

Bank: Terabank
Date: 6/30/2017

Table 1 Key metrics

N		T	T-1	T-2	T-3	T-4
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	76,989,938	74,795,606	68,835,342	56,153,697	57,361,000
2	Tier 1	76,989,938	74,795,606	68,835,342	56,153,697	57,361,000
3	Total regulatory capital	112,842,341	110,419,300	106,835,223	95,859,701	97,690,856
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	774,395,368	744,854,808	797,372,458	777,356,043	785,846,093
5	Risk-weighted assets (RWA) (Based on Basel I frameworks)	694,495,239	659,502,831	711,096,383	706,012,899	714,570,141
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
6	Common equity Tier 1 ratio ($\geq 7.0\%$)	9.94%	10.04%	8.63%	7.22%	7.30%
7	Tier 1 ratio ($\geq 8.5\%$)	9.94%	10.04%	8.63%	7.22%	7.30%
8	Total regulatory capital ratio ($\geq 10.5\%$)	14.57%	14.82%	13.40%	12.33%	12.43%
	<i>Based on Basel I framework</i>					
9	Common equity Tier 1 ratio ($\geq 6.4\%$)	9.94%	10.52%	11.66%	10.21%	10.02%
10	Total regulatory capital ratio ($\geq 9.6\%$)	16.25%	16.74%	15.02%	13.58%	13.67%
	Income					
11	Total Interest Income / Average Annual Assets	8.36%	8.27%	9.08%	9.09%	9.09%
12	Total Interest Expense / Average Annual Assets	4.12%	4.23%	5.48%	5.64%	5.69%
13	Earnings from Operations / Average Annual Assets	2.89%	1.98%	1.45%	1.42%	1.02%
14	Net Interest Margin	4.24%	4.04%	3.60%	3.45%	3.40%
15	Return on Average Assets (ROAA)	2.31%	3.19%	-2.05%	-3.12%	-4.22%
16	Return on Average Equity (ROAE)	15.37%	21.24%	-15.00%	-22.75%	-29.38%
	Asset Quality					
17	Non Performed Loans / Total Loans	10.74%	11.27%	11.78%	11.62%	12.10%
18	LLR/Total Loans	7.98%	8.33%	8.74%	8.14%	7.97%
19	FX Loans/Total Loans	59.44%	62.05%	63.31%	61.58%	61.52%
20	FX Assets/Total Assets	55.63%	58.08%	60.53%	56.16%	55.42%
21	Loan Growth-YTD	0.10%	-6.80%	-0.29%	2.01%	0.17%
	Liquidity					
22	Liquid Assets/Total Assets	22.80%	18.92%	25.30%	21.13%	20.52%
23	FX Liabilities/Total Liabilities	63.57%	63.50%	68.90%	62.04%	61.62%
24	Current & Demand Deposits/Total Assets	48.10%	40.68%	48.65%	47.75%	37.52%

Bank: Terabank
Date: 6/30/2017

Table 2 **Balance Sheet** *in Lari*

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	11,525,403	14,833,150	26,358,553	12,701,334	19,273,709	31,975,043
2	Due from NBG	16,986,772	76,914,992	93,901,763	12,890,437	57,459,139	70,349,577
3	Due from Banks	78,799	26,723,658	26,802,457	55,289	23,403,313	23,458,601
4	Dealing Securities	-	-	-	-	-	-
5	Investment Securities	39,835,771	-	39,835,771	34,349,099	-	34,349,099
6.1	Loans	197,225,303	289,040,986	486,266,289	187,776,407	300,236,392	488,012,799
6.2	Less: Loan Loss Reserves	(16,749,108)	(22,041,102)	(38,790,210)	(10,184,897)	(28,696,948)	(38,881,845)
6	Net Loans	213,974,411	311,082,088	525,056,499	197,961,304	328,933,340	526,894,644
7	Accrued Interest and Dividends Receivable	2,636,150	2,012,386	4,648,536	2,569,412	1,162,234	3,731,647
8	Other Real Estate Owned & Repossessed Assets	10,585,520	-	10,585,520	9,678,590	-	9,678,590
9	Equity Investments	2,538	-	2,538	2,538	-	2,538
10	Fixed Assets and Intangible Assets	45,676,191	-	45,676,191	46,262,346	-	46,262,346
11	Other Assets	2,671,412	1,837,823	4,509,235	4,083,195	276,665	4,359,861
12	Total assets	343,972,967	433,404,097	777,377,064	320,553,545	430,508,400	751,061,945
	Liabilities						
13	Due to Banks	7,000,067	162,865	7,162,932	5,000,000	32,201,181	37,201,181
14	Current (Accounts) Deposits	66,102,884	121,686,596	187,789,480	117,658,882	58,851,952	176,510,834
15	Demand Deposits	62,371,727	86,411,804	148,783,531	31,564,134	44,529,617	76,093,752
16	Time Deposits	49,718,255	122,583,907	172,302,162	64,844,918	163,497,988	228,342,906
17	Own Debt Securities	-	-	-	-	-	-
18	Borrowings	25,475,000	7,221,600	32,696,600	-	19,675,320	19,675,320
19	Accrued Interest and Dividends Payable	901,129	1,502,589	2,403,718	1,955,648	3,506,525	5,462,173
20	Other Liabilities	4,602,957	7,025,317	11,628,275	3,641,078	3,238,845	6,879,924
21	Subordinated Debentures	-	30,573,667	30,573,667	-	35,136,908	35,136,908
22	Total liabilities	216,172,020	377,168,346	593,340,366	224,664,661	360,638,337	585,302,997
	Equity Capital						
23	Common Stock	121,372,000	-	121,372,000	111,000,000	-	111,000,000
24	Preferred Stock	-	-	-	-	-	-
25	Less: Repurchased Shares	-	-	-	-	-	-
26	Share Premium	-	-	-	-	-	-
27	General Reserves	-	-	-	-	-	-
28	Retained Earnings	(14,915,722)	-	(14,915,722)	(23,004,744)	-	(23,004,744)
29	Asset Revaluation Reserves	-	-	-	-	-	-
30	Total Equity Capital	106,456,278	-	106,456,278	87,995,256	-	87,995,256
31	Total liabilities and Equity Capital	322,628,298	377,168,346	699,796,643	312,659,917	360,638,337	673,298,254

Bank: Terabank
Date: 6/30/2017

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 "Nostror" and Deposit Accounts	419,039	(5,460)	413,579	416,734	5,263	421,998
2	Interest Income from Loans	10,850,416	14,215,048	24,865,464	12,273,862	14,927,811	27,201,673
2.1	from the Interbank Loans	0	0	-	0	0	-
2.2	from the Retail or Service Sector Loans	2,308,052	4,891,151	7,199,204	2,561,013	2,964,357	5,525,370
2.3	from the Energy Sector Loans	19,551	3,631	23,182	22,932	0	22,932
2.4	from the Agriculture and Forestry Sector Loans	374,522	375,095	749,617	287,689	216,587	504,276
2.5	from the Construction Sector Loans	371,925	1,594,630	1,966,555	529,969	463,141	993,111
2.6	from the Mining and Mineral Processing Sector Loans	0	0	-	0	0	-
2.7	from the Transportation or Communications Sector Loans	1,672	7,581	9,253	1,896	8,613	10,509
2.8	from Individuals Loans	5,586,525	3,546,819	9,133,343	6,239,101	3,274,806	9,513,907
2.9	from Other Sectors Loans	1,988,168	3,796,141	5,784,309	2,631,261	8,000,308	10,631,569
3	Fees/penalties income from loans to customers	591,222	560,606	1,151,827	568,964	523,768	1,092,732
4	Interest and Discount Income from Securities	1,728,668	0	1,728,668	1,606,567	0	1,606,567
5	Other Interest Income	390,803	96,359	487,162	261,735	82,970	344,705
6	Total Interest Income	13,780,148	14,866,552	28,646,700	15,127,863	15,539,813	30,667,675
		Interest Expense					
7	Interest Paid on Demand Deposits	3,446,706	2,231,188	5,677,893	5,829,142	1,344,465	7,173,606
8	Interest Paid on Time Deposits	2,489,074	3,431,626	5,920,700	4,606,792	4,710,827	9,317,618
9	Interest Paid on Banks Deposits	139,942	1,858	141,799	111,819	277,053	388,872
10	Interest Paid on Own Debt Securities	0	0	-	0	0	-
11	Interest Paid on Other Borrowings	877,484	1,501,596	2,379,080	330,414	1,996,489	2,326,902
12	Other Interest Expenses	0	0	-	0	0	-
13	Total Interest Expense	6,953,205	7,166,267	14,119,472	10,878,166	8,328,833	19,206,999
14	Net Interest Income	6,826,943	7,700,285	14,527,228	4,249,696	7,210,980	11,460,676
		Non-Interest Income					
15	Net Fee and Commission Income	1,355,770	402,200	1,757,970	1,281,904	306,714	1,588,618
15.1	Fee and Commission Income	2,145,058	1,856,943	4,002,000	2,005,975	1,474,476	3,480,452
15.2	Fee and Commission Expense	789,287	1,454,743	2,244,030	724,071	1,167,762	1,891,834
16	Dividend Income	0	0	-	0	0	-
17	Gain (Loss) from Dealing Securities	0	0	-	0	0	-
18	Gain (Loss) from Investment Securities	0	0	-	0	0	-
19	Gain (Loss) from Foreign Exchange Trading	4,672,828	0	4,672,828	638,629	0	638,629
20	Gain (Loss) from Foreign Exchange Translation	(3,626,529)	0	(3,626,529)	2,164,345	0	2,164,345
21	Gain (Loss) on Sales of Fixed Assets	6,709	0	6,709	513,521	0	513,521
22	Non-Interest Income from other Banking Operations	3,965	413,702	417,667	0	15,722	15,722
23	Other Non-Interest Income	24,693	113	24,806	2,755	39	2,794
24	Total Non-Interest Income	2,437,436	816,015	3,253,450	4,601,154	322,475	4,923,629
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	221,157	304,801	525,958	210,825	17,052	227,877
26	Bank Development, Consultation and Marketing Expenses	903,537	10,211	913,748	1,506,476	116,988	1,623,465
27	Personnel Expenses	5,060,187	0	5,060,187	4,141,186	0	4,141,186
28	Operating Costs of Fixed Assets	1,234	0	1,234	5,357	0	5,357
29	Depreciation Expense	2,187,267	0	2,187,267	1,947,766	0	1,947,766
30	Other Non-Interest Expenses	2,805,473	8,884	2,814,357	2,313,066	697	2,313,764
31	Total Non-Interest Expenses	11,178,854	323,896	11,502,750	10,124,678	134,737	10,259,415
32	Net Non-Interest Income	(8,741,418)	492,119	(8,249,299)	(5,523,524)	187,738	(5,335,786)
33	Net Income before Provisions	(1,914,476)	8,192,404	6,277,929	(1,273,828)	7,398,718	6,124,890
34	Loan Loss Reserve	(2,647,186)	0	(2,647,186)	18,565,751	0	18,565,751
35	Provision for Possible Losses on Investments and Securities	0	0	-	0	0	-
36	Provision for Possible Losses on Other Assets	996,121	0	996,121	2,617,752	0	2,617,752
37	Total Provisions for Possible Losses	(1,651,065)	0	(1,651,065)	21,183,503	0	21,183,503
38	Net Income before Taxes and Extraordinary Items	(263,411)	8,192,404	7,928,993	(22,457,330)	7,398,718	(15,058,613)
39	Taxation	0	0	-	(832,424)	0	(832,424)
40	Net Income after Taxation	(263,411)	8,192,404	7,928,993	(21,624,906)	7,398,718	(14,226,189)
41	Extraordinary Items	0	0	-	0	0	-
42	Net Income	(263,411)	8,192,404	7,928,993	(21,624,906)	7,398,718	(14,226,189)

Bank: Terabank
Date: 6/30/2017

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	35,123,570	15,601,009	50,724,579	27,980,477	27,592,620	55,573,097
1.1	Guarantees Issued	26,817,035	10,315,632	37,132,667	19,140,874	6,537,121	25,677,994
1.2	Letters of credit Issued	-	-	0	0	358,469	358,469
1.3	Undrawn loan commitments	8,306,535	5,285,377	13,591,912	8,839,604	20,338,562	29,178,165
1.4	Other Contingent Liabilities	-	-	0	0	358,469	358,469
2	Guarantees received as security for liabilities of the bank	-	2,046,120	2,046,120	0	1,990,955	1,990,955
3	Assets pledged as security for liabilities of the bank	17,964,000	10,505,594	28,469,594	0	0	0
3.1	Financial assets of the bank	17,964,000	10,505,594	28,469,594	0	0	0
3.2	Non-financial assets of the bank	-	-	0	-	-	0
4	Guarantees received as security for receivables of the bank	121,850,649	203,034,107	324,884,756	83,441,273	132,032,996	215,474,269
4.1	Surety, joint liability	121,850,649	203,034,107	324,884,756	83,441,273	132,032,996	215,474,269
4.2	Guarantees	-	-	0	0	0	0
5	Assets pledged as security for receivables of the bank	397,939,398	536,555,114	934,494,513	328,969,732	494,027,010	822,996,741
5.1	Cash	19,549,637	30,004,887	49,554,523	30,606,296	9,837,640	40,443,936
5.2	Precious metals and stones	49,481,263	57,641,139	107,122,402	12,660,631	82,894,575	95,555,206
5.3	Real Estate:	270,351,585	420,248,548	690,600,133	244,131,786	377,661,667	621,793,453
5.3.1	Residential Property	160,091,865	221,030,767	381,122,632	109,212,975	219,457,837	328,670,812
5.3.2	Commercial Property	66,074,841	164,056,665	230,131,507	102,163,228	134,375,455	236,538,683
5.3.3	Complex Real Estate	18,622,899	10,226,772	28,849,671	19,197,736	9,731,458	28,929,194
5.3.4	Land Parcel	16,669,005	23,686,301	40,355,306	13,447,759	14,096,918	27,544,677
5.3.5	Other	8,892,974	1,248,043	10,141,016	110,088	0	110,088
5.4	Movable Property	6,484,457	10,205,323	16,689,780	4,892,272	7,918,899	12,811,171
5.5	Shares Pledged	-	-	0	0	0	0
5.6	Securities	4,000,000	-	4,000,000	0	0	0
5.7	Other	48,072,456	18,455,218	66,527,675	36,678,747	15,714,228	52,392,975
6	Derivatives	17,491,759	17,358,319	34,850,078	24,936,581	24,027,313	48,963,894
6.1	Receivables through FX contracts (except options)	17,491,759	-	17,491,759	24,936,581	0	24,936,581
6.2	Payables through FX contracts (except options)	-	17,358,319	17,358,319	0	24,027,313	24,027,313
6.3	Principal of interest rate contracts (except options)	-	-	0	0	0	0
6.4	Options sold	-	-	0	-	-	0
6.5	Options purchased	-	-	0	-	-	0
6.6	Nominal value of potential receivables through other derivatives	-	-	0	-	-	0
6.7	Nominal value of potential payables through other derivatives	-	-	0	-	-	0
7	Receivables not recognized on-balance	51,068,063	59,256,221	110,324,284	16,149,995	50,029,998	66,179,994
7.1	Principal of receivables derecognized during last 3 month	477,325	62,009	539,334	721,103	111,471	832,574
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	9,557,783	7,570,886	17,128,668	1,256,324	2,989,333	4,245,657
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	5,223,991	6,455,777	11,679,768	4,049,598	7,622,048	11,671,645
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	35,808,965	45,167,549	80,976,514	10,122,971	39,307,147	49,430,117
8	Non-cancelable operating lease	-	-	0	-	-	0
8.1	Through indefinit term agreement	-	-	0	-	-	0
8.2	Within one year	-	-	0	-	-	0
8.3	From 1 to 2 years	-	-	0	-	-	0
8.4	From 2 to 3 years	-	-	0	-	-	0
8.5	From 3 to 4 years	-	-	0	-	-	0
8.6	From 4 to 5 years	-	-	0	-	-	0
8.7	More than 5 years	-	-	0	-	-	0
9	Capital expenditure commitment	-	-	0	-	-	0

Bank: Terabank
Date: 6/30/2017

Table 5

Risk Weighted Assets

in Lari

N		T	T-1
1	Risk Weighted Assets for Credit Risk	711,222,333	679,492,036
1.1	Balance sheet items	506,542,791	478,917,708
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	2,538	2,538
1.2	Off-balance sheet items	13,384,131	11,712,057
1.3	Currency induced credit risk	190,948,244	188,217,574
1.4	Counterparty credit risk	347,166	644,697
2	Risk Weighted Assets for Market Risk	17,568,663	19,758,400
3	Risk Weighted Assets for Operational Risk	45,604,372	45,604,372
4	Total Risk Weighted Assets	774,395,368	744,854,808

Bank: Terabank
 Date: 6/30/2017

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

Members of Supervisory Board		
1	H.H. Sheikh Nahayan Mabarak Al Nahayan	
2	H.H. Sheikh Mohamed Butti Alhamed	
3	Semi Edvard Adam Khalil	
4	Adel Safwat Guirguis rupaeil (Advisor, Executive Vice President)	
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	H.H. Sheikh Nahayan Mabarak Al Nahayan	45%
2	H.H. Sheikh Hamdan Bin Zayed Alnehayan	20%
3	H.H. Sheikh Mansoor Binzayed Binsultan Al-Nahyan	15%
4	H.E. Sheikh Mohamed Butti Alhamed	15%
5	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	45%
2	H.H. Sheikh Hamdan Bin Zayed Alnehayan	20%
3	H.H. Sheikh Mansoor Binzayed Binsultan Al-Nahyan	15%
4	H.E. Sheikh Mohamed Butti Alhamed	15%
5		

Bank: Terabank
Date: 6/30/2017

	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per local accounting rules	b Not subject to capital requirements or subject to deduction from capital	c Carrying values of items		d Subject to Currency Induced Credit Risk Framework	e = c + d Total carrying value of balance sheet items subject to credit risk weighting before adjustments
				Subject to credit risk weighting			
1	Cash	26,358,553		26,358,553	11,477	26,370,030	
2	Due from NBG	93,901,763		93,901,763	-	93,901,763	
3	Due from Banks	26,802,457		26,802,457	-	26,802,457	
4	Dealing Securities	-		-	-	-	
5	Investment Securities	39,835,771		39,835,771	-	39,835,771	
6.1	Loans	486,266,289		486,266,289	289,040,986	775,307,274	
6.2	Less: Loan Loss Reserves	(38,790,210)		(38,790,210)	(22,041,102)	(60,831,313)	
6	Net Loans	447,476,078		447,476,078	266,999,883	714,475,961	
7	Accrued Interest and Dividends Receivable	4,648,536		4,648,536	1,913,909	6,562,444	
8	Other Real Estate Owned & Repossessed Assets	10,585,520		10,585,520	-	10,585,520	
9	Equity Investments	2,538		2,538	-	2,538	
10	Fixed Assets and Intangible Assets	45,676,191	29,466,340	16,209,851	-	16,209,851	
11	Other Assets	4,509,235		4,509,235	1,936,301	6,445,536	
	Total exposures subject to credit risk weighting before adjustments	699,796,643	29,466,340	670,330,303	270,861,569	941,191,873	

Bank: Terabank
Date: 6/30/2017

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	941,191,873
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	50,709,553
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	17,358,319
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,009,259,745
4	Effect of provisioning rules used for capital adequacy purposes	13,140,173
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	(24,272,878)
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	(17,011,153)
6	Effect of other adjustments	(21,209,974)
7	Total exposures subject to credit risk weighting	959,905,913

Bank: Terabank
Date: 6/30/2017

Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	106,456,278
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)	-14,915,722
7	Regulatory Adjustments of Common Equity Tier 1 capital	29,466,340
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	29,466,340
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	76,989,938
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	35,852,404
37	Instruments that comply with the criteria for Tier 2 capital	26,962,125
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	8,890,279
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	35,852,404

Bank: Terabank
Date: 6/30/2017

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	26,358,553	
2	Due from NBG	93,901,763	
3	Due from Banks	26,802,457	
4	Dealing Securities	0	
5	Investment Securities	39,835,771	
6.1	Loans	486,266,289	
6.2	Less: Loan Loss Reserves	-38,790,210	table 9 (Capital), N39
6.2.1	1.25% of risk weighted assets	-8,890,279	table 9 (Capital), N39
6.2.2	Loan loss Reserve classified as standard category	-8,194,109	table 9 (Capital), N39
6	Net Loans	447,476,078	
7	Accrued Interest and Dividends Receivable	4,648,536	
8	Other Real Estate Owned & Repossessed Assets	10,585,520	
9	Equity Investments	2,538	
9.2	Of which significant investments subject to limited recognition	2,538	
10	Fixed Assets and Intangible Assets	45,676,191	
10.1	Of which intangible assets	29,466,340	table 9 (Capital), N10
11	Other Assets	4,509,235	
12	Total assets	699,796,643	
13	Due to Banks	7,162,932	
14	Current (Accounts) Deposits	187,789,480	
15	Demand Deposits	148,783,531	
16	Time Deposits	172,302,162	
17	Own Debt Securities	0	
18	Borrowings	32,696,600	
19	Accrued Interest and Dividends Payable	2,403,718	
20	Other Liabilities	11,628,275	table 9 (Capital), N39
20.1	Provision on Off balance items classified as standard category	739,648	table 9 (Capital), N39
21	Subordinated Debentures	30,573,667	
21.1	Of which tier II capital qualifying instruments	26,962,125	table 9 (Capital), N37
22	Total liabilities	594,080,014	
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	-14,915,722	table 9 (Capital), N6
29	Asset Revaluation Reserves		
30	Total Equity Capital	106,456,278	

Bank: Tebank
Date: 6/30/2017

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

Exposure class	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			
1. Claims or contingent claims on central governments or central banks	19,928,419	-	19,928,419	-	-	-	-	-	-	-	66,321,241	-	-	-	-	-	86,249,660
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	-	-	19,787,547	-	-	-	6,146,173	-	-	-	951,319	-	-	-	-	-	7,977,915
7. Claims or contingent claims on corporates	-	-	-	-	-	-	1,721,817	-	-	-	94,963,965	-	15,283,830	-	-	-	111,189,704
8. Retail claims or contingent retail claims	-	-	-	-	-	-	-	-	196,281,503	4,886,438	-	-	-	-	-	-	199,875,956
9. Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Peer-to-peer items	-	-	-	-	-	-	-	-	-	-	15,834,084	-	2,201,580	-	-	-	19,136,464
11. Items belonging to regulatory high-risk categories	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Short-term claims on commercial banks and corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Claims in the form of collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Other items	26,347,076	-	11,477	-	-	-	-	-	-	-	220,173,729	4,544,590	-	-	2,538	-	224,726,960
Total	85,276,495	0	30,372,775	0	0	0	6,146,173	1,721,817	196,281,503	4,886,438	398,244,340	19,828,420	2,201,580	0	2,538	0	552,265,989

Bank: Terabank
Date: 6/30/2017

Table 13 Standardized approach - Effect of credit risk mitigation

	a	b		c	d	e	f
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value				
Asset Classes							
1	Claims or contingent claims on central governments or central banks	135,843,411	0	0	135,843,411	68,439,991	50%
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	
3	Claims or contingent claims on public sector entities	0	0	0	0	0	
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	
6	Claims or contingent claims on commercial banks	26,865,038	0	0	26,865,038	7,977,915	30%
7	Claims or contingent claims on corporates	94,963,965	32,928,339	17,005,648	141,985,448	118,537,299	106%
8	Retail claims or contingent retail claims	156,281,503	9,689,237	4,886,438	208,867,595	167,152,104	104%
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	
10	Past due items	18,035,674	0	0	23,540,199	24,640,989	137%
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	
13	Claims in the form of collective investment undertakings ("CIU")	0	0	0	0	0	
14	Other items	246,534,821	8,091,977	4,544,590	358,807,641	324,126,868	129%
	Total	678,524,412	50,709,553	26,436,675	895,909,332	710,875,167	101%

Bank Terabank
Date 6/30/2017

Table 14 Currency induced credit risk

Risk Exposure		a	b
		Unhedged claims (Claims where the source of repayment is denominated in the different currency from the exposure's currency)	Currency induced credit risk weighted exposures
1	Claims or contingent claims on corporates	53,218,672	30,015,835
2	Retail claims or contingent retail claims	64,246,033	47,699,654
3	Claims or contingent claims secured by mortgages on residential property	0	0
4	Past due items	7,339,366	5,504,525
5	Items belonging to regulatory high-risk categories	0	0
6	Claims in the form of collective investment undertakings ("CIU")*	0	0
7	Claims in the form of collective investment undertakings	0	0
8	Other claims	151,003,561	107,728,231
9	Total	275,807,633	190,948,244

