

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	<a href="http://www.terabank.ge">www.terabank.ge</a>

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 NBSG.

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Bank: Terabank

Date: 3/31/2021

Table 1 Key metrics

N		1Q-2021	4Q-2020	3Q-2020	2Q-2020	1Q-2020
	<b>Regulatory capital (amounts, GEL)</b>					
	<i>Based on Basel III framework</i>					
1	CET1 capital	109,621,501	102,541,790	101,028,333	96,484,633	97,812,467
2	Tier1 capital	109,621,501	102,541,790	101,028,333	96,484,633	97,812,467
3	Regulatory capital	170,706,047	160,530,749	161,137,593	152,741,011	163,125,146
4	CET1 capital total requirement	69,721,108	59,346,101	59,314,845	53,028,415	54,176,984
5	Tier1 capital total requirement	92,997,502	79,161,981	79,121,894	70,735,263	72,268,631
6	Regulatory capital total requirement	143,690,154	134,692,304	134,370,664	120,432,794	122,694,671
	<b>Total Risk Weighted Assets (amounts, GEL)</b>					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,133,530,826	1,059,976,416	1,054,574,533	945,036,349	962,318,944
	<b>Capital Adequacy Ratios</b>					
	<i>Based on Basel III framework *</i>					
8	CET1 capital	9.67%	9.67%	9.58%	10.21%	10.16%
9	Tier1 capital	9.67%	9.67%	9.58%	10.21%	10.16%
10	Regulatory capital	15.06%	15.14%	15.28%	16.16%	16.95%
11	CET1 capital total requirement	6.15%	5.60%	5.62%	5.61%	5.63%
12	Tier1 capital total requirement	8.20%	7.47%	7.50%	7.48%	7.51%
13	Regulatory capital total requirement	12.68%	12.71%	12.74%	12.74%	12.75%
	<b>Income</b>					
14	Total Interest Income / Average Annual Assets	7.4%	7.8%	7.8%	7.9%	8.0%
15	Total Interest Expense / Average Annual Assets	4.0%	4.1%	4.1%	4.1%	3.8%
16	Earnings from Operations / Average Annual Assets	2.3%	1.2%	1.6%	1.9%	2.8%
17	Net Interest Margin	3.4%	3.6%	3.7%	3.8%	4.2%
18	Return on Average Assets (ROAA)	2.2%	-1.2%	-1.8%	-3.7%	-7.2%
19	Return on Average Equity (ROAE)	21.5%	-10.8%	-15.7%	-30.1%	-54.9%
	<b>Asset Quality</b>					
20	Non Performed Loans / Total Loans	7.0%	7.2%	5.2%	6.8%	4.9%
21	LLR/Total Loans	5.7%	5.9%	6.5%	8.3%	8.0%
22	FX Loans/Total Loans	63.2%	62.9%	64.2%	62.4%	64.8%
23	FX Assets/Total Assets	61.2%	59.9%	60.4%	59.6%	64.5%
24	Loan Growth-YTD	4.2%	20.1%	16.1%	6.2%	6.0%
	<b>Liquidity</b>					
25	Liquid Assets/Total Assets	22.2%	20.6%	20.0%	18.3%	21.0%
26	FX Liabilities/Total Liabilities	67.3%	65.9%	66.5%	65.8%	70.9%
27	Current & Demand Deposits/Total Assets	38.3%	36.8%	38.1%	32.7%	33.2%
	<b>Liquidity Coverage Ratio***</b>					
28	Total HQLA	289,264,033	264,884,270	241,639,005	220,354,395	233,178,658
29	Net cash outflow	240,778,296	221,952,065	193,745,940	160,867,671	156,134,618
30	LCR ratio (%)	120.1%	119.3%	124.7%	137.0%	149.3%
	<b>Net Stable Funding Ratio</b>					
31	Available stable funding	853,169,393	828,136,010	807,343,465	727,631,113	755,364,205
32	Required stable funding	722,628,219	685,096,939	677,070,577	599,544,249	654,888,675
33	Net stable funding ratio (%)	118.1%	120.9%	119.2%	121.4%	115.3%

\* 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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Date: 3/31/2021

Table 2 **Balance Sheet** *in Lari*

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	13,314,297	22,584,047	35,898,343	15,357,775	17,880,244	33,238,019
2	Due from NBG	15,909,100	160,632,340	176,541,440	6,413,422	137,060,508	143,473,930
3	Due from Banks	194,711	49,651,379	49,846,090	154,231	28,012,138	28,166,369
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	86,462,261	0	86,462,261	57,434,608	0	57,434,608
6.1	Loans	356,016,938	610,287,408	966,304,346	287,936,343	530,651,830	818,588,173
6.2	Less: Loan Loss Reserves	17,893,649	37,275,656	55,169,305	43,784,581	21,348,638	65,133,219
6	Net Loans	338,123,289	573,011,752	911,135,041	244,151,762	509,303,192	753,454,954
7	Accrued Interest and Dividends Receivable	5,417,260	7,334,479	12,751,738	3,761,612	3,835,552	7,597,164
8	Other Real Estate Owned & Repossessed Assets	2,939,067	0	2,939,067	2,519,123	0	2,519,123
9	Equity Investments	0	0	0	0	0	0
10	Fixed Assets and Intangible Assets	46,393,296	0	46,393,296	46,292,850	0	46,292,850
11	Other Assets	7,577,317	488,758	8,066,075	7,620,959	226,764	7,847,723
12	<b>Total assets</b>	<b>516,330,597</b>	<b>813,702,754</b>	<b>1,330,033,351</b>	<b>383,706,342</b>	<b>696,318,398</b>	<b>1,080,024,740</b>
	<b>Liabilities</b>						
13	Due to Banks	2,281	10,878,079	10,880,360	11,142	10,619,582	10,630,724
14	Current (Accounts) Deposits	72,824,137	170,344,204	243,168,341	54,593,148	155,666,796	210,259,944
15	Demand Deposits	65,777,684	200,871,964	266,649,648	43,186,172	105,431,890	148,618,062
16	Time Deposits	147,328,971	265,365,582	412,694,553	113,089,361	252,770,343	365,859,704
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	93,433,000	77,873,068	171,306,068	54,844,000	79,131,240	133,975,240
19	Accrued Interest and Dividends Payable	3,140,223	2,747,443	5,887,666	2,757,259	2,876,646	5,633,905
20	Other Liabilities	9,102,137	13,106,125	22,208,262	10,243,273	12,505,802	22,749,075
21	Subordinated Debentures	0	64,818,856	64,818,856	0	61,635,281	61,635,281
22	<b>Total liabilities</b>	<b>391,608,433</b>	<b>806,005,321</b>	<b>1,197,613,754</b>	<b>278,724,356</b>	<b>680,637,580</b>	<b>959,361,935</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	11,047,597	0	11,047,597	-709,196	0	-709,196
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	<b>Total Equity Capital</b>	<b>132,419,597</b>	<b>0</b>	<b>132,419,597</b>	<b>120,662,804</b>	<b>0</b>	<b>120,662,804</b>
31	<b>Total liabilities and Equity Capital</b>	<b>524,028,030</b>	<b>806,005,321</b>	<b>1,330,033,351</b>	<b>399,387,159</b>	<b>680,637,580</b>	<b>1,080,024,739</b>

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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
		<b>Interest Income</b>					
1	Interest Income from Bank's "Nostro" and Deposit Accounts	242,796	(125,423)	117,373	282,962	230,439	513,401
2	Interest Income from Loans	10,935,879	10,243,790	21,179,670	9,000,269	9,084,826	18,085,095
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	2,363,963	3,897,026	6,260,989	1,633,967	3,438,682	5,072,649
2.3	from the Energy Sector Loans	-	48,717	48,717	-	432,158	432,158
2.4	from the Agriculture and Forestry Sector Loans	138,528	31,584	170,112	99,779	36,702	136,481
2.5	from the Construction Sector Loans	150,172	1,310,790	1,460,962	80,189	920,550	1,000,738
2.6	from the Mining and Mineral Processing Sector Loans	5,143	6,385	11,528	7,150	6,280	13,430
2.7	from the Transportation or Communications Sector Loans	2,216	-	2,216	966	-	966
2.8	from Individuals Loans	7,108,672	4,669,906	11,778,579	6,231,156	3,868,554	10,099,710
2.9	from Other Sectors Loans	1,167,185	279,383	1,446,568	947,063	381,902	1,328,965
3	Fees/penalties income from loans to customers	193,530	263,176	456,706	364,121	538,610	902,731
4	Interest and Discount Income from Securities	1,805,989	-	1,805,989	1,195,269	-	1,195,269
5	Other Interest Income	174,176	114,152	288,328	160,740	94,864	255,604
6	<b>Total Interest Income</b>	<b>13,352,370</b>	<b>10,495,695</b>	<b>23,848,065</b>	<b>11,003,361</b>	<b>9,948,740</b>	<b>20,952,101</b>
		<b>Interest Expense</b>					
7	Interest Paid on Demand Deposits	1,746,837	874,565	2,621,402	1,133,701	462,718	1,596,419
8	Interest Paid on Time Deposits	3,861,079	2,476,445	6,337,524	3,079,292	2,393,680	5,472,972
9	Interest Paid on Banks Deposits	-	40,621	40,621	-	26,055	26,055
10	Interest Paid on Own Debt Securities	-	-	-	-	-	-
11	Interest Paid on Other Borrowings	2,150,208	1,863,043	4,013,251	1,241,563	1,686,507	2,928,070
12	Other Interest Expenses	-	-	-	-	-	-
13	<b>Total Interest Expense</b>	<b>7,758,124</b>	<b>5,254,674</b>	<b>13,012,798</b>	<b>5,454,555</b>	<b>4,568,960</b>	<b>10,023,515</b>
14	<b>Net Interest Income</b>	<b>5,594,246</b>	<b>5,241,022</b>	<b>10,835,267</b>	<b>5,548,806</b>	<b>5,379,780</b>	<b>10,928,586</b>
		<b>Non-Interest Income</b>					
15	Net Fee and Commission Income	522,074	156,687	678,761	635,026	99,576	734,602
15.1	Fee and Commission Income	1,036,678	635,178	1,671,856	1,205,444	798,426	2,003,870
15.2	Fee and Commission Expense	514,604	478,491	993,096	570,418	698,850	1,269,268
16	Dividend Income	-	-	-	-	-	-
17	Gain (Loss) from Dealing Securities	-	-	-	-	-	-
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	2,110,150	-	2,110,150	2,208,861	-	2,208,861
20	Gain (Loss) from Foreign Exchange Translation	(892,840)	-	(892,840)	1,635,173	-	1,635,173
21	Gain (Loss) on Sales of Fixed Assets	24,890	-	24,890	27,126	-	27,126
22	Non-Interest Income from other Banking Operations	68	716	785	50	1,273	1,323
23	Other Non-Interest Income	12,281	67,638	79,919	36,272	-	36,272
24	<b>Total Non-Interest Income</b>	<b>1,776,624</b>	<b>225,041</b>	<b>2,001,665</b>	<b>4,542,508</b>	<b>100,849</b>	<b>4,643,357</b>
		<b>Non-Interest Expenses</b>					
25	Non-Interest Expenses from other Banking Operations	212,231	128,244	340,475	167,282	122,929	290,212
26	Bank Development, Consultation and Marketing Expenses	289,973	37,129	327,102	423,234	5,983	429,217
27	Personnel Expenses	2,996,621	-	2,996,621	3,474,429	-	3,474,429
28	Operating Costs of Fixed Assets	-	-	-	-	-	-
29	Depreciation Expense	1,298,470	-	1,298,470	1,295,255	-	1,295,255
30	Other Non-Interest Expenses	1,262,774	4,829	1,267,603	1,218,034	-	1,218,034
31	<b>Total Non-Interest Expenses</b>	<b>6,060,069</b>	<b>170,202</b>	<b>6,230,272</b>	<b>6,578,234</b>	<b>128,913</b>	<b>6,707,147</b>
32	<b>Net Non-Interest Income</b>	<b>(4,283,445)</b>	<b>54,839</b>	<b>(4,228,606)</b>	<b>(2,035,726)</b>	<b>(28,064)</b>	<b>(2,063,789)</b>
33	<b>Net Income before Provisions</b>	<b>1,310,800</b>	<b>5,295,860</b>	<b>6,606,661</b>	<b>3,513,080</b>	<b>5,351,716</b>	<b>8,864,797</b>
34	Loan Loss Reserve	171,868	X	171,868	27,118,656	X	27,118,656
35	Provision for Possible Losses on Investments and Securities	-	X	-	-	X	-
36	Provision for Possible Losses on Other Assets	(490,166)	X	(490,166)	408,923	X	408,923
37	<b>Total Provisions for Possible Losses</b>	<b>(318,298)</b>	<b>-</b>	<b>(318,298)</b>	<b>27,527,579</b>	<b>-</b>	<b>27,527,579</b>
38	<b>Net Income before Taxes and Extraordinary Items</b>	<b>1,629,099</b>	<b>5,295,860</b>	<b>6,924,959</b>	<b>(24,014,499)</b>	<b>5,351,716</b>	<b>(18,662,783)</b>
39	Taxation	-	-	-	-	-	-
40	<b>Net Income after Taxation</b>	<b>1,629,099</b>	<b>5,295,860</b>	<b>6,924,959</b>	<b>(24,014,499)</b>	<b>5,351,716</b>	<b>(18,662,783)</b>
41	Extraordinary Items	-	-	-	-	-	-
42	<b>Net Income</b>	<b>1,629,099</b>	<b>5,295,860</b>	<b>6,924,959</b>	<b>(24,014,499)</b>	<b>5,351,716</b>	<b>(18,662,783)</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>	40,913,677	28,875,080	69,788,757	31,415,712	38,369,778	69,785,490
1.1	Guarantees Issued	28,730,111	21,128,508	49,858,618	19,940,559	19,605,318	39,545,877
1.2	Letters of credit Issued	0	0	0	0	0	0
1.3	Undrawn loan commitments	12,183,566	7,746,572	19,930,139	9,193,254	16,224,032	25,417,285
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>	82,326,000	0	82,326,000	34,722,000	0	34,722,000
3.1	Financial assets of the bank	82,326,000	0	82,326,000	34,722,000	0	34,722,000
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>	217,762,357	456,660,223	674,422,580	163,633,201	396,953,302	560,586,502
4.1	Surety, joint liability	213,962,007	456,660,223	670,622,230	163,633,201	396,953,302	560,586,502
4.2	Guarantees	3,800,350	0	3,800,350	0	0	0
5	<b>Assets pledged as security for receivables of the bank</b>	847,871,176	1,095,825,410	1,943,696,586	703,026,795	982,517,523	1,685,544,318
5.1	Cash	23,829,880	39,573,464	63,403,344	15,642,825	31,041,732	46,684,557
5.2	Precious metals and stones	16,561,305	6,896,956	23,458,261	80,030,285	20,752,543	100,782,828
5.3	Real Estate:	719,061,056	1,025,046,591	1,744,107,648	557,371,257	902,289,287	1,459,660,544
5.3.1	Residential Property	434,748,854	396,744,581	831,493,434	350,741,560	373,834,348	724,575,908
5.3.2	Commercial Property	163,275,071	369,192,590	532,467,662	109,042,398	315,805,529	424,847,927
5.3.3	Complex Real Estate	20,210,379	33,550,105	53,760,483	13,970,967	19,224,563	33,195,530
5.3.4	Land Parcel	80,021,243	101,671,052	181,692,296	55,748,960	76,374,628	132,123,587
5.3.5	Other	20,805,509	123,888,264	144,693,773	27,867,372	117,050,220	144,917,592
5.4	Movable Property	19,658,767	11,749,770	31,408,537	16,993,639	15,987,238	32,980,876
5.5	Shares Pledged	0	0	0	0	0	0
5.6	Securities	0	0	0	0	0	0
5.7	Other	68,760,169	12,558,629	81,318,798	32,988,790	12,446,722	45,435,513
6	<b>Derivatives</b>	13,527,853	142,829,074	156,356,927	10,681,252	113,369,149	124,050,401
6.1	Receivables through FX contracts (except options)	13,527,853	64,988,649	78,516,502	10,681,252	50,664,667	61,345,919
6.2	Payables through FX contracts (except options)	0	77,840,425	77,840,425	0	62,704,482	62,704,482
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	155,023	75,889	230,911	1,252,868	14,122	1,266,990
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	698,519	1,066,613	1,765,132	999,296	1,132,248	2,131,544
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	5,771,917	19,017,228	24,789,145	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)	10,240,039	57,189,039	67,429,078	42,691,614	75,943,013	118,634,627
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

Bank: Terabank  
Date:

3/31/2021

Table 5

**Risk Weighted Assets**

*in Lari*

N		1Q-2021	4Q-2020	3Q-2020	2Q-2020	1Q-2020
1	Risk Weighted Assets for Credit Risk	1,008,764,060	936,027,383	935,764,699	827,944,616	846,068,888
1.1	Balance sheet items *	984,392,232	911,613,986	913,548,060	807,035,273	823,574,155
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	22,815,020	22,852,480	20,669,862	19,912,270	21,240,643
1.3	Counterparty credit risk	1,556,808	1,560,917	1,546,777	997,074	1,254,090
2	Risk Weighted Assets for Market Risk	25,453,609	24,635,876	24,977,298	23,259,197	22,417,520
3	Risk Weighted Assets for Operational Risk	99,313,157	99,313,157	93,832,536	93,832,536	93,832,536
4	<b>Total Risk Weighted Assets</b>	<b>1,133,530,826</b>	<b>1,059,976,416</b>	<b>1,054,574,533</b>	<b>945,036,349</b>	<b>962,318,944</b>

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

Bank: Terabank

Date: 3/31/2021

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

Table 6

<b>Members of Supervisory Board</b>		<b>Independence status</b>
1	H.H. Sheikh Nahayan Mabarak Al Nahayan (Chairman)	Non-independent chair
2	H.E Sheikh Saif Mohammed Bin Buti Al Hamed (Deputy)	Non-independent member
3	Semi Edvard Adam Khalil (Member)	Non-independent member
4	Seiti Devdariani (Member)	Independent member
5	Geert Roelof De Korte (Member)	Independent member
6	Nana Mikashavidze (Member)	Independent member
7		
8		
9		
10		
<b>Members of Board of Directors</b>		<b>Position/Subordinated business units</b>
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
6		
7		
8		
9		
10		
<b>List of Shareholders owning 1% and more of issued capital, indicating Shares</b>		
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%
<b>List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares</b>		
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%

Bank: Terabank

Date: 3/31/2021

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

	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per local accounting rules	b Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	c Subject to credit risk weighting
1	Cash	35,898,343	-	35,898,343
2	Due from NBG	176,541,440	-	176,541,440
3	Due from Banks	49,846,090	-	49,846,090
4	Dealing Securities	-	-	-
5	Investment Securities	86,462,261	-	86,462,261
6.1	Loans	966,304,346	-	966,304,346
6.2	<i>Less: Loan Loss Reserves</i>	<i>55,169,305</i>	-	<i>55,169,305</i>
6	Net Loans	911,135,041	-	911,135,041
7	Accrued Interest and Dividends Receivable	12,751,738	-	12,751,738
8	Other Real Estate Owned & Repossessed Assets	2,939,067	-	2,939,067
9	Equity Investments	-	-	-
10	Fixed Assets and Intangible Assets	46,393,296	22,798,096	23,595,200
11	Other Assets	8,066,075	-	8,066,075
	<b>Total exposures subject to credit risk weighting before adjustments</b>	<b>1,330,033,351</b>	<b>22,798,096</b>	<b>1,307,235,255</b>



Bank: Terabank

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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	<b>Total carrying value of balance sheet items subject to credit risk weighting before adjustments</b>	1,307,235,255
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	69,675,747
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	77,840,425
3	<b>Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>	1,454,751,427
4	Effect of provisioning rules used for capital adequacy purposes	14,996,447
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-32,640,985
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-76,283,616
6	Effect of other adjustments *	1,621,298
7	<b>Total exposures subject to credit risk weighting</b>	1,362,444,570

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

Bank: Terabank

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Table 9

## Regulatory capital

N		in Lari
1	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	132,419,597
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)	11,047,597
7	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	22,798,096
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	22,798,096
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>	109,621,501
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>	61,084,546
37	Instruments that comply with the criteria for Tier 2 capital	48,474,995
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	12,609,551
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>	61,084,546

Bank: Terabank

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Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
<b>1</b>	<b>Pillar 1 Requirements</b>		
1.1	Minimum CET1 Requirement	4.50%	51,008,887
1.2	Minimum Tier 1 Requirement	6.00%	68,011,850
1.3	Minimum Regulatory Capital Requirement	8.00%	90,682,466
<b>2</b>	<b>Combined Buffer</b>		
2.1	Capital Conservation Buffer *	0.00%	-
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	0.00%	-
<b>3</b>	<b>Pillar 2 Requirements</b>		
3.1	CET1 Pillar 2 Requirement	1.65%	18,712,221
3.2	Tier 1 Pillar2 Requirement	2.20%	24,985,653
3.3	Regulatory capital Pillar 2 Requirement	4.68%	53,007,688
<b>Total Requirements</b>		<b>Ratios</b>	<b>Amounts (GEL)</b>
<b>4</b>	CET1	6.15%	69,721,108
<b>5</b>	Tier 1	8.20%	92,997,502
<b>6</b>	Total regulatory Capital	12.68%	143,690,154

\* 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> )

Bank: Terabank

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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	35,898,343	
2	Due from NBG	176,541,440	
3	Due from Banks	49,846,090	
4	Dealing Securities	0	
5	Investment Securities	86,462,261	
6.1	Loans	966,304,346	
6.2	Less: Loan Loss Reserves	-55,169,305	
6.2.1	General Reserves	-14,896,447	
6.2.2	COVID 19 related Reserves	-1,621,298	
6	Net Loans	911,135,041	
7	Accrued Interest and Dividends Receivable	12,751,738	
8	Other Real Estate Owned & Repossessed Assets	2,939,067	
9	Equity Investments	0	
9.1	Of which above 10% equity holdings in financial institutions	0	
9.2	Of which significant investments subject to limited recognition	0	
9.3	Of which below 10% equity holdings subject to limited recognition	0	
10	Fixed Assets and Intangible Assets	46,393,296	
10.1	Of which intangible assets	22,798,096	table 9 (Capital), N10
11	Other Assets	8,066,075	
12	<b>Total assets</b>	<b>1,330,033,351</b>	
13	Due to Banks	10,880,360	
14	Current (Accounts) Deposits	243,168,341	
15	Demand Deposits	266,649,648	
16	Time Deposits	412,694,553	
17	Own Debt Securities	0	
18	Borrowings	171,306,068	
19	Accrued Interest and Dividends Payable	5,887,666	
20	Other Liabilities	22,208,262	
20.1		822,093	
21	Subordinated Debentures	64,818,856	
21.1	Of which tier II capital qualifying instruments	48,474,995	
22	<b>Total liabilities</b>	<b>1,197,613,754</b>	
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	11,047,597	
29	Asset Revaluation Reserves	0	
30	<b>Total Equity Capital</b>	<b>132,419,597</b>	

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

Table 11		Credit Risk Weighted Exposures (On-balance items and off-balance items after credit conversion factor)																																	
		a		b		c		d		e		f		g		h		i		j		k		l		m		n		o		p		q	
Risk weights	Exposure classes	0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation																	
		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	Claims or contingent claims on central governments or central banks	100,691,104.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	160,632,553	
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims or contingent claims on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Claims or contingent claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Claims or contingent claims on international organizations/institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Claims or contingent claims on commercial banks	-	-	19,117,498.2	-	-	-	-	27,188,159.6	-	-	-	-	3,540,432.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,958,012
7	Claims or contingent claims on corporates	-	-	-	-	-	-	-	-	-	-	-	-	499,291,172.2	30,411,489.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	529,702,653	
8	Retail claims or contingent retail claims	-	-	-	-	-	-	-	-	-	-	-	262,120,804.5	5,773,450.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	267,894,254.6	
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-	125,974,659.6	849,831.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	126,824,490.7	
10	Past due items	-	-	-	-	-	-	-	-	2,743,477.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,743,477.3	
11	Items belonging to regulatory high-risk categories	-	-	-	-	-	-	-	-	-	-	-	-	8,469,997.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,469,997.7	
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-	-	-	-	-	-	-	36,030,171.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36,030,171.3	
13	Claims in the form of collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Other items	35,270,184.6	-	628,158.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,898,343.4	
	<b>Total</b>	<b>135,961,289</b>	<b>0</b>	<b>19,745,657</b>	<b>0</b>	<b>125,974,660</b>	<b>849,831</b>	<b>29,931,637</b>	<b>0</b>	<b>262,120,805</b>	<b>5,773,450</b>	<b>740,255,928</b>	<b>30,411,480</b>	<b>9,863,026</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,049,686,159</b>			

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Task 12 Credit Risk Mitigation		Funded Credit Protection										Unfunded Credit Protection						Total Credit Risk Mitigation	Total Credit Risk Mitigation	Total Credit Risk Mitigation	
	On-balance sheet netting	Cash on deposit with or cash assimilated 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 NRS 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 NRS 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 NRS to be associated with credit quality step 2 or above under the rules for the weighting of exposures to corporates	Total Credit Risk Mitigation - On-balance sheet	Total Credit Risk Mitigation - Off-balance sheet	Total Credit Risk Mitigation	
1	Claims or contingent claims on central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
3	Claims or contingent claims on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
4	Claims or contingent claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
5	Claims or contingent claims on international organizations/institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
6	Claims or contingent claims on commercial banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
7	Claims or contingent claims on corporates	-	37 263 148	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37 263 148	-	-	37 263 148
8	Resale claims or counterpart retail claims	-	3 279 648	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 279 648	-	-	3 279 648
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
10	Prior risk items	-	295 750	-	-	-	-	-	-	-	-	-	-	-	-	-	-	295 750	-	-	295 750
11	Items belonging to regulatory high-risk categories	-	30 050	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 050	-	-	30 050
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
13	Claims in the form of collective investment undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
14	Other items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	<b>Total</b>	0	<b>40 857 610</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<b>29 833 621</b>	<b>12 229 390</b>	<b>40 857 610</b>	

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Table 13 Standardized approach - Effect of credit risk mitigation

	a	b		c	d	e	f
		Off-balance sheet exposures					
Asset Classes	On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density $f=e/(a+c)$	
1 Claims or contingent claims on central governments or central banks	261,323,658	-	-	160,632,553	160,632,553	61%	
2 Claims or contingent claims on regional governments or local authorities	-	-	-	-	-		
3 Claims or contingent claims on public sector entities	-	-	-	-	-		
4 Claims or contingent claims on multilateral development banks	-	-	-	-	-		
5 Claims or contingent claims on international organizations/institutions	-	-	-	-	-		
6 Claims or contingent claims on commercial banks	49,846,090	-	-	20,958,012	20,958,012	42%	
7 Claims or contingent claims on corporates	499,291,172	55,403,547	30,411,480	529,702,653	492,449,512	93%	
8 Retail claims or contingent retail claims	262,120,805	12,882,690	5,773,450	200,920,691	197,642,043	74%	
9 Claims or contingent claims secured by mortgages on residential property	125,974,660	1,389,509	849,831	44,388,572	44,388,572	35%	
10 Past due items	11,836,103	-	-	10,775,678	10,479,886	89%	
11 Items belonging to regulatory high-risk categories	45,270,570	-	-	49,890,769	49,860,739	110%	
12 Short-term claims on commercial banks and corporates	-	-	-	-	-		
13 Claims in the form of collective investment undertakings ('CIU')	-	-	-	-	-		
14 Other items	68,189,945	-	-	32,417,233	32,417,233	48%	
<b>Total</b>	<b>1,323,853,001</b>	<b>69,675,747</b>	<b>37,034,762</b>	<b>1,049,686,159</b>	<b>1,008,828,549</b>	<b>74%</b>	

Bank: Terabank  
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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				76,560,244	212,703,789	289,264,033	73,644,103	178,559,376	252,203,479
<b>Cash outflows</b>										
2	Retail deposits	84,909,397	310,789,774	395,699,171	13,690,862	58,223,613	71,914,475	3,447,796	12,628,781	16,076,577
3	Unsecured wholesale funding	190,443,518	412,353,450	602,796,968	57,018,069	115,647,048	172,665,116	48,313,229	99,576,972	147,890,201
4	Secured wholesale funding	76,675,556	-	76,675,556	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	36,477,380	31,095,988	67,573,368	5,518,607	5,065,640	10,584,247	2,149,736	2,099,325	4,249,060
6	Other contractual funding obligations	5,563,830	11,007,454	16,571,284	-	-	-	-	-	-
7	Other contingent funding obligations	6,373,479	5,506,784	11,880,264	2,122,732	2,141,801	4,264,533	2,122,732	2,141,801	4,264,533
8	<b>TOTAL CASH OUTFLOWS</b>	400,443,160	770,753,450	1,171,196,610	78,350,270	181,078,102	259,428,372	56,033,493	116,446,879	172,480,372
<b>Cash inflows</b>										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	249,959,090	456,648,433	706,607,524	7,501,863	6,375,869	13,877,732	10,418,004	42,541,584	52,959,588
11	Other cash inflows	12,087,671	899,783	12,987,454	4,401,587	370,757	4,772,344	4,401,587	370,757	4,772,344
12	<b>TOTAL CASH INFLOWS</b>	262,046,761	457,548,217	719,594,978	11,903,450	6,746,626	18,650,076	14,819,591	42,912,341	57,731,932
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				76,560,244	212,703,789	289,264,033	73,644,103	178,559,376	252,203,479
14	Net cash outflow				66,446,820	174,331,476	240,778,296	41,213,902	73,534,537	114,748,439
15	Liquidity coverage ratio (%)				115.2%	122.0%	120.1%	178.7%	242.8%	219.8%

\* 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.



Bank: Terabank  
 Date:

3/31/2021

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
<b>1</b>	<b>FX contracts</b>											
			1,556,808	0	0	0	0	0	1,556,808	0	0	1,556,808
1.1	Maturity less than 1 year	2.0%	1,556,808	-	-	-	-	-	1,556,808	-	-	1,556,808
1.2	Maturity from 1 year up to 2 years	5.0%	0	-	-	-	-	-	-	-	-	0
1.3	Maturity from 2 years up to 3 years	8.0%	0	-	-	-	-	-	-	-	-	0
1.4	Maturity from 3 years up to 4 years	11.0%	0	-	-	-	-	-	-	-	-	0
1.5	Maturity from 4 years up to 5 years	14.0%	0	-	-	-	-	-	-	-	-	0
1.6	Maturity over 5 years		0	-	-	-	-	-	-	-	-	0
<b>2</b>	<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
2.2	Maturity from 1 year up to 2 years	1.0%	0	-	-	-	-	-	-	-	-	0
2.3	Maturity from 2 years up to 3 years	2.0%	0	-	-	-	-	-	-	-	-	0
2.4	Maturity from 3 years up to 4 years	3.0%	0	-	-	-	-	-	-	-	-	0
2.5	Maturity from 4 years up to 5 years	4.0%	0	-	-	-	-	-	-	-	-	0
2.6	Maturity over 5 years		0	-	-	-	-	-	-	-	-	0
<b>Total</b>			<b>1,556,808</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,556,808</b>	<b>0</b>	<b>0</b>	<b>1,556,808</b>

Bank: Terabank

Date: 3/31/2021

Table 15.1 Leverage Ratio

<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,315,036,905
2	(Asset amounts deducted in determining Tier 1 capital)	(22,798,096)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	1,292,238,809
<b>Derivative exposures</b>		
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	1,556,808
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	<b>Total derivative exposures (sum of lines 4 to 10)</b>	1,556,808
<b>Securities financing transaction exposures</b>		
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	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	-
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	69,675,747
18	(Adjustments for conversion to credit equivalent amounts)	(32,640,985)
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	37,034,762
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)</b>		
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))	
<b>Capital and total exposures</b>		
20	<b>Tier 1 capital</b>	109,621,501
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	1,330,830,379
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	8.24%
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
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