

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 NN of the President 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"

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Table 1 **Key metrics**

N		2 Q 2017	1 Q 2017	4 Q 2016	3 Q 2016	2 Q 2016
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	Common Equity Tier 1 (CET1)	54,408,404	51,062,881	47,439,140	48,474,552	46,715,932
2	Tier 1	54,408,404	51,062,881	47,439,140	48,474,552	46,715,932
3	Total regulatory capital	83,155,104	80,094,545	78,736,330	75,815,178	73,858,216
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	502,078,315	499,467,595	547,248,012	468,890,514	432,061,249
5	Risk-weighted assets (RWA) (Based on Basel I frameworks)	442,212,575	440,750,203	468,533,505	390,210,108	371,159,530
	Capital ratios as a percentage of RWA					
	Based on Basel III framework					
6	Common equity Tier 1 ratio (≥ 7.0 %)	10.84%	10.22%	8.67%	10.34%	10.81%
7	Tier 1 ratio (≥ 8.5 %)	10.84%	10.22%	8.67%	10.34%	10.81%
8	Total regulatory capital ratio (≥ 10.5 %)	16.56%	16.04%	14.39%	16.17%	17.09%
	Based on Basel I framework					
9	Common equity Tier 1 ratio (≥ 6.4 %)	10.68%	10.72%	9.26%	11.26%	11.89%
10	Total regulatory capital ratio (≥ 9.6 %)	18.70%	17.99%	15.79%	19.09%	19.53%
	Income					
11	Total Interest Income /Average Annual Assets	8.40%	8.44%	9.16%	9.49%	9.72%
12	Total Interest Expense / Average Annual Assets	2.18%	2.26%	2.93%	3.12%	3.24%
13	Earnings from Operations / Average Annual Assets	4.64%	5.04%	4.02%	4.24%	4.16%
14	Net Interest Margin	6.22%	6.18%	6.23%	6.37%	6.48%
15	Return on Average Assets (ROAA)	4.06%	4.19%	1.36%	2.11%	1.92%
16	Return on Average Equity (ROAE)	26.33%	29.01%	8.27%	12.44%	10.90%
	Asset Quality					
17	Non Performed Loans / Total Loans	5.55%	5.50%	5.45%	5.61%	5.71%
18	LLR/Total Loans	5.35%	5.56%	5.30%	4.90%	4.70%
19	FX Loans/Total Loans	82.58%	85.03%	84.14%	81.59%	80.33%
20	FX Assets/Total Assets	73.48%	75.34%	75.64%	73.27%	71.78%
21	Loan Growth-YTD	-6.60%	-8.27%	36.47%	13.08%	5.72%
	Liquidity					
22	Liquid Assets/Total Assets	21.80%	22.96%	22.38%	25.06%	21.39%
23	FX Liabilities/Total Liabilities	92.08%	92.89%	90.72%	90.70%	89.52%
24	Current & Demand Deposits/Total Assets	10.53%	9.43%	11.63%	6.92%	6.40%

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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	4,037,889	6,080,246	10,118,135	2,915,646	3,744,482	6,660,128
2	Due from NBG	10,157,273	36,529,124	46,686,397	4,431,281	33,861,655	38,292,936
3	Due from Banks	421,187	7,413,343	7,834,530	6,028,387	13,084,734	19,113,121
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	16,140,736	0	16,140,736	16,819,909	0	16,819,909
6.1	Loans	45,050,934	213,602,632	258,653,566	42,204,651	172,324,601	214,529,252
6.2	Less: Loan Loss Reserves	-1,867,807	-11,965,965	-13,833,771	-2,086,036	-7,999,324	-10,085,360
6	Net Loans	43,183,128	201,636,667	244,819,795	40,118,615	164,325,277	204,443,892
7	Accrued Interest and Dividends Receivable	897,916	1,087,860	1,985,776	882,556	1,292,729	2,175,285
8	Other Real Estate Owned & Repossessed Assets	415,590	0	415,590	1,995		1,995
9	Equity Investments	54,000	0	54,000	54,000	0	54,000
10	Fixed Assets and Intangible Assets	15,084,390	0	15,084,390	13,214,623		13,214,623
11	Other Assets	1,060,093	586,245	1,646,338	2,033,437	3,730,566	5,764,003
12	Total assets	91,452,202	253,333,485	344,785,687	86,500,449	220,039,443	306,539,892
	Liabilities						
13	Due to Banks	0	125,174,400	125,174,400	2,240,000	174,109,480	176,349,480
14	Current (Accounts) Deposits	8,803,535	21,493,166	30,296,701	7,550,654	10,047,626	17,598,280
15	Demand Deposits	2,209,009	3,814,356	6,023,365	1,383,731	638,866	2,022,597
16	Time Deposits	8,509,445	28,333,619	36,843,064	13,485,145	12,282,740	25,767,885
17	Own Debt Securities			0			0
18	Borrowings	0	56,569,200	56,569,200	0	0	0
19	Accrued Interest and Dividends Payable	183,022	1,967,896	2,150,918	175,558	2,936,044	3,111,602
20	Other Liabilities	3,029,444	2,773,934	5,803,378	2,146,535	7,097,764	9,244,299
21	Subordinated Debentures	0	24,072,000	24,072,000	0	23,423,000	23,423,000
22	Total liabilities	22,734,455	264,198,571	286,933,026	26,981,623	230,535,520	257,517,143
	Equity Capital						
23	Common Stock	48,000,000		48,000,000	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	9,444,472		9,444,472	816,646		816,646
29	Asset Revaluation Reserves	408,189		408,189	206,103		206,103
30	Total Equity Capital	57,852,661		57,852,661	49,022,749		49,022,749
31	Total liabilities and Equity Capital	80,587,116	264,198,571	344,785,687	76,004,372	230,535,520	306,539,892

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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 "Nostrо" and Deposit Accounts	244,984	72,520	317504	82,478	40,134	122612
2	Interest Income from Loans	2,545,942	10,419,555	12965497	2,840,895	8,631,658	11472553
2.1	from the Interbank Loans	0	0	0			0
2.2	from the Retail or Service Sector Loans	938,460	5,423,140	6361600	1,563,871	4,545,754	6109625
2.3	from the Energy Sector Loans		203,383	203383		108,283	108283
2.4	from the Agriculture and Forestry Sector Loans	112,643	310,649	423292		284,396	284396
2.5	from the Construction Sector Loans	173,720	1,322,012	1495732	186,567	789,541	976108
2.6	from the Mining and Mineral Processing Sector Loans	7,550	479,977	487527	9,441	310,079	319520
2.7	from the Transportation or Communications Sector Loans			0			0
2.8	from Individuals Loans	1,191,355	2,378,199	3569554	996,728	2,202,721	3199449
2.9	from Other Sectors Loans	122,214	302,195	424409	84,288	390,884	475172
3	Fees/penalties income from loans to customers	150,194	411,409	561603	167,769	311,932	479701
4	Interest and Discount Income from Securities	852,969	0	852969	967,603	0	967603
5	Other Interest Income	56,413	81,111	137524	65,042	28,133	93175
6	Total Interest Income	3,850,502	10,984,595	14835097	4,123,787	9,011,857	13135644
		Interest Expense					
7	Interest Paid on Demand Deposits	271,578	69,083	340661	256,450	142,781	399231
8	Interest Paid on Time Deposits	131,169	314,294	445463	107,132	216,322	323454
9	Interest Paid on Banks Deposits	0	1,554,706	1554706	2,147	3,019,612	3021759
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	0	1,143,005	1143005	169,780	0	169780
12	Other Interest Expenses	186,427	181,496	367923	440,110	28,101	468211
13	Total Interest Expense	589,174	3,262,584	3851758	975,619	3,406,816	4382435
14	Net Interest Income	3,261,328	7,722,011	10983339	3,148,168	5,605,041	8753209
		Non-Interest Income					
15	Net Fee and Commission Income	146,848	1,282,351	1429199	123,795	664,047	787842
15.1	Fee and Commission Income	272,978	3,020,811	3293789	220,625	1,417,947	1638572
15.2	Fee and Commission Expense	126,130	1,738,460	1864590	96,830	753,900	850730
16	Dividend Income	0	0	0	0	0	0
17	Gain (Loss) from Dealing Securities	0	0	0	0	0	0
18	Gain (Loss) from Investment Securities	0	0	0	0	0	0
19	Gain (Loss) from Foreign Exchange Trading	1,051,285		1051285	388,256		388256
20	Gain (Loss) from Foreign Exchange Translation	(483,989)		-483989	(67,938)		-67938
21	Gain (Loss) on Sales of Fixed Assets	0		0	28,635		28635
22	Non-Interest Income from other Banking Operations	40,944	14,266	55210	43,569	8,675	52244
23	Other Non-Interest Income	10,769	4,921	15690	10,515	13,908	24423
24	Total Non-Interest Income	765,857	1,301,538	2067395	526,832	686,630	1213462
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	217,209		217209	154,070		154070
26	Bank Development, Consultation and Marketing Expenses	253,575	8,622	262197	90,443	186	90629
27	Personnel Expenses	3,367,841		3367841	2,981,090		2981090
28	Operating Costs of Fixed Assets	10,161		10161	3,611		3611
29	Depreciation Expense	474,168		474168	307,110		307110
30	Other Non-Interest Expenses	666,882	334,502	1001384	507,248	335,977	843225
31	Total Non-Interest Expenses	4,989,836	343,124	5332960	4,043,572	336,163	4379735
32	Net Non-Interest Income	(4,223,979)	958,414	-3265565	(3,516,740)	350,467	-3166273
33	Net Income before Provisions	(962,651)	8,680,425	7717774	(368,572)	5,955,508	5586936
34	Loan Loss Reserve	(824,945)		-824945	2,693,989		2693989
35	Provision for Possible Losses on Investments and Securities	0		0	0		0
36	Provision for Possible Losses on Other Assets	257,953		257953	(9,252)		-9252
37	Total Provisions for Possible Losses	(566,992)	0	-566992	2,684,737	0	2684737
38	Net Income before Taxes and Extraordinary Items	(395,659)	8,680,425	8284766	(3,053,309)	5,955,508	2902199
39	Taxation	1,117,464		1117464	301,310		301310
40	Net Income after Taxation	(1,513,123)	8,680,425	7167302	(3,354,619)	5,955,508	2600889
41	Extraordinary Items			0			0
42	Net Income	(1,513,123)	8,680,425	7167302	(3,354,619)	5,955,508	2600889

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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	7,250,424	10,902,921	18,153,345	5,245,918	944,592	6,190,510
1.2	Letters of credit Issued			0			0
1.3	Undrawn loan commitments	7,700,231	18,333,235	26,033,466	6,792,274	11,998,757	18,791,031
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	4,829,535	167,466,070	172,295,605			0
4.2	Guarantees			0			0
5	Assets pledged as security for receivables of the bank			0	56,851,453	1,153,326,119	1,210,177,572
5.1	Cash	2,145,040	12,028,284	14,173,324			0
5.2	Precious metals and stones			0			0
5.3	Real Estate:			0			0
5.3.1	Residential Property	32,282,520	111,541,757	143,824,277			0
5.3.2	Commercial Property	8,938,896	160,981,530	169,920,426			0
5.3.3	Complex Real Estate	0	537,590	537,590			0
5.3.4	Land Parcel	5,607,272	68,223,466	73,830,738			0
5.3.5	Other	17,958	176,101	194,059			0
5.4	Movable Property	564,786	11,038,143	11,602,929			0
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	6,174		6,174			0
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	46,679	778,868	825,547			0
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	21,572	2,230	23,803			0
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	146,179	880,894	1,027,073			0
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	484,854,398	481,207,989
1.1	Balance sheet items	309,654,737	305,107,293
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	21,592,456	19,751,091
1.3	Currency induced credit risk	153,607,205	156,349,604
1.4	Counterparty credit risk		
2	Risk Weighted Assets for Market Risk	1,367,881	2,403,570
3	Risk Weighted Assets for Operational Risk	15,856,036	15,856,036
4	Total Risk Weighted Assets	502,078,316	499,467,595

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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	Larissa Zdanovich -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	Nino Meparishvili - 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%

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

		a	b	c	d	e = c + d
		Carrying values of items				Total carrying value of balance sheet items subject to credit risk weighting before adjustments
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting	Subject to Currency Induced Credit Risk Framework	
1	Cash	10,118,135		10,118,135		10,118,135
2	Due from NBG	46,686,397		46,686,397		46,686,397
3	Due from Banks	7,834,530		7,834,530		7,834,530
4	Dealing Securities			0		0
5	Investment Securities	16,140,736		16,140,736		16,140,736
6.1	Loans	258,653,566		258,653,566	213,602,633	472,256,199
6.2	Less: Loan Loss Reserves	-13,833,771		-13,833,771	-11,965,966	-25,799,737
6	Net Loans	244,819,795		244,819,795	201,636,667	446,456,462
7	Accrued Interest and Dividends Receivable	1,985,776		1,985,776	1,077,166	3,062,942
8	Other Real Estate Owned & Repossessed Assets	415,590		415,590		415,590
9	Equity Investments	54,000		54,000		54,000
10	Fixed Assets and Intangible Assets	15,084,390	3,036,068	12,048,322		12,048,322
11	Other Assets	1,646,338		1,646,338		1,646,338
	Total exposures subject to credit risk weighting before adjustments	344,785,687	3,036,068	341,749,619	202,713,833	544,463,452

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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	544,463,452
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	44,138,667
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	588,602,119
4	Effect of provisioning rules used for capital adequacy purposes	7,800,746
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-22,546,211
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	-1,383,710
7	Total exposures subject to credit risk weighting	572,472,944

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Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	57,852,661
2	Common shares that comply with the criteria for Common Equity Tier 1	48,000,000
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	
4	Accumulated other comprehensive income	408,189
5	Other disclosed reserves	
6	Retained earnings (loss)	9,444,472
7	Regulatory Adjustments of Common Equity Tier 1 capital	3,444,257
8	Revaluation reserves on assets	408,189
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	3,036,068
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	54,408,404
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	28,746,700
37	Instruments that comply with the criteria for Tier 2 capital	24,072,000
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	4,674,700
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	28,746,700

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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	10,118,135	
2	Due from NBG	46,686,397	
3	Due from Banks	7,834,530	
4	Dealing Securities		
5	Investment Securities	16,140,736	
6.1	Loans	258,653,566	
6.2	Less: Loan Loss Reserves	-13,833,771	
6.2.1	Of which 2% Loan Loss Reserves	4,321,262	ცხრილი 9 (Capital), c 39
6	Net Loans	244,819,795	
7	Accrued Interest and Dividends Receivable	1,985,776	
8	Other Real Estate Owned & Repossessed Assets	415,590	
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	54,000	
10	Fixed Assets and Intangible Assets	15,084,390	
10.1	Of which intangible assets	3,036,068	table 9 (Capital), c10
11	Other Assets	1,646,338	
12	Total assets	344,785,687	
13	Due to Banks	125,174,400	
14	Current (Accounts) Deposits	30,296,701	
15	Demand Deposits	6,023,365	
16	Time Deposits	36,843,064	
17	Own Debt Securities	0	
18	Borrowings	56,569,200	
19	Accrued Interest and Dividends Payable	2,150,918	
20	Other Liabilities	5,803,378	
20.1	Of which guarantees Loss Reserves	401,582	
20.1.1	Of which 2 % guarantees Loss Reserves	353,438	ცხრილი 9 (Capital), c 39
21	Subordinated Debentures	24,072,000	
21.1	Of which tier II capital qualifying instruments	24,072,000	table 9 (Capital), c 37
22	Total liabilities	286,933,026	
23	Common Stock	48,000,000	table 9 (Capital), c 2
24	Preferred Stock		
25	Less: Repurchased Shares		
26	Share Premium		
27	General Reserves		
28	Retained Earnings	9,444,472	table 9 (Capital), c 6
29	Asset Revaluation Reserves	408,189	table 9 (Capital), c 4
30	Total Equity Capital	57,852,661	

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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	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			
		26,298,009										36,529,124						36,529,124
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											7,834,530						7,834,530
7	Claims or contingent claims on corporates											202,769,687	21,097,586					223,867,273
8	Retail claims or contingent retail claims																	-
9	Claims or contingent claims secured by mortgages on residential property																	-
10	Past due items											3,429,944						3,429,944
11	Items belonging to regulatory high-risk categories																	-
12	Short-term claims on commercial banks and corporates																	-
13	Claims in the form of collective investment undertakings (CIU)																	-
14	Other items	10,118,135										59,071,452	494,870					59,566,322
	Total	36,416,144	0	0	0	0	0	0	0	0	0	309,654,737	21,592,456	0	0	0	0	331,247,193

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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	62,827,133				36,529,124	36,529,124	58%
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	7,834,530				7,834,530	7,834,530	100%
7	Claims or contingent claims on corporates	202,789,687	43,124,215	21,097,586		354,291,907	354,291,907	158%
8	Retail claims or contingent retail claims							
9	Claims or contingent claims secured by mortgages on residential property							
10	Past due items	3,429,944				5,693,403	5,693,403	166%
11	Items belonging to regulatory high-risk categories							
12	Short-term claims on commercial banks and corporates							
13	Claims in the form of collective investment undertakings ('CIU')							
14	Other items	69,189,587	1,014,452	494,870		80,505,434	80,505,434	116%
	Total	346,070,881	44,138,667	21,592,456		484,854,398	484,854,398	132%

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Table 14 **Currency induced credit risk**

	Risk Exposure	a Unhedged claims (Claims where the source of repayment is denominated in the different currency from the exposure's currency)	b Currency induced credit risk weighted exposures
1	Claims or contingent claims on corporates	175,256,556	130,404,634
2	Retail claims or contingent retail claims		0
3	Claims or contingent claims secured by mortgages on residential property		0
4	Past due items	3,017,945	2,263,459
5	Items belonging to regulatory high-risk categories		0
6	Claims in the form of collective investment undertakings ('CIU')*		0
7	Claims in the form of collective investment undertakings		0
8	Other claims	27,918,816	20,939,112
9	Total	206,193,317	153,607,205

