

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	12/31/2020	9/30/2020	6/30/2020	3/31/2020	12/31/2019
Regulatory capital (amounts, GEL)					
<i>Based on Basel III framework</i>					
1	102,541,790	101,028,333	96,484,633	97,812,467	116,131,510
2	102,541,790	101,028,333	96,484,633	97,812,467	116,131,510
3	160,530,749	161,137,593	152,741,011	163,125,146	172,988,561
Risk-weighted assets (amounts, GEL)					
4	1,059,976,416	1,054,574,533	945,036,349	962,318,944	898,692,526
Capital ratios as a percentage of RWA					
<i>Based on Basel III framework *</i>					
5	9.67%	9.58%	10.21%	10.16%	12.92%
6	9.67%	9.58%	10.21%	10.16%	12.92%
7	15.14%	15.28%	16.16%	16.95%	19.25%
Income					
8	7.78%	7.79%	7.87%	8.03%	8.06%
9	4.14%	4.13%	4.06%	3.84%	3.75%
10	1.24%	1.59%	1.89%	2.76%	2.08%
11	3.64%	3.66%	3.81%	4.19%	4.31%
12	-1.23%	-1.84%	-3.69%	-7.16%	2.04%
13	-10.84%	-15.71%	-30.09%	-54.89%	14.96%
Asset Quality					
14	7.22%	5.22%	6.77%	4.92%	5.50%
15	5.91%	6.53%	8.28%	7.96%	4.88%
16	62.86%	64.17%	62.44%	64.83%	62.60%
17	59.87%	60.43%	59.61%	64.47%	59.39%
18	20.10%	16.09%	6.16%	6.02%	10.82%
Liquidity					
19	20.57%	20.04%	18.30%	21.02%	21.48%
20	65.86%	66.45%	65.83%	70.95%	68.57%
21	36.76%	38.14%	32.70%	33.23%	34.76%
Liquidity Coverage Ratio***					
22	264,884,270	241,639,005	220,354,395	233,178,658	252,298,139
23	221,952,065	193,745,940	160,867,671	156,134,618	158,182,814
24	119.34%	124.72%	136.98%	149.34%	159.50%

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

*** 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	16,410,603	27,362,369	43,772,972	15,236,113	17,476,814	32,712,927
2	Due from NBG	16,673,106	150,957,176	167,630,282	16,395,795	115,597,557	131,993,352
3	Due from Banks	128,807	25,588,510	25,717,316	145,147	12,181,637	12,326,783
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	86,034,476	0	86,034,476	57,634,351	0	57,634,351
6.1	Loans	344,378,752	582,962,220	927,340,972	288,782,876	483,358,426	772,141,302
6.2	Less: Loan Loss Reserves	-18,068,636	-36,750,850	-54,819,486	-18,471,773	-19,223,622	-37,695,396
6	Net Loans	326,310,116	546,211,370	872,521,486	270,311,102	464,134,804	734,445,906
7	Accrued Interest and Dividends Receivable	5,525,333	6,129,156	11,654,488	3,636,057	2,514,089	6,150,146
8	Other Real Estate Owned & Repossessed Assets	2,925,492	0	2,925,492	2,226,546	0	2,226,546
9	Equity Investments	0	0	0	0	0	0
10	Fixed Assets and Intangible Assets	46,763,489	0	46,763,489	46,518,526	0	46,518,526
11	Other Assets	6,417,213	284,124	6,701,337	6,878,368	755,841	7,634,208
12	Total assets	507,188,634	756,532,704	1,263,721,338	418,982,005	612,660,742	1,031,642,746
	Liabilities						
13	Due to Banks	1,649	10,927,221	10,928,870	10,818	5,510,846	5,521,664
14	Current (Accounts) Deposits	68,346,519	153,450,950	221,797,469	62,643,378	144,701,784	207,345,162
15	Demand Deposits	69,326,663	173,476,723	242,803,386	55,465,414	95,821,752	151,287,165
16	Time Deposits	143,409,198	250,932,831	394,342,030	113,774,435	229,010,261	342,784,696
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	94,533,000	83,883,060	178,416,060	34,844,000	69,636,920	104,480,920
19	Accrued Interest and Dividends Payable	2,435,905	3,366,611	5,802,516	2,003,187	2,777,131	4,780,318
20	Other Liabilities	10,481,171	12,421,691	22,902,862	11,687,012	11,520,549	23,207,562
21	Subordinated Debentures	0	61,233,508	61,233,508	0	52,909,672	52,909,672
22	Total liabilities	388,534,104	749,692,596	1,138,226,700	280,428,245	611,888,914	892,317,159
	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	4,122,638	0	4,122,638	17,953,587	0	17,953,587
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	Total Equity Capital	125,494,638	0	125,494,638	139,325,587	0	139,325,587
31	Total liabilities and Equity Capital	514,028,741	749,692,596	1,263,721,338	419,753,831	611,888,914	1,031,642,746

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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
	Interest Income						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	1,038,195	(121,982)	916,213	937,100	565,908	1,503,007
2	Interest Income from Loans	38,303,496	38,828,251	77,131,747	33,809,804	35,457,652	69,267,456
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	7,744,121	14,600,375	22,344,496	5,877,613	13,782,494	19,660,107
2.3	from the Energy Sector Loans	-	1,836,821	1,836,821	-	272,202	272,202
2.4	from the Agriculture and Forestry Sector Loans	455,282	226,304	681,586	794,466	257,195	1,051,661
2.5	from the Construction Sector Loans	511,547	4,196,126	4,707,673	349,874	3,675,088	4,024,962
2.6	from the Mining and Mineral Processing Sector Loans	25,456	26,185	51,641	18,984	19,006	37,990
2.7	from the Transportation or Communications Sector Loans	5,649	-	5,649	494	354,300	354,794
2.8	from Individuals Loans	25,562,561	16,434,336	41,996,897	22,831,625	15,074,959	37,906,583
2.9	from Other Sectors Loans	3,998,881	1,508,103	5,506,984	3,936,748	2,022,409	5,959,157
3	Fees/penalties income from loans to customers	1,039,600	1,038,659	2,078,258	1,640,848	2,168,595	3,809,443
4	Interest and Discount Income from Securities	6,532,041	-	6,532,041	4,427,172	-	4,427,172
5	Other Interest Income	597,963	420,195	1,018,158	710,755	406,415	1,117,171
6	Total Interest Income	47,511,295	40,165,123	87,676,417	41,525,679	38,598,570	80,124,249
	Interest Expense						
7	Interest Paid on Demand Deposits	5,486,656	2,732,077	8,218,733	5,225,485	2,883,670	8,109,155
8	Interest Paid on Time Deposits	13,275,104	9,744,997	23,020,101	10,209,410	8,689,492	18,898,902
9	Interest Paid on Banks Deposits	9,513	84,056	93,570	6,368	42,602	48,971
10	Interest Paid on Own Debt Securities	-	-	-	-	-	-
11	Interest Paid on Other Borrowings	8,220,193	7,068,872	15,289,065	4,745,042	5,481,730	10,226,772
12	Other Interest Expenses	-	-	-	-	-	-
13	Total Interest Expense	26,991,467	19,630,002	46,621,468	20,186,306	17,097,494	37,283,800
14	Net Interest Income	20,519,828	20,535,121	41,054,949	21,339,373	21,501,076	42,840,449
	Non-Interest Income						
15	Net Fee and Commission Income	2,290,831	545,086	2,835,916	3,586,619	1,180,444	4,767,063
15.1	Fee and Commission Income	4,379,573	2,725,730	7,105,303	5,661,218	3,718,590	9,379,808
15.2	Fee and Commission Expense	2,088,742	2,180,644	4,269,387	2,074,599	2,538,146	4,612,745
16	Dividend Income	-	-	-	-	-	-
17	Gain (Loss) from Dealing Securities	-	-	-	-	-	-
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	(2,161,397)	-	(2,161,397)	1,420,785	-	1,420,785
20	Gain (Loss) from Foreign Exchange Translation	9,406,302	-	9,406,302	3,810,536	-	3,810,536
21	Gain (Loss) on Sales of Fixed Assets	212,939	-	212,939	1,022,329	-	1,022,329
22	Non-Interest Income from other Banking Operations	1,306	1,599	2,905	10,580	11,817	22,397
23	Other Non-Interest Income	24,116	456	24,572	257,155	186,555	443,710
24	Total Non-Interest Income	9,774,097	547,140	10,321,237	10,108,004	1,378,816	11,486,820
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	694,943	527,373	1,222,317	626,294	545,965	1,172,259
26	Bank Development, Consultation and Marketing Expenses	1,804,956	15,838	1,820,793	2,190,460	125,989	2,316,449
27	Personnel Expenses	13,823,454	-	13,823,454	15,979,380	-	15,979,380
28	Operating Costs of Fixed Assets	-	-	-	-	-	-
29	Depreciation Expense	5,210,382	-	5,210,382	4,802,656	-	4,802,656
30	Other Non-Interest Expenses	5,720,751	-	5,720,751	4,544,339	7,320	4,551,659
31	Total Non-Interest Expenses	27,254,485	543,211	27,797,696	28,143,130	679,274	28,822,403
32	Net Non-Interest Income	(17,480,388)	3,929	(17,476,459)	(18,035,126)	699,542	(17,335,583)
33	Net Income before Provisions	3,039,439	20,539,050	23,578,490	3,304,247	22,200,619	25,504,866
34	Loan Loss Reserve	20,979,531	-	20,979,531	2,041,072	-	2,041,072
35	Provision for Possible Losses on Investments and Securities	386	-	386	-	-	-
36	Provision for Possible Losses on Other Assets	16,429,522	-	16,429,522	411,729	-	411,729
37	Total Provisions for Possible Losses	37,409,438	-	37,409,438	2,452,801	-	2,452,801
38	Net Income before Taxes and Extraordinary Items	(34,369,999)	20,539,050	(13,830,949)	851,446	22,200,619	23,052,065
39	Taxation	-	-	-	2,810,492	-	2,810,492
40	Net Income after Taxation	(34,369,999)	20,539,050	(13,830,949)	(1,959,046)	22,200,619	20,241,573
41	Extraordinary Items	-	-	-	-	-	-
42	Net Income	(34,369,999)	20,539,050	(13,830,949)	(1,959,046)	22,200,619	20,241,573

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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	38,156,090	39,077,665	77,233,756	32,702,900	33,561,731	66,264,632
1.1	Guarantees Issued	23,240,973	21,704,450	44,945,423	19,929,003	17,393,232	37,322,235
1.2	Letters of credit Issued	1,640,000	5,646,826	7,286,826	1,736,900	2,274,923	4,011,823
1.3	Undrawn loan commitments	13,275,118	11,726,389	25,001,507	11,036,997	13,593,902	24,630,899
1.4	Other Contingent Liabilities	0	0	0	0	299,675	299,675
2	Guarantees received as security for liabilities of the bank	0	0	0	0	299,675	299,675
3	Assets pledged as security for liabilities of the bank	83,614,000	0	83,614,000	12,526,000	0	12,526,000
3.1	Financial assets of the bank	83,614,000	0	83,614,000	12,526,000	0	12,526,000
3.2	Non-financial assets of the bank	0	0	0	0	0	0
4	Guarantees received as security for receivables of the bank	205,335,589	430,153,949	635,489,538	168,575,231	371,096,306	539,671,537
4.1	Surety, joint liability	201,609,747	430,153,949	631,763,696	168,575,231	371,096,306	539,671,537
4.2	Guarantees	3,725,842	0	3,725,842	0	0	0
5	Assets pledged as security for receivables of the bank	816,948,022	1,019,951,591	1,836,899,613	638,012,609	886,506,967	1,524,519,575
5.1	Cash	25,007,975	42,637,980	67,645,955	14,030,618	33,072,080	47,102,698
5.2	Precious metals and stones	43,337,195	9,771,743	53,108,937	67,108,830	19,925,222	87,034,052
5.3	Real Estate:	644,977,306	944,483,453	1,589,460,760	514,857,303	805,079,572	1,319,936,875
5.3.1	Residential Property	382,166,364	381,489,999	763,656,363	308,987,583	334,710,878	643,698,461
5.3.2	Commercial Property	150,339,380	335,864,617	486,203,997	116,988,777	277,195,209	394,183,987
5.3.3	Complex Real Estate	19,146,955	21,396,776	40,543,731	12,325,237	19,247,043	31,572,280
5.3.4	Land Parcel	73,678,101	86,758,737	160,436,838	49,494,915	72,035,062	121,529,977
5.3.5	Other	19,646,506	118,973,324	138,619,830	27,060,790	101,891,380	128,952,170
5.4	Movable Property	18,215,392	10,847,139	29,062,531	13,614,100	14,681,846	28,295,945
5.5	Shares Pledged	0	0	0	0	0	0
5.6	Securities	0	0	0	0	0	0
5.7	Other	85,410,154	12,211,276	97,621,430	28,401,758	13,748,248	42,150,006
6	Derivatives	11,774,035	143,917,325	155,691,360	10,722,742	83,795,246	94,517,988
6.1	Receivables through FX contracts (except options)	11,774,035	65,871,456	77,645,490	10,722,742	36,692,756	47,415,498
6.2	Payables through FX contracts (except options)	0	78,045,869	78,045,869	0	47,102,490	47,102,490
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	1,252,868	14,122	1,266,990	1,252,868	14,122	1,266,990
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	999,296	1,132,248	2,131,544	999,296	1,132,248	2,131,544
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	6,199,777	15,283,752	21,483,529	6,199,777	15,283,752	21,483,529
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	42,691,614	75,943,013	118,634,627	42,691,614	75,943,013	118,634,627
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		4Q-2020	3Q-2020	2Q-2020	1Q-2020	4Q-2019
1	Risk Weighted Assets for Credit Risk	936,027,383	935,764,699	827,944,616	846,068,888	797,634,691
1.1	Balance sheet items	911,613,986	913,548,060	807,035,273	823,574,155	776,466,637
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0	0	0
1.2	Off-balance sheet items	22,852,480	20,669,862	19,912,270	21,240,643	20,226,004
1.3	Counterparty credit risk	1,560,917	1,546,777	997,074	1,254,090	942,050
2	Risk Weighted Assets for Market Risk	24,635,876	24,977,298	23,259,197	22,417,520	7,225,299
3	Risk Weighted Assets for Operational Risk	99,313,157	93,832,536	93,832,536	93,832,536	93,832,536
4	Total Risk Weighted Assets	1,059,976,416	1,054,574,533	945,036,349	962,318,944	898,692,526

* COVID 19 related provisions are deducted from balance sheet items after applying relevant risks weights and mitigation

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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 (Chairman)
2	H.E Sheikh Saif Mohammed Bin Buti Al Hamed (Deputy)
3	Semi Edvard Adam Khalil (Member)
4	Seiti Devdariani (Member)
5	Geert Roelof De Korte (Member)
6	Nana Mikashavidze (Member)
Members of Board of Directors	
1	Thea Lortkipanidze (Chief Executive Officer)
2	Sophia Jugeli (Chief Financial Officer)
3	Teimuraz Abuladze (Chief Risks Officer)
4	Vakhtang Khutsishvili (Chief Operating Officer)
5	Davit Verulashvili (Chief Commercial Officer)
List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	H.H. Sheikh Nahayan Mabarak Al Nahayan 65%
2	H.H. Sheikh Mansoor Binzayed Binsultan Al-Nahyan 15%
3	H.E. Sheikh Mohamed Butti Alhamed 15%
4	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 65%
2	H.H. Sheikh Mansoor Binzayed Binsultan Al-Nahyan 15%
3	H.E. Sheikh Mohamed Butti Alhamed 15%
4	LTD "INVESTMENT TRADING GROUP" 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	43,772,972	0	43,772,972
2	Due from NBG	167,630,282	0	167,630,282
3	Due from Banks	25,717,316	0	25,717,316
4	Dealing Securities	0	0	0
5	Investment Securities	86,034,476	0	86,034,476
6.1	Loans	927,340,972	0	927,340,972
6.2	Less: Loan Loss Reserves	-54,819,486	0	-54,819,486
6	Net Loans	872,521,486	0	872,521,486
7	Accrued Interest and Dividends Receivable	11,654,488	0	11,654,488
8	Other Real Estate Owned & Repossessed Assets	2,925,492	0	2,925,492
9	Equity Investments	0	0	0
10	Fixed Assets and Intangible Assets	46,763,489	22,952,848	23,810,641
11	Other Assets	6,701,337	0	6,701,337
	Total exposures subject to credit risk weighting before adjustments	1,263,721,338	22,952,848	1,240,768,490

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	1,240,768,490
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	69,851,475
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	78,045,869
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,388,665,835
4	Effect of provisioning rules used for capital adequacy purposes	14,210,771
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-33,050,197
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-76,484,952
6	Effect of other adjustments	2,560,085
7	Total exposures subject to credit risk weighting	1,295,901,542

*Other adjustments include COVID 19 related provisions too. These provisions are deducted from risk weighted balance sheet items. See table "5.RWA"

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Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	125,494,638
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)	4,122,638
7	Regulatory Adjustments of Common Equity Tier 1 capital	22,952,848
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	22,952,848
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	102,541,790
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	57,988,959
37	Instruments that comply with the criteria for Tier 2 capital	46,288,617
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	11,700,342
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	57,988,959

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Table 9.1 **Capital Adequacy Requirements**

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	47,698,939
1.2	Minimum Tier 1 Requirement	6.00%	63,598,585
1.3	Minimum Regulatory Capital Requirement	8.00%	84,798,113
2	Combined Buffer		
2.1	Capital Conservation Buffer	0.00%	-
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	0.00%	-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	1.10%	11,647,163
3.2	Tier 1 Pillar2 Requirement	1.47%	15,563,396
3.3	Regulatory capital Pillar 2 Requirement	4.71%	49,894,191
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	5.60%	59,346,101
5	Tier 1	7.47%	79,161,981
6	Total regulatory Capital	12.71%	134,692,304

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Goergia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

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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	43,772,972	
2	Due from NBG	167,630,282	
3	Due from Banks	25,717,316	
4	Dealing Securities	0	
5	Investment Securities	86,034,476	
6.1	Loans	927,340,972	
6.2	Less: Loan Loss Reserves	-54,819,486	
6.2.1	General Reserves	-14,110,771	
6.2.2	COVID 19 related Reserves	-1,260,983	
6	Net Loans	872,521,486	
7	Accrued Interest and Dividends Receivable	11,654,488	
8	Other Real Estate Owned & Repossessed Assets	2,925,492	
9	Equity Investments	0	
10	Fixed Assets and Intangible Assets	46,763,489	
10.1	<i>Of which intangible assets</i>	22,952,848	table 9 (Capital), N10
11	Other Assets	6,701,337	
12	Total assets	1,263,721,338	
13	Due to Banks	10,928,870	
14	Current (Accounts) Deposits	221,797,469	
15	Demand Deposits	242,803,386	
16	Time Deposits	394,342,030	
17	Own Debt Securities	0	
18	Borrowings	178,416,060	
19	Accrued Interest and Dividends Payable	5,802,516	
20	Other Liabilities	22,902,862	
21	Subordinated Debentures	61,233,508	
21.1	<i>Of which tier II capital qualifying instruments</i>	46,288,617	
22	Total liabilities	1,138,226,700	
23	Common Stock	121,372,000	
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	0	
27	General Reserves	0	
28	Retained Earnings	4,122,638	
29	Asset Revaluation Reserves	0	
30	Total Equity Capital	125,494,638	

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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				67,226,440	197,657,830	264,884,270	64,536,189	169,213,385	233,749,575
Cash outflows										
2	Retail deposits	83,629,303	295,128,053	378,757,356	13,380,317	56,879,065	70,259,382	3,410,762	12,250,300	15,661,061
3	Unsecured wholesale funding	172,632,340	404,762,446	577,394,786	45,473,879	108,888,311	154,362,190	42,117,295	90,977,196	133,094,492
4	Secured wholesale funding	89,610,989	-	89,610,989	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	31,657,404	41,296,814	72,954,218	5,058,825	7,864,755	12,923,580	1,929,913	2,462,196	4,392,109
6	Other contractual funding obligations	3,902,321	14,681,436	18,583,756	-	-	-	-	-	-
7	Other contingent funding obligations	6,865,035	4,842,858	11,707,893	2,610,580	1,649,363	4,259,943	2,610,580	1,649,363	4,259,943
8	TOTAL CASH OUTFLOWS	388,297,392	760,711,606	1,149,008,998	66,523,600	175,281,495	241,805,095	50,068,549	107,339,056	157,407,605
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	241,451,499	447,250,170	688,701,669	6,269,970	8,310,044	14,580,014	8,960,221	38,419,815	47,380,037
11	Other cash inflows	5,262,811	832,881	6,095,692	4,462,974	810,042	5,273,016	4,462,974	810,042	5,273,016
12	TOTAL CASH INFLOWS	246,714,310	448,083,051	694,797,361	10,732,944	9,120,086	19,853,030	13,423,196	39,229,857	52,653,052
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				67,226,440	197,657,830	264,884,270	64,536,189	169,213,385	233,749,575
14	Net cash outflow				55,790,656	166,161,409	221,952,065	36,645,354	68,109,199	104,754,553
15	Liquidity coverage ratio (%)				120%	119%	119%	176%	248%	223%

* 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	FX contracts											
1.1	Maturity less than 1 year	78,045,869	1,560,917	0	0	0	0	0	1,560,917	0	0	1,560,917
1.2	Maturity from 1 year up to 2 years	78,045,869	1,560,917	0	0	0	0	0	1,560,917	0	0	1,560,917
1.3	Maturity from 2 years up to 3 years	0	0	0	0	0	0	0	0	0	0	0
1.4	Maturity from 3 years up to 4 years	0	0	0	0	0	0	0	0	0	0	0
1.5	Maturity from 4 years up to 5 years	0	0	0	0	0	0	0	0	0	0	0
1.6	Maturity over 5 years	0	0	0	0	0	0	0	0	0	0	0
2	Interest rate contracts											
2.1	Maturity less than 1 year	0	0	0	0	0	0	0	0	0	0	0
2.2	Maturity from 1 year up to 2 years	0	0	0	0	0	0	0	0	0	0	0
2.3	Maturity from 2 years up to 3 years	0	0	0	0	0	0	0	0	0	0	0
2.4	Maturity from 3 years up to 4 years	0	0	0	0	0	0	0	0	0	0	0
2.5	Maturity from 4 years up to 5 years	0	0	0	0	0	0	0	0	0	0	0
2.6	Maturity over 5 years	0	0	0	0	0	0	0	0	0	0	0
	Total	78,045,869	1,560,917	0	0	0	0	0	1,560,917	0	0	1,560,917

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Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,249,510,567
2	(Asset amounts deducted in determining Tier 1 capital)	(22,952,848)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	1,226,557,719
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	-
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	-
EU-5a	Exposure determined under Original Exposure Method	1,560,917
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures (sum of lines 4 to 10)	1,560,917
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	Counterparty credit risk exposure for SFT assets	-
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	-
15	Agent transaction exposures	-
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	-
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	69,851,475
18	(Adjustments for conversion to credit equivalent amounts)	(33,050,197)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	36,801,278
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
Capital and total exposures		
20	Tier 1 capital	102,541,790
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	1,264,919,915
Leverage ratio		
22	Leverage ratio	8.11%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	-
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	-

*COVID 19 related provisions are deducted from balance sheet items