

Bank: JSC " Halyk Bank Georgia"

Date: 31-Mar-17

sheet N1

Balance Sheet *

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| N | ASSETS | Reporting Period | | | Respective period of the previous year | | |
|-----|--|-------------------|--------------------|--------------------|--|--------------------|--------------------|
| | | GEL | FX | Total | GEL | FX | Total |
| 1 | Cash | 3,499,325 | 7,027,642 | 10,526,967 | 2,963,064 | 1,982,643 | 4,945,707 |
| 2 | Due from NBG | 12,414,573 | 37,190,129 | 49,604,702 | 332,461 | 18,882,318 | 19,214,779 |
| 3 | Due from Banks | 537,639 | 6,474,229 | 7,011,868 | 3,383,119 | 4,178,926 | 7,562,045 |
| 4 | Dealing Securities | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Investment Securities | 15,628,199 | 0 | 15,628,199 | 17,819,450 | 0 | 17,819,450 |
| 6.1 | Loans | 38,037,703 | 215,975,907 | 254,013,610 | 43,082,475 | 165,327,015 | 208,409,490 |
| 6.2 | Less: Loan Loss Reserves | (2,483,143) | (11,644,339) | (14,127,482) | (1,887,079) | (7,464,501) | (9,351,580) |
| 6 | Net Loans | 35,554,560 | 204,331,568 | 239,886,128 | 41,195,397 | 157,862,514 | 199,057,910 |
| 7 | Accrued Interest and Dividends Receivable | 602,928 | 1,249,382 | 1,852,310 | 1,363,637 | 1,283,406 | 2,647,043 |
| 8 | Other Real Estate Owned & Repossessed Assets | 339,465 | X | 339,465 | 0 | X | 0 |
| 9 | Equity Investments | 54,000 | 0 | 54,000 | 54,000 | 0 | 54,000 |
| 10 | Fixed Assets and Intangible Assets | 15,144,932 | X | 15,144,932 | 12,548,793 | X | 12,548,793 |
| 11 | Other Assets | 662,329 | 1,716,263 | 2,378,592 | 1,627,276 | 175,524 | 1,802,800 |
| 12 | TOTAL ASSETS | 84,437,950 | 257,989,213 | 342,427,163 | 81,287,197 | 184,365,331 | 265,652,527 |
| | LIABILITIES | | | | | | |
| 13 | Due to Banks | 0 | 125,927,800 | 125,927,800 | 0 | 137,627,975 | 137,627,975 |
| 14 | Current (Accounts) Deposits | 9,864,738 | 16,191,328 | 26,056,066 | 4,936,416 | 15,827,449 | 20,763,865 |
| 15 | Demand Deposits | 1,921,773 | 4,310,461 | 6,232,234 | 1,312,519 | 931,944 | 2,244,463 |
| 16 | Time Deposits | 5,411,053 | 28,739,419 | 34,150,472 | 14,350,979 | 10,633,457 | 24,984,436 |
| 17 | Own Debt Securities | | | 0 | | | 0 |
| 18 | Borrowings | 0 | 57,462,200 | 57,462,200 | 2,000,000 | 0 | 2,000,000 |
| 19 | Accrued Interest and Dividends Payable | 150,347 | 1,788,278 | 1,938,625 | 649,298 | 3,507,215 | 4,156,513 |
| 20 | Other Liabilities | 3,115,318 | 8,611,891 | 11,727,209 | 1,668,361 | 1,213,630 | 2,881,991 |
| 21 | Subordinated Debentures | 0 | 24,452,000 | 24,452,000 | 0 | 23,679,000 | 23,679,000 |
| 22 | Total Liabilities | 20,463,229 | 267,483,377 | 287,946,606 | 24,917,573 | 193,420,670 | 218,338,243 |
| | EQUITY CAPITAL | | | | | | |
| 23 | Common Stock | 48,000,000 | X | 48,000,000 | 48,000,000 | X | 48,000,000 |
| 24 | Preferred Stock | 0 | X | 0 | 0 | X | 0 |
| 25 | Less: Repurchased Shares | 0 | X | 0 | 0 | X | 0 |
| 26 | Share Premium | 0 | X | 0 | 0 | X | 0 |
| 27 | General Reserves | 0 | X | 0 | 0 | X | 0 |
| 28 | Retained Earnings | 6,071,302 | X | 6,071,302 | (892,371) | X | (892,371) |
| 29 | Asset Revaluation Reserves | 409,255 | X | 409,255 | 206,655 | X | 206,655 |
| 30 | Total Equity Capital | 54,480,557 | X | 54,480,557 | 47,314,284 | X | 47,314,284 |
| 31 | TOTAL LIABILITIES AND EQUITY CAPITAL | 74,943,786 | 267,483,377 | 342,427,163 | 72,231,857 | 193,420,670 | 265,652,527 |

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