

Bank: JSC "Terabank"

Date: 31-Mar-17

sheet N2

Income Statement *

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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	190,623	(1,049)	189,574	178,270	4,006	182,276
2	Interest Income from Loans	5,006,950	7,260,618	12,267,568	6,244,389	8,482,829	14,727,218
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	1,052,521	2,523,994	3,576,514	1,316,047	1,418,063	2,734,109
2.3	from the Energy Sector Loans	11,348	0	11,348	7,195	0	7,195
2.4	from the Agriculture and Forestry Sector Loans	171,655	206,885	378,540	141,981	89,073	231,053
2.5	from the Construction Sector Loans	188,078	774,908	962,987	302,080	146,178	448,258
2.6	from the Mining and Mineral Processing Sector Loans	0	0	0	0	0	0
2.7	from the Transportation or Communications Sector Loans	904	4,562	5,466	976	3,789	4,765
2.8	from Individuals Loans	2,654,541	1,780,465	4,435,006	3,162,544	1,768,304	4,930,848
2.9	from Other Sectors Loans	927,904	1,969,804	2,897,707	1,313,567	5,057,423	6,370,990
3	Fees/penalties income from loans to customers	301,688	273,056	574,744	280,454	264,710	545,163
4	Interest and Discount Income from Securities	795,314	0	795,314	774,986	0	774,986
5	Other Interest Income	197,049	47,734	244,783	111,530	45,960	157,489
6	Total Interest Income	6,491,624	7,580,358	14,071,982	7,589,628	8,797,504	16,387,132
	Interest Expense						
7	Interest Paid on Demand Deposits	1,836,659	1,085,473	2,922,132	2,766,785	680,809	3,447,594
8	Interest Paid on Time Deposits	1,161,981	1,903,321	3,065,302	2,346,350	2,553,062	4,899,412
9	Interest Paid on Banks Deposits	33,129	238	33,366	44,614	132,730	177,344
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	337,620	841,443	1,179,063	291,636	1,044,203	1,335,839
12	Other Interest Expenses	0	0	0	0	0	0
13	Total Interest Expense	3,369,389	3,830,475	7,199,864	5,449,385	4,410,804	9,860,189
14	Net Interest Income	3,122,235	3,749,883	6,872,119	2,140,243	4,386,700	6,526,943
	Non-Interest Income						
15	Net Fee and Commission Income	673,482	254,246	927,728	595,420	137,466	732,886
#####	Fee and Commission Income	1,061,889	921,637	1,983,527	952,948	694,989	1,647,937
#####	Fee and Commission Expense	388,407	667,392	1,055,799	357,527	557,523	915,050
16	Dividend Income	0	0	0	0	0	0
17	Gain (Loss) from Dealing Securities	0	0	0	0	0	0
18	Gain (Loss) from Investment Securities	0	0	0	0	0	0
19	Gain (Loss) from Foreign Exchange Trading	978,577	0	978,577	772,771	0	772,771
20	Gain (Loss) from Foreign Exchange Translation	(1,083,717)	0	(1,083,717)	540,792	0	540,792
21	Gain (Loss) on Sales of Fixed Assets	276	0	276	493,632	0	493,632
22	Non-Interest Income from other Banking Operations	2,750	140,543	143,293	0	7,067	7,067
23	Other Non-Interest Income	3,759	216	3,974	1,442	28	1,469
24	Total Non-Interest Income	575,127	395,005	970,132	2,404,056	144,560	2,548,616
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	111,230	84,487	195,717	122,954	9,357	132,311
26	Bank Development, Consultation and Marketing Expenses	343,290	4,352	347,642	278,765	0	278,765
27	Personnel Expenses	2,504,786	0	2,504,786	2,385,165	0	2,385,165
28	Operating Costs of Fixed Assets	1,234	0	1,234	3,923	0	3,923
29	Depreciation Expense	1,077,269	0	1,077,269	967,370	0	967,370
30	Other Non-Interest Expenses	1,421,750	8,768	1,430,519	1,153,877	0	1,153,877
31	Total Non-Interest Expenses	5,459,560	97,607	5,557,167	4,912,054	9,357	4,921,411
32	Net Non-Interest Income	(4,884,433)	297,398	(4,587,035)	(2,507,998)	135,203	(2,372,795)
33	Net Income before Provisions	(1,762,197)	4,047,281	2,285,084	(367,755)	4,521,904	4,154,149
34	Loan Loss Reserve	(3,932,222)	X	(3,932,222)	1,814,381	X	1,814,381
35	Provision for Possible Losses on Investments and Securities	0	X	0	0	X	0
36	Provision for Possible Losses on Other Assets	779,957	X	779,957	1,060,464	X	1,060,464
37	Total Provisions for Possible Losses	(3,152,265)	0	(3,152,265)	2,874,845	0	2,874,845
38	Net Income before Taxes and Extraordinary Items	1,390,068	4,047,281	5,437,349	(3,242,600)	4,521,904	1,279,304
39	Taxation	0	0	0	0	0	0
40	Net Income after Taxation	1,390,068	4,047,281	5,437,349	(3,242,600)	4,521,904	1,279,304
41	Extraordinary Items	0	0	0	0	0	0
42	Net Income	1,390,068	4,047,281	5,437,349	(3,242,600)	4,521,904	1,279,304

* Non-audited data presented in accordance of the regulations of NBS