

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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Table 1 **Key metrics**

N		3 Q 2017	2 Q 2017	1 Q 2017	4 Q 2016	3 Q 2016
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	56,500,030	54,408,404	51,062,881	47,439,140	48,474,552
2	Tier 1	56,500,030	54,408,404	51,062,881	47,439,140	48,474,552
3	Total regulatory capital	81,597,521	83,155,104	80,094,545	78,736,330	75,815,178
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	541,429,395	502,078,315	499,467,595	547,248,012	468,890,514
5	Risk-weighted assets (RWA) (Based on Basel I frameworks)	491,700,055	442,212,575	440,750,203	468,533,505	390,210,108
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
6	Common equity Tier 1 ratio (≥ 7.0 %)	10.44%	10.84%	10.22%	8.67%	10.34%
7	Tier 1 ratio (≥ 8.5 %)	10.44%	10.84%	10.22%	8.67%	10.34%
8	Total regulatory capital ratio (≥ 10.5 %)	15.07%	16.56%	16.04%	14.39%	16.17%
	<i>Based on Basel I framework</i>					
9	Common equity Tier 1 ratio (≥ 6.4 %)	9.62%	10.68%	10.72%	9.26%	11.26%
10	Total regulatory capital ratio (≥ 9.6 %)	16.59%	18.70%	17.99%	15.79%	19.09%
	Income					
11	Total Interest Income / Average Annual Assets	8.35%	8.40%	8.44%	9.16%	9.49%
12	Total Interest Expense / Average Annual Assets	2.20%	2.18%	2.26%	2.93%	3.12%
13	Earnings from Operations / Average Annual Assets	4.29%	4.64%	5.04%	4.02%	4.24%
14	Net Interest Margin	6.15%	6.22%	6.18%	6.23%	6.37%
15	Return on Average Assets (ROAA)	3.44%	4.06%	4.19%	1.36%	2.11%
16	Return on Average Equity (ROAE)	21.95%	26.33%	29.01%	8.27%	12.44%
	Asset Quality					
17	Non Performed Loans / Total Loans	5.56%	5.55%	5.50%	5.45%	5.61%
18	LLR/Total Loans	5.12%	5.35%	5.56%	5.30%	4.90%
19	FX Loans/Total Loans	82.89%	82.58%	85.03%	84.14%	81.59%
20	FX Assets/Total Assets	73.33%	73.48%	75.34%	75.64%	73.27%
21	Loan Growth-YTD	5.17%	-6.60%	-8.27%	36.47%	13.08%
	Liquidity					
22	Liquid Assets/Total Assets	20.10%	21.80%	22.96%	22.38%	25.06%
23	FX Liabilities/Total Liabilities	91.06%	92.08%	92.89%	90.72%	90.70%
24	Current & Demand Deposits/Total Assets	8.85%	10.53%	9.43%	11.63%	6.92%

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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	4,530,174	4,458,289	8,988,463	4,068,039	2,350,210	6,418,249
2	Due from NBG	14,336,347	39,025,310	53,361,657	1,084,088	42,781,750	43,865,838
3	Due from Banks	413,692	3,174,282	3,587,974	9,246,724	11,675,406	20,922,130
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	16,153,436	0	16,153,436	16,089,122	0	16,089,122
6.1	Loans	49,837,690	241,396,225	291,233,915	42,244,448	187,223,382	229,467,830
6.2	Less: Loan Loss Reserves	-2,143,936	-12,753,446	-14,897,382	-2,346,224	-8,909,070	-11,255,293
6	Net Loans	47,693,754	228,642,779	276,336,533	39,898,225	178,314,313	218,212,537
7	Accrued Interest and Dividends Receivable	684,294	1,179,443	1,863,737	789,688	1,400,223	2,189,911
8	Other Real Estate Owned & Repossessed Assets	454,317	0	454,317	51,891	0	51,891
9	Equity Investments	54,000	0	54,000	54,000	0	54,000
10	Fixed Assets and Intangible Assets	15,502,747	0	15,502,747	14,034,721	0	14,034,721
11	Other Assets	886,092	485,993	1,372,085	1,043,204	235,605	1,278,809
12	Total assets	100,708,853	276,966,096	377,674,949	86,359,702	236,757,507	323,117,208
	Liabilities						
13	Due to Banks	0	151,078,700	151,078,700	0	190,393,190	190,393,190
14	Current (Accounts) Deposits	12,189,054	16,186,876	28,375,930	7,197,055	12,806,969	20,004,024
15	Demand Deposits	1,826,417	3,230,253	5,056,670	1,595,937	748,257	2,344,194
16	Time Deposits	10,546,455	31,372,525	41,918,980	13,674,623	13,974,138	27,648,761
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	0	58,202,450	58,202,450	0	0	0
19	Accrued Interest and Dividends Payable	208,663	2,978,774	3,187,437	323,918	3,213,015	3,536,933
20	Other Liabilities	3,640,167	1,555,845	5,196,012	2,526,206	2,421,001	4,947,207
21	Subordinated Debentures	0	24,767,000	24,767,000	0	23,297,000	23,297,000
22	Total liabilities	28,410,756	289,372,423	317,783,179	25,317,739	246,853,570	272,171,309
	Equity Capital						
23	Common Stock	48,000,000	0	48,000,000	48,000,000	0	48,000,000
24	Preferred Stock	0	0	0	0	0	0
25	Less: Repurchased Shares	0	0	0	0	0	0
26	Share Premium	0	0	0	0	0	0
27	General Reserves	0	0	0	0	0	0
28	Retained Earnings	11,484,648	0	11,484,648	2,740,348	0	2,740,348
29	Asset Revaluation Reserves	407,122	0	407,122	205,551	0	205,551
30	Total Equity Capital	59,891,770	0	59,891,770	50,945,899	0	50,945,899
31	Total liabilities and Equity Capital	88,302,526	289,372,423	377,674,949	76,263,638	246,853,570	323,117,208

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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	323,655	191,177	514,832	246,124	193,016	439,140
2	Interest Income from Loans	4,101,487	15,464,791	19,566,278	4,179,337	13,479,201	17,658,538
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	1,418,440	8,120,485	9,538,925	2,290,120	7,073,706	9,363,826
2.3	from the Energy Sector Loans		301,221	301,221		225,355	225,355
2.4	from the Agriculture and Forestry Sector Loans	179,391	357,394	536,785		432,865	432,865
2.5	from the Construction Sector Loans	321,022	1,964,506	2,285,528	261,503	1,284,438	1,545,941
2.6	from the Mining and Mineral Processing Sector Loans	7,550	720,679	728,229	16,490	490,306	506,796
2.7	from the Transportation or Communications Sector Loans			0			0
2.8	from Individuals Loans	1,989,166	3,566,338	5,555,504	1,500,276	3,384,960	4,885,236
2.9	from Other Sectors Loans	185,918	434,168	620,086	110,948	587,571	698,519
3	Fees/penalties income from loans to customers	196,565	580,883	777,448	224,637	452,624	677,261
4	Interest and Discount Income from Securities	1,302,097	0	1,302,097	1,416,208	0	1,416,208
5	Other Interest Income	105,614	119,818	225,432	101,813	41,759	143,572
6	Total Interest Income	6,029,418	16,356,669	22,386,087	6,168,119	14,166,600	20,334,719
		Interest Expense					
7	Interest Paid on Demand Deposits	412,577	103,025	515,602	416,839	159,290	576,129
8	Interest Paid on Time Deposits	202,463	452,089	654,552	128,435	344,220	472,655
9	Interest Paid on Banks Deposits	195	2,448,343	2,448,538	30,225	4,711,382	4,741,607
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	0	1,715,231	1,715,231	169,780	0	169,780
12	Other Interest Expenses	261,588	299,195	560,783	681,992	40,452	722,444
13	Total Interest Expense	876,823	5,017,883	5,894,706	1,427,271	5,255,344	6,682,615
14	Net Interest Income	5,152,595	11,338,786	16,491,381	4,740,848	8,911,256	13,652,104
		Non-Interest Income					
15	Net Fee and Commission Income	261,453	1,809,327	2,070,780	226,647	1,059,796	1,286,443
15.1	Fee and Commission Income	438,486	3,910,691	4,349,177	382,781	2,556,509	2,939,290
15.2	Fee and Commission Expense	177,033	2,101,364	2,278,397	156,134	1,496,713	1,652,847
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	1,084,167		1,084,167	644,130		644,130
20	Gain (Loss) from Foreign Exchange Translation	(256,393)		(256,393)	(93,744)		(350,137)
21	Gain (Loss) on Sales of Fixed Assets	0	0	0	8,146		8,146
22	Non-Interest Income from other Banking Operations	42,738	15,266	58,004	60,803	13,988	74,791
23	Other Non-Interest Income	10,770	5,680	16,450	14,118	47,667	61,785
24	Total Non-Interest Income	1,142,735	1,830,273	2,973,008	860,100	1,121,451	1,981,551
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	324,988		324,988	255,473		255,473
26	Bank Development, Consultation and Marketing Expenses	380,512	13,728	394,240	185,960	18,179	204,139
27	Personnel Expenses	5,075,793		5,075,793	4,427,276		4,427,276
28	Operating Costs of Fixed Assets	32,543		32,543	5,597		5,597
29	Depreciation Expense	721,536		721,536	488,368		488,368
30	Other Non-Interest Expenses	1,010,640	653,807	1,664,447	773,780	485,791	1,259,571
31	Total Non-Interest Expenses	7,546,012	667,535	8,213,547	6,136,454	503,970	6,640,424
32	Net Non-Interest Income	(6,403,277)	1,162,738	(5,240,539)	(5,276,354)	617,481	(4,658,873)
33	Net Income before Provisions	(1,250,682)	12,501,524	11,250,842	(535,506)	9,528,737	8,993,231
34	Loan Loss Reserve	239,674		239,674	3,863,728		3,863,728
35	Provision for Possible Losses on Investments and Securities	0		0	0		0
36	Provision for Possible Losses on Other Assets	420,132		420,132	37,952		37,952
37	Total Provisions for Possible Losses	659,806	0	659,806	3,901,680	0	3,901,680
38	Net Income before Taxes and Extraordinary Items	(1,910,488)	12,501,524	10,591,036	(4,437,186)	9,528,737	5,091,551
39	Taxation	1,384,625	0	1,384,625	567,512		567,512
40	Net Income after Taxation	(3,295,113)	12,501,524	9,206,411	(5,004,698)	9,528,737	4,524,039
41	Extraordinary Items	0		0			0
42	Net Income	(3,295,113)	12,501,524	9,206,411.00	(5,004,698)	9,528,737	4,524,039.00

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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	7,406,342	11,114,157	18,520,499	6,245,246	1,241,653	7,486,899
1.2	Letters of credit Issued			0			0
1.3	Undrawn loan commitments	6,325,442	17,335,631	23,661,073	6,360,581	10,850,032	17,210,613
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	5,367,408	195,066,471	200,433,879	3,215,017	143,791,877	147,006,894
4.2	Guarantees			0			0
5	Assets pledged as security for receivables of the bank			0			0
5.1	Cash	5,694,889	12,576,614	18,271,503	9,696,473	3,276,749	12,973,222
5.2	Precious metals and stones			0			0
5.3	Real Estate:			0			0
5.3.1	<i>Residential Property</i>	36,328,582	123,029,182	159,357,764	22,061,038	101,303,217	123,364,255
5.3.2	<i>Commercial Property</i>	9,541,907	201,933,815	211,475,722	8,642,216	138,690,494	147,332,710
5.3.3	<i>Complex Real Estate</i>	0	571,598	571,598			0
5.3.4	<i>Land Parcel</i>	6,096,900	75,375,769	81,472,669	3,762,059	54,998,665	58,760,724
5.3.5	<i>Other</i>	17,535	290,423	307,958	32,802	95,275	128,077
5.4	Movable Property	2,244,287	10,697,340	12,941,627	676,941	8,531,832	9,208,773
5.5	Shares Pledged	0	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	1,148		1,148			0
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	93,271	910,235	1,003,506			0
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	22,579	2,295	24,874			0
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	142,054	1,011,073	1,153,127			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	524,854,517	484,854,398
1.1	Balance sheet items	335,829,930	309,654,737
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	14,109,802	21,592,456
1.3	Currency induced credit risk	174,914,786	153,607,205
1.4	Counterparty credit risk		
2	Risk Weighted Assets for Market Risk	718,842	1,367,881
3	Risk Weighted Assets for Operational Risk	15,856,036	15,856,036
4	Total Risk Weighted Assets	541,429,395	502,078,316

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

Members of Supervisory Board	
1	Ivan Vakhtangishvili -Chairman of the Supervisory Board
2	Anna borodovotsina -Member of the Supervisory Board
3	Aslan Talpakov- Member of the Supervisory Board
4	
5	
6	
7	
8	
9	
10	
Members of Board of Directors	
1	Nikoloz Geguchadze- General Director
2	Konstantin Gordeziani- Deputy General Director
3	Shota Chkoidze- Deputy General Director
4	Marina Tankarova- Deputy General Director
5	
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	8,988,463		8,988,463		8,988,463
2	Due from NBG	53,361,657		53,361,657		53,361,657
3	Due from Banks	3,587,974		3,587,974		3,587,974
4	Dealing Securities			0		0
5	Investment Securities	16,153,436		16,153,436		16,153,436
6.1	Loans	291,233,915		291,233,915	241,396,225	532,630,140
6.2	Less: Loan Loss Reserves	-14,897,382		-14,897,382	-12,753,446	-27,650,828
6	Net Loans	276,336,533		276,336,533	228,642,779	504,979,312
7	Accrued Interest and Dividends Receivable	1,863,737		1,863,737	1,165,101	3,028,838
8	Other Real Estate Owned & Repossessed Assets	454,317		454,317		454,317
9	Equity Investments	54,000		54,000		54,000
10	Fixed Assets and Intangible Assets	15,502,747	2,984,618	12,518,129		12,518,129
11	Other Assets	1,372,085		1,372,085		1,372,085
	Total exposures subject to credit risk weighting before adjustments	377,674,949	2,984,618	374,690,331	229,807,880	604,498,211

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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	604,498,211
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	42,011,103
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	646,509,314
4	Effect of provisioning rules used for capital adequacy purposes	8,969,247
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-21,307,276
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	-629,651
7	Total exposures subject to credit risk weighting	633,541,635

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Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	59,891,770
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	407,122
5	Other disclosed reserves	
6	Retained earnings (loss)	11,484,648
7	Regulatory Adjustments of Common Equity Tier 1 capital	3,391,740
8	Revaluation reserves on assets	407,122
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	2,984,618
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	56,500,030
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	25,097,491
37	Instruments that comply with the criteria for Tier 2 capital	19,813,600
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	5,283,891
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	25,097,491

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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	8,988,463	
2	Due from NBS	53,361,657	
3	Due from Banks	3,587,974	
4	Dealing Securities		
5	Investment Securities	16,153,436	
6.1	Loans	291,233,915	
6.2	Less: Loan Loss Reserves	-14,897,382	
6.2.1	Of which 2% Loan Loss Reserves	4,927,762	გბწილი 9 (Capital), c 39
6	Net Loans	276,336,533	
7	Accrued Interest and Dividends Receivable	1,863,737	
8	Other Real Estate Owned & Repossessed Assets	454,317	
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	15,502,747	
10.1	Of which intangible assets	2,984,618	table 9 (Capital), c10
11	Other Assets	1,372,085	
12	Total assets	377,674,949	
13	Due to Banks	151,078,700	
14	Current (Accounts) Deposits	28,375,930	
15	Demand Deposits	5,056,670	
16	Time Deposits	41,918,980	
17	Own Debt Securities	0	
18	Borrowings	58,202,450	
19	Accrued Interest and Dividends Payable	3,187,437	
20	Other Liabilities	5,196,012	
20.1	Of which guarantees Loss Reserves	526,598	
20.1.1	Of which 2 % guarantees Loss Reserves	356,129	გბწილი 9 (Capital), c 39
21	Subordinated Debentures	24,767,000	
21.1	Of which tier II capital qualifying instruments	19,813,600	table 9 (Capital), c 37
22	Total liabilities	317,783,179	
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	11,484,648	table 9 (Capital), c 6
29	Asset Revaluation Reserves	407,122	table 9 (Capital), c 4
30	Total Equity Capital	59,891,770	

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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																			
		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	30,489,783										39,025,310																						39,025,310	
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											3,587,974																						3,587,974	
7	Claims or contingent claims on corporates											229,936,221		19,933,509																				249,869,731	
8	Retail claims or contingent retail claims																																	-	
9	Claims or contingent claims secured by mortgages on residential property																																	-	
10	Past due items											4,686,182		2,777																				4,688,959	
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	8,988,463										62,904,159		767,541																				63,671,700	
	Total	39,478,246	0	0	0	0	0	0	0	0	0	340,139,847	20,703,828	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	360,843,674			

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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		RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
Asset Classes			Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF			
1	Claims or contingent claims on central governments or central banks	69,515,093			39,025,310	39,025,310	56%
2	Claims or contingent claims on regional governments or local authorities					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	3,587,974			3,587,974	3,587,974	100%
7	Claims or contingent claims on corporates	229,936,221	40,447,600	19,933,509	400,277,056	389,557,039	156%
8	Retail claims or contingent retail claims					0	
9	Claims or contingent claims secured by mortgages on residential property					0	
10	Past due items	4,686,182	5,555	2,777	7,774,106	7,774,107	166%
11	Items belonging to regulatory high-risk categories					0	
12	Short-term claims on commercial banks and corporates					0	
13	Claims in the form of collective investment undertakings ('CIU')					0	
14	Other items	71,892,622	1,557,949	767,541	85,094,013	84,910,087	117%
	Total	379,618,093	42,011,103	20,703,828	535,758,459	524,854,517	131%

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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	201,172,751	150,407,325
2	Retail claims or contingent retail claims		0
3	Claims or contingent claims secured by mortgages on residential property		0
4	Past due items	4,113,530	3,085,147
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	28,563,084	21,422,313
9	Total	233,849,365	174,914,786

