

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

Senior management of the bank ensures fair presentation and accuracy of the information provided within Pillar 3 disclosure report. The report is prepared in accordance with internal review and control processes coordinated with the board. The report meets the requirements of the decree N92/04 of the Governor of the National Bank of Georgia on "Disclosure requirements for commercial banks within Pillar 3" and other relevant decrees and regulations of NBG.

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Bank: Terabank
Date:

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Table 1 **Key metrics**

N		6/30/2018	3/31/2018	12/31/2017	9/30/2017	6/30/2017
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	94,908,863	92,825,052	86,418,621	80,276,999	76,989,938
2	Tier 1	94,908,863	92,825,052	86,418,621	80,276,999	76,989,938
3	Total regulatory capital	136,088,077	132,953,521	122,109,789	116,230,335	112,842,341
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	794,408,612	747,728,329	727,269,059	820,727,867	774,395,368
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
5	Common equity Tier 1 ratio ($\geq 7.0\%$) **	11.95%	12.41%	11.88%	9.78%	9.94%
6	Tier 1 ratio ($\geq 8.5\%$) **	11.95%	12.41%	11.88%	9.78%	9.94%
7	Total regulatory capital ratio ($\geq 10.5\%$) **	17.13%	17.78%	16.79%	14.16%	14.57%
	Income					
8	Total Interest Income / Average Annual Assets	8.74%	8.67%	8.49%	8.44%	8.36%
9	Total Interest Expense / Average Annual Assets	4.10%	4.06%	4.11%	4.10%	4.12%
10	Earnings from Operations / Average Annual Assets	4.04%	4.25%	2.01%	2.73%	2.89%
11	Net Interest Margin	4.64%	4.61%	4.38%	4.34%	4.24%
12	Return on Average Assets (ROAA)	2.08%	3.08%	2.26%	2.04%	2.31%
13	Return on Average Equity (ROAE)	14.49%	21.01%	15.26%	13.60%	15.37%
	Asset Quality					
14	Non Performed Loans / Total Loans	8.35%	8.57%	9.73%	10.91%	10.74%
15	LLR/Total Loans	6.74%	6.81%	7.26%	7.85%	7.98%
16	FX Loans/Total Loans	58.73%	58.18%	60.03%	59.19%	59.44%
17	FX Assets/Total Assets	56.65%	55.06%	56.67%	55.87%	55.63%
18	Loan Growth-YTD	7.44%	3.57%	21.70%	6.39%	0.10%
	Liquidity					
19	Liquid Assets/Total Assets	19.62%	18.48%	20.26%	22.84%	22.80%
20	FX Liabilities/Total Liabilities	59.60%	60.30%	61.99%	63.52%	63.57%
21	Current & Demand Deposits/Total Assets	42.67%	42.63%	44.03%	41.67%	48.10%
	Liquidity Coverage Ratio***					
22	Total HQLA	152,659,647	150,509,789	165,420,418		
23	Net cash outflow	136,318,046	140,158,472	139,229,056		
24	LCR ratio (%)	111.99%	107.39%	118.81%		

** 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 illustrative purposes.

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Table 2

Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	15,004,202	20,048,298	35,052,499	11,525,403	14,833,150	26,358,553
2	Due from NBG	13,771,047	75,358,922	89,129,969	16,986,772	76,914,992	93,901,763
3	Due from Banks	758,735	42,012,751	42,771,485	78,799	26,723,658	26,802,457
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	47,611,632	0	47,611,632	39,835,771	0	39,835,771
6.1	Loans	262,113,984	373,072,279	635,186,262	197,225,303	289,040,986	486,266,289
6.2	Less: Loan Loss Reserves	-17,918,306	-24,918,438	-42,836,744	-16,749,108	-22,041,102	-38,790,210
6	Net Loans	244,195,678	348,153,840	592,349,518	180,476,195	266,999,883	447,476,078
7	Accrued Interest and Dividends Receivable	3,519,586	2,519,533	6,039,120	2,636,150	2,012,386	4,648,536
8	Other Real Estate Owned & Repossessed Assets	1,183,462	0	1,183,462	10,585,520	0	10,585,520
9	Equity Investments	0	0	0	2,538	0	2,538
10	Fixed Assets and Intangible Assets	45,605,522	0	45,605,522	45,676,191	0	45,676,191
11	Other Assets	2,725,247	1,173,342	3,898,589	2,671,412	1,837,823	4,509,235
12	Total assets	374,375,111	489,266,686	863,641,797	310,474,751	389,321,892	699,796,643
	Liabilities						
13	Due to Banks	2,011,565	5,149,760	7,161,325	7,000,067	162,865	7,162,932
14	Current (Accounts) Deposits	63,456,977	97,321,164	160,778,141	66,102,884	121,686,596	187,789,480
15	Demand Deposits	94,102,381	113,646,756	207,749,136	62,371,727	86,411,804	148,783,531
16	Time Deposits	66,238,594	164,240,302	230,478,896	49,718,255	122,583,907	172,302,162
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	67,055,000	18,129,582	85,184,582	25,475,000	7,221,600	32,696,600
19	Accrued Interest and Dividends Payable	1,451,234	1,643,373	3,094,607	901,129	1,502,589	2,403,718
20	Other Liabilities	4,727,709	4,985,898	9,713,607	4,602,957	7,025,317	11,628,275
21	Subordinated Debentures	0	36,040,536	36,040,536	0	30,573,667	30,573,667
22	Total liabilities	299,043,459	441,157,371	740,200,830	216,172,020	377,168,346	593,340,366
	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	2,068,971	0	2,068,971	-14,915,722	0	-14,915,722
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	Total Equity Capital	123,440,971	0	123,440,971	106,456,278	0	106,456,278
31	Total liabilities and Equity Capital	422,484,430	441,157,371	863,641,800	322,628,298	377,168,346	699,796,643

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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 "Nostrro" and Deposit Accounts	328,459	285,603	614,061	419,039	(5,460)	413,579
2	Interest Income from Loans	15,677,565	15,847,403	31,524,967	10,650,416	14,215,048	24,865,464
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	3,261,800	6,335,880	9,597,681	2,308,052	4,891,151	7,199,204
2.3	from the Energy Sector Loans	-	128,636	128,636	19,551	3,631	23,182
2.4	from the Agriculture and Forestry Sector Loans	422,391	167,103	589,494	374,522	375,095	749,617
2.5	from the Construction Sector Loans	305,770	1,675,304	1,981,074	371,925	1,594,630	1,966,555
2.6	from the Mining and Mineral Processing Sector Loans	1,424	20,073	21,497	-	-	-
2.7	from the Transportation or Communications Sector Loans	1,798	338,394	340,192	1,672	7,581	9,253
2.8	from Individuals Loans	8,458,876	5,400,399	13,859,275	5,586,525	3,546,819	9,133,343
2.9	from Other Sectors Loans	3,225,505	1,781,612	5,007,117	1,988,168	3,796,141	5,784,309
3	Fees/penalties income from loans to customers	598,939	562,696	1,161,636	591,222	560,606	1,151,827
4	Interest and Discount Income from Securities	2,046,259	-	2,046,259	1,728,668	-	1,728,668
5	Other Interest Income	659,846	275,586	935,431	390,803	96,359	487,162
6	Total Interest Income	19,311,068	16,971,287	36,282,355	13,780,148	14,866,552	28,646,700
		Interest Expense					
7	Interest Paid on Demand Deposits	3,516,166	1,767,252	5,283,418	3,446,706	2,231,188	5,677,893
8	Interest Paid on Time Deposits	3,853,184	3,247,915	7,101,099	2,489,074	3,431,626	5,920,700
9	Interest Paid on Banks Deposits	114,648	68,664	183,312	139,942	1,858	141,799
10	Interest Paid on Own Debt Securities	-	-	-	-	-	-
11	Interest Paid on Other Borrowings	2,899,131	1,553,715	4,452,847	877,484	1,501,596	2,379,080
12	Other Interest Expenses	-	-	-	-	-	-
13	Total Interest Expense	10,383,129	6,637,546	17,020,675	6,953,205	7,166,267	14,119,472
14	Net Interest Income	8,927,938	10,333,742	19,261,680	6,826,943	7,700,285	14,527,228
		Non-Interest Income					
15	Net Fee and Commission Income	1,724,441	641,239	2,365,680	1,355,770	402,200	1,757,970
15.1	Fee and Commission Income	2,559,296	1,821,589	4,380,885	2,145,058	1,856,943	4,002,000
15.2	Fee and Commission Expense	834,855	1,180,351	2,015,206	789,287	1,454,743	2,244,030
16	Dividend Income	-	-	-	-	-	-
17	Gain (Loss) from Dealing Securities	-	-	-	-	-	-
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	5,516,214	-	5,516,214	4,672,828	-	4,672,828
20	Gain (Loss) from Foreign Exchange Translation	(3,128,853)	-	(3,128,853)	(3,626,529)	-	(3,626,529)
21	Gain (Loss) on Sales of Fixed Assets	64,843	-	64,843	6,709	-	6,709
22	Non-Interest Income from other Banking Operations	29,978	464,530	494,508	3,965	413,702	417,667
23	Other Non-Interest Income	110,171	76,180	186,352	24,693	113	24,806
24	Total Non-Interest Income	4,316,795	1,181,949	5,498,744	2,437,436	816,015	3,253,450
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	351,925	358,312	710,236	221,157	304,801	525,958
26	Bank Development, Consultation and Marketing Expenses	654,923	33,331	688,255	903,537	10,211	913,748
27	Personnel Expenses	5,362,174	-	5,362,174	5,060,187	-	5,060,187
28	Operating Costs of Fixed Assets	7,117	-	7,117	1,234	-	1,234
29	Depreciation Expense	1,654,692	-	1,654,692	2,187,267	-	2,187,267
30	Other Non-Interest Expenses	2,615,135	257	2,615,392	2,805,473	8,884	2,814,357
31	Total Non-Interest Expenses	10,645,967	391,900	11,037,866	11,178,854	323,896	11,502,750
32	Net Non-Interest Income	(6,329,172)	790,049	(5,539,122)	(8,741,418)	492,119	(8,249,299)
33	Net Income before Provisions	2,598,767	11,123,791	13,722,558	(1,914,476)	8,192,404	6,277,929
34	Loan Loss Reserve	411,540	-	411,540	(2,647,186)	-	(2,647,186)
35	Provision for Possible Losses on Investments and Securities	-	-	-	-	-	-
36	Provision for Possible Losses on Other Assets	4,658,461	-	4,658,461	996,121	-	996,121
37	Total Provisions for Possible Losses	5,070,001	-	5,070,001	(1,651,065)	-	(1,651,065)
38	Net Income before Taxes and Extraordinary Items	(2,471,234)	11,123,791	8,652,557	(263,411)	8,192,404	7,928,993
39	Taxation	-	-	-	-	-	-
40	Net Income after Taxation	(2,471,234)	11,123,791	8,652,557	(263,411)	8,192,404	7,928,993
41	Extraordinary Items	-	-	-	-	-	-
42	Net Income	(2,471,234)	11,123,791	8,652,557	(263,411)	8,192,404	7,928,993

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Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Contingent Liabilities and Commitments	49,996,549	30,879,876	80,876,424	0	0	0
1.1	Guarantees Issued	38,424,921	23,132,480	61,557,401	0	0	0
1.2	Letters of credit Issued	2,379,000	654,189	3,033,189	0	0	0
1.3	Undrawn loan commitments	9,192,628	6,057,577	15,250,205	0	0	0
1.4	Other Contingent Liabilities	0	1,035,629	1,035,629	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	38,041,000	0	38,041,000	0	0	0
3.1	Financial assets of the bank	38,041,000	0	38,041,000	0	0	0
3.2	Non-financial assets of the bank	0	0	0	0	0	0
4	Guarantees received as security for receivables of the bank	176,702,636	314,675,758	491,378,393	0	0	0
4.1	Surety, joint liability	176,702,636	314,675,758	491,378,393	0	0	0
4.2	Guarantees	0	0	0	0	0	0
5	Assets pledged as security for receivables of the bank	483,718,719	662,362,546	1,146,081,264	0	0	0
5.1	Cash	30,641,376	29,249,759	59,891,135	0	0	0
5.2	Precious metals and stones	68,092,788	32,053,242	100,146,031	0	0	0
5.3	Real Estate:	332,602,779	550,477,529	883,080,308	0	0	0
5.3.1	<i>Residential Property</i>	216,629,179	263,440,792	480,069,970	0	0	0
5.3.2	<i>Commercial Property</i>	73,526,244	230,764,203	304,290,448	0	0	0
5.3.3	<i>Complex Real Estate</i>	7,522,948	10,774,830	18,297,778	0	0	0
5.3.4	<i>Land Parcel</i>	23,090,566	37,999,182	61,089,748	0	0	0
5.3.5	<i>Other</i>	11,833,842	7,498,522	19,332,364	0	0	0
5.4	Movable Property	6,671,357	17,309,930	23,981,287	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	45,710,419	33,272,085	78,982,504	0	0	0
6	Derivatives	55,711,626	55,266,419	110,978,045	0	0	0
6.1	Receivables through FX contracts (except options)	55,711,626	0	55,711,626	0	0	0
6.2	Payables through FX contracts (except options)	0	55,266,419	55,266,419	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	Receivables not recognized on-balance	0	0	0	0	0	0
7.1	Principal of receivables derecognized during last 3 month	486,270	4,216	490,486	0	0	0
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,767,072	7,804,747	9,571,819	0	0	0
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	6,421,594	6,312,727	12,734,320	0	0	0
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	46,102,637	60,213,738	106,316,375	0	0	0
8	Non-cancelable operating lease	0	0	0	0	0	0
8.1	Through indefinit term agreement	0	0	0	0	0	0
8.2	Within one year	0	0	0	0	0	0
8.3	From 1 to 2 years	0	0	0	0	0	0
8.4	From 2 to 3 years	0	0	0	0	0	0
8.5	From 3 to 4 years	0	0	0	0	0	0
8.6	From 4 to 5 years	0	0	0	0	0	0
8.7	More than 5 years	0	0	0	0	0	0
9	Capital expenditure commitment	0	0	0	0	0	0

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Table 5

Risk Weighted Assets

in Lari

N		6/30/2018	3/31/2018
1	Risk Weighted Assets for Credit Risk	705,346,759	660,571,809
1.1	Balance sheet items	678,986,456	631,954,680
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0
1.2	Off-balance sheet items	25,254,975	27,860,070
1.4	Counterparty credit risk	1,105,328	757,059
2	Risk Weighted Assets for Market Risk	18,301,664	16,396,331
3	Risk Weighted Assets for Operational Risk	70,760,189	70,760,189
4	Total Risk Weighted Assets	794,408,612	747,728,329

Bank: Terabank

Date:

6/30/2018

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

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

Bank: Terabank

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Table 7 Linkages between financial statement assets and balance sheet items subject to credit risk weighting

	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per local accounting rules	b Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	c Subject to credit risk weighting
1	Cash	35,052,499	0	35,052,499
2	Due from NBG	89,129,969	0	89,129,969
3	Due from Banks	42,771,485	0	42,771,485
4	Dealing Securities	-	0	0
5	Investment Securities	47,611,632	0	47,611,632
6.1	Loans	635,186,262	0	635,186,262
6.2	Less: Loan Loss Reserves	(42,836,744)	0	(42,836,744)
6	Net Loans	592,349,518	0	592,349,518
7	Accrued Interest and Dividends Receivable	6,039,120	0	6,039,120
8	Other Real Estate Owned & Repossessed Assets	1,183,462	0	1,183,462
9	Equity Investments	-	0	0
10	Fixed Assets and Intangible Assets	45,605,522	28,532,108	17,073,414
11	Other Assets	3,898,589	0	3,898,589
	Total exposures subject to credit risk weighting before adjustments	863,641,797	28,532,108	835,109,689

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	835,109,689
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	77,843,235
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	55,266,419
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	968,219,343
4	Effect of provisioning rules used for capital adequacy purposes	11,086,789
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-37,396,095
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-54,161,090
6	Effect of other adjustments	0
7	Total exposures subject to credit risk weighting	887,748,947

Bank: Terabank

Date:

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Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	123,440,971
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)	2,068,971
7	Regulatory Adjustments of Common Equity Tier 1 capital	28,532,108
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	28,532,108
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	94,908,863
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	41,179,215
37	Instruments that comply with the criteria for Tier 2 capital	32,362,380
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	8,816,834
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	41,179,215

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Table 10		Reconciliation of balance sheet to regulatory capital		<i>in Lari</i>	
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		35,052,499		
2	Due from NBG		89,129,969		
3	Due from Banks		42,771,485		
4	Dealing Securities		0		
5	Investment Securities		47,611,632		
6.1	Loans		635,186,262		
6.2	Less: Loan Loss Reserves		-42,836,744		table 9 (Capital), N39
6.2.1	1.25% of Credit risk weighted assets		-8,816,834		table 9 (Capital), N39
6.2.2	Loan loss Reserve classified as standard category		-11,086,789		table 9 (Capital), N39
6	Net Loans		592,349,518		
7	Accrued Interest and Dividends Receivable		6,039,120		
8	Other Real Estate Owned & Repossessed Assets		1,183,462		
9	Equity Investments		0		
10	Fixed Assets and Intangible Assets		45,605,522		
10.1	Of which intangible assets		28,532,108		table 9 (Capital), N10
11	Other Assets		3,898,589		
12	Total assets		863,641,797		
13	Due to Banks		7,161,325		
14	Current (Accounts) Deposits		160,778,141		
15	Demand Deposits		207,749,136		
16	Time Deposits		230,478,896		
17	Own Debt Securities		0		
18	Borrowings		85,184,582		
19	Accrued Interest and Dividends Payable		3,094,607		
20	Other Liabilities		9,713,607		table 9 (Capital), N39
20.1	Provision on Off balance items classified as standard category		1,012,135		table 9 (Capital), N39
21	Subordinated Debentures		36,040,536		
21.1	Of which tier II capital qualifying instruments		32,362,380		table 9 (Capital), N37
22	Total liabilities		741,212,965		
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		2,068,971		table 9 (Capital), N6
29	Asset Revaluation Reserves		0		
30	Total Equity Capital		123,440,971		

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

	Risk weights																Risk Weighted Exposures before Credit Risk Mitigation
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
	0%		20%		35%		50%		75%		100%		150%		250%		
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	
1 Claims or contingent claims on central governments or central banks	63,118,268	-	-	-	-	-	-	-	-	-	75,866,227	-	-	-	-	-	
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	-	-	11,498,300	-	-	-	30,904,366	-	-	-	368,703	-	-	-	-	-	
7 Claims or contingent claims on corporates	-	-	-	-	-	-	-	-	-	-	133,071,681	28,572,923	-	-	-	-	
8 Retail claims or contingent retail claims	-	-	-	-	-	-	-	-	171,059,237	5,089,733	-	-	-	-	-	-	
9 Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Past due items	-	-	-	-	-	-	-	-	-	-	16,419,796	-	736,086	-	-	-	
11 Items belonging to regulatory high-risk categories	-	-	-	-	-	-	-	-	-	-	78,603,301	-	37,401,167	-	-	-	
12 Short-term claims on commercial banks and corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Other items	35,040,579	-	11,920	-	-	-	-	-	-	-	192,396,847	6,804,484	-	-	-	-	
Total	98,358,847	-	11,510,221	-	-	-	30,904,366	-	171,059,237	5,089,733	496,236,556	35,377,407	38,137,253	-	-	-	

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Table 13 **Standardized approach - Effect of credit risk mitigation**

	a	b		c	d	e	f
		On-balance sheet exposures	Off-balance sheet exposures				
Asset Classes		Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)	
1	Claims or contingent claims on central governments or central banks	138,684,495	0	0	75,366,227	75,366,227	54%
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	42,771,369	0	0	18,120,546	18,120,546	42%
7	Claims or contingent claims on corporates	133,071,681	55,980,513	28,572,923	161,644,604	134,520,617	83%
8	Retail claims or contingent retail claims	171,059,237	9,758,346	5,069,733	132,096,727	130,264,671	74%
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	
10	Past due items	17,155,882	0	0	17,523,925	17,523,925	102%
11	Items belonging to regulatory high-risk categories	116,004,468	0	0	134,705,051	134,705,051	116%
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	227,449,347	12,104,376	6,804,484	199,203,715	193,740,393	83%
	Total	846,196,479	77,843,235	40,447,140	738,660,796	704,241,431	79%

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Table 11 **Liquidity Coverage Ratio**

		Total unweighted value (daily average**)			Total weighted values according to NBG's methodology* (daily average**)			Total weighted values according to Basel methodology (daily average**)		
		GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets										
1	Total HQLA				47,340,254	105,319,393	152,659,647	45,656,617	93,196,508	138,853,125
Cash outflows										
2	Retail deposits	29,706,868	170,431,413	200,138,281	6,026,397	33,532,651	39,559,047	1,520,159	7,960,798	9,480,957
3	Unsecured wholesale funding	217,990,346	254,663,764	472,654,110	53,613,232	69,414,301	123,027,534	46,830,829	56,481,312	103,312,141
4	Secured wholesale funding	31,043,956	-	31,043,956	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	48,960,051	31,962,080	80,922,131	6,069,856	4,392,763	10,462,620	2,617,742	1,887,077	4,504,819
6	Other contractual funding obligations	2,369,708	1,561,734	3,931,443	-	-	-	-	-	-
7	Other contingent funding obligations	2,341,206	6,059,522	8,400,728	950,655	3,457,111	4,407,766	950,655	3,457,111	4,407,766
8	TOTAL CASH OUTFLOWS	332,412,135	464,678,514	797,090,649	66,660,141	110,796,826	177,456,966	51,919,385	69,786,298	121,705,683
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	223,208,296	357,416,881	580,625,178	22,490,587	17,537,505	40,028,091	24,174,223	49,061,719	73,235,942
11	Other cash inflows	1,350,020	727,807	2,077,828	435,931	674,898	1,110,829	435,931	674,898	1,110,829
12	TOTAL CASH INFLOWS	224,558,317	358,144,689	582,703,006	22,926,518	18,212,403	41,138,921	24,610,154	49,736,617	74,346,771
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				47,340,254	105,319,393	152,659,647	45,656,617	93,196,508	138,853,125
14	Net cash outflow				43,733,623	92,584,423	136,318,046	27,309,230	20,049,681	47,358,911
15	Liquidity coverage ratio (%)				108%	114%	112%	167%	465%	293%

* 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.

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

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Table 15 Counterparty credit risk

	a	b	c	d	e	f	g	h	i	j	k	l
	Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	55,266,419	1,105,328	0	0	0	0	0	1,105,328	0	0	1,105,328
1.1	Maturity less than 1 year	55,266,419	2.0%	1,105,328	0	0	0	0	1,105,328	0	0	1,105,328
1.2	Maturity from 1 year up to 2 years	0	5.0%	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
1.4	Maturity from 3 years up to 4 years	0	11.0%	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
1.6	Maturity over 5 years	0		0	0	0	0	0	0	0	0	0
2	Interest rate contracts	0	0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year	0	0.5%	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
2.3	Maturity from 2 years up to 3 years	0	2.0%	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
2.5	Maturity from 4 years up to 5 years	0	4.0%	0	0	0	0	0	0	0	0	0
2.6	Maturity over 5 years	0		0	0	0	0	0	0	0	0	0
	Total	55,266,419		1,105,328	0	0	0	0	1,105,328	0	0	1,105,328