

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: 31.12.2017

Table 1 **Key metrics**

N		4 Q 2017	3 Q 2017	2 Q 2017	1 Q 2017	4 Q 2016
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	58,237,201	56,500,030	54,408,404	51,062,881	47,439,140
2	Tier 1	58,237,201	56,500,030	54,408,404	51,062,881	47,439,140
3	Total regulatory capital	83,958,319	81,597,521	83,155,104	80,094,545	78,736,330
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	421,310,158	541,429,395	502,078,315	499,467,595	547,248,012
5	Risk-weighted assets (RWA) (Based on Basel I frameworks)	552,470,490	491,700,055	442,212,575	440,750,203	468,533,505
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
6	Common equity Tier 1 ratio (≥ 7.0 %) **	13.82%	10.44%	10.84%	10.22%	8.67%
7	Tier 1 ratio (≥ 8.5 %) **	13.82%	10.44%	10.84%	10.22%	8.67%
8	Total regulatory capital ratio (≥ 10.5 %) **	19.93%	15.07%	16.56%	16.04%	14.39%
	<i>Based on Basel I framework</i>					
9	Common equity Tier 1 ratio (≥ 6.4 %)	8.42%	9.62%	10.68%	10.72%	9.26%
10	Total regulatory capital ratio (≥ 9.6 %)	15.36%	16.59%	18.70%	17.99%	15.79%
	Income					
11	Total Interest Income / Average Annual Assets	8.39%	8.35%	8.40%	8.44%	9.16%
12	Total Interest Expense / Average Annual Assets	2.25%	2.20%	2.18%	2.26%	2.93%
13	Earnings from Operations / Average Annual Assets	3.92%	4.29%	4.64%	5.04%	4.02%
14	Net Interest Margin	6.13%	6.15%	6.22%	6.18%	6.23%
15	Return on Average Assets (ROAA)	3.15%	3.44%	4.06%	4.19%	1.36%
16	Return on Average Equity (ROAE)	20.46%	21.95%	26.33%	29.01%	8.27%
	Asset Quality					
17	Non Performed Loans / Total Loans	4.80%	5.56%	5.55%	5.50%	5.45%
18	LLR/Total Loans	4.66%	5.12%	5.35%	5.56%	5.30%
19	FX Loans/Total Loans	81.67%	82.89%	82.58%	85.03%	84.14%
20	FX Assets/Total Assets	75.37%	73.33%	73.48%	75.34%	75.64%
21	Loan Growth-YTD	19.52%	5.17%	-6.60%	-8.27%	36.47%
	Liquidity					
22	Liquid Assets/Total Assets	19.63%	20.10%	21.80%	22.96%	22.38%
23	FX Liabilities/Total Liabilities	91.42%	91.06%	92.08%	92.89%	90.72%
24	Current & Demand Deposits/Total Assets	6.59%	8.85%	10.53%	9.43%	11.63%
	Liquidity Coverage Ratio***					
25	Total HQLA	69,155,282				
26	Net cash outflow	33,041,043				
27	LCR ratio (%)	209.30%				

* Significant changes between these two reporting periods is due to changes in NBG's methodology of calculating Risk Weighted Risk Exposures, in particular excluding Currency induced credit risk (CICR) from RWRA, which will be reflected in Pillar 2 capital buffer requirements. For the further details see the link of NBG's official press-release:

<https://www.nbg.gov.ge/index.php?m=340&newsid=3248&lng=eng>

** 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.

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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	2,522,316	4,112,349	6,634,665	3,921,541	2,587,675	6,509,216
2	Due from NBG	7,991,081	45,323,559	53,314,640	1,580,564	39,356,963	40,937,527
3	Due from Banks	692,233	6,293,051	6,985,284	8,507,426	13,296,277	21,803,703
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	16,166,136	0	16,166,136	16,089,335	0	16,089,335
6.1	Loans	60,656,274	270,324,143	330,980,417	43,914,775	233,005,397	276,920,172
6.2	Less: Loan Loss Reserves	-3,005,284	-12,411,717	-15,417,001	-2,210,700	-12,453,906	-14,664,605
6	Net Loans	57,650,990	257,912,426	315,563,416	41,704,076	220,551,492	262,255,567
7	Accrued Interest and Dividends Receivable	1,167,553	1,289,761	2,457,314	1,384,365	1,284,604	2,668,969
8	Other Real Estate Owned & Repossessed Assets	310,450		310,450	273,945		273,945
9	Equity Investments	54,000	0	54,000	54,000	0	54,000
10	Fixed Assets and Intangible Assets	15,785,053		15,785,053	15,326,030		15,326,030
11	Other Assets	682,363	390,898	1,073,261	555,978	506,368	1,062,346
12	Total assets	103,022,175	315,322,044	418,344,219	89,397,260	277,583,379	366,980,638
	Liabilities						
13	Due to Banks	0	185,342,300	185,342,300	0	136,310,200	136,310,200
14	Current (Accounts) Deposits	10,497,376	11,439,693	21,937,069	7,781,292	28,221,305	36,002,597
15	Demand Deposits	2,794,973	2,836,570	5,631,543	2,332,754	4,334,363	6,667,117
16	Time Deposits	12,931,378	20,400,481	33,331,859	15,801,495	18,518,157	34,319,652
17	Own Debt Securities			0			0
18	Borrowings	0	73,877,700	73,877,700	0	68,816,800	68,816,800
19	Accrued Interest and Dividends Payable	375,490	4,312,541	4,688,031	663,867	1,034,293	1,698,160
20	Other Liabilities	3,938,828	1,286,748	5,225,576	2,774,314	3,236,609	6,010,923
21	Subordinated Debentures	0	25,922,000	25,922,000	0	26,468,000	26,468,000
22	Total liabilities	30,538,045	325,418,033	355,956,078	29,353,722	286,939,727	316,293,449
	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	13,982,086		13,982,086	2,276,867		2,276,867
29	Asset Revaluation Reserves	406,055		406,055	410,322		410,322
30	Total Equity Capital	62,388,141		62,388,141	50,687,189		50,687,189
31	Total liabilities and Equity Capital	92,926,186	325,418,033	418,344,219	80,040,911	286,939,727	366,980,638

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Table 3 **Income statement** in Lari

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	462,132	284,893	747025	375,155	207,210	582365
2	Interest Income from Loans	5,774,526	21,475,680	27250206	5,551,277	18,317,412	23868689
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	2,038,431	11,292,168	13330599	3,018,331	9,706,090	12724421
2.3	from the Energy Sector Loans		404,710	404710		341,100	341100
2.4	from the Agriculture and Forestry Sector Loans	179,391	595,051	774442	5,973	528,807	534780
2.5	from the Construction Sector Loans	454,150	2,765,296	3219446	331,993	1,862,514	2194507
2.6	from the Mining and Mineral Processing Sector Loans	7,550	976,954	984504	20,270	710,477	730747
2.7	from the Transportation or Communications Sector Loans		1,025	1025			0
2.8	from Individuals Loans	2,906,048	4,843,175	7749223	2,013,161	4,616,147	6629308
2.9	from Other Sectors Loans	188,956	597,301	786257	161,549	552,277	713826
3	Fees/penalties income from loans to customers	278,479	775,268	1053747	314,193	613,923	928116
4	Interest and Discount Income from Securities	1,751,224	0	1751224	1,858,173	0	1858173
5	Other Interest Income	163,832	165,128	328960	133,273	57,332	190605
6	Total Interest Income	8,430,193	22,700,969	31131162	8,232,071	19,195,877	27427948
	Interest Expense						
7	Interest Paid on Demand Deposits	577,420	131,892	709312	554,288	204,930	759218
8	Interest Paid on Time Deposits	270,247	595,935	866182	174,335	484,179	658514
9	Interest Paid on Banks Deposits	195	3,664,927	3665122	30,225	5,920,445	5950670
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	0	2,413,442	2413442	169,780	261,799	431579
12	Other Interest Expenses	358,489	347,277	705766	923,874	54,564	978438
13	Total Interest Expense	1,206,351	7,153,473	8359824	1,852,502	6,925,917	8778419
14	Net Interest Income	7,223,842	15,547,496	22771338	6,379,569	12,269,960	18649529
	Non-Interest Income						
15	Net Fee and Commission Income	388,068	2,020,144	2408212	336,909	1,596,208	1933117
15.1	Fee and Commission Income	608,229	4,322,519	4930748	556,302	3,834,178	4390480
15.2	Fee and Commission Expense	220,161	2,302,375	2522536	219,393	2,237,970	2457363
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	1,192,818		1192818	1,142,342		1142342
20	Gain (Loss) from Foreign Exchange Translation	(87,472)		-87472	(163,972)		-163972
21	Gain (Loss) on Sales of Fixed Assets	7,056		7056	(8,616)		-8616
22	Non-Interest Income from other Banking Operations	44,482	11,041	55523	76,370	20,941	97311
23	Other Non-Interest Income	13,035	6,182	19217	56,554	47,673	104227
24	Total Non-Interest Income	1,557,987	2,037,367	3595354	1,439,587	1,664,822	3104409
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	552,301		552301	355,339		355339
26	Bank Development, Consultation and Marketing Expenses	613,636	19,304	632940	470,182	28,334	498516
27	Personnel Expenses	7,503,126		7503126	6,526,307		6526307
28	Operating Costs of Fixed Assets	35,348		35348	7,489		7489
29	Depreciation Expense	975,961		975961	701,156		701156
30	Other Non-Interest Expenses	1,374,094	828,755	2202849	1,123,585	660,649	1784234
31	Total Non-Interest Expenses	11,054,466	848,059	11902525	9,184,058	688,983	9873041
32	Net Non-Interest Income	(9,496,479)	1,189,308	-8307171	(7,744,471)	975,839	-6768632
33	Net Income before Provisions	(2,272,637)	16,736,804	14464167	(1,364,902)	13,245,799	11880897
34	Loan Loss Reserve	760,090		760090	7,272,849		7272849
35	Provision for Possible Losses on Investments and Securities	0		0	0		0
36	Provision for Possible Losses on Other Assets	273,370		273370	150,359		150359
37	Total Provisions for Possible Losses	1,033,460	0	1033460	7,423,208	0	7423208
38	Net Income before Taxes and Extraordinary Items	(3,306,097)	16,736,804	13430707	(8,788,110)	13,245,799	4457689
39	Taxation	1,727,925		1727925	398,027		398027
40	Net Income after Taxation	(5,034,022)	16,736,804	11702782	(9,186,137)	13,245,799	4059662
41	Extraordinary Items			0			0
42	Net Income	(5,034,022)	16,736,804	11,702,782.00	(9,186,137)	13,245,799	4,059,662.00

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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	8,419,876	1,489,942	9,909,818	7,010,577	1,083,827	8,094,404
1.2	Letters of credit Issued			0			0
1.3	Undrawn loan commitments	7,302,658	18,428,404	25,731,062	3,701,516	13,240,391	16,941,907
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	4,685,456	228,091,172	232,776,628	3,455,522	186,854,212	190,309,734
4.2	Guarantees			0			0
5	Assets pledged as security for receivables of the bank			0			0
5.1	Cash	8,033,631	2,497,707	10,531,338	10,566,391	1,175,774	11,742,165
5.2	Precious metals and stones			0			0
5.3	Real Estate:			0			0
5.3.1	Residential Property	39,511,231	142,365,510	181,876,741	23,042,594	120,231,039	143,273,633
5.3.2	Commercial Property	8,176,103	212,385,503	220,561,606	8,637,868	166,585,100	175,222,968
5.3.3	Complex Real Estate	0	598,254	598,254		149,287	149,287
5.3.4	Land Parcel	6,610,880	92,253,930	98,864,810	3,977,236	69,977,954	73,955,190
5.3.5	Other	43,699	305,522	349,221	21,144	265,829	286,973
5.4	Movable Property	2,244,287	11,201,914	13,446,201	583,024	10,730,558	11,313,582
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	0	1,229	1,229	0	0	0
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	478,345	824,968	1,303,313	85,493	940,492	1,025,985
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	23,376	2,402	25,778	15,682	2,452	18,134
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	503,105	915,390	1,418,495	117,911	810,865	928,776
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	398,681,476	524,854,517
1.1	Balance sheet items	383,737,539	335,829,930
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	14,943,937	14,109,802
1.3	Currency induced credit risk*		174,914,786
1.4	Counterparty credit risk		
2	Risk Weighted Assets for Market Risk	2,491,491	718,842
3	Risk Weighted Assets for Operational Risk	20,137,191	15,856,036
4	Total Risk Weighted Assets	421,310,158	541,429,395

* CICR is excluded from RWA due to changes in NBG's methodology of calculating Risk Weighted Risk Exposures, in particular excluding Currency induced credit risk (CICR) from RWRA, which will be reflected in Pillar 2 capital buffer requirements. For the further details see the link of NBG's official press-release:

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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	Tamar Goderdzishvili- Deputy General Director
6	
7	
8	
9	
10	
List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	JSC " Halyk Bank of Kazakhstan" 100%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Timur Kulibayev 36.77%
2	Dinara Kulibayeva 36.77%

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

		a	b	c
			Carrying values of items	
	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
1	Cash	6,634,665		6,634,665
2	Due from NBG	53,314,640		53,314,640
3	Due from Banks	6,985,284		6,985,284
4	Dealing Securities			0
5	Investment Securities	16,166,136		16,166,136
6.1	Loans	330,980,417		330,980,417
6.2	<i>Less: Loan Loss Reserves</i>	<i>-15,417,001</i>		<i>-15,417,001</i>
6	Net Loans	315,563,416		315,563,416
7	Accrued Interest and Dividends Receivable	2,457,314		2,457,314
8	Other Real Estate Owned & Repossessed Assets	310,450		310,450
9	Equity Investments	54,000		54,000
10	Fixed Assets and Intangible Assets	15,785,053	3,744,885	12,040,168
11	Other Assets	1,073,261		1,073,261
	Total exposures subject to credit risk weighting before adjustments	418,344,219	3,744,885	414,599,334

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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	414,599,334
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	35,475,869
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	450,075,203
4	Effect of provisioning rules used for capital adequacy purposes	5,708,329
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-18,080,137
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	437,703,395

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Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	
2	Common shares that comply with the criteria for Common Equity Tier 1	62,388,141
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	48,000,000
4	Accumulated other comprehensive income	
5	Other disclosed reserves	406,055
6	Retained earnings (loss)	
7	Regulatory Adjustments of Common Equity Tier 1 capital	13,982,086
8	Revaluation reserves on assets	4,150,940
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and	406,055
10	Intangible assets	3,744,885
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	58,237,201
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	25,721,118
37	Instruments that comply with the criteria for Tier 2 capital	20,737,600
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	4,983,518
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	25,721,118

Bank: JSC " Halyk Bank Georgia"

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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	6,634,665	
2	Due from NBG	53,314,640	
3	Due from Banks	6,985,284	
4	Dealing Securities		
5	Investment Securities	16,166,136	
6.1	Loans	330,980,417	
6.2	Less: Loan Loss Reserves	-15,417,001	
6.2.1	Of which 2% Loan Loss Reserves	4,983,518	table 9 (Capital), N 39
6	Net Loans	315,563,416	
7	Accrued Interest and Dividends Receivable	2,457,314	
8	Other Real Estate Owned & Repossessed Assets	310,450	
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	15,785,053	
10.1	Of which intangible assets	3,744,885	table 9 (Capital), N10
11	Other Assets	1,073,261	
12	Total assets	418,344,219	
13	Due to Banks	185,342,300	
14	Current (Accounts) Deposits	21,937,069	
15	Demand Deposits	5,631,543	
16	Time Deposits	33,331,859	
17	Own Debt Securities		
18	Borrowings	73,877,700	
19	Accrued Interest and Dividends Payable	4,688,031	
20	Other Liabilities	5,225,576	
21	Subordinated Debentures	25,922,000	
21.1	Of which tier II capital qualifying instruments	20,737,600	table 9 (Capital), N 37
22	Total liabilities	355,956,078	
23	Common Stock	48,000,000	table 9 (Capital), N 2
24	Preferred Stock		
25	Less: Repurchased Shares		
26	Share Premium		
27	General Reserves		
28	Retained Earnings	13,982,086	table 9 (Capital), N 6
29	Asset Revaluation Reserves	406,055	table 9 (Capital), N 4
30	Total Equity Capital	62,388,141	

Bank: JSC "Halyk Bank Georgia"
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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			
	1	24,157,217										45,323,559						45,323,559
	2																	-
	3																	-
	4																	-
	5																	-
	6											6,985,284						6,985,284
	7											251,969,344	16,110,570					268,079,914
	8																	-
	9																	-
	10											5,352,034	875					5,352,909
	11											774,112		35,375				809,487
	12																	-
	13																	-
	14	6,634,865										79,076,073	1,284,288					80,360,361
	Total	30,791,882	0	0	0	0	0	0	0	0	0	389,480,406	17,395,733	35,375	0	0	0	406,929,201

Bank: JSC " Halyk Bank Georgia"
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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	69,480,776			45,323,559	45,323,559	65%
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	
3	Claims or contingent claims on public sector entities	0	0	0	0	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	6,985,284			6,985,284	6,985,284	100%
7	Claims or contingent claims on corporates	251,969,344	32,516,867	16,110,570	268,079,914	259,884,678	97%
8	Retail claims or contingent retail claims				0		
9	Claims or contingent claims secured by mortgages on residential property				0		
10	Past due items	5,352,034	1,751	875	5,352,909	5,352,909	100%
11	Items belonging to regulatory high-risk categories	809,487			827,175	827,175	102%
12	Short-term claims on commercial banks and corporates				0		
13	Claims in the form of collective investment undertakings ('CIU')				0		
14	Other items	85,710,738	2,957,252	1,284,288	80,360,361	80,307,872	92%
	Total	420,307,663	35,475,869	17,395,733	406,929,201	398,681,476	557%

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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				26,643,727.00	42,511,555.29	69,155,282.29	25,951,494.29	37,968,247.95	63,919,742.24
Cash outflows									
2 Retail deposits	5,002,015.10	17,432,745.80	22,434,760.90	1,188,364.00	4,687,275.77	5,875,639.77	308,821.00	1,155,181.00	1,464,002.00
3 Unsecured wholesale funding	21,221,711.81	302,385,996.73	323,607,708.54	10,705,256.22	12,027,350.23	22,732,606.45	8,096,735.00	13,450,520.00	21,547,255.00
4 Secured wholesale funding	-	-	-	-	-	-	-	-	-
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	15,722,533.18	19,918,345.65	35,640,878.83	3,868,010.15	7,753,958.43	11,621,968.58	1,090,116.56	1,820,899.66	2,911,016.22
6 Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7 Other contingent funding obligations	3,328,599.61	4,713,553.54	8,042,153.15	227,825.00	294,298.00	522,123.00	227,825.00	294,298.00	522,123.00
8 TOTAL CASH OUTFLOWS	45,274,859.70	344,450,641.72	389,725,501.42	15,989,455.37	24,762,882.43	40,752,337.80	9,723,497.56	16,720,898.66	26,444,396.22
Cash inflows									
9 Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10 Inflows from fully performing exposures	55,615,683.22	236,687,159.14	292,302,842.36	2,857,640.44	4,790,277.55	7,647,917.99	3,549,873.15	9,438,705.94	12,988,579.09
11 Other cash inflows	1,759,435.28	1,968,012.71	3,727,447.99	63,376.20	-	63,376.20	63,376.20	-	63,376.20
12 TOTAL CASH INFLOWS	57,375,118.50	238,655,171.85	296,030,290.35	2,921,016.64	4,790,277.55	7,711,294.19	3,613,249.35	9,438,705.94	13,051,955.29
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				26,643,727.00	42,511,555.29	69,155,282.29	25,951,494.29	37,968,247.95	63,919,742.24
14 Net cash outflow				13,068,438.73	19,972,604.39	33,041,043.12	6,110,248.84	7,282,193.44	13,392,442.28
15 Liquidity coverage ratio (%)				204%	213%	209%	425%	521%	477%

* 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.
** Instead of daily average, values are given for the last day of reporting period

