

	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.

Table N	Table of contents
1	Key ratios
2	Balance Sheet
3	Income statement
4	Off-balance sheet
5	Risk-Weighted Assets (RWA)
6	Information about supervisory board, senior management and shareholders
7	Linkages between financial statement assets and balance sheet items subject to credit risk weighting
8	Differences between carrying values of balance sheet items and exposure amounts subject to credit risk weighting
9	Regulatory Capital
9.1	Capital Adequacy Requirements
10	Reconciliation of regulatory capital to balance sheet
11	Credit risk weighted exposures
12	Credit risk mitigation
13	Standardized approach - effect of credit risk mitigation
14	Liquidity Coverage Ratio
15	Counterparty credit risk
15.1	Leverage Ratio

Bank: Terabank

Date:

9/30/2020

Table 1 **Key metrics**

N		9/30/2020	6/30/2020	3/31/2020	12/31/2019	9/30/2019
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	Common Equity Tier 1 (CET1)	101,028,333	96,484,633	97,812,467	116,131,510	116,068,649
2	Tier 1	101,028,333	96,484,633	97,812,467	116,131,510	116,068,649
3	Total regulatory capital	161,137,593	152,741,011	163,125,146	172,988,561	177,356,901
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	1,054,574,533	945,036,349	962,318,944	898,692,526	940,885,173
	Capital ratios as a percentage of RWA					
	Based on Basel III framework *					
5	Common equity Tier 1 ratio $\geq 5.62\%$	9.58%	10.21%	10.16%	12.92%	12.34%
6	Tier 1 ratio $\geq 7.5\%$	9.58%	10.21%	10.16%	12.92%	12.34%
7	Total Regulatory Capital ratio $\geq 12.74\%$	15.28%	16.16%	16.95%	19.25%	18.85%
	Income					
8	Total Interest Income / Average Annual Assets	7.79%	7.87%	8.03%	8.06%	7.98%
9	Total Interest Expense / Average Annual Assets	4.13%	4.06%	3.84%	3.75%	3.72%
10	Earnings from Operations / Average Annual Assets	1.59%	1.89%	2.76%	2.08%	2.30%
11	Net Interest Margin	3.66%	3.81%	4.19%	4.31%	4.25%
12	Return on Average Assets (ROAA)	-1.84%	-3.69%	-7.16%	2.04%	2.75%
13	Return on Average Equity (ROAE)	-15.71%	-30.09%	-54.89%	14.96%	20.34%
	Asset Quality					
14	Non Performed Loans / Total Loans	5.22%	6.77%	4.92%	5.50%	6.60%
15	LLR/Total Loans	6.53%	8.28%	7.96%	4.88%	5.36%
16	FX Loans/Total Loans	64.17%	62.44%	64.83%	62.60%	61.95%
17	FX Assets/Total Assets	60.43%	59.61%	64.47%	59.39%	60.27%
18	Loan Growth-YTD	16.09%	6.16%	6.02%	10.82%	4.14%
	Liquidity					
19	Liquid Assets/Total Assets	20.04%	18.30%	21.02%	21.48%	25.65%
20	FX Liabilities/Total Liabilities	66.45%	65.83%	70.95%	68.57%	68.67%
21	Current & Demand Deposits/Total Assets	38.14%	32.70%	33.23%	34.76%	35.87%
	Liquidity Coverage Ratio***					
22	Total HQLA	241,639,005	220,354,395	233,178,658	252,298,139	227,311,185
23	Net cash outflow	193,745,940	160,867,671	156,134,618	158,182,814	171,809,200
24	LCR ratio (%)	124.72%	136.98%	149.34%	159.50%	132.30%

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

*** 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 illustrative purposes.

Bank: Terabank

Date:

9/30/2020

Table 2

Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	15,382,894	18,517,071	33,899,965	18,658,941	15,964,789	34,623,730
2	Due from NBG	22,333,744	139,554,687	161,888,431	17,663,295	148,922,438	166,585,734
3	Due from Banks	156,858	40,816,929	40,973,786	44,396	19,927,005	19,971,401
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	86,340,248	0	86,340,248	52,962,060	0	52,962,060
6.1	Loans	321,155,832	575,248,387	896,404,219	276,084,596	449,529,544	725,614,140
6.2	Less: Loan Loss Reserves	-23,117,676	-35,403,576	-58,521,252	-17,611,471	-21,272,822	-38,884,294
6	Net Loans	298,038,156	539,844,811	837,882,967	258,473,125	428,256,722	686,729,847
7	Accrued Interest and Dividends Receivable	6,339,628	6,690,227	13,029,855	2,885,510	2,206,340	5,091,850
8	Other Real Estate Owned & Repossessed Assets	6,139,467	0	6,139,467	1,639,652	0	1,639,652
9	Equity Investments	0	0	0	0	0	0
10	Fixed Assets and Intangible Assets	47,928,850	0	47,928,850	47,474,797	0	47,474,797
11	Other Assets	7,426,116	2,952,927	10,379,043	6,494,104	952,593	7,446,696
12	Total assets	490,085,960	748,376,652	1,238,462,612	406,295,879	616,229,887	1,022,525,765
Liabilities							
13	Due to Banks	1,374	238,417	239,791	9,883	5,119,218	5,129,100
14	Current (Accounts) Deposits	63,994,288	154,485,464	218,479,751	63,459,790	135,484,893	198,944,683
15	Demand Deposits	71,676,297	182,209,955	253,886,252	65,098,271	102,717,343	167,815,614
16	Time Deposits	120,126,925	243,297,346	363,424,271	99,645,511	221,804,180	321,449,691
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	105,138,500	81,080,060	186,218,560	39,949,500	70,516,200	110,465,700
19	Accrued Interest and Dividends Payable	3,254,597	2,362,262	5,616,859	2,588,450	2,276,911	4,865,360
20	Other Liabilities	9,599,779	15,313,025	24,912,804	5,883,278	13,452,282	19,335,560
21	Subordinated Debentures	0	61,415,942	61,415,942	0	55,075,691	55,075,691
22	Total liabilities	373,791,760	740,402,470	1,114,194,230	276,634,682	606,446,717	883,081,399
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	2,896,382	0	2,896,382	18,072,366	0	18,072,366
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	Total Equity Capital	124,268,382	0	124,268,382	139,444,366	0	139,444,366
31	Total liabilities and Equity Capital	498,060,141	740,402,470	1,238,462,612	416,079,048	606,446,717	1,022,525,765

Bank: Terabank

Date:

9/30/2020

Table 3

Income statement

in Lari

N	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	783,624	14,981	798,606	635,770	260,972	896,742
2	Interest Income from Loans	27,728,773	28,253,668	55,982,441	24,738,650	26,585,490	51,324,141
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	5,418,982	10,443,588	15,862,570	4,205,408	10,254,409	14,459,817
2.3	from the Energy Sector Loans	-	1,353,745	1,353,745	-	181,892	181,892
2.4	from the Agriculture and Forestry Sector Loans	304,572	194,381	498,953	684,449	213,717	898,167
2.5	from the Construction Sector Loans	384,167	3,023,975	3,408,142	274,308	2,774,028	3,048,336
2.6	from the Mining and Mineral Processing Sector Loans	19,833	19,491	39,324	11,687	12,410	24,097
2.7	from the Transportation or Communications Sector Loans	3,399	-	3,399	151	353,686	353,837
2.8	from Individuals Loans	18,661,587	12,077,527	30,739,114	16,540,991	11,179,313	27,720,304
2.9	from Other Sectors Loans	2,936,233	1,140,961	4,077,194	3,021,656	1,616,034	4,637,690
3	Fees/penalties income from loans to customers	811,316	759,659	1,570,974	1,212,014	1,472,957	2,684,971
4	Interest and Discount Income from Securities	4,610,339	-	4,610,339	3,251,362	-	3,251,362
5	Other Interest Income	450,894	299,894	750,788	552,833	297,641	850,474
6	Total Interest Income	34,384,946	29,328,202	63,713,148	30,390,630	28,617,060	59,007,689
		Interest Expense					
7	Interest Paid on Demand Deposits	3,961,900	1,825,187	5,787,087	3,951,274	2,368,619	6,319,893
8	Interest Paid on Time Deposits	9,702,768	7,275,202	16,977,970	7,357,836	6,340,921	13,698,757
9	Interest Paid on Banks Deposits	2,483	74,303	76,786	6,368	36,936	43,305
10	Interest Paid on Own Debt Securities	-	-	-	-	-	-
11	Interest Paid on Other Borrowings	5,753,908	5,197,928	10,951,835	3,726,788	3,759,130	7,485,918
12	Other Interest Expenses	-	-	-	-	-	-
13	Total Interest Expense	19,421,059	14,372,620	33,793,679	15,042,266	12,505,606	27,547,872
14	Net Interest Income	14,963,888	14,955,582	29,919,470	15,348,364	16,111,453	31,459,817
		Non-Interest Income					
15	Net Fee and Commission Income	1,694,450	316,197	2,010,648	2,570,209	721,651	3,291,860
15.1	Fee and Commission Income	3,258,766	2,018,575	5,277,341	4,047,515	2,735,286	6,782,801
15.2	Fee and Commission Expense	1,564,316	1,702,378	3,266,694	1,477,306	2,013,636	3,490,941
16	Dividend Income	-	-	-	-	-	-
17	Gain (Loss) from Dealing Securities	-	-	-	-	-	-
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	357,318	-	357,318	615,415	-	615,415
20	Gain (Loss) from Foreign Exchange Translation	5,808,504	-	5,808,504	3,617,574	-	3,617,574
21	Gain (Loss) on Sales of Fixed Assets	204,067	-	204,067	996,862	-	996,862
22	Non-Interest Income from other Banking Operations	906	1,433	2,339	10,230	6,793	17,023
23	Other Non-Interest Income	46,072	177	46,248	147,751	120,437	268,187
24	Total Non-Interest Income	8,111,318	317,807	8,429,125	7,958,041	848,880	8,806,921
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	467,214	403,822	871,036	460,982	416,906	877,888
26	Bank Development, Consultation and Marketing Expenses	1,284,987	12,452	1,297,439	1,220,505	20,620	1,241,125
27	Personnel Expenses	9,877,335	-	9,877,335	9,854,186	-	9,854,186
28	Operating Costs of Fixed Assets	-	-	-	-	-	-
29	Depreciation Expense	3,915,194	-	3,915,194	3,362,073	-	3,362,073
30	Other Non-Interest Expenses	3,366,091	-	3,366,091	3,305,633	7,320	3,312,953
31	Total Non-Interest Expenses	18,910,820	416,275	19,327,095	18,203,379	444,846	18,648,225
32	Net Non-Interest Income	(10,799,503)	(98,467)	(10,897,970)	(10,245,338)	404,034	(9,841,304)
33	Net Income before Provisions	4,164,385	14,857,115	19,021,500	5,103,025	16,515,487	21,618,512
34	Loan Loss Reserve	20,873,482	-	20,873,482	1,857,946	-	1,857,946
35	Provision for Possible Losses on Investments and Securities	386	-	386	-	-	-
36	Provision for Possible Losses on Other Assets	13,204,837	-	13,204,837	(599,786)	-	(599,786)
37	Total Provisions for Possible Losses	34,078,705	-	34,078,705	1,258,160	-	1,258,160
38	Net Income before Taxes and Extraordinary Items	(29,914,320)	14,857,115	(15,057,205)	3,844,866	16,515,487	20,360,353
39	Taxation	-	-	-	-	-	-
40	Net Income after Taxation	(29,914,320)	14,857,115	(15,057,205)	3,844,866	16,515,487	20,360,353
41	Extraordinary Items	-	-	-	-	-	-
42	Net Income	(29,914,320)	14,857,115	(15,057,205)	3,844,866	16,515,487	20,360,353

Bank: Terabank

Date: 9/30/2020

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	32,222,234	45,433,223	77,655,456	30,811,270	28,554,141	59,365,412
1.1	Guarantees Issued	18,627,304	21,387,233	40,014,537	20,896,390	20,481,803	41,378,193
1.2	Letters of credit Issued	2,498,502	5,308,145	7,806,647	2,176,900	1,975,034	4,151,934
1.3	Undrawn loan commitments	11,096,428	18,737,845	29,834,273	7,737,980	6,097,304	13,835,284
1.4	Other Contingent Liabilities	0	0	0	0	0	0
2	Guarantees received as security for liabilities of the bank	0	0	0	0	0	0
3	Assets pledged as security for liabilities of the bank	91,861,000	0	91,861,000	15,021,000	0	15,021,000
3.1	Financial assets of the bank	91,861,000	0	91,861,000	15,021,000	0	15,021,000
3.2	Non-financial assets of the bank	0	0	0	0	0	0
4	Guarantees received as security for receivables of the bank	188,583,568	426,793,505	615,377,073	163,659,514	375,103,194	538,762,709
4.1	Surety, joint liability	188,583,568	426,793,505	615,377,073	163,659,514	375,103,194	538,762,709
4.2	Guarantees	0	0	0	0	0	0
5	Assets pledged as security for receivables of the bank	746,657,313	1,039,835,929	1,786,493,241	622,123,575	857,117,466	1,479,241,041
5.1	Cash	22,766,201	40,706,898	63,473,099	13,939,223	33,099,412	47,038,635
5.2	Precious metals and stones	51,378,871	14,796,328	66,175,199	51,871,188	17,748,709	69,619,897
5.3	Real Estate:	604,811,659	959,471,348	1,564,283,007	502,969,530	778,976,107	1,281,945,636
5.3.1	Residential Property	369,684,062	381,347,994	751,032,055	317,649,572	334,665,309	652,314,880
5.3.2	Commercial Property	133,825,576	345,438,963	479,264,540	100,867,397	312,746,406	413,613,803
5.3.3	Complex Real Estate	17,612,812	20,124,441	37,737,253	13,103,981	15,412,730	28,516,711
5.3.4	Land Parcel	61,223,166	93,017,803	154,240,969	44,088,932	62,263,190	106,352,122
5.3.5	Other	22,466,043	119,542,147	142,008,190	27,259,648	53,888,471	81,148,119
5.4	Movable Property	17,535,787	12,125,765	29,661,552	15,160,813	14,702,039	29,862,852
5.5	Shares Pledged	0	0	0	0	0	0
5.6	Securities	0	0	0	0	0	0
5.7	Other	50,164,795	12,735,590	62,900,384	38,182,821	12,591,199	50,774,020
6	Derivatives	11,655,325	142,598,305	154,253,630	22,642,089	22,542,266	45,184,354
6.1	Receivables through FX contracts (except options)	11,655,325	65,259,457	76,914,782	22,642,089	0	22,642,089
6.2	Payables through FX contracts (except options)	0	77,338,848	77,338,848	0	22,542,266	22,542,266
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	1,252,868	14,122	1,266,990	1,252,868	14,122	1,266,990
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	999,296	1,132,248	2,131,544	999,296	1,132,248	2,131,544
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	6,199,777	15,283,752	21,483,529	6,199,777	15,283,752	21,483,529
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	42,691,614	75,943,013	118,634,627	42,691,614	75,943,013	118,634,627
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

Bank: Terabank

Date:

9/30/2020

Table 5

Risk Weighted Assets

in Lari

N		9/30/2020	6/30/2020
1	Risk Weighted Assets for Credit Risk	935,764,699	827,944,616
1.1	Balance sheet items	913,548,060	807,035,273
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0
1.2	Off-balance sheet items	20,669,862	19,912,270
1.3	Counterparty credit risk	1,546,777	997,074
2	Risk Weighted Assets for Market Risk	24,977,298	23,259,197
3	Risk Weighted Assets for Operational Risk	93,832,536	93,832,536
4	Total Risk Weighted Assets	1,054,574,533	945,036,349

* COVID 19 related provisions are deducted from balance sheet items after applying relevant risks weights and mitigation

Bank: Terabank

Date:

9/30/2020

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

Members of Supervisory Board		
1	H.H. Sheikh Nahayan Mabarak Al Nahayan (Chairman)	
2	H.E Sheikh Saif Mohammed Bin Buti Al Hamed (Deputy)	
3	Semi Edvard Adam Khalil (Member)	
4	Seiti Devdariani (Member)	
5	Geert Roelof De Korte (Member)	
6	Nana Mikashavidze (Member)	
Members of Board of Directors		
1	Thea Lortkipanidze (Chief Executive Officer)	
2	Sophia Jugeli (Chief Financial Officer)	
3	Teimuraz Abuladze (Chief Risks Officer)	
4	Vakhtang Khutsishvili (Chief Operating Officer)	
List of Shareholders owning 1% and more of issued capital, indicating Shares		
1	H.H. Sheikh Nahayan Mabarak Al Nahayan	65%
2	H.H. Sheikh Mansoor Binzayed Binsultan Al-Nahyan	15%
3	H.E. Sheikh Mohamed Butti Alhamed	15%
4	LTD "INVESTMENT TRADING GROUP"	5%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares		
1	H.H. Sheikh Nahayan Mabarak Al Nahayan	65%
2	H.H. Sheikh Mansoor Binzayed Binsultan Al-Nahyan	15%
3	H.E. Sheikh Mohamed Butti Alhamed	15%
4	LTD "INVESTMENT TRADING GROUP"	5%

Bank: Terabank

Date: 9/30/2020

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	33,899,965	0	33,899,965
2	Due from NBG	161,888,431	0	161,888,431
3	Due from Banks	40,973,786	0	40,973,786
4	Dealing Securities	0	0	0
5	Investment Securities	86,340,248	0	86,340,248
6.1	Loans	896,404,219	0	896,404,219
6.2	Less: Loan Loss Reserves	-58,521,252	0	-58,521,252
6	Net Loans	837,882,967	0	837,882,967
7	Accrued Interest and Dividends Receivable	13,029,855	0	13,029,855
8	Other Real Estate Owned & Repossessed Assets	6,139,467	0	6,139,467
9	Equity Investments	0	0	0
10	Fixed Assets and Intangible Assets	47,928,850	23,240,049	24,688,801
11	Other Assets	10,379,043	0	10,379,043
	Total exposures subject to credit risk weighting before adjustments	1,238,462,612	23,240,049	1,215,222,563

Bank: Terabank
Date:

9/30/2020

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	1,215,222,563
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	69,726,145
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	77,338,848
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,362,287,556
4	Effect of provisioning rules used for capital adequacy purposes	14,175,493
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-32,471,559
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-75,792,071
6	Effect of other adjustments	10,328,083
7	Total exposures subject to credit risk weighting	1,278,527,501

*Other adjustments include COVID 19 related provisions too. These provisions are deducted from risk weighted balance sheet items. See table "5.RWA"

Bank: Terabank

Date:

9/30/2020

Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	124,268,382
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)	2,896,382
7	Regulatory Adjustments of Common Equity Tier 1 capital	23,240,049
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	23,240,049
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	101,028,333
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	60,109,260
37	Instruments that comply with the criteria for Tier 2 capital	48,412,202
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	11,697,059
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	60,109,260

Bank: Terabank

Date: 9/30/2020

Table 9.1 **Capital Adequacy Requirements**

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	47,455,854
1.2	Minimum Tier 1 Requirement	6.00%	63,274,472
1.3	Minimum Regulatory Capital Requirement	8.00%	84,365,963
2	Combined Buffer		
2.1	Capital Conservation Buffer	0.00%	-
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	0.00%	-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	1.12%	11,858,991
3.2	Tier 1 Pillar2 Requirement	1.50%	15,847,422
3.3	Regulatory capital Pillar 2 Requirement	4.74%	50,004,701
Total Requirements		Ratios	Amounts (GEL)
4	CET1	5.62%	59,314,845
5	Tier 1	7.50%	79,121,894
6	Total regulatory Capital	12.74%	134,370,664

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

Bank: Terabank

Date:

9/30/2020

Table 10

Reconciliation of balance sheet to regulatory capital

in Lari

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	33,899,965	
2	Due from NBG	161,888,431	
3	Due from Banks	40,973,786	
4	Dealing Securities	0	
5	Investment Securities	86,340,248	
6.1	Loans	896,404,219	
6.2	Less: Loan Loss Reserves	-58,521,252	
6.2.1	General Reserves	-14,075,493	
6.2.2	COVID 19 related Reserves	-9,028,981	
6	Net Loans	837,882,967	
7	Accrued Interest and Dividends Receivable	13,029,855	
8	Other Real Estate Owned & Repossessed Assets	6,139,467	
9	Equity Investments	0	
10	Fixed Assets and Intangible Assets	47,928,850	
10.1	Of which intangible assets	23,240,049	table 9 (Capital), N10
11	Other Assets	10,379,043	
12	Total assets	1,238,462,612	
13	Due to Banks	239,791	
14	Current (Accounts) Deposits	218,479,751	
15	Demand Deposits	253,886,252	
16	Time Deposits	363,424,271	
17	Own Debt Securities	0	
18	Borrowings	186,218,560	
19	Accrued Interest and Dividends Payable	5,616,859	
20	Other Liabilities	24,912,804	
21	Subordinated Debentures	61,415,942	
21.1	Of which tier II capital qualifying instruments	48,412,202	
22	Total liabilities	1,114,194,230	
23	Common Stock	121,372,000	
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	0	
27	General Reserves	0	
28	Retained Earnings	2,896,382	
29	Asset Revaluation Reserves	0	
30	Total Equity Capital	124,268,382	

Bank: Terabank
Date:

9/30/2020

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

Exposure classes	a		b		c		d		e		f		g		h		i		j		k		l		m		n		o		p		q	
	Risk weights		0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation															
	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	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	106,846,031	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	139,554,784	-	-	-	-	-	-	-	-	-	-	-	-	-	-	139,554,784		
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7	-	-	10,071,908	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									

Bank: Terabank
Date:

9/30/2020

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)
			Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF			
	Asset Classes						
1	Claims or contingent claims on central governments or central banks	246,400,796	-	-	139,554,784	139,554,784	57%
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	
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	40,973,786	-	-	19,341,877	19,341,877	47%
7	Claims or contingent claims on corporates	413,873,145	56,036,319	30,485,739	444,358,884	409,423,693	92%
8	Retail claims or contingent retail claims	235,791,837	12,035,411	5,788,868	181,185,529	174,099,998	72%
9	Claims or contingent claims secured by mortgages on residential property	126,307,837	1,654,415	979,979	44,550,736	44,550,736	35%
10	Past due items	9,826,320	-	-	9,862,902	9,857,468	100%
11	Items belonging to regulatory high-risk categories	93,910,617	-	-	109,017,480	108,718,339	116%
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	
13	Claims in the form of collective investment undertakings ('CIU')	-	-	-	-	-	
14	Other items	72,641,800	-	-	38,999,110	38,999,110	54%
	Total	1,239,726,139	69,726,145	37,254,586	986,871,302	944,546,004	74%

Bank: Terabank
Date:

9/30/2020

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				73,889,620	167,749,385	241,639,005	70,397,362	147,190,840	217,588,202
Cash outflows										
2	Retail deposits	81,437,694	261,169,763	342,607,456	15,039,421	55,397,178	70,436,600	3,419,885	11,562,415	14,982,301
3	Unsecured wholesale funding	163,291,511	365,377,740	528,669,251	44,232,054	84,636,570	128,868,625	38,451,822	69,607,447	108,059,269
4	Secured wholesale funding	76,671,237	-	76,671,237	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	28,053,824	35,385,703	63,439,526	4,311,212	6,453,289	10,764,501	1,662,057	1,994,422	3,656,480
6	Other contractual funding obligations	4,261,570	11,367,100	15,628,670	-	-	-	-	-	-
7	Other contingent funding obligations	6,265,522	4,550,257	10,815,779	2,148,188	1,551,699	3,699,887	2,148,188	1,551,699	3,699,887
8	TOTAL CASH OUTFLOWS	359,981,357	677,850,562	1,037,831,919	65,730,876	148,038,736	213,769,612	45,681,953	84,715,983	130,397,936
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	221,836,276	398,492,076	620,328,352	6,581,093	8,415,369	14,996,462	10,073,351	30,372,560	40,445,910
11	Other cash inflows	4,902,001	609,477	5,511,478	4,434,846	592,365	5,027,211	4,434,846	592,365	5,027,211
12	TOTAL CASH INFLOWS	226,738,276	399,101,553	625,839,830	11,015,939	9,007,734	20,023,673	14,508,197	30,964,925	45,473,121
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				73,889,620	167,749,385	241,639,005	70,397,362	147,190,840	217,588,202
14	Net cash outflow				54,714,937	139,031,002	193,745,940	31,173,757	53,751,059	84,924,815
15	Liquidity coverage ratio (%)				135%	121%	125%	226%	274%	256%

* 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.

Bank: Terabank
Date:

9/30/2020

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	77,338,848		1,546,777	0	0	0	0	0	1,546,777	0	0	1,546,777
1.1	Maturity less than 1 year	77,338,848	2.0%	1,546,777	0	0	0	0	0	1,546,777	0	0	1,546,777
1.2	Maturity from 1 year up to 2 years	0	5.0%	0	0	0	0	0	0	0	0	0	0
1.3	Maturity from 2 years up to 3 years	0	8.0%	0	0	0	0	0	0	0	0	0	0
1.4	Maturity from 3 years up to 4 years	0	11.0%	0	0	0	0	0	0	0	0	0	0
1.5	Maturity from 4 years up to 5 years	0	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	0
2	Interest rate contracts	0		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year	0	0.5%	0	0	0	0	0	0	0	0	0	0
2.2	Maturity from 1 year up to 2 years	0	1.0%	0	0	0	0	0	0	0	0	0	0
2.3	Maturity from 2 years up to 3 years	0	2.0%	0	0	0	0	0	0	0	0	0	0
2.4	Maturity from 3 years up to 4 years	0	3.0%	0	0	0	0	0	0	0	0	0	0
2.5	Maturity from 4 years up to 5 years	0	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	0
	Total	77,338,848		1,546,777	0	0	0	0	0	1,546,777	0	0	1,546,777

Bank: Terabank

Date: 9/30/2020

Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,224,287,119
2	(Asset amounts deducted in determining Tier 1 capital)	(23,240,049)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	1,201,047,070
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	-
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	-
EU-5a	Exposure determined under Original Exposure Method	1,546,777
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures (sum of lines 4 to 10)	1,546,777
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	Counterparty credit risk exposure for SFT assets	-
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	-
15	Agent transaction exposures	-
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	-
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	69,726,145
18	(Adjustments for conversion to credit equivalent amounts)	(32,471,559)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	37,254,586
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
Capital and total exposures		
20	Tier 1 capital	101,028,333
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	1,239,848,433
Leverage ratio		
22	Leverage ratio	8.15%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	-
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	-

*COVID 19 related provisions are deducted from balance sheet items