

Bank: JSC " Halyk Bank Georgia "

Date: 31-Mar-16

sheet N2

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## Income Statement \*

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	<b>Interest Income</b>						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	36,923	1,275	38,198	103,745	12,502	116,247
2	Interest Income from Loans	1,455,892	4,484,617	5,940,509	676,091	2,850,958	3,527,049
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	809,764	2,430,836	3,240,600	301,516	1,559,426	1,860,942
2.3	from the Energy Sector Loans			0			0
2.4	from the Agriculture and Forestry Sector Loans		146,311	146,311		667	667
2.5	from the Construction Sector Loans	103,456	392,020	495,476	25,721	152,876	178,597
2.6	from the Mining and Mineral Processing Sector Loans	6,024	159,732	165,756	1,098	127,770	128,868
2.7	from the Transportation or Communications Sector Loans			0		7,698	7,698
2.8	from Individuals Loans	496,151	1,151,411	1,647,562	347,756	844,113	1,191,869
2.9	from Other Sectors Loans	40,497	204,307	244,804		158,408	158,408
3	Fees/penalties income from loans to customers	61,082	149,826	210,908	14,776	99,931	114,707
4	Interest and Discount Income from Securities	499,990	0	499,990	434,612	0	434,612
5	Other Interest Income	30,001	16,330	46,331	20,936	507	21,443
6	<b>Total Interest Income</b>	<b>2,083,888</b>	<b>4,652,048</b>	<b>6,735,936</b>	<b>1,250,160</b>	<b>2,963,898</b>	<b>4,214,058</b>
	<b>Interest Expense</b>						
7	Interest Paid on Demand Deposits	121,325	85,444	206,769	118,675	52,793	171,468
8	Interest Paid on Time Deposits	61,459	112,813	174,272	62,044	100,282	162,326
9	Interest Paid on Banks Deposits	122	1,545,424	1,545,546	23,379	1,018,088	1,041,467
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	153,479	0	153,479	51,565	0	51,565
12	Other Interest Expenses	219,841	16,461	236,302	10,042	14,275	24,317
13	<b>Total Interest Expense</b>	<b>556,226</b>	<b>1,760,142</b>	<b>2,316,368</b>	<b>265,705</b>	<b>1,185,438</b>	<b>1,451,143</b>
14	<b>Net Interest Income</b>	<b>1,527,662</b>	<b>2,891,906</b>	<b>4,419,568</b>	<b>984,455</b>	<b>1,778,460</b>	<b>2,762,915</b>
	<b>Non-Interest Income</b>						
15	Net Fee and Commission Income	67,797	249,994	317,791	32,972	76,763	109,735
#####	Fee and Commission Income	107,451	402,862	510,313	53,939	110,094	164,033
#####	Fee and Commission Expense	39,654	152,868	192,522	20,967	33,331	54,298
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	178,855		178,855	179,731		179,731
20	Gain (Loss) from Foreign Exchange Translation	6,941		6,941	24,343		24,343
21	Gain (Loss) on Sales of Fixed Assets	28,635		28,635	0		0
22	Non-Interest Income from other Banking Operations	20,051	5,004	25,055	2,361	1,380	3,741
23	Other Non-Interest Income	5,943	12,808	18,751	1,410	4,063	5,473
24	<b>Total Non-Interest Income</b>	<b>308,222</b>	<b>267,806</b>	<b>576,028</b>	<b>240,817</b>	<b>82,206</b>	<b>323,023</b>
	<b>Non-Interest Expenses</b>						
25	Non-Interest Expenses from other Banking Operations	78,821		78,821	48,035		48,035
26	Bank Development, Consultation and Marketing Expenses	47,845	186	48,031	15,406	6,682	22,088
27	Personnel Expenses	1,418,370		1,418,370	1,002,412		1,002,412
28	Operating Costs of Fixed Assets	861		861	3,489		3,489
29	Depreciation Expense	146,774		146,774	137,114		137,114
30	Other Non-Interest Expenses	253,696	182,250	435,946	196,582	148,810	345,392
31	<b>Total Non-Interest Expenses</b>	<b>1,946,367</b>	<b>182,436</b>	<b>2,128,803</b>	<b>1,403,038</b>	<b>155,492</b>	<b>1,558,530</b>
32	<b>Net Non-Interest Income</b>	<b>(1,638,145)</b>	<b>85,370</b>	<b>(1,552,775)</b>	<b>(1,162,221)</b>	<b>(73,286)</b>	<b>(1,235,507)</b>
33	<b>Net Income before Provisions</b>	<b>(110,483)</b>	<b>2,977,276</b>	<b>2,866,793</b>	<b>(177,766)</b>	<b>1,705,174</b>	<b>1,527,408</b>
34	Loan Loss Reserve	1,960,209	X	1,960,209	510,903	X	510,903
35	Provision for Possible Losses on Investments and Securities	0	X	0	0	X	0
36	Provision for Possible Losses on Other Assets	28,475	X	28,475	(10,823)	X	(10,823)
37	<b>Total Provisions for Possible Losses</b>	<b>1,988,684</b>	<b>0</b>	<b>1,988,684</b>	<b>500,080</b>	<b>0</b>	<b>500,080</b>
38	<b>Net Income before Taxes and Extraordinary Items</b>	<b>(2,099,167)</b>	<b>2,977,276</b>	<b>878,109</b>	<b>(677,846)</b>	<b>1,705,174</b>	<b>1,027,328</b>
39	Taxation	61,439		61,439	159,743	0	159,743
40	<b>Net Income after Taxation</b>	<b>(2,160,606)</b>	<b>2,977,276</b>	<b>816,670</b>	<b>(837,589)</b>	<b>1,705,174</b>	<b>867,585</b>
41	Extraordinary Items			0			0
42	<b>Net Income</b>	<b>(2,160,606)</b>	<b>2,977,276</b>	<b>816,670</b>	<b>(837,589)</b>	<b>1,705,174</b>	<b>867,585</b>

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