

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	<a href="http://www.terabank.ge">www.terabank.ge</a>

*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	<a href="#">Key ratios</a>
2	<a href="#">Balance Sheet</a>
3	<a href="#">Income statement</a>
4	<a href="#">Off-balance sheet</a>
5	<a href="#">Risk-Weighted Assets (RWA)</a>
6	<a href="#">Information about supervisory board, senior management and shareholders</a>
7	<a href="#">Linkages between financial statement assets and balance sheet items subject to credit risk weighting</a>
8	<a href="#">Differences between carrying values of balance sheet items and exposure amounts subject to credit risk weighting</a>
9	<a href="#">Regulatory Capital</a>
10	<a href="#">Reconciliation of regulatory capital to balance sheet</a>
11	<a href="#">Credit risk weighted exposures</a>
12	<a href="#">Credit risk mitigation</a>
13	<a href="#">Standardized approach - effect of credit risk mitigation</a>
14	<a href="#">Liquidity Coverage Ratio</a>
15	<a href="#">Counterparty credit risk</a>

Bank: Terabank

Date: #NAME?

Table 1 **Key metrics**

N		T	T-1	T-2	T-3	T-4
<b>Regulatory capital (amounts, GEL)</b>						
<i>Based on Basel III framework</i>						
1	Common Equity Tier 1 (CET1)	86,418,621	80,276,999	76,989,938	74,795,606	68,835,342
2	Tier 1	86,418,621	80,276,999	76,989,938	74,795,606	68,835,342
3	Total regulatory capital	122,109,789	116,230,335	112,842,341	110,419,300	106,835,223
<b>Risk-weighted assets (amounts, GEL)</b>						
4	Risk-weighted assets (RWA) (Based on Basel III framework)	727,269,059	820,727,867	774,395,368	744,854,808	797,372,458
5	Risk-weighted assets (RWA) (Based on Basel I frameworks)	871,933,161	734,438,172	694,495,239	659,502,831	711,096,383
<b>Capital ratios as a percentage of RWA</b>						
<i>Based on Basel III framework</i>						
6	Common equity Tier 1 ratio ( $\geq 7.0\%$ ) **	11.88%	9.78%	9.94%	10.04%	8.63%
7	Tier 1 ratio ( $\geq 8.5\%$ ) **	11.88%	9.78%	9.94%	10.04%	8.63%
8	Total regulatory capital ratio ( $\geq 10.5\%$ ) **	16.79%	14.16%	14.57%	14.82%	13.40%
<i>Based on Basel I framework</i>						
9	Common equity Tier 1 ratio ( $\geq 6.4\%$ )	8.05%	9.48%	9.94%	10.52%	11.66%
10	Total regulatory capital ratio ( $\geq 9.6\%$ )	14.36%	15.83%	16.25%	16.74%	15.02%
<b>Income</b>						
11	Total Interest Income / Average Annual Assets	8.49%	8.44%	8.36%	8.27%	9.08%
12	Total Interest Expense / Average Annual Assets	4.11%	4.10%	4.12%	4.23%	5.48%
13	Earnings from Operations / Average Annual Assets	2.01%	2.73%	2.89%	1.98%	1.45%
14	Net Interest Margin	4.38%	4.34%	4.24%	4.04%	3.60%
15	Return on Average Assets (ROAA)	2.26%	2.04%	2.31%	3.19%	-2.05%
16	Return on Average Equity (ROAE)	15.26%	13.60%	15.37%	21.24%	-15.00%
<b>Asset Quality</b>						
17	Non Performed Loans / Total Loans	9.73%	10.91%	10.74%	11.27%	11.78%
18	LLR/Total Loans	7.26%	7.85%	7.98%	8.33%	8.74%
19	FX Loans/Total Loans	60.03%	59.19%	59.44%	62.05%	63.31%
20	FX Assets/Total Assets	56.67%	55.87%	55.63%	58.08%	60.53%
21	Loan Growth-YTD	21.70%	6.39%	0.10%	-6.80%	-0.29%
<b>Liquidity</b>						
22	Liquid Assets/Total Assets	20.26%	22.84%	22.80%	18.92%	25.30%
23	FX Liabilities/Total Liabilities	61.99%	63.52%	63.57%	63.50%	68.90%
24	Current & Demand Deposits/Total Assets	44.03%	41.67%	48.10%	40.68%	48.65%
<b>Liquidity Coverage Ratio***</b>						
25	Total HQLA	179,264,098	0	0	0	0
26	Net cash outflow	151,579,221	0	0	0	0
27	LCR ratio (%)	118.26%	0.00%	0.00%	0.00%	0.00%

\* Significant changes between these two reporting periods is due to changes in NBG's methodology of calculating Risk Weighted Risk Exposures, in particular excluding Currency induced credit risk (CICR) from RWRA, which will be reflected in Pillar 2 capital buffer requirements. For the further details see the link of NBG's official press-release: <https://www.nbg.gov.ge/index.php?m=340&newsid=3248&lng=eng>

\*\* 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 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 illustratory purposes.

Bank: Terabank

Date: #NAME?

Table 2

## Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	15,152,932	27,136,552	42,289,484	12,233,663	24,600,053	36,833,717
2	Due from NBG	15,379,428	76,744,416	92,123,843	13,792,960	72,608,968	86,401,928
3	Due from Banks	143,381	32,828,440	32,971,822	83,273	28,634,780	28,718,053
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	51,915,692	0	51,915,692	28,251,647	0	28,251,647
6.1	Loans	236,282,515	354,912,554	591,195,068	178,223,053	307,562,801	485,785,854
6.2	Less: Loan Loss Reserves	-17,652,885	-25,266,808	-42,919,693	-17,526,080	-24,909,675	-42,435,755
6	Net Loans	218,629,630	329,645,746	548,275,375	160,696,974	282,653,126	443,350,100
7	Accrued Interest and Dividends Receivable	3,222,888	2,495,713	5,718,600	2,318,640	1,746,252	4,064,892
8	Other Real Estate Owned & Repossessed Assets	5,922,476	0	5,922,476	10,831,291	0	10,831,291
9	Equity Investments	0	0	0	2,538	0	2,538
10	Fixed Assets and Intangible Assets	45,304,257	0	45,304,257	45,950,714	0	45,950,714
11	Other Assets	3,106,142	287,002	3,393,144	2,429,155	13,914,305	16,343,460
12	<b>Total assets</b>	<b>358,776,826</b>	<b>469,137,868</b>	<b>827,914,694</b>	<b>276,590,854</b>	<b>424,157,484</b>	<b>700,748,339</b>
	<b>Liabilities</b>						
13	Due to Banks	9,006,804	7,930,591	16,937,396	0	385,086	385,086
14	Current (Accounts) Deposits	52,136,331	89,155,320	141,291,651	106,361,495	135,106,775	241,468,271
15	Demand Deposits	74,568,303	148,638,363	223,206,665	35,770,397	63,685,001	99,455,398
16	Time Deposits	70,654,249	144,633,850	215,288,099	37,931,121	165,677,456	203,608,577
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	55,055,000	9,707,789	64,762,789	0	10,587,200	10,587,200
19	Accrued Interest and Dividends Payable	1,534,518	1,461,373	2,995,891	881,031	2,630,985	3,512,016
20	Other Liabilities	8,116,999	8,899,818	17,016,817	6,369,613	3,218,085	9,587,698
21	Subordinated Debentures	0	31,626,972	31,626,972	0	33,616,809	33,616,809
22	<b>Total liabilities</b>	<b>271,072,204</b>	<b>442,054,076</b>	<b>713,126,279</b>	<b>187,313,658</b>	<b>414,907,397</b>	<b>602,221,054</b>
	<b>Equity Capital</b>						
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	-6,583,586	0	-6,583,586	-22,844,716	0	-22,844,716
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	<b>Total Equity Capital</b>	<b>114,788,414</b>	<b>0</b>	<b>114,788,414</b>	<b>98,527,284</b>	<b>0</b>	<b>98,527,284</b>
31	<b>Total liabilities and Equity Capital</b>	<b>385,860,618</b>	<b>442,054,076</b>	<b>827,914,693</b>	<b>285,840,942</b>	<b>414,907,397</b>	<b>700,748,339</b>

Bank: Terabank

Date: #NAME?

Table 3 **Income statement**

in Lari

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	<b>Interest income</b>						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	726,580	185,648	912,227	1,174,101	(4,054)	1,170,047
2	Interest Income from Loans	23,971,952	29,079,529	53,051,481	23,606,879	30,688,583	54,295,463
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	5,074,223	10,727,327	15,801,550	4,820,993	7,602,553	12,423,547
2.3	from the Energy Sector Loans	23,682	68,632	92,314	52,875	-	52,875
2.4	from the Agriculture and Forestry Sector Loans	782,226	598,631	1,380,856	594,694	615,401	1,210,095
2.5	from the Construction Sector Loans	739,251	3,341,350	4,080,600	1,004,947	2,012,114	3,017,061
2.6	from the Mining and Mineral Processing Sector Loans	36	-	36	-	-	-
2.7	from the Transportation or Communications Sector Loans	2,817	16,188	19,005	4,036	14,726	18,762
2.8	from Individuals Loans	12,652,956	8,010,993	20,663,950	12,121,120	7,082,667	19,203,787
2.9	from Other Sectors Loans	4,696,761	6,316,408	11,013,170	5,008,215	13,361,122	18,369,337
3	Fees/penalties income from loans to customers	1,137,319	973,702	2,111,021	1,473,463	1,273,913	2,747,376
4	Interest and Discount Income from Securities	3,947,245	-	3,947,245	3,263,175	-	3,263,175
5	Other Interest Income	915,657	241,082	1,156,739	612,008	161,556	773,564
6	<b>Total Interest Income</b>	<b>30,698,754</b>	<b>30,479,960</b>	<b>61,178,714</b>	<b>30,129,627</b>	<b>32,119,998</b>	<b>62,249,625</b>
	<b>Interest Expense</b>						
7	Interest Paid on Demand Deposits	6,728,658	4,203,838	10,932,496	13,127,198	3,280,972	16,408,170
8	Interest Paid on Time Deposits	5,957,557	6,577,596	12,535,153	7,068,922	9,043,452	16,112,374
9	Interest Paid on Banks Deposits	392,122	13,055	405,178	166,518	622,944	789,462
10	Interest Paid on Own Debt Securities	-	-	-	-	-	-
11	Interest Paid on Other Borrowings	2,570,881	3,161,056	5,731,936	376,498	3,860,355	4,236,853
12	Other Interest Expenses	-	-	-	-	-	-
13	<b>Total Interest Expense</b>	<b>15,649,218</b>	<b>13,955,545</b>	<b>29,604,763</b>	<b>20,739,136</b>	<b>16,807,722</b>	<b>37,546,858</b>
14	<b>Net Interest Income</b>	<b>15,049,536</b>	<b>16,524,415</b>	<b>31,573,951</b>	<b>9,390,491</b>	<b>15,312,276</b>	<b>24,702,767</b>
	<b>Non-Interest Income</b>						
15	Net Fee and Commission Income	2,952,467	793,125	3,745,592	2,809,320	835,457	3,644,777
15.1	Fee and Commission Income	4,619,255	3,945,286	8,564,541	4,367,047	3,547,713	7,914,760
15.2	Fee and Commission Expense	1,666,788	3,152,161	4,818,949	1,557,727	2,712,256	4,269,983
16	Dividend Income	-	-	-	-	-	-
17	Gain (Loss) from Dealing Securities	-	-	-	-	-	-
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	6,934,863	-	6,934,863	3,483,106	-	3,483,106
20	Gain (Loss) from Foreign Exchange Translation	(1,089,185)	-	(1,089,185)	4,915,439	-	4,915,439
21	Gain (Loss) on Sales of Fixed Assets	2,039,932	-	2,039,932	581,505	-	581,505
22	Non-Interest Income from other Banking Operations	6,812	1,154,907	1,161,719	2,950	231,820	234,770
23	Other Non-Interest Income	64,390	2,923	67,313	8,142	54,222	62,364
24	<b>Total Non-Interest Income</b>	<b>10,909,279</b>	<b>1,950,954</b>	<b>12,860,234</b>	<b>11,800,463</b>	<b>1,121,499</b>	<b>12,921,962</b>
	<b>Non-Interest Expenses</b>						
25	Non-Interest Expenses from other Banking Operations	552,596	930,975	1,483,571	430,918	189,963	620,882
26	Bank Development, Consultation and Marketing Expenses	2,280,212	30,061	2,310,274	2,573,527	165,843	2,739,371
27	Personnel Expenses	13,262,743	-	13,262,743	9,447,150	-	9,447,150
28	Operating Costs of Fixed Assets	1,234	-	1,234	10,774	-	10,774
29	Depreciation Expense	4,560,402	-	4,560,402	4,088,489	-	4,088,489
30	Other Non-Interest Expenses	5,965,408	1,421,043	7,386,450	5,285,149	697	5,285,846
31	<b>Total Non-Interest Expenses</b>	<b>26,622,595</b>	<b>2,382,079</b>	<b>29,004,674</b>	<b>21,836,008</b>	<b>356,504</b>	<b>22,192,512</b>
32	<b>Net Non-Interest Income</b>	<b>(15,713,316)</b>	<b>(431,124)</b>	<b>(16,144,440)</b>	<b>(10,035,546)</b>	<b>764,995</b>	<b>(9,270,550)</b>
33	<b>Net Income before Provisions</b>	<b>(663,780)</b>	<b>16,093,291</b>	<b>15,429,511</b>	<b>(645,055)</b>	<b>16,077,272</b>	<b>15,432,216</b>
34	Loan Loss Reserve	1,940,146	-	1,940,146	24,744,295	-	24,744,295
35	Provision for Possible Losses on Investments and Securities	2,538	-	2,538	-	-	-
36	Provision for Possible Losses on Other Assets	(2,774,303)	-	(2,774,303)	5,213,286	-	5,213,286
37	<b>Total Provisions for Possible Losses</b>	<b>(831,619)</b>	<b>-</b>	<b>(831,619)</b>	<b>29,957,581</b>	<b>-</b>	<b>29,957,581</b>
38	<b>Net Income before Taxes and Extraordinary Items</b>	<b>167,839</b>	<b>16,093,291</b>	<b>16,261,130</b>	<b>(30,602,636)</b>	<b>16,077,272</b>	<b>(14,525,365)</b>
39	Taxation	-	-	-	(459,204)	-	(459,204)
40	<b>Net Income after Taxation</b>	<b>167,839</b>	<b>16,093,291</b>	<b>16,261,130</b>	<b>(30,143,432)</b>	<b>16,077,272</b>	<b>(14,066,161)</b>
41	Extraordinary Items	-	-	-	-	-	-
42	<b>Net Income</b>	<b>167,839</b>	<b>16,093,291</b>	<b>16,261,130</b>	<b>(30,143,432)</b>	<b>16,077,272</b>	<b>(14,066,161)</b>

Bank: Terabank

Date: #NAME?

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	<b>Contingent Liabilities and Commitments</b>	48,737,815	28,348,003	77,085,817	0	0	0
1.1	Guarantees Issued	38,108,483	17,599,368	55,707,851	0	0	0
1.2	Letters of credit Issued	1,204,000	438,561	1,642,561	0	0	0
1.3	Undrawn loan commitments	9,425,332	9,187,438	18,612,770	0	0	0
1.4	Other Contingent Liabilities	0	1,122,636	1,122,636	0	0	0
2	<b>Guarantees received as security for liabilities of the bank</b>	0	0	0	0	0	0
3	<b>Assets pledged as security for liabilities of the bank</b>	25,345,000	0	25,345,000	0	0	0
3.1	Financial assets of the bank	25,345,000	0	25,345,000	0	0	0
3.2	Non-financial assets of the bank	0	0	0	0	0	0
4	<b>Guarantees received as security for receivables of the bank</b>	158,492,643	279,621,532	438,114,175	0	0	0
4.1	Surety, joint liability	158,492,643	279,621,532	438,114,175	0	0	0
4.2	Guarantees	0	0	0	0	0	0
5	<b>Assets pledged as security for receivables of the bank</b>	478,447,205	599,512,662	1,077,959,867	0	0	0
5.1	Cash	21,277,367	22,916,783	44,194,150	0	0	0
5.2	Precious metals and stones	65,266,843	41,920,503	107,187,346	0	0	0
5.3	Real Estate:	336,697,610	506,343,598	843,041,209	0	0	0
5.3.1	<i>Residential Property</i>	189,311,687	246,749,780	436,061,467	0	0	0
5.3.2	<i>Commercial Property</i>	104,925,588	211,446,315	316,371,903	0	0	0
5.3.3	<i>Complex Real Estate</i>	7,691,202	10,537,304	18,228,506	0	0	0
5.3.4	<i>Land Parcel</i>	23,678,325	34,840,614	58,518,940	0	0	0
5.3.5	<i>Other</i>	11,090,808	2,769,585	13,860,392	0	0	0
5.4	Movable Property	7,494,364	13,135,351	20,629,715	0	0	0
5.5	Shares Pledged	0	0	0	0	0	0
5.6	Securities	0	0	0	0	0	0
5.7	Other	47,711,021	15,196,427	62,907,448	0	0	0
6	<b>Derivatives</b>	32,878,312	32,513,965	65,392,276	0	0	0
6.1	Receivables through FX contracts (except options)	32,878,312	0	32,878,312	0	0	0
6.2	Payables through FX contracts (except options)	0	32,513,965	32,513,965	0	0	0
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	<b>Receivables not recognized on-balance</b>	0	0	0	0	0	0
7.1	Principal of receivables derecognized during last 3 month	380,745	46,734	427,480	0	0	0
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,554,017	7,610,901	9,164,918	0	0	0
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	5,799,245	6,817,833	12,617,078	0	0	0
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	45,781,242	54,037,737	99,818,979	0	0	0
8	<b>Non-cancelable operating lease</b>	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	<b>Capital expenditure commitment</b>	0	0	0	0	0	0

Bank: Terabank

Date: #NAME?

Table 5

**Risk Weighted Assets**

*in Lari*

N		T	T-1
1	Risk Weighted Assets for Credit Risk	636,263,683	756,207,878
1.1	Balance sheet items	609,220,697	539,909,536
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0
1.2	Off-balance sheet items	26,392,707	16,577,036
1.3	Currency induced credit risk*		199,367,435
1.4	Counterparty credit risk	650,279	353,871
2	Risk Weighted Assets for Market Risk	20,245,187	18,915,617
3	Risk Weighted Assets for Operational Risk	70,760,189	45,604,372
4	Total Risk Weighted Assets	727,269,059	820,727,867

\* CICR is excluded from RWA due to changes in NBG's methodology of calculating Risk Weighted Risk Exposures, in particular excluding Currency induced credit risk (CICR) from RWRA, which will be reflected in Pillar 2 capital buffer requirements. For the further details see the link of NBG's official press-release:  
<https://www.nbg.gov.ge/index.php?m=340&newsid=3248&lng=eng>

Bank: Terabank

Date: #NAME?

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

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

Bank: Terabank

Date: #NAME?

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	42,289,484	0	42,289,484
2	Due from NBG	92,123,843	0	92,123,843
3	Due from Banks	32,971,822	0	32,971,822
4	Dealing Securities	-	0	0
5	Investment Securities	51,915,692	0	51,915,692
6.1	Loans	591,195,068	0	591,195,068
6.2	<i>Less: Loan Loss Reserves</i>	<i>(42,919,693)</i>	0	<i>-42,919,693</i>
6	Net Loans	548,275,375	0	548,275,375
7	Accrued Interest and Dividends Receivable	5,718,600	0	5,718,600
8	Other Real Estate Owned & Repossessed Assets	5,922,476	0	5,922,476
9	Equity Investments	-	0	0
10	Fixed Assets and Intangible Assets	45,304,257	28,369,793	16,934,464
11	Other Assets	3,393,144	0	3,393,144
<b>Total exposures subject to credit risk weighting before adjustments</b>		<b>827,914,694</b>	<b>28,369,793</b>	<b>799,544,901</b>



Bank: Terabank

Date:

#NAME?

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	<b>Total carrying value of balance sheet items subject to credit risk weighting before adjustments</b>	799,544,901
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	75,438,857
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	32,513,965
3	<b>Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>	907,497,722
4	Effect of provisioning rules used for capital adequacy purposes	10,180,858
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-37,485,071
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-31,863,685
6	Effect of other adjustments	0
7	<b>Total exposures subject to credit risk weighting</b>	848,329,824

Bank: Terabank

Date: #NAME?

Table 9 **Regulatory capital**

N		in Lari
1	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	114,788,414
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)	-6,583,586
7	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	28,369,793
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	28,369,793
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	<b>Common Equity Tier 1</b>	86,418,621
24	<b>Additional tier 1 capital before regulatory adjustments</b>	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	<b>Regulatory Adjustments of Additional Tier 1 capital</b>	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	<b>Additional Tier 1 Capital</b>	0
36	<b>Tier 2 capital before regulatory adjustments</b>	35,691,168
37	Instruments that comply with the criteria for Tier 2 capital	27,737,872
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	7,953,296
40	<b>Regulatory Adjustments of Tier 2 Capital</b>	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	<b>Tier 2 Capital</b>	35,691,168

Bank: Terabank

Date: #NAME?

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	42,289,484	
2	Due from NBS	92,123,843	
3	Due from Banks	32,971,822	
4	Dealing Securities	0	
5	Investment Securities	51,915,692	
6.1	Loans	591,195,068	
6.2	Less: Loan Loss Reserves	-42,919,693	table 9 (Capital), N39
6.2.1	1.25% of risk weighted assets	-7,953,296	table 9 (Capital), N39
6.2.2	Loan loss Reserve classified as standard category	-10,180,858	table 9 (Capital), N39
6	Net Loans	548,275,375	
7	Accrued Interest and Dividends Receivable	5,718,600	
8	Other Real Estate Owned & Repossessed Assets	5,922,476	
9	Equity Investments	0	
9.2	<i>Of which significant investments subject to limited recognition</i>	0	
10	Fixed Assets and Intangible Assets	45,304,257	
10.1	<i>Of which intangible assets</i>	28,369,793	table 9 (Capital), N10
11	Other Assets	3,393,144	
12	<b>Total assets</b>	<b>827,914,694</b>	
13	Due to Banks	16,937,396	
14	Current (Accounts) Deposits	141,291,651	
15	Demand Deposits	223,206,665	
16	Time Deposits	215,288,099	
17	Own Debt Securities	0	
18	Borrowings	64,762,789	
19	Accrued Interest and Dividends Payable	2,995,891	
20	Other Liabilities	17,016,817	table 9 (Capital), N39
20.1	Provision on Off balance items classified as standard category	887,198	table 9 (Capital), N39
21	Subordinated Debentures	31,626,872	
21.1	<i>Of which tier II capital qualifying instruments</i>	27,737,872	table 9 (Capital), N37
22	<b>Total liabilities</b>	<b>714,013,477</b>	
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	-6,583,586	table 9 (Capital), N6
29	Asset Revaluation Reserves	0	
30	<b>Total Equity Capital</b>	<b>114,788,414</b>	

Bank: Terabank  
Date:

#NAME?

Credit Risk Weighted Exposures

Table 11

(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	76,745,957
2 Claims or contingent claims on regional governments or local authorities	69,683,449	-	-	-	-	-	-	-	-	-	76,745,957	-	-	-	-	-	-
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	-	-	21,955,104	-	-	-	10,723,934	-	-	-	-	-	-	-	-	-	10,108,895
7 Claims or contingent claims on corporates	-	-	-	-	-	-	-	-	-	-	103,440,348	22,026,335	-	-	-	-	125,466,683
8 Retail claims or contingent retail claims	-	-	-	-	-	-	-	-	-	201,332,688	6,445,364	-	-	-	-	-	155,833,539
9 Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Past due items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Items belonging to regulatory high-risk categories	-	-	-	-	-	-	-	-	-	-	27,883,214	-	1,824,032	-	-	-	41,337,274
12 Short-term claims on commercial banks and corporates	-	-	-	-	-	-	-	-	-	-	-	-	8,969,373	-	-	-	-
13 Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Other items	42,276,519	-	12,966	-	-	-	-	-	-	-	229,100,777	9,482,086	-	-	-	-	238,585,457
<b>Total</b>	<b>111,959,967</b>	<b>-</b>	<b>21,968,069</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,723,934</b>	<b>-</b>	<b>201,332,688</b>	<b>6,445,364</b>	<b>452,947,695</b>	<b>31,508,423</b>	<b>10,799,406</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>666,235,344</b>

Table 12: Credit Risk Mitigation		Funded Credit Protection										Unfunded Credit Protection						Total Credit Risk Mitigation - On-balance sheet	Total Credit Risk Mitigation - Off-balance sheet	Total Credit Risk Mitigation
Line item	On-balance sheet rating	Cash on deposit with or cash collateral instruments	Debt securities issued by central governments or central banks, regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by other entities, which securities have a credit assessment, which has been determined by NBS to be associated with credit quality step 3 or above under the rules for the risk weighting of exposures to counterparties	Debt securities with a short-term credit assessment, which has been determined by NBS to be associated with credit quality step 3 or above under the rules for the risk weighting of short-term exposures	Equities or convertible bonds that are included in a main index	Standard gold bullion or equivalent	Debt securities without credit rating issued by commercial banks	Units in collective investment undertakings	Central governments or central banks	Regional governments or local authorities	Multilateral development banks	International organizations / institutions	Public sector entities	Commercial banks	Other corporate entities that have a credit assessment, which has been determined by NBS to be associated with credit quality step 2 or above under the rules for the risk weighting of exposures to corporates	Total Credit Risk Mitigation - On-balance sheet	Total Credit Risk Mitigation - Off-balance sheet	Total Credit Risk Mitigation
1		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7		19,441,909	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,340,424	0	6,100,985	19,441,409
8		1,854,980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	809,310	844,753	1,854,063	
9		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14		0	10,528,471	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15		0	36,841,424	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>																	<b>10,340,424</b>	<b>844,753</b>	<b>11,185,177</b>	

Bank: Terabank

Date: #NAME?

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			
<b>Asset Classes</b>							
1	Claims or contingent claims on central governments or central banks	146,429,406	0	0	76,745,957	76,745,957	52%
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	33,034,945	0	0	10,108,895	10,108,895	31%
7	Claims or contingent claims on corporates	103,440,348	42,766,905	22,026,335	125,466,683	107,025,277	85%
8	Retail claims or contingent retail claims	201,332,688	12,733,111	6,445,364	155,833,539	154,179,476	74%
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	
10	Past due items	17,245,523	0	0	18,157,539	18,157,539	105%
11	Items belonging to regulatory high-risk categories	36,852,587	0	0	41,337,274	41,337,274	112%
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	271,390,262	19,938,841	9,482,086	238,585,457	228,058,985	81%
	<b>Total</b>	<b>809,725,759</b>	<b>75,438,857</b>	<b>37,953,785</b>	<b>666,235,344</b>	<b>635,613,404</b>	<b>75%</b>

Bank: Terabank  
Date:

#NAME?

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
<b>High-quality liquid assets</b>										
1	Total HQLA				64,259,171	115,004,927	179,264,098	64,115,789	103,270,699	167,386,488
<b>Cash outflows</b>										
2	Retail deposits	32,071,729	172,687,730	204,759,459	6,351,051	33,476,402	39,827,453	1,616,553	8,033,278	9,649,831
3	Unsecured wholesale funding	205,159,219	258,204,843	463,364,062	53,495,617	86,208,122	139,703,739	49,099,483	71,456,721	120,556,204
4	Secured wholesale funding	24,000,000	-	24,000,000	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	9,425,332	9,187,438	18,612,770	2,232,796	2,722,215	4,955,010	644,826	868,893	1,513,719
6	Other contractual funding obligations	5,149,857	1,461,373	6,611,230	-	-	-	-	-	-
7	Other contingent funding obligations	3,570,757	8,554,390	12,125,147	2,249,159	7,249,514	9,498,673	2,249,159	7,249,514	9,498,673
8	<b>TOTAL CASH OUTFLOWS</b>	<b>279,376,893</b>	<b>450,095,775</b>	<b>729,472,668</b>	<b>64,328,623</b>	<b>129,656,253</b>	<b>193,984,876</b>	<b>53,610,021</b>	<b>87,608,407</b>	<b>141,218,428</b>
<b>Cash inflows</b>										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	197,714,768	342,712,315	540,427,083	20,488,759	20,807,045	41,295,804	20,632,140	51,875,909	72,508,049
11	Other cash inflows	1,466,167	18,415	1,484,582	1,109,851	-	1,109,851	1,109,851	-	1,109,851
12	<b>TOTAL CASH INFLOWS</b>	<b>199,180,935</b>	<b>342,730,730</b>	<b>541,911,665</b>	<b>21,598,609</b>	<b>20,807,045</b>	<b>42,405,654</b>	<b>21,741,991</b>	<b>51,875,909</b>	<b>73,617,900</b>
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				64,259,171	115,004,927	179,264,098	64,115,789	103,270,699	167,386,488
14	Net cash outflow				42,730,013	108,849,208	151,579,221	31,868,030	35,732,498	67,600,527
15	Liquidity coverage ratio (%)				150%	106%	118%	201%	289%	248%

\* 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

Bank: Terabank  
 Date:

#NAME?

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	<b>FX contracts</b>	32,513,965		650,279	0	0	0	0	0	650,279	0	0	650,279
1.1	Maturity less than 1 year	32,513,965	2.0%	650,279	0	0	0	0	0	650,279	0	0	650,279
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	<b>Interest rate contracts</b>	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
	<b>Total</b>	<b>32,513,965</b>		<b>650,279</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>650,279</b>	<b>0</b>	<b>0</b>	<b>650,279</b>