

Bank: Terabank
Date: 9/30/2017

Table 1 **Key metrics**

N		T	T-1	T-2	T-3	T-4
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	80,276,999	76,989,938	74,795,606	68,835,342	56,153,697
2	Tier 1	80,276,999	76,989,938	74,795,606	68,835,342	56,153,697
3	Total regulatory capital	116,230,335	112,842,341	110,419,300	106,835,223	95,859,701
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	820,727,867	774,395,368	744,854,808	797,372,458	777,356,043
5	Risk-weighted assets (RWA) (Based on Basel I frameworks)	734,438,172	694,495,239	659,502,831	711,096,383	706,012,899
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
6	Common equity Tier 1 ratio (≥ 7.0 %)	9.78%	9.94%	10.04%	8.63%	7.22%
7	Tier 1 ratio (≥ 8.5 %)	9.78%	9.94%	10.04%	8.63%	7.22%
8	Total regulatory capital ratio (≥ 10.5 %)	14.16%	14.57%	14.82%	13.40%	12.33%
	<i>Based on Basel I framework</i>					
9	Common equity Tier 1 ratio (≥ 6.4 %)	9.48%	9.94%	10.52%	11.66%	10.21%
10	Total regulatory capital ratio (≥ 9.6 %)	15.83%	16.25%	16.74%	15.02%	13.58%
	Income					
11	Total Interest Income /Average Annual Assets	8.44%	8.36%	8.27%	9.08%	9.09%
12	Total Interest Expense / Average Annual Assets	4.10%	4.12%	4.23%	5.48%	5.64%
13	Earnings from Operations / Average Annual Assets	2.73%	2.89%	1.98%	1.45%	1.42%
14	Net Interest Margin	4.34%	4.24%	4.04%	3.60%	3.45%
15	Return on Average Assets (ROAA)	2.04%	2.31%	3.19%	-2.05%	-3.12%
16	Return on Average Equity (ROAE)	13.60%	15.37%	21.24%	-15.00%	-22.75%
	Asset Quality					
17	Non Performed Loans / Total Loans	10.91%	10.74%	11.27%	11.78%	11.62%
18	LLR/Total Loans	7.85%	7.98%	8.33%	8.74%	8.14%
19	FX Loans/Total Loans	59.19%	59.44%	62.05%	63.31%	61.58%
20	FX Assets/Total Assets	55.87%	55.63%	58.08%	60.53%	56.16%
21	Loan Growth-YTD	6.39%	0.10%	-6.80%	-0.29%	2.01%
	Liquidity					
22	Liquid Assets/Total Assets	22.84%	22.80%	18.92%	25.30%	21.13%
23	FX Liabilities/Total Liabilities	63.52%	63.57%	63.50%	68.90%	62.04%
24	Current & Demand Deposits/Total Assets	41.67%	48.10%	40.68%	48.65%	47.75%

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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	12,050,061	30,124,319	42,174,381	13,010,825	18,993,865	32,004,690
2	Due from NBG	14,498,703	77,543,192	92,041,896	21,540,036	60,743,468	82,283,503
3	Due from Banks	119,083	21,512,192	21,631,275	39,693	19,420,121	19,459,814
4	Dealing Securities	-	-	-	-	-	-
5	Investment Securities	45,131,200	-	45,131,200	33,382,212	-	33,382,212
6.1	Loans	210,945,873	305,900,199	516,846,072	190,938,372	306,063,966	497,002,337
6.2	Less: Loan Loss Reserves	(16,810,188)	(23,739,361)	(40,549,549)	(18,006,057)	(22,470,303)	(40,476,360)
6	Net Loans	194,135,686	282,160,838	476,296,523	172,932,315	283,593,663	456,525,978
7	Accrued Interest and Dividends Receivable	2,352,181	2,367,088	4,719,268	1,740,342	1,345,321	3,085,664
8	Other Real Estate Owned & Repossessed Assets	10,287,807	-	10,287,807	8,762,490	-	8,762,490
9	Equity Investments	-	-	-	2,538	-	2,538
10	Fixed Assets and Intangible Assets	45,493,407	-	45,493,407	45,867,943	-	45,867,943
11	Other Assets	3,155,563	565,800	3,721,363	2,787,473	354,271	3,141,743
12	Total assets	327,223,691	414,273,429	741,497,120	300,065,867	384,450,709	684,516,575
	Liabilities						
13	Due to Banks	7,005,803	110,836	7,116,638	-	30,661,540	30,661,540
14	Current (Accounts) Deposits	53,060,888	81,006,778	134,067,667	150,932,651	88,288,326	239,220,978
15	Demand Deposits	69,111,468	105,810,737	174,922,205	39,969,482	47,662,660	87,632,142
16	Time Deposits	66,755,239	145,436,229	212,191,468	31,743,714	155,932,562	187,676,276
17	Own Debt Securities	-	-	-	-	-	-
18	Borrowings	29,000,000	25,373,792	54,373,792	-	9,318,800	9,318,800
19	Accrued Interest and Dividends Payable	799,719	1,538,248	2,337,967	718,603	2,186,140	2,904,743
20	Other Liabilities	4,958,310	11,618,449	16,576,758	3,710,639	2,853,480	6,564,119
21	Subordinated Debentures	-	30,713,117	30,713,117	-	34,248,745	34,248,745
22	Total liabilities	230,691,427	401,608,184	632,299,612	227,075,090	371,152,253	598,227,342
	Equity Capital						
23	Common Stock	121,372,000	-	121,372,000	111,000,000	-	111,000,000
24	Preferred Stock	-	-	-	-	-	-
25	Less: Repurchased Shares	-	-	-	-	-	-
26	Share Premium	-	-	-	-	-	-
27	General Reserves	-	-	-	-	-	-
28	Retained Earnings	(12,174,492)	-	(12,174,492)	(24,710,767)	-	(24,710,767)
29	Asset Revaluation Reserves	-	-	-	-	-	-
30	Total Equity Capital	109,197,508	-	109,197,508	86,289,233	-	86,289,233
31	Total liabilities and Equity Capital	339,888,935	401,608,184	741,497,119	313,364,323	371,152,253	684,516,576

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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 "Nostror" and Deposit Accounts	578,871	82,212	661,082	932,254	6,762	939,016
2	Interest Income from Loans	17,014,952	21,299,407	38,314,360	18,161,747	22,442,616	40,604,363
2.1	from the Interbank Loans	0	0	-	0	0	-
2.2	from the Retail or Service Sector Loans	3,566,376	7,550,513	11,116,889	3,684,262	4,929,675	8,613,937
2.3	from the Energy Sector Loans	23,682	19,663	43,345	39,628	0	39,628
2.4	from the Agriculture and Forestry Sector Loans	601,259	515,699	1,116,959	441,289	406,045	847,334
2.5	from the Construction Sector Loans	553,041	2,413,597	2,966,638	785,617	1,158,139	1,943,756
2.6	from the Mining and Mineral Processing Sector Loans	0	0	-	0	0	-
2.7	from the Transportation or Communications Sector Loans	2,302	11,552	13,854	2,971	11,770	14,741
2.8	from Individuals Loans	8,928,269	5,559,364	14,487,633	9,252,773	5,038,252	14,291,025
2.9	from Other Sectors Loans	3,340,024	5,229,018	8,569,042	3,955,206	10,898,735	14,853,941
3	Fees/penalties income from loans to customers	870,113	746,265	1,616,379	1,098,900	739,029	1,837,930
4	Interest and Discount Income from Securities	2,750,223	0	2,750,223	2,451,852	0	2,451,852
5	Other Interest Income	615,981	152,096	768,077	427,805	117,443	545,248
6	Total Interest Income	21,830,141	22,279,980	44,110,121	23,072,558	23,305,850	46,378,408
		Interest Expense					
7	Interest Paid on Demand Deposits	5,270,721	3,246,003	8,516,724	9,622,978	2,089,577	11,712,555
8	Interest Paid on Time Deposits	4,075,781	4,929,128	9,004,909	6,050,503	6,927,565	12,978,068
9	Interest Paid on Banks Deposits	275,090	10,456	285,547	164,755	573,885	738,640
10	Interest Paid on Own Debt Securities	0	0	-	0	0	-
11	Interest Paid on Other Borrowings	1,324,815	2,311,851	3,636,666	339,945	2,990,498	3,330,443
12	Other Interest Expenses	0	0	-	0	0	-
13	Total Interest Expense	10,946,407	10,497,438	21,443,846	16,178,182	12,581,524	28,759,706
14	Net Interest Income	10,883,734	11,782,542	22,666,276	6,894,376	10,724,326	17,618,702
		Non-Interest Income					
15	Net Fee and Commission Income	2,102,162	663,843	2,766,005	2,021,566	549,321	2,570,887
15.1	Fee and Commission Income	3,349,859	3,046,373	6,396,232	3,151,457	2,396,483	5,547,939
15.2	Fee and Commission Expense	1,247,696	2,382,530	3,630,227	1,129,891	1,847,162	2,977,052
16	Dividend Income	0	0	-	0	0	-
17	Gain (Loss) from Dealing Securities	0	0	-	0	0	-
18	Gain (Loss) from Investment Securities	0	0	-	0	0	-
19	Gain (Loss) from Foreign Exchange Trading	6,032,679	0	6,032,679	2,789,887	0	2,789,887
20	Gain (Loss) from Foreign Exchange Translation	(3,067,494)	0	(3,067,494)	1,406,912	0	1,406,912
21	Gain (Loss) on Sales of Fixed Assets	19,997	0	19,997	513,141	0	513,141
22	Non-Interest Income from other Banking Operations	4,515	793,908	798,423	1,000	23,761	24,761
23	Other Non-Interest Income	36,320	2,421	38,741	5,380	58	5,439
24	Total Non-Interest Income	5,128,180	1,460,172	6,588,352	6,737,887	573,141	7,311,027
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	325,743	625,906	951,649	319,092	23,673	342,764
26	Bank Development, Consultation and Marketing Expenses	1,669,863	16,971	1,686,835	1,982,924	134,162	2,117,086
27	Personnel Expenses	7,716,673	0	7,716,673	6,654,215	0	6,654,215
28	Operating Costs of Fixed Assets	1,234	0	1,234	8,937	0	8,937
29	Depreciation Expense	3,364,999	0	3,364,999	3,008,601	0	3,008,601
30	Other Non-Interest Expenses	4,264,383	21,185	4,285,568	3,618,120	697	3,618,817
31	Total Non-Interest Expenses	17,342,894	664,062	18,006,956	15,591,888	158,532	15,750,420
32	Net Non-Interest Income	(12,214,714)	796,109	(11,418,604)	(8,854,002)	414,609	(8,439,393)
33	Net Income before Provisions	(1,330,980)	12,578,651	11,247,671	(1,959,626)	11,138,935	9,179,309
34	Loan Loss Reserve	(639,700)	X	(639,700)	22,402,766	X	22,402,766
35	Provision for Possible Losses on Investments and Securities	2,538	X	2,538	0	X	-
36	Provision for Possible Losses on Other Assets	1,214,610	X	1,214,610	3,804,830	X	3,804,830
37	Total Provisions for Possible Losses	577,448	0	577,448	26,207,596	0	26,207,596
38	Net Income before Taxes and Extraordinary Items	(1,908,428)	12,578,651	10,670,224	(28,167,222)	11,138,935	(17,028,287)
39	Taxation	0	0	-	(1,096,075)	0	(1,096,075)
40	Net Income after Taxation	(1,908,428)	12,578,651	10,670,224	(27,071,147)	11,138,935	(15,932,212)
41	Extraordinary Items	0	0	-	0	0	-
42	Net Income	(1,908,428)	12,578,651	10,670,224	(27,071,147)	11,138,935	(15,932,212)

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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	39,959,829	14,591,636	54,551,465			0
1.1	Guarantees Issued	31,191,595	8,802,524	39,994,119			0
1.2	Letters of credit Issued	-	-	0			0
1.3	Undrawn loan commitments	8,768,235	5,789,112	14,557,346			0
1.4	Other Contingent Liabilities	-	-	0			0
2	Guarantees received as security for liabilities of the bank	-	2,105,195	2,105,195			0
3	Assets pledged as security for liabilities of the bank	30,613,000	-	30,613,000			0
3.1	Financial assets of the bank	30,613,000	-	30,613,000			0
3.2	Non-financial assets of the bank	-	-	0			0
4	Guarantees received as security for receivables of the bank	131,988,651	226,213,692	358,202,343			0
4.1	Surety, joint liability	131,988,651	226,213,692	358,202,343			0
4.2	Guarantees	-	-	0			0
5	Assets pledged as security for receivables of the bank	434,477,826	581,158,041	1,015,635,867			0
5.1	Cash	19,774,011	31,617,879	51,391,890			0
5.2	Precious metals and stones	56,475,788	51,164,203	107,639,991			0
5.3	Real Estate:	291,353,571	473,774,249	765,127,819			0
5.3.1	<i>Residential Property</i>	173,853,084	242,703,209	416,556,294			0
5.3.2	<i>Commercial Property</i>	70,565,704	193,214,589	263,780,293			0
5.3.3	<i>Complex Real Estate</i>	19,403,947	9,939,659	29,343,605			0
5.3.4	<i>Land Parcel</i>	17,785,499	25,234,144	43,019,643			0
5.3.5	<i>Other</i>	9,745,336	2,682,648	12,427,984			0
5.4	Movable Property	20,748,747	10,774,949	31,523,696			0
5.5	Shares Pledged	-	-	0			0
5.6	Securities	-	-	0			0
5.7	Other	46,125,709	13,826,762	59,952,471			0
6	Derivatives	17,506,418	17,693,545	35,199,963			0
6.1	Receivables through FX contracts (except options)	17,506,418	-	17,506,418			0
6.2	Payables through FX contracts (except options)	-	17,693,545	17,693,545			0
6.3	Principal of interest rate contracts (except options)	-	-	0			0
6.4	Options sold	-	-	0			0
6.5	Options purchased	-	-	0			0
6.6	Nominal value of potential receivables through other derivatives	-	-	0			0
6.7	Nominal value of potential payables through other derivatives	-	-	0			0
7	Receivables not recognized on-balance			0			0
7.1	Principal of receivables derecognized during last 3 month	458,356	34,382	492,738			0
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	9,586,822	7,971,952	17,558,774			0
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	5,588,643	6,511,106	12,099,749			0
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	44,859,615	53,725,630	98,585,245			0
8	Non-cancelable operating lease			0			0
8.1	Through indefinit term agreement			0			0
8.2	Within one year			0			0
8.3	From 1 to 2 years			0			0
8.4	From 2 to 3 years			0			0
8.5	From 3 to 4 years			0			0
8.6	From 4 to 5 years			0			0
8.7	More than 5 years			0			0
9	Capital expenditure commitment			0			0

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Table 5

Risk Weighted Assets

in Lari

N		T	T-1
1	Risk Weighted Assets for Credit Risk	756,207,878	711,222,333
1.1	Balance sheet items	539,909,536	506,542,791
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	-	2,538
1.2	Off-balance sheet items	16,577,036	13,384,131
1.3	Currency induced credit risk	199,367,435	190,948,244
1.4	Counterparty credit risk	353,871	347,166
2	Risk Weighted Assets for Market Risk	18,915,617	17,568,663
3	Risk Weighted Assets for Operational Risk	45,604,372	45,604,372
4	Total Risk Weighted Assets	820,727,867	774,395,368

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

Members of Supervisory Board	
1	H.H. Sheikh Nahayan Mabarak Al Nahayan
2	H.H. Sheikh Mohamed Butti Alhamed
3	Semi Edvard Adam Khalil
4	Adel Safwat Guirguis rupaeil (Advisor)
Members of Board of Directors	
1	Thea Lortkipanidze
2	Sophia Jugeli
3	Teimuraz Abuladze
4	Vakhtang Khutsishvili
5	Zurab Azarashvili
List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	H.H. Sheikh Nahayan Mabarak Al Nahayan 45%
2	H.H. Sheikh Hamdan Bin Zayed Alnehayan 20%
3	H.H. Sheikh Mansoor Binzayed Binsultan Al-Nahyan 15%
4	H.E. Sheikh Mohamed Butti Alhamed 15%
5	LTD "INVESTMENT TRADING GROUP" 5%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	H.H. Sheikh Nahayan Mabarak Al Nahayan 45%
2	H.H. Sheikh Hamdan Bin Zayed Alnehayan 20%
3	H.H. Sheikh Mansoor Binzayed Binsultan Al-Nahyan 15%
4	H.E. Sheikh Mohamed Butti Alhamed 15%
5	

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

		a	b	c	d	e = c + d
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Carrying values of items			Total carrying value of balance sheet items subject to credit risk weighting before adjustments
			Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting	Subject to Currency Induced Credit Risk Framework	
1	Cash	42,174,381		42,174,381	12,228	42,186,609
2	Due from NBG	92,041,896		92,041,896	-	92,041,896
3	Due from Banks	21,631,275		21,631,275	-	21,631,275
4	Dealing Securities	-		-	-	-
5	Investment Securities	45,131,200		45,131,200	-	45,131,200
6.1	Loans	516,846,072		516,846,072	305,900,199	822,746,271
6.2	<i>Less: Loan Loss Reserves</i>	<i>(40,549,549)</i>		<i>(40,549,549)</i>	<i>(23,739,361)</i>	<i>(64,288,910)</i>
6	Net Loans	476,296,523		476,296,523	282,160,838	758,457,361
7	Accrued Interest and Dividends Receivable	4,719,268		4,719,268	2,340,876	7,060,144
8	Other Real Estate Owned & Repossessed Assets	10,287,807		10,287,807	-	10,287,807
9	Equity Investments	-		-	-	-
10	Fixed Assets and Intangible Assets	45,493,407	28,920,509	16,572,898	-	16,572,898
11	Other Assets	3,721,363		3,721,363	574,105	4,295,468
	Total exposures subject to credit risk weighting before adjustments	741,497,120	28,920,509	712,576,611	285,088,046	997,664,657

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	997,664,657
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	54,546,489
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	17,693,545
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,069,904,691
4	Effect of provisioning rules used for capital adequacy purposes	13,308,761
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	(26,426,448)
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	(17,339,674)
6	Effect of other adjustments	(24,152,483)
7	Total exposures subject to credit risk weighting	1,015,294,847

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Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	109,197,508
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)	-12,174,492
7	Regulatory Adjustments of Common Equity Tier 1 capital	28,920,509
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	28,920,509
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	80,276,999
24	Additional tier 1 capital before regulatory adjustments	0
25	Instruments that comply with the criteria for Additional tier 1 capital	0
26	Including: instruments classified as equity under the relevant accounting standards	0
27	Including: instruments classified as liabilities under the relevant accounting standards	0
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	0
29	Regulatory Adjustments of Additional Tier 1 capital	0
30	Investments in own Additional Tier 1 instruments	0
31	Reciprocal cross-holdings in Additional Tier 1 instruments	0
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
33	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	0
35	Additional Tier 1 Capital	0
36	Tier 2 capital before regulatory adjustments	35,953,336
37	Instruments that comply with the criteria for Tier 2 capital	26,997,303
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	8,956,033
40	Regulatory Adjustments of Tier 2 Capital	0
41	Investments in own shares that meet the criteria for Tier 2 capital	0
42	Reciprocal cross-holdings in Tier 2 capital	0
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
44	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
45	Tier 2 Capital	35,953,336

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Table 10 Reconciliation of balance sheet to regulatory capital

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N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	42,174,381	
2	Due from NBG	92,041,896	
3	Due from Banks	21,631,275	
4	Dealing Securities	0	
5	Investment Securities	45,131,200	
6.1	Loans	516,846,072	
6.2	Less: Loan Loss Reserves	-40,549,549	table 9 (Capital), N39
6.2.1	1.25% of risk weighted assets	-9,452,598	table 9 (Capital), N39
6.2.2	Loan loss Reserve classified as standard category	-8,421,077	table 9 (Capital), N39
6	Net Loans	476,296,523	
7	Accrued Interest and Dividends Receivable	4,719,268	
8	Other Real Estate Owned & Repossessed Assets	10,287,807	
9	Equity Investments	0	
9.2	Of which significant investments subject to limited recognition	0	
10	Fixed Assets and Intangible Assets	45,493,407	
10.1	Of which intangible assets	28,920,509	table 9 (Capital), N10
11	Other Assets	3,721,363	
12	Total assets	741,497,120	
13	Due to Banks	7,116,638	
14	Current (Accounts) Deposits	134,067,667	
15	Demand Deposits	174,922,205	
16	Time Deposits	212,191,468	
17	Own Debt Securities	0	
18	Borrowings	54,373,792	
19	Accrued Interest and Dividends Payable	2,337,967	
20	Other Liabilities	16,576,758	table 9 (Capital), N39
20.1	Provision on Off balance items classified as standard category	534,956	table 9 (Capital), N39
21	Subordinated Debentures	30,713,117	
21.1	Of which tier II capital qualifying instruments	26,997,303	table 9 (Capital), N37
22	Total liabilities	632,299,612	
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	-12,174,492	table 9 (Capital), N6
29	Asset Revaluation Reserves	0	
30	Total Equity Capital	109,197,508	

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

Exposure classes	a		b		c		d		e		f		g		h		i		k		l		m		n		o		p		Risk Weighted Exposures before Credit Risk Mitigation
	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	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	61,239,011	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	77,562,415
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	-	-	7,821,093	-	-	-	-	11,850,757	-	-	-	-	-	2,019,266	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,508,863
7	-	-	-	-	-	-	-	-	-	-	-	-	-	98,903,084	16,885,114	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	115,788,198
8	-	-	-	-	-	-	-	-	-	-	-	165,363,507	4,775,047	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	127,603,916
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	15,635,554	1,478,115	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,852,727
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	42,162,153	-	12,228	-	-	-	-	-	-	-	-	-	-	236,950,506	6,459,879	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	243,412,831
Total	103,401,164	0	7,833,321	0	0	0	0	11,850,757	0	165,363,507	4,775,047	431,070,825	23,344,994	1,478,115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	591,728,949	

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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	
	On-balance sheet netting	Cash on deposit with, or cash secured 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 corporates	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
1	Claims or contingent claims on central governments or central banks	0	0	0	0	0	0	0	0	0								0		0
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0	0	0	0								0		0
3	Claims or contingent claims on public sector entities	0	0	0	0	0	0	0	0	0								0		0
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0	0	0	0								0		0
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	0	0	0	0								0		0
6	Claims or contingent claims on commercial banks	0	0	0	0	0	0	0	0	0								0		0
7	Claims or contingent claims on corporates	0	23,123,165	0	0	0	0	0	0	0								14,030,145	0,093,016	23,123,165
8	Residual claims or contingent residual claims	0	1,165,586	0	0	0	0	0	0	0								572,889	582,809	1,165,586
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	0	0	0	0								0		0
10	Past due items	0	0	0	0	0	0	0	0	0								0		0
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	0	0	0	0								0		0
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0	0	0	0								0		0
13	Claims in the form of collective investment undertakings	0	0	0	0	0	0	0	0	0								0		0
14	Other items	0	10,963,637	0	0	0	0	0	0	0								10,290,303	673,334	10,963,637
	Total	0	35,242,377	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,893,134	10,349,243	35,242,377

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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 - Nominal value			
Asset Classes							
1	Claims or contingent claims on central governments or central banks	138,801,425	0	0	77,562,415	77,562,415	56%
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	21,691,115	0	0	9,508,863	9,508,863	44%
7	Claims or contingent claims on corporates	98,903,084	32,611,513	16,885,114	147,919,988	124,796,834	108%
8	Retail claims or contingent retail claims	165,363,507	9,626,170	4,775,047	177,438,720	176,283,134	104%
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	
10	Past due items	17,113,669	0	0	22,983,131	22,983,131	134%
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	
13	Claims in the form of collective investment undertakings ('CIU')	0	0	0	0	0	
14	Other items	279,124,887	12,308,806	6,459,879	355,683,268	344,719,631	121%
	Total	720,997,688	54,546,489	28,120,041	791,096,384	755,854,007	101%

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Table 14

Currency induced credit risk

	Risk Exposure	a Unhedged claims (Claims where the source of repayment is denominated in the different currency from the exposure's currency)	b Currency induced credit risk weighted exposures
1	Claims or contingent claims on corporates	56,764,969	32,131,790
2	Retail claims or contingent retail claims	66,692,174	49,834,804
3	Claims or contingent claims secured by mortgages on residential property	0	0
4	Past due items	6,840,539	5,130,404
5	Items belonging to regulatory high-risk categories	0	0
6	Claims in the form of collective investment undertakings ('CIU')*	0	0
7	Claims in the form of collective investment undertakings	0	0
8	Other claims	159,678,047	112,270,436
9	Total	289,975,730	199,367,435

