

Pillar 3 quarterly report		
1	Name of a bank	Terabank
2	Chairman of the Supervisory Board	H.H. Sheikh Nahayan Mabarak Al Nahayan
3	CEO of a bank	Thea Lortkipanidze
4	Bank's web page	www.terabank.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: Terabank
Date:

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Table 1 **Key metrics**

N		9/30/2018	6/30/2018	3/31/2018	12/31/2017	9/30/2017
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	102,318,427	94,908,863	92,825,052	86,418,621	80,276,999
2	Tier 1	102,318,427	94,908,863	92,825,052	86,418,621	80,276,999
3	Total regulatory capital	145,542,152	136,088,077	132,953,521	122,109,789	116,230,335
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	849,999,538	794,408,612	747,728,329	727,269,059	820,727,867
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
5	Common equity Tier 1 ratio ($\geq 7.0\%$) **	12.04%	11.95%	12.41%	11.88%	9.78%
6	Tier 1 ratio ($\geq 8.5\%$) **	12.04%	11.95%	12.41%	11.88%	9.78%
7	Total regulatory capital ratio ($\geq 10.5\%$) **	17.12%	17.13%	17.78%	16.79%	14.16%
	Income					
8	Total Interest Income / Average Annual Assets	8.77%	8.74%	8.67%	8.49%	8.44%
9	Total Interest Expense / Average Annual Assets	4.07%	4.10%	4.06%	4.11%	4.10%
10	Earnings from Operations / Average Annual Assets	3.76%	4.04%	4.25%	2.01%	2.73%
11	Net Interest Margin	4.71%	4.64%	4.61%	4.38%	4.34%
12	Return on Average Assets (ROAA)	2.50%	2.08%	3.08%	2.26%	2.04%
13	Return on Average Equity (ROAE)	17.31%	14.49%	21.01%	15.26%	13.60%
	Asset Quality					
14	Non Performed Loans / Total Loans	8.36%	8.35%	8.57%	9.73%	10.91%
15	LLR/Total Loans	6.78%	6.74%	6.81%	7.26%	7.85%
16	FX Loans/Total Loans	59.25%	58.73%	58.18%	60.03%	59.19%
17	FX Assets/Total Assets	57.82%	56.65%	55.06%	56.67%	55.87%
18	Loan Growth-YTD	12.00%	7.44%	3.57%	21.70%	6.39%
	Liquidity					
19	Liquid Assets/Total Assets	22.19%	19.62%	18.48%	20.26%	22.84%
20	FX Liabilities/Total Liabilities	63.71%	59.60%	60.30%	61.99%	63.52%
21	Current & Demand Deposits/Total Assets	41.82%	42.67%	42.63%	44.03%	41.67%
	Liquidity Coverage Ratio***					
22	Total HQLA	174,272,852	152,659,647	150,509,789	165,420,418	0
23	Net cash outflow	143,725,543	136,318,046	140,158,472	139,229,056	0
24	LCR ratio (%)	121.25%	111.99%	107.39%	118.81%	0.00%

** 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 NBS'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 NBS's methodology. The numbers calculated within Basel framework are given for illustrative 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	13,370,315	20,824,287	34,194,602	12,050,061	30,124,319	42,174,381
2	Due from NBG	10,379,664	105,034,495	115,414,160	14,498,703	77,543,192	92,041,896
3	Due from Banks	799,168	24,870,048	25,669,216	119,083	21,512,192	21,631,275
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	50,372,344	0	50,372,344	45,131,200	0	45,131,200
6.1	Loans	269,828,923	392,285,041	662,113,964	210,945,873	305,900,199	516,846,072
6.2	Less: Loan Loss Reserves	-18,113,536	-26,802,669	-44,916,206	-16,810,188	-23,739,361	-40,549,549
6	Net Loans	251,715,387	365,482,372	617,197,759	194,135,686	282,160,838	476,296,523
7	Accrued Interest and Dividends Receivable	2,953,321	2,675,832	5,629,153	2,352,181	2,367,088	4,719,268
8	Other Real Estate Owned & Repossessed Assets	1,103,541	0	1,103,541	10,287,807	0	10,287,807
9	Equity Investments	0	0	0	0	0	0
10	Fixed Assets and Intangible Assets	45,133,527	0	45,133,527	45,493,407	0	45,493,407
11	Other Assets	3,180,076	751,356	3,931,432	3,155,563	565,800	3,721,363
12	Total assets	379,007,343	519,638,390	898,645,734	327,223,691	414,273,429	741,497,120
	Liabilities						
13	Due to Banks	4,008	237,339	241,347	7,005,803	110,836	7,116,638
14	Current (Accounts) Deposits	66,360,855	133,304,673	199,665,527	53,060,888	81,006,778	134,067,667
15	Demand Deposits	70,427,757	105,752,645	176,180,402	69,111,468	105,810,737	174,922,205
16	Time Deposits	77,194,343	174,921,476	252,115,820	66,755,239	145,436,229	212,191,468
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	56,055,000	16,462,055	72,517,055	29,000,000	25,373,792	54,373,792
19	Accrued Interest and Dividends Payable	2,383,087	1,763,574	4,146,662	799,719	1,538,248	2,337,967
20	Other Liabilities	6,315,858	19,168,494	25,484,352	4,958,310	11,618,449	16,576,758
21	Subordinated Debentures	0	37,659,322	37,659,322	0	30,713,117	30,713,117
22	Total liabilities	278,740,908	489,269,577	768,010,486	230,691,427	401,608,184	632,299,612
	Equity Capital						
23	Common Stock	121,372,000	0	121,372,000	121,372,000	0	121,372,000
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	9,263,248	0	9,263,248	-12,174,492	0	-12,174,492
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	Total Equity Capital	130,635,248	0	130,635,248	109,197,508	0	109,197,508
31	Total liabilities and Equity Capital	409,376,157	489,269,577	898,645,734	339,888,935	401,608,184	741,497,119

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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 "Nostro" and Deposit Accounts	542,795	312,419	855,214	578,871	82,212	661,082
2	Interest Income from Loans	24,015,895	24,189,485	48,205,380	17,014,952	21,299,407	38,314,360
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	4,891,770	9,728,376	14,620,146	3,566,376	7,550,513	11,116,889
2.3	from the Energy Sector Loans	-	192,123	192,123	23,682	19,663	43,345
2.4	from the Agriculture and Forestry Sector Loans	645,302	235,501	880,803	601,259	515,699	1,116,959
2.5	from the Construction Sector Loans	413,677	2,468,908	2,882,585	553,041	2,413,597	2,966,638
2.6	from the Mining and Mineral Processing Sector Loans	2,081	35,122	37,203	-	-	-
2.7	from the Transportation or Communications Sector Loans	4,175	654,323	658,497	2,302	11,552	13,854
2.8	from Individuals Loans	13,186,692	8,338,176	21,524,869	8,928,269	5,559,364	14,487,633
2.9	from Other Sectors Loans	4,872,198	2,536,956	7,409,154	3,340,024	5,229,018	8,569,042
3	Fees/penalties income from loans to customers	895,560	1,141,974	2,037,534	870,113	746,265	1,616,379
4	Interest and Discount Income from Securities	3,054,424	-	3,054,424	2,750,223	-	2,750,223
5	Other Interest Income	994,271	419,474	1,413,745	615,981	152,096	768,077
6	Total Interest Income	29,502,945	26,063,352	55,566,296	21,830,141	22,279,980	44,110,121
	Interest Expense						
7	Interest Paid on Demand Deposits	5,172,081	2,568,657	7,740,739	5,270,721	3,246,003	8,516,724
8	Interest Paid on Time Deposits	5,964,446	5,176,614	11,141,060	4,075,781	4,929,128	9,004,909
9	Interest Paid on Banks Deposits	135,888	70,778	206,666	275,090	10,456	285,547
10	Interest Paid on Own Debt Securities	-	-	-	-	-	-
11	Interest Paid on Other Borrowings	4,206,628	2,464,083	6,670,711	1,324,815	2,311,851	3,636,666
12	Other Interest Expenses	-	-	-	-	-	-
13	Total Interest Expense	15,479,043	10,280,132	25,759,175	10,946,407	10,497,438	21,443,846
14	Net Interest Income	14,023,901	15,783,220	29,807,121	10,883,734	11,782,542	22,666,276
	Non-Interest Income						
15	Net Fee and Commission Income	2,617,234	926,104	3,543,338	2,102,162	663,843	2,766,005
15.1	Fee and Commission Income	3,895,007	2,828,798	6,723,805	3,349,859	3,046,373	6,396,232
15.2	Fee and Commission Expense	1,277,773	1,902,694	3,180,467	1,247,696	2,382,530	3,630,227
16	Dividend Income	-	-	-	-	-	-
17	Gain (Loss) from Dealing Securities	-	-	-	-	-	-
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	6,694,963	-	6,694,963	6,032,679	-	6,032,679
20	Gain (Loss) from Foreign Exchange Translation	(1,303,685)	-	(1,303,685)	(3,067,494)	-	(3,067,494)
21	Gain (Loss) on Sales of Fixed Assets	397,115	-	397,115	19,997	-	19,997
22	Non-Interest Income from other Banking Operations	34,834	598,548	633,382	4,515	793,908	798,423
23	Other Non-Interest Income	143,090	76,944	220,034	36,320	2,421	38,741
24	Total Non-Interest Income	8,583,551	1,601,595	10,185,146	5,128,180	1,460,172	6,588,352
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	511,137	473,733	984,870	325,743	625,906	951,649
26	Bank Development, Consultation and Marketing Expenses	1,267,805	42,201	1,310,006	1,669,863	16,971	1,686,835
27	Personnel Expenses	8,432,323	-	8,432,323	7,716,673	-	7,716,673
28	Operating Costs of Fixed Assets	7,117	-	7,117	1,234	-	1,234
29	Depreciation Expense	2,372,748	-	2,372,748	3,364,999	-	3,364,999
30	Other Non-Interest Expenses	3,952,176	280	3,952,456	4,264,383	21,185	4,285,568
31	Total Non-Interest Expenses	16,543,307	516,213	17,059,520	17,342,894	664,062	18,006,956
32	Net Non-Interest Income	(7,959,755)	1,085,382	(6,874,374)	(12,214,714)	796,109	(11,418,604)
33	Net Income before Provisions	6,064,146	16,868,601	22,932,747	(1,330,980)	12,578,651	11,247,671
34	Loan Loss Reserve	3,010,386	-	3,010,386	(639,700)	-	(639,700)
35	Provision for Possible Losses on Investments and Securities	-	-	-	2,538	-	2,538
36	Provision for Possible Losses on Other Assets	4,075,527	-	4,075,527	1,214,610	-	1,214,610
37	Total Provisions for Possible Losses	7,085,912	-	7,085,912	577,448	-	577,448
38	Net Income before Taxes and Extraordinary Items	(1,021,766)	16,868,601	15,846,835	(1,908,428)	12,578,651	10,670,224
39	Taxation	-	-	-	-	-	-
40	Net Income after Taxation	(1,021,766)	16,868,601	15,846,835	(1,908,428)	12,578,651	10,670,224
41	Extraordinary Items	-	-	-	-	-	-
42	Net Income	(1,021,766)	16,868,601	15,846,835	(1,908,428)	12,578,651	10,670,224

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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	46,461,232	29,036,935	75,498,168	39,959,829	14,591,636	54,551,465
1.1	Guarantees Issued	34,052,294	21,759,915	55,812,208	31,191,595	8,802,524	39,994,119
1.2	Letters of credit Issued	1,979,000	724,266	2,703,266	0	0	0
1.3	Undrawn loan commitments	10,429,939	3,450,143	13,880,082	8,768,235	5,789,112	14,557,346
1.4	Other Contingent Liabilities	0	3,102,612	3,102,612	0	0	0
2	Guarantees received as security for liabilities of the bank	0	0	0	0	2,105,195	2,105,195
3	Assets pledged as security for liabilities of the bank	26,418,000	0	26,418,000	30,613,000	0	30,613,000
3.1	Financial assets of the bank	26,418,000	0	26,418,000	30,613,000	0	30,613,000
3.2	Non-financial assets of the bank	0	0	0	0	0	0
4	Guarantees received as security for receivables of the bank	186,779,638	332,689,723	519,469,361	131,988,651	226,213,692	358,202,343
4.1	Surety, joint liability	186,779,638	332,689,723	519,469,361	131,988,651	226,213,692	358,202,343
4.2	Guarantees	0	0	0	0	0	0
5	Assets pledged as security for receivables of the bank	520,900,895	684,083,763	1,204,984,657	434,477,826	581,158,041	1,015,635,867
5.1	Cash	20,839,232	30,524,006	51,363,238	19,774,011	31,617,879	51,391,890
5.2	Precious metals and stones	68,425,893	29,957,220	98,383,112	56,475,788	51,164,203	107,639,991
5.3	Real Estate:	373,034,191	580,198,171	953,232,362	291,353,571	473,774,249	765,127,819
5.3.1	Residential Property	243,196,061	262,447,567	505,643,628	173,853,084	242,703,209	416,556,294
5.3.2	Commercial Property	77,867,224	248,975,592	326,842,816	70,565,704	193,214,589	263,780,293
5.3.3	Complex Real Estate	8,435,965	11,940,205	20,376,169	19,403,947	9,939,659	29,343,605
5.3.4	Land Parcel	29,292,644	43,042,026	72,334,671	17,785,499	25,234,144	43,019,643
5.3.5	Other	14,242,297	13,792,781	28,035,078	9,745,336	2,682,648	12,427,984
5.4	Movable Property	9,563,580	13,827,662	23,391,242	20,748,747	10,774,949	31,523,696
5.5	Shares Pledged	0	0	0	0	0	0
5.6	Securities	0	0	0	0	0	0
5.7	Other	49,037,999	29,576,704	78,614,703	46,125,709	13,826,762	59,952,471
6	Derivatives	36,708,034	37,531,915	74,239,949	17,506,418	17,693,545	35,199,963
6.1	Receivables through FX contracts (except options)	36,708,034	0	36,708,034	17,506,418	0	17,506,418
6.2	Payables through FX contracts (except options)	0	37,531,915	37,531,915	0	17,693,545	17,693,545
6.3	Principal of interest rate contracts (except options)	0	0	0	0	0	0
6.4	Options sold	0	0	0	0	0	0
6.5	Options purchased	0	0	0	0	0	0
6.6	Nominal value of potential receivables through other derivatives	0	0	0	0	0	0
6.7	Nominal value of potential payables through other derivatives	0	0	0	0	0	0
7	Receivables not recognized on-balance	0	0	0	0	0	0
7.1	Principal of receivables derecognized during last 3 month	601,776	74,217	675,993	458,356	34,382	492,738
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,883,001	7,591,349	9,474,350	9,586,822	7,971,952	17,558,774
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	6,902,071	6,726,726	13,628,797	5,588,643	6,511,106	12,099,749
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	46,934,596	69,141,465	116,076,061	44,859,615	53,725,630	98,585,245
8	Non-cancelable operating lease	0	0	0	0	0	0
8.1	Through indefinit term agreement	0	0	0	0	0	0
8.2	Within one year	0	0	0	0	0	0
8.3	From 1 to 2 years	0	0	0	0	0	0
8.4	From 2 to 3 years	0	0	0	0	0	0
8.5	From 3 to 4 years	0	0	0	0	0	0
8.6	From 4 to 5 years	0	0	0	0	0	0
8.7	More than 5 years	0	0	0	0	0	0
9	Capital expenditure commitment	0	0	0	0	0	0

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9/30/2018

Table 5

Risk Weighted Assets

in Lari

N		9/30/2018	6/30/2018
1	Risk Weighted Assets for Credit Risk	759,028,716	705,346,759
1.1	Balance sheet items	731,551,774	678,986,456
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0
1.2	Off-balance sheet items	26,726,304	25,254,975
1.4	Counterparty credit risk	750,638	1,105,328
2	Risk Weighted Assets for Market Risk	20,210,633	18,301,664
3	Risk Weighted Assets for Operational Risk	70,760,189	70,760,189
4	Total Risk Weighted Assets	849,999,538	794,408,612

Bank: Terabank

Date:

9/30/2018

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

Members of Supervisory Board	
1	
2	
3	
4	
Members of Board of Directors	
1	Thea Lortkipanidze
2	Sophia Jugeli
3	Teimuraz Abuladze
4	Vakhtang Khutsishvili
5	Zurab Azarashvili
List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	45%
2	20%
3	15%
4	15%
5	5%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	45%
2	20%
3	15%
4	15%
5	

Bank: Terabank

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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	34,194,602	0	34,194,602
2	Due from NBG	115,414,160	0	115,414,160
3	Due from Banks	25,669,216	0	25,669,216
4	Dealing Securities	-	0	0
5	Investment Securities	50,372,344	0	50,372,344
6.1	Loans	662,113,964	0	662,113,964
6.2	<i>Less: Loan Loss Reserves</i>	<i>(44,916,206)</i>	0	<i>-44,916,206</i>
6	Net Loans	617,197,759	0	617,197,759
7	Accrued Interest and Dividends Receivable	5,629,153	0	5,629,153
8	Other Real Estate Owned & Repossessed Assets	1,103,541	0	1,103,541
9	Equity Investments	-	0	0
10	Fixed Assets and Intangible Assets	45,133,527	28,316,821	16,816,706
11	Other Assets	3,931,432	0	3,931,432
Total exposures subject to credit risk weighting before adjustments		898,645,734	28,316,821	870,328,913

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Table 8 **Differences between carrying values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts used for capital adequacy calculation purposes** *in Lari*

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	870,328,913
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	75,472,615
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	37,531,915
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	983,333,442
4	Effect of provisioning rules used for capital adequacy purposes	11,547,173
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-35,349,563
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-36,781,277
6	Effect of other adjustments	0
7	Total exposures subject to credit risk weighting	922,749,776

Bank: Terabank

Date:

9/30/2018

Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	130,635,248
2	Common shares that comply with the criteria for Common Equity Tier 1	121,372,000
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	0
4	Accumulated other comprehensive income	0
5	Other disclosed reserves	0
6	Retained earnings (loss)	9,263,248
7	Regulatory Adjustments of Common Equity Tier 1 capital	28,316,821
8	Revaluation reserves on assets	0
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss	0
10	Intangible assets	28,316,821
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	0
12	Investments in own shares	0
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	0
14	Cash flow hedge reserve	0
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	0
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	0
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	0
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	0
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)	0
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	0
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	0
23	Common Equity Tier 1	102,318,427
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	0
27	Including: instruments classified as liabilities under the relevant accounting standards	0
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	0
29	Regulatory Adjustments of Additional Tier 1 capital	0
30	Investments in own Additional Tier 1 instruments	0
31	Reciprocal cross-holdings in Additional Tier 1 instruments	0
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
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)	0
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	0
35	Additional Tier 1 Capital	0
36	Tier 2 capital before regulatory adjustments	43,223,724
37	Instruments that comply with the criteria for Tier 2 capital	33,735,865
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	0
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	9,487,859
40	Regulatory Adjustments of Tier 2 Capital	0
41	Investments in own shares that meet the criteria for Tier 2 capital	0
42	Reciprocal cross-holdings in Tier 2 capital	0
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
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)	0
45	Tier 2 Capital	43,223,724

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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	34,194,602	
2	Due from NBG	115,414,160	
3	Due from Banks	25,669,216	
4	Dealing Securities	0	
5	Investment Securities	50,372,344	
6.1	Loans	662,113,964	
6.2	Less: Loan Loss Reserves	-44,916,206	table 9 (Capital), N39
6.2.1	1.25% of Credit risk weighted assets	-9,487,859	table 9 (Capital), N39
6.2.2	Loan loss Reserve classified as standard category	-11,547,173	table 9 (Capital), N39
6	Net Loans	617,197,759	
7	Accrued Interest and Dividends Receivable	5,629,153	
8	Other Real Estate Owned & Repossessed Assets	1,103,541	
9	Equity Investments	0	
10	Fixed Assets and Intangible Assets	45,133,527	
10.1	Of which intangible assets	28,316,821	table 9 (Capital), N10
11	Other Assets	3,931,432	
12	Total assets	898,645,734	
13	Due to Banks	241,347	
14	Current (Accounts) Deposits	199,665,527	
15	Demand Deposits	176,180,402	
16	Time Deposits	252,115,820	
17	Own Debt Securities	0	
18	Borrowings	72,517,055	
19	Accrued Interest and Dividends Payable	4,146,662	
20	Other Liabilities	25,484,352	table 9 (Capital), N39
20.1	Provision on Off balance items classified as standard category	997,198	table 9 (Capital), N39
21	Subordinated Debentures	37,659,322	
21.1	Of which tier II capital qualifying instruments	33,735,865	table 9 (Capital), N37
22	Total liabilities	769,007,684	
23	Common Stock	121,372,000	table 9 (Capital), N2
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	0	
27	General Reserves	0	
28	Retained Earnings	9,263,248	table 9 (Capital), N6
29	Asset Revaluation Reserves	0	
30	Total Equity Capital	130,635,248	

Table 11 Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

	Risk weights																Risk Weighted Exposures before Credit Risk Mitigation
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
	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	On-balance sheet amount	Off-balance sheet amount	
1 Claims or contingent claims on central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	105,034,495
2 Claims or contingent claims on regional governments or local authorities	62,089,587	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	10,117,394	-	-	-	15,233,676	-	-	-	-	-	-	-	-	-	9,958,534
7 Claims or contingent claims on corporates	-	-	-	-	-	-	-	-	-	-	134,465,092	28,198,045	-	-	-	-	162,663,137
8 Retail claims or contingent retail claims	-	-	-	-	-	-	-	-	175,019,020	5,146,708	-	-	-	-	-	-	180,165,728
9 Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Past due items	-	-	-	-	-	-	-	-	-	-	16,808,659	-	1,177,186	-	-	-	18,985,845
11 Items belonging to regulatory high-risk categories	-	-	-	-	-	-	-	-	-	-	58,670,185	-	42,648,558	-	-	-	101,318,743
12 Short-term claims on commercial banks and corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Other items	34,181,947	-	12,655	-	-	-	-	-	-	-	226,099,413	6,778,299	-	-	-	-	232,880,243
Total	96,271,534	-	10,130,049	-	-	-	15,233,676	-	175,019,020	5,146,708	541,986,062	34,976,344	43,825,744	-	-	-	786,678,168

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Table 13 Standardized approach - Effect of credit risk mitigation

	a	b	c		d	e	f
			Off-balance sheet exposures	Off-balance sheet exposures post CCF			
Asset Classes	On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)	
1	167,124,082	0	0	105,034,495	105,034,495	63%	
2	0	0	0	0	0		
3	0	0	0	0	0		
4	0	0	0	0	0		
5	0	0	0	0	0		
6	25,669,288	0	0	9,958,534	9,958,534	39%	
7	134,465,092	54,949,277	28,198,045	162,663,137	141,066,375	87%	
8	175,019,020	10,323,925	5,146,708	135,124,296	132,998,014	74%	
9	0	0	0	0	0		
10	17,985,846	0	0	18,574,439	18,574,439	103%	
11	101,318,742	0	0	122,643,021	122,643,021	121%	
12	0	0	0	0	0		
13	0	0	0	0	0		
14	260,294,015	10,199,413	6,778,299	232,880,243	228,003,199	85%	
Total	881,876,085	75,472,615	40,123,052	786,878,166	758,278,078	82%	

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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				59,303,975	114,968,877	174,272,852	55,925,121	108,153,397	164,078,518
Cash outflows										
2	Retail deposits	42,357,020	190,906,574	233,263,595	7,357,601	35,053,193	42,410,794	1,916,775	8,625,713	10,542,488
3	Unsecured wholesale funding	208,664,874	264,613,921	473,278,795	49,311,421	76,079,478	125,390,899	43,298,858	58,256,265	101,555,124
4	Secured wholesale funding	20,065,934	-	20,065,934	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	46,997,632	29,652,841	76,650,473	6,324,996	3,820,409	10,145,405	2,579,639	1,671,767	4,251,407
6	Other contractual funding obligations	3,009,857	1,727,247	4,737,104	-	-	-	-	-	-
7	Other contingent funding obligations	2,955,688	7,294,836	10,250,524	1,488,450	4,605,760	6,094,209	1,488,450	4,605,760	6,094,209
8	TOTAL CASH OUTFLOWS	324,051,006	494,195,420	818,246,425	64,482,467	119,558,839	184,041,306	49,283,722	73,159,505	122,443,228
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	229,604,062	364,957,855	594,561,917	21,230,312	17,006,387	38,236,700	24,609,166	45,105,286	69,714,452
11	Other cash inflows	1,151,532	1,488,993	2,640,525	632,739	1,446,324	2,079,063	632,739	1,446,324	2,079,063
12	TOTAL CASH INFLOWS	230,755,594	366,446,848	597,202,442	21,863,052	18,452,711	40,315,763	25,241,905	46,551,610	71,793,515
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				59,303,975	114,968,877	174,272,852	55,925,121	108,153,397	164,078,518
14	Net cash outflow				42,619,416	101,106,127	143,725,543	24,041,817	26,607,895	50,649,712
15	Liquidity coverage ratio (%)				139%	114%	121%	233%	406%	324%

* 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 illustrative purposes.

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

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Table 15 Counterparty credit risk

	a	b	c	d	e	f	g	h	i	j	k	l
	Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts											
			750,638	0	0	0	0	0	750,638	0	0	750,638
1.1	Maturity less than 1 year	2.0%	750,638	0	0	0	0	0	750,638	0	0	750,638
1.2	Maturity from 1 year up to 2 years	5.0%	0	0	0	0	0	0	0	0	0	0
1.3	Maturity from 2 years up to 3 years	8.0%	0	0	0	0	0	0	0	0	0	0
1.4	Maturity from 3 years up to 4 years	11.0%	0	0	0	0	0	0	0	0	0	0
1.5	Maturity from 4 years up to 5 years	14.0%	0	0	0	0	0	0	0	0	0	0
1.6	Maturity over 5 years		0	0	0	0	0	0	0	0	0	0
2	Interest rate contracts											
			0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year	0.5%	0	0	0	0	0	0	0	0	0	0
2.2	Maturity from 1 year up to 2 years	1.0%	0	0	0	0	0	0	0	0	0	0
2.3	Maturity from 2 years up to 3 years	2.0%	0	0	0	0	0	0	0	0	0	0
2.4	Maturity from 3 years up to 4 years	3.0%	0	0	0	0	0	0	0	0	0	0
2.5	Maturity from 4 years up to 5 years	4.0%	0	0	0	0	0	0	0	0	0	0
2.6	Maturity over 5 years		0	0	0	0	0	0	0	0	0	0
	Total		750,638	0	0	0	0	0	750,638	0	0	750,638