			-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	14,949,849.33	21,157,377.20	36,107,226.53	3,633,495.16	8,431,398.23	12,064,893.39	1,071,805.12	2,038,789.75	3,110,594.87
6	Other contractual funding obligations			-			-			-
7	Other contingent funding obligations	1,965,793.08	9,365,639.56	11,331,432.64	414,242.60	1,029,573.03	1,443,815.63	414,242.60	1,029,573.03	1,443,815.63
8	TOTAL CASH OUTFLOWS	43,461,612.87	351,565,912.81	395,027,525.68	14,737,778.90	33,507,655.81	48,245,434.71	8,774,613.83	16,848,680.06	25,623,293.89
Cash inflows										
9	Secured lending (eg reverse repos)									
10	Inflows from fully performing exposures	71,485,362.22	260,005,662.08	331,491,024.30	1,466,156.17	2,664,918.14	4,131,074.31	11,841,690.39	15,764,975.41	27,606,665.80
11	Other cash inflows	1,861,032.38	3,566,595.05	5,427,627.44	25,581.40	-	25,581.40	17,358.22	-	17,358.22
12	TOTAL CASH INFLOWS	73,346,394.60	263,572,257.13	336,918,651.73	1,491,737.57	2,664,918.14	4,156,655.71	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				29,545,705.83	37,674,697.93	67,220,403.75	25,648,385.68	27,089,976.74	52,738,362.43
14	Net cash outflow				13,246,041.33	30,842,737.67	44,088,779.00	3,295,665.22	7,499,613.66	10,795,278.87
15	Liquidity coverage ratio (%)				223.05%	122.15%	152.47%	778.25%	361.22%	488.53%

* 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.

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Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	478,058,319
2	(Asset amounts deducted in determining Tier 1 capital)	(5,365,327)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	472,692,992
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	-
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	34,348,769
18	(Adjustments for conversion to credit equivalent amounts)	(16,747,021)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	17,601,748
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
20	Tier 1 capital	81,014,417
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	490,294,740
Leverage ratio		
22	Leverage ratio	17%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	