

Bank: JSC "Halyk Bank Georgia"

Date: 31-Mar-17

sheet N2

Income Statement *

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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	160,266	30,737	191,003	36,923	1,275	38,198
2	Interest Income from Loans	1,277,358	5,371,938	6,649,296	1,455,892	4,484,617	5,940,509
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	556,208	2,738,281	3,294,489	809,764	2,430,836	3,240,600
2.3	from the Energy Sector Loans		105,813	105,813			0
2.4	from the Agriculture and Forestry Sector Loans	49,882	209,711	259,593		146,311	146,311
2.5	from the Construction Sector Loans	76,367	649,821	726,188	103,456	392,020	495,476
2.6	from the Mining and Mineral Processing Sector Loans	1,242	242,335	243,577	6,024	159,732	165,756
2.7	from the Transportation or Communications Sector Loans			0			0
2.8	from Individuals Loans	531,869	1,256,193	1,788,062	496,151	1,151,411	1,647,562
2.9	from Other Sectors Loans	61,790	169,784	231,574	40,497	204,307	244,804
3	Fees/penalties income from loans to customers	123,746	207,275	331,021	61,082	149,826	210,908
4	Interest and Discount Income from Securities	406,760	0	406,760	499,990	0	499,990
5	Other Interest Income	26,586	30,747	57,333	30,001	16,330	46,331
6	Total Interest Income	1,994,716	5,640,697	7,635,413	2,083,888	4,652,048	6,735,936
	Interest Expense						
7	Interest Paid on Demand Deposits	146,646	45,716	192,362	121,325	85,444	206,769
8	Interest Paid on Time Deposits	63,551	168,648	232,199	61,459	112,813	174,272
9	Interest Paid on Banks Deposits	0	793,684	793,684	122	1,545,424	1,545,546
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	0	575,809	575,809	153,479	0	153,479
12	Other Interest Expenses	183,506	65,874	249,380	219,841	16,461	236,302
13	Total Interest Expense	393,703	1,649,731	2,043,434	556,226	1,760,142	2,316,368
14	Net Interest Income	1,601,013	3,990,966	5,591,979	1,527,662	2,891,906	4,419,568
	Non-Interest Income						
15	Net Fee and Commission Income	77,013	754,179	831,192	67,797	249,994	317,791
15.1	Fee and Commission Income	128,266	1,725,793	1,854,059	107,451	402,862	510,313
15.2	Fee and Commission Expense	51,253	971,614	1,022,867	39,654	152,868	192,522
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	781,373		781,373	178,855		178,855
20	Gain (Loss) from Foreign Exchange Translation	(508,727)		(508,727)	6,941		6,941
21	Gain (Loss) on Sales of Fixed Assets	0		0	28,635		28,635
22	Non-Interest Income from other Banking Operations	26,313	5,545	31,858	20,051	5,004	25,055
23	Other Non-Interest Income	5,559	1,603	7,162	5,943	12,808	18,751
24	Total Non-Interest Income	381,531	761,327	1,142,858	308,222	267,806	576,028
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	111,052		111,052	78,821		78,821
26	Bank Development, Consultation and Marketing Expenses	160,247	4,778	165,025	47,845	186	48,031
27	Personnel Expenses	1,654,887		1,654,887	1,418,370		1,418,370
28	Operating Costs of Fixed Assets	7,234		7,234	861		861
29	Depreciation Expense	235,089		235,089	146,774		146,774
30	Other Non-Interest Expenses	337,187	174,426	511,613	253,696	182,250	435,946
31	Total Non-Interest Expenses	2,505,696	179,204	2,684,900	1,946,367	182,436	2,128,803
32	Net Non-Interest Income	(2,124,165)	582,123	(1,542,042)	(1,638,145)	85,370	(1,552,775)
33	Net Income before Provisions	(523,152)	4,573,089	4,049,937	(110,483)	2,977,276	2,866,793
34	Loan Loss Reserve	(537,220)	X	(537,220)	1,960,209	X	1,960,209
35	Provision for Possible Losses on Investments and Securities	0	X	0	0	X	0
36	Provision for Possible Losses on Other Assets	194,320	X	194,320	28,475	X	28,475
37	Total Provisions for Possible Losses	(342,900)	0	(342,900)	1,988,684	0	1,988,684
38	Net Income before Taxes and Extraordinary Items	(180,252)	4,573,089	4,392,837	(2,099,167)	2,977,276	878,109
39	Taxation	599,466	0	599,466	61,439		61,439
40	Net Income after Taxation	(779,718)	4,573,089	3,793,371	(2,160,606)	2,977,276	816,670
41	Extraordinary Items			0			0
42	Net Income	(779,718)	4,573,089	3,793,371	(2,160,606)	2,977,276	816,670

Non-audited data presented in accordance of the regulations of NBG