

Bank: Terabank

Date:

3/31/2018

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)	92,825,052	86,418,621	80,276,999	76,989,938	74,795,606
2	Tier 1	92,825,052	86,418,621	80,276,999	76,989,938	74,795,606
3	Total regulatory capital	132,953,521	122,109,789	116,230,335	112,842,341	110,419,300
	<b>Risk-weighted assets (amounts, GEL)</b>					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	747,728,329	727,269,059	820,727,867	774,395,368	744,854,808
	<b>Capital ratios as a percentage of RWA</b>					
	<i>Based on Basel III framework</i>					
5	Common equity Tier 1 ratio (≥ 7.0 %) **	12.41%	11.88%	9.78%	9.94%	10.04%
6	Tier 1 ratio (≥ 8.5 %) **	12.41%	11.88%	9.78%	9.94%	10.04%
7	Total regulatory capital ratio (≥ 10.5 %) **	17.78%	16.79%	14.16%	14.57%	14.82%
	<b>Income</b>					
8	Total Interest Income / Average Annual Assets	8.67%	8.49%	8.44%	8.36%	8.27%
9	Total Interest Expense / Average Annual Assets	4.06%	4.11%	4.10%	4.12%	4.23%
10	Earnings from Operations / Average Annual Assets	4.25%	2.01%	2.73%	2.89%	1.98%
11	Net Interest Margin	4.61%	4.38%	4.34%	4.24%	4.04%
12	Return on Average Assets (ROAA)	3.08%	2.26%	2.04%	2.31%	3.19%
13	Return on Average Equity (ROAE)	21.01%	15.26%	13.60%	15.37%	21.24%
	<b>Asset Quality</b>					
14	Non Performed Loans / Total Loans	8.57%	9.73%	10.91%	10.74%	11.27%
15	LLR/Total Loans	6.81%	7.26%	7.85%	7.98%	8.33%
16	FX Loans/Total Loans	58.18%	60.03%	59.19%	59.44%	62.05%
17	FX Assets/Total Assets	55.06%	56.67%	55.87%	55.63%	58.08%
18	Loan Growth-YTD	3.57%	21.70%	6.39%	0.10%	-6.80%
	<b>Liquidity</b>					
19	Liquid Assets/Total Assets	18.48%	20.26%	22.84%	22.80%	18.92%
20	FX Liabilities/Total Liabilities	60.30%	61.99%	63.52%	63.57%	63.50%
21	Current & Demand Deposits/Total Assets	42.63%	44.03%	41.67%	48.10%	40.68%
	<b>Liquidity Coverage Ratio***</b>					
22	Total HQLA	150,509,789	0	0	0	0
23	Net cash outflow	140,158,472	0	0	0	0
24	LCR ratio (%)	107.39%	0.00%	0.00%	0.00%	0.00%

\*\* These includes Minimum capital requirements (4.5%, 6%, 8%) and Capital Conservation Buffer (2.5%) according to article 8 of the regulation on Capital Adequacy Requirements for Commercial Banks.

\*\*\* LCR calculated according to NGB'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 NGB's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

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Table 2

## Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	13,582,472	22,788,198	36,370,669	11,037,462	15,437,098	26,474,560
2	Due from NBG	15,792,069	67,375,612	83,167,681	11,191,445	84,745,142	95,936,587
3	Due from Banks	249,664	26,291,037	26,540,702	83,438	18,703,332	18,786,771
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	45,152,250	0	45,152,250	35,325,506	0	35,325,506
6.1	Loans	256,039,862	356,260,116	612,299,977	171,820,201	280,947,802	452,768,003
6.2	Less: Loan Loss Reserves	-17,935,183	-23,764,202	-41,699,386	-16,496,824	-21,237,903	-37,734,727
6	Net Loans	238,104,678	332,495,913	570,600,592	155,323,378	259,709,899	415,033,276
7	Accrued Interest and Dividends Receivable	2,105,543	2,125,550	4,231,094	1,629,625	1,679,734	3,309,359
8	Other Real Estate Owned & Repossessed Assets	5,391,923	0	5,391,923	10,707,118	0	10,707,118
9	Equity Investments	0	0	0	2,538	0	2,538
10	Fixed Assets and Intangible Assets	45,161,892	0	45,161,892	45,440,409	0	45,440,409
11	Other Assets	3,929,554	1,676,119	5,605,672	4,556,378	1,206,768	5,763,146
12	<b>Total assets</b>	<b>369,470,046</b>	<b>452,752,429</b>	<b>822,222,475</b>	<b>275,297,298</b>	<b>381,481,972</b>	<b>656,779,270</b>
	<b>Liabilities</b>						
13	Due to Banks	5,125	7,717,172	7,722,297	6,400,000	2,599,697	8,999,697
14	Current (Accounts) Deposits	46,060,347	75,239,221	121,299,568	81,143,450	100,845,245	181,988,695
15	Demand Deposits	98,741,792	130,472,648	229,214,439	25,022,373	60,149,527	85,171,899
16	Time Deposits	65,551,862	155,877,001	221,428,863	44,247,335	140,620,259	184,867,594
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	61,055,000	6,627,528	67,682,528	40,600,000	7,335,600	47,935,600
19	Accrued Interest and Dividends Payable	2,266,193	1,333,523	3,599,716	575,759	2,342,220	2,917,979
20	Other Liabilities	4,723,025	10,062,522	14,785,546	3,809,782	6,067,087	9,876,869
21	Subordinated Debentures	0	35,493,666	35,493,666	0	31,056,302	31,056,302
22	<b>Total liabilities</b>	<b>278,403,344</b>	<b>422,823,280</b>	<b>701,226,624</b>	<b>201,798,699</b>	<b>351,015,936</b>	<b>552,814,635</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	-376,150	0	-376,150	-17,407,367	0	-17,407,367
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	<b>Total Equity Capital</b>	<b>120,995,850</b>	<b>0</b>	<b>120,995,850</b>	<b>103,964,633</b>	<b>0</b>	<b>103,964,633</b>
31	<b>Total liabilities and Equity Capital</b>	<b>399,399,194</b>	<b>422,823,280</b>	<b>822,222,474</b>	<b>305,763,332</b>	<b>351,015,936</b>	<b>656,779,269</b>

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Table 3

**Income statement**

in Lari

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	<b>Interest income</b>						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	137,393	120,894	258,287	190,623	(1,049)	189,574
2	Interest Income from Loans	7,533,688	7,698,516	15,232,204	5,006,950	7,260,618	12,267,568
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	1,586,331	3,080,870	4,667,201	1,052,521	2,523,994	3,576,514
2.3	from the Energy Sector Loans	-	63,333	63,333	11,348	-	11,348
2.4	from the Agriculture and Forestry Sector Loans	214,603	86,796	301,399	171,655	206,885	378,540
2.5	from the Construction Sector Loans	165,591	894,707	1,060,298	188,078	774,908	962,987
2.6	from the Mining and Mineral Processing Sector Loans	(36)	5,286	5,250	-	-	-
2.7	from the Transportation or Communications Sector Loans	1,042	36,907	37,950	904	4,562	5,466
2.8	from Individuals Loans	4,015,649	2,551,236	6,566,885	2,654,541	1,780,465	4,435,006
2.9	from Other Sectors Loans	1,550,508	979,381	2,529,888	927,904	1,969,804	2,897,707
3	Fees/penalties income from loans to customers	296,721	228,691	525,411	301,688	273,056	574,744
4	Interest and Discount Income from Securities	1,050,561	-	1,050,561	795,314	-	795,314
5	Other Interest Income	310,215	118,218	428,433	197,049	47,734	244,783
6	<b>Total Interest Income</b>	<b>9,328,578</b>	<b>8,166,319</b>	<b>17,494,897</b>	<b>6,491,624</b>	<b>7,580,358</b>	<b>14,071,982</b>
	<b>Interest Expense</b>						
7	Interest Paid on Demand Deposits	1,551,156	841,168	2,392,324	1,836,659	1,085,473	2,922,132
8	Interest Paid on Time Deposits	2,010,472	1,550,661	3,561,133	1,161,981	1,903,321	3,065,302
9	Interest Paid on Banks Deposits	113,448	32,710	146,158	33,129	238	33,366
10	Interest Paid on Own Debt Securities	-	-	-	-	-	-
11	Interest Paid on Other Borrowings	1,394,103	692,277	2,086,380	337,620	841,443	1,179,063
12	Other Interest Expenses	-	-	-	-	-	-
13	<b>Total Interest Expense</b>	<b>5,069,179</b>	<b>3,116,816</b>	<b>8,185,995</b>	<b>3,369,389</b>	<b>3,830,475</b>	<b>7,199,864</b>
14	<b>Net Interest Income</b>	<b>4,259,399</b>	<b>5,049,504</b>	<b>9,308,902</b>	<b>3,122,235</b>	<b>3,749,883</b>	<b>6,872,119</b>
	<b>Non-Interest Income</b>						
15	Net Fee and Commission Income	860,204	338,162	1,198,366	673,482	254,246	927,728
15.1	Fee and Commission Income	1,272,010	856,382	2,128,392	1,061,889	921,637	1,983,527
15.2	Fee and Commission Expense	411,806	518,220	930,026	388,407	667,392	1,055,799
16	Dividend Income	-	-	-	-	-	-
17	Gain (Loss) from Dealing Securities	-	-	-	-	-	-
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	2,980,855	-	2,980,855	978,577	-	978,577
20	Gain (Loss) from Foreign Exchange Translation	(2,630,402)	-	(2,630,402)	(1,083,717)	-	(1,083,717)
21	Gain (Loss) on Sales of Fixed Assets	19,396	-	19,396	276	-	276
22	Non-Interest Income from other Banking Operations	11,300	183,234	194,534	2,750	140,543	143,293
23	Other Non-Interest Income	83,629	76,156	159,785	3,759	216	3,974
24	<b>Total Non-Interest Income</b>	<b>1,324,982</b>	<b>597,552</b>	<b>1,922,534</b>	<b>575,127</b>	<b>395,005</b>	<b>970,132</b>
	<b>Non-Interest Expenses</b>						
25	Non-Interest Expenses from other Banking Operations	170,266	126,176	296,442	111,230	84,487	195,717
26	Bank Development, Consultation and Marketing Expenses	243,356	-	243,356	343,290	4,352	347,642
27	Personnel Expenses	2,497,775	-	2,497,775	2,504,786	-	2,504,786
28	Operating Costs of Fixed Assets	-	-	-	1,234	-	1,234
29	Depreciation Expense	930,971	-	930,971	1,077,269	-	1,077,269
30	Other Non-Interest Expenses	1,305,303	257	1,305,560	1,421,750	8,768	1,430,519
31	<b>Total Non-Interest Expenses</b>	<b>5,147,670</b>	<b>126,433</b>	<b>5,274,103</b>	<b>5,459,560</b>	<b>97,607</b>	<b>5,557,167</b>
32	<b>Net Non-Interest Income</b>	<b>(3,822,689)</b>	<b>471,119</b>	<b>(3,351,569)</b>	<b>(4,884,433)</b>	<b>297,398</b>	<b>(4,587,035)</b>
33	<b>Net Income before Provisions</b>	<b>436,710</b>	<b>5,520,623</b>	<b>5,957,333</b>	<b>(1,762,197)</b>	<b>4,047,281</b>	<b>2,285,084</b>
34	Loan Loss Reserve	(1,002,017)	-	(1,002,017)	(3,932,222)	-	(3,932,222)
35	Provision for Possible Losses on Investments and Securities	-	-	-	-	-	-
36	Provision for Possible Losses on Other Assets	751,913	-	751,913	779,957	-	779,957
37	<b>Total Provisions for Possible Losses</b>	<b>(250,103)</b>	<b>-</b>	<b>(250,103)</b>	<b>(3,152,265)</b>	<b>-</b>	<b>(3,152,265)</b>
38	<b>Net Income before Taxes and Extraordinary Items</b>	<b>686,813</b>	<b>5,520,623</b>	<b>6,207,437</b>	<b>1,390,068</b>	<b>4,047,281</b>	<b>5,437,349</b>
39	Taxation	-	-	-	-	-	-
40	<b>Net Income after Taxation</b>	<b>686,813</b>	<b>5,520,623</b>	<b>6,207,437</b>	<b>1,390,068</b>	<b>4,047,281</b>	<b>5,437,349</b>
41	Extraordinary Items	-	-	-	-	-	-
42	<b>Net Income</b>	<b>686,813</b>	<b>5,520,623</b>	<b>6,207,437</b>	<b>1,390,068</b>	<b>4,047,281</b>	<b>5,437,349</b>

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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	<b>Contingent Liabilities and Commitments</b>	54,855,729	31,650,738	86,506,466	0	0	0
1.1	Guarantees Issued	43,784,160	24,853,266	68,637,426	0	0	0
1.2	Letters of credit issued	1,954,000	805,457	2,759,457	0	0	0
1.3	Undrawn loan commitments	9,117,568	5,992,016	15,109,584	0	0	0
1.4	Other Contingent Liabilities	0	0	0	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>	31,670,000	0	31,670,000	0	0	0
3.1	Financial assets of the bank	31,670,000	0	31,670,000	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>	174,986,966	290,510,459	465,497,426	0	0	0
4.1	Surety, joint liability	174,986,966	290,510,459	465,497,426	0	0	0
4.2	Guarantees	0	0	0	0	0	0
5	<b>Assets pledged as security for receivables of the bank</b>	473,376,717	628,158,909	1,101,535,626	0	0	0
5.1	Cash	32,373,960	29,634,951	62,008,911	0	0	0
5.2	Precious metals and stones	67,585,800	44,207,804	111,793,605	0	0	0
5.3	Real Estate:	322,517,940	506,445,380	828,963,320	0	0	0
5.3.1	<i>Residential Property</i>	208,629,443	247,217,298	455,846,740	0	0	0
5.3.2	<i>Commercial Property</i>	70,378,941	206,269,382	276,648,322	0	0	0
5.3.3	<i>Complex Real Estate</i>	7,688,255	9,807,568	17,495,824	0	0	0
5.3.4	<i>Land Parcel</i>	21,675,115	33,389,662	55,064,777	0	0	0
5.3.5	<i>Other</i>	14,146,186	9,761,471	23,907,657	0	0	0
5.4	Movable Property	6,281,261	16,847,059	23,128,320	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	44,617,757	31,023,715	75,641,471	0	0	0
6	<b>Derivatives</b>	39,549,501	37,852,963	77,402,464	0	0	0
6.1	Receivables through FX contracts (except options)	39,549,501	37,852,963	77,402,464	0	0	0
6.2	Payables through FX contracts (except options)	0	37,852,963	37,852,963	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	1,728,290	7,322,148	9,050,438	0	0	0
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	6,076,040	6,287,476	12,363,516	0	0	0
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	46,921,877	56,892,179	103,814,055	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

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Table 5

**Risk Weighted Assets**

*in Lari*

N		T	T-1
1	Risk Weighted Assets for Credit Risk	660,571,809	636,263,683
1.1	Balance sheet items	631,954,680	609,220,697
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0
1.2	Off-balance sheet items	27,860,070	26,392,707
1.4	Counterparty credit risk	757,059	650,279
2	Risk Weighted Assets for Market Risk	16,396,331	20,245,187
3	Risk Weighted Assets for Operational Risk	70,760,189	70,760,189
4	Total Risk Weighted Assets	747,728,329	727,269,059

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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	

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

		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	36,370,669	0	36,370,669
2	Due from NBG	83,167,681	0	83,167,681
3	Due from Banks	26,540,702	0	26,540,702
4	Dealing Securities	-	0	0
5	Investment Securities	45,152,250	0	45,152,250
6.1	Loans	612,299,977	0	612,299,977
6.2	<i>Less: Loan Loss Reserves</i>	<i>(41,699,386)</i>	0	<i>-41,699,386</i>
6	Net Loans	570,600,592	0	570,600,592
7	Accrued Interest and Dividends Receivable	4,231,094	0	4,231,094
8	Other Real Estate Owned & Repossessed Assets	5,391,923	0	5,391,923
9	Equity Investments	-	0	0
10	Fixed Assets and Intangible Assets	45,161,892	28,170,798	16,991,094
11	Other Assets	5,605,672	0	5,605,672
	<b>Total exposures subject to credit risk weighting before adjustments</b>	<b>822,222,475</b>	<b>28,170,798</b>	<b>794,051,677</b>

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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	<b>Total carrying value of balance sheet items subject to credit risk weighting before adjustments</b>	794,051,677
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	83,747,010
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	37,852,963
3	<b>Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>	915,651,650
4	Effect of provisioning rules used for capital adequacy purposes	10,621,372
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-40,930,572
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-37,095,904
6	Effect of other adjustments	0
7	<b>Total exposures subject to credit risk weighting</b>	848,246,546



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Table 9

## Regulatory capital

N		in Lari
1	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	120,995,850
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)	-376,150
7	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	28,170,798
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	28,170,798
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>	92,825,052
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>	40,128,469
37	Instruments that comply with the criteria for Tier 2 capital	31,871,321
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	8,257,148
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>	40,128,469

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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	36,370,669	
2	Due from NBS	83,167,681	
3	Due from Banks	26,540,702	
4	Dealing Securities	0	
5	Investment Securities	45,152,250	
6.1	Loans	612,299,977	
6.2	Less: Loan Loss Reserves	-41,699,386	table 9 (Capital), N39
6.2.1	1.25% of risk weighted assets	-8,257,148	table 9 (Capital), N39
6.2.2	Loan loss Reserve classified as standard category	-10,621,372	table 9 (Capital), N39
6	Net Loans	570,600,592	
7	Accrued Interest and Dividends Receivable	4,231,094	
8	Other Real Estate Owned & Repossessed Assets	5,391,923	
9	Equity Investments	0	
9.2	Of which significant investments subject to limited recognition	0	
10	Fixed Assets and Intangible Assets	45,161,892	
10.1	Of which intangible assets	28,170,798	table 9 (Capital), N10
11	Other Assets	5,605,672	
12	<b>Total assets</b>	<b>822,222,475</b>	
13	Due to Banks	7,722,297	
14	Current (Accounts) Deposits	121,299,568	
15	Demand Deposits	229,214,439	
16	Time Deposits	221,428,863	
17	Own Debt Securities	0	
18	Borrowings	67,682,528	
19	Accrued Interest and Dividends Payable	3,599,716	
20	Other Liabilities	14,785,546	table 9 (Capital), N39
20.1	Provision on Off balance items classified as standard category	1,099,764	table 9 (Capital), N39
21	Subordinated Debentures	35,493,666	
21.1	Of which tier II capital qualifying instruments	31,871,321	table 9 (Capital), N37
22	<b>Total liabilities</b>	<b>702,326,388</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	-376,150	table 9 (Capital), N6
29	Asset Revaluation Reserves	0	
30	<b>Total Equity Capital</b>	<b>120,995,850</b>	

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	67,105,700	-	-	-	-	-	-	-	-	-	67,890,880	-	-	-	-	-	67,950,880
2 Claims or contingent claims on regional governments or fiscal 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	-	-	16,392,680	-	-	-	9,721,357	-	-	-	426,465	-	-	-	-	-	8,565,719
7 Claims or contingent claims on corporates	-	-	-	-	-	-	-	-	-	116,766,322	28,334,501	-	-	-	-	-	145,100,823
8 Retail claims or contingent retail claims	-	-	-	-	-	-	-	-	186,681,644	5,899,909	-	-	-	-	-	-	144,436,165
9 Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Past due items	-	-	-	-	-	-	-	-	-	-	16,815,279	-	1,606,360	-	-	-	19,224,819
11 Items belonging to regulatory high-risk categories	-	-	-	-	-	-	-	-	-	50,149,138	-	-	23,474,870	-	-	-	85,361,444
12 Short-term claims on commercial banks and corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Other items	36,358,217	-	12,453	-	-	-	-	-	-	216,772,484	8,582,028	-	-	-	-	-	225,357,002
<b>Total</b>	<b>98,463,916</b>	<b>-</b>	<b>16,405,133</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,721,357</b>	<b>-</b>	<b>186,681,644</b>	<b>5,899,909</b>	<b>468,320,569</b>	<b>36,916,529</b>	<b>25,081,230</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>685,436,933</b>



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

	a	b	c		d	e	f
			Off-balance sheet exposures	Off-balance sheet exposures post CCF			
<b>Asset Classes</b>	On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
1	129,495,580	0	0	0	67,390,880	67,390,880	52%
2	0	0	0	0	0	0	
3	0	0	0	0	0	0	
4	0	0	0	0	0	0	
5	0	0	0	0	0	0	
6	26,540,702	0	0	0	8,565,719	8,565,719	32%
7	116,766,322	55,503,098	28,334,501	28,334,501	145,100,823	123,451,241	85%
8	186,681,644	11,481,666	5,899,909	5,899,909	144,436,165	142,295,528	74%
9	0	0	0	0	0	0	
10	18,421,639	0	0	0	19,224,819	19,224,819	104%
11	73,624,008	0	0	0	85,361,444	85,361,444	116%
12	0	0	0	0	0	0	
13	0	0	0	0	0	0	
14	253,143,153	16,762,246	8,582,028	8,582,028	225,357,002	213,525,118	82%
<b>Total</b>	<b>804,673,049</b>	<b>83,747,010</b>	<b>42,816,438</b>	<b>42,816,438</b>	<b>695,436,853</b>	<b>659,814,750</b>	<b>78%</b>

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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
<b>High-quality liquid assets</b>										
1	Total HQLA				50,611,992	99,897,796	150,509,789	49,527,774	93,719,370	143,247,143
<b>Cash outflows</b>										
2	Retail deposits	27,964,618	164,560,295	192,524,913	5,648,353	31,180,853	36,829,206	1,420,896	7,614,143	9,035,039
3	Unsecured wholesale funding	207,555,681	233,649,240	441,204,922	54,952,759	69,523,022	124,475,781	48,139,863	56,855,172	104,995,035
4	Secured wholesale funding	26,300,000	-	26,300,000	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	47,066,650	29,403,327	76,469,976	5,950,605	4,466,879	10,417,484	2,525,426	1,838,212	4,363,638
6	Other contractual funding obligations	4,359,888	1,581,331	5,941,220	-	-	-	-	-	-
7	Other contingent funding obligations	2,376,062	7,309,361	9,685,423	1,026,757	5,883,080	6,909,836	1,026,757	5,883,080	6,909,836
8	<b>TOTAL CASH OUTFLOWS</b>	<b>315,622,899</b>	<b>436,503,554</b>	<b>752,126,453</b>	<b>67,578,474</b>	<b>111,053,834</b>	<b>178,632,308</b>	<b>53,112,942</b>	<b>72,190,607</b>	<b>125,303,549</b>
<b>Cash inflows</b>										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	208,648,695	325,700,159	534,348,854	16,970,999	20,444,407	37,415,406	18,055,217	44,604,841	62,660,058
11	Other cash inflows	796,600	784,310	1,580,910	348,779	709,651	1,058,430	348,779	709,651	1,058,430
12	<b>TOTAL CASH INFLOWS</b>	<b>209,445,294</b>	<b>326,484,469</b>	<b>535,929,763</b>	<b>17,319,778</b>	<b>21,154,058</b>	<b>38,473,836</b>	<b>18,403,997</b>	<b>45,314,492</b>	<b>63,718,489</b>
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				50,611,992	99,897,796	150,509,789	49,527,774	93,719,370	143,247,143
14	Net cash outflow				50,258,696	89,899,775	140,158,472	34,708,945	26,876,115	61,585,060
15	Liquidity coverage ratio (%)				101%	111%	107%	143%	349%	233%

\* 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.

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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	<b>FX contracts</b>		757,059	0	0	0	0	0	757,059	0	0	757,059
1.1	Maturity less than 1 year	2.0%	757,059	0	0	0	0	0	757,059	0	0	757,059
1.2	Maturity from 1 year up to 2 years	5.0%	0	0	0	0	0	0	0	0	0	0
1.3	Maturity from 2 years up to 3 years	8.0%	0	0	0	0	0	0	0	0	0	0
1.4	Maturity from 3 years up to 4 years	11.0%	0	0	0	0	0	0	0	0	0	0
1.5	Maturity from 4 years up to 5 years	14.0%	0	0	0	0	0	0	0	0	0	0
1.6	Maturity over 5 years		0	0	0	0	0	0	0	0	0	0
2	<b>Interest rate contracts</b>		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year	0.5%	0	0	0	0	0	0	0	0	0	0
2.2	Maturity from 1 year up to 2 years	1.0%	0	0	0	0	0	0	0	0	0	0
2.3	Maturity from 2 years up to 3 years	2.0%	0	0	0	0	0	0	0	0	0	0
2.4	Maturity from 3 years up to 4 years	3.0%	0	0	0	0	0	0	0	0	0	0
2.5	Maturity from 4 years up to 5 years	4.0%	0	0	0	0	0	0	0	0	0	0
2.6	Maturity over 5 years		0	0	0	0	0	0	0	0	0	0
	<b>Total</b>		757,059	0	0	0	0	0	757,059	0	0	757,059