

Bank: JSC Terabank

Date: 30-Sep-16

sheet N3

## Off Balance Sheet Items \*

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N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Contingent Liabilities</b>	434,520,061	687,345,220	1,121,865,281	58,187,036	513,430,685	571,617,721
1.1	Acceptances and Endorsements			0			0
1.2	Guarantees Given	18,697,768	8,021,652	26,719,420	7,121,962	9,792,682	16,914,644
1.3	Guarantees Received **	78,108,288	162,462,995	240,571,282	23,623,127	390,649	24,013,776
1.3.1	<i>Surety, joint liability</i>	78,108,288	162,462,995	240,571,282	23,623,127	390,649	24,013,776
1.3.2	<i>Guarantee</i>			0			0
1.4	Pledged Assets Given			0			0
1.5	Pledged Assets Received **	337,714,005	516,860,573	854,574,578	27,441,946	502,805,150	530,247,096
1.5.1	Cash	33,611,816	21,493,404	55,105,221			0
1.5.2	Precious metals and stones	39,924,133	98,215,569	138,139,702			0
1.5.3	Real Estate:	231,868,912	378,333,560	610,202,472	0	0	0
1.5.3.1	<i>Residential Property</i>	157,641,498	235,905,555	393,547,053			0
1.5.3.2	<i>Commercial Property</i>	49,378,318	101,425,116	150,803,434			0
1.5.3.3	<i>Complex Real Estate</i>	197,358	15,181,683	15,379,042			0
1.5.3.4	<i>Land Parcel</i>	24,487,597	22,231,578	46,719,175			0
1.5.3.5	<i>Other</i>	164,140	3,589,627	3,753,767			0
1.5.4	Movable Property	6,189,850	11,763,441	17,953,291			0
1.5.5	Shares Pledged	0	0	0			0
1.5.6	Securities	0	0	0			0
1.5.7	Other	26,119,294	7,054,599	33,173,893			0
1.6	Other Contingent Liabilities	0	0	0		442,204	442,204
2	<b>Legally Binding Obligations</b>	30,375,250	40,511,912	70,887,162	13,819,755	27,601,158	41,420,913
2.1	Funding Commitments of the Bank	10,563,123	21,035,620	31,598,743	8,098,308	21,747,185	29,845,493
2.2	Funding Commitments of other Parties			0			0
2.3	Commitments to Purchase Investment Securities			0			0
2.4	Commitments to Sell Investment Securities			0			0
2.5	Foreign Exchange Operations	19,812,127	0	19,812,127	5,721,447		5,721,447
2.6	Forward Foreign Exchange Contracts	0	19,476,292	19,476,292		5,853,973	5,853,973
2.7	Other Commitments			0			0
3	<b>Other Liabilities</b>	18,697,768	8,021,652	26,719,420	7,121,962	10,234,886	17,356,848
3.1	Obligation Of the Issuer (endorser) to the Bank			0			0
3.2	Clients' Liabilities	18,697,768	8,021,652	26,719,420	7,121,962	10,234,886	17,356,848
3.3	Third Parties' Clients' Liability to the Bank			0			0
4	<b>Items to be Held in Safekeeping</b>	32,404	0	32,404	43,627	0	43,627
4.1	Precious Metals			0			0
4.2	Securities			0			0
4.3	Other Items	32,404		32,404	43,627		43,627
5	<b>Interest Rate Contracts</b>	0	0	0	0	0	0
5.1	Notional Value of Interest Rate Swaps			0			0
5.2	Forward Contracts on Financial Instruments			0			0
5.3	Futures Contracts on Financial Instruments			0			0
5.4	Options			0			0
6	<b>Contracts on Commodities and Shareholders Capital</b>	0	0	0	0	0	0
6.1	Notional Value of Swaps			0			0
6.2	Forward Contracts			0			0
6.3	Futures Contracts			0			0
6.4	Options			0			0
7	<b>Unsettled Documents</b>	225,744,082	5,017,924	230,762,006	252,380,230	695,190	253,075,420
7.1	Accounting Documents not Paid in due Time by Reason of Cl	225,744,082	5,017,924	230,762,006	252,380,230	695,190	253,075,420
7.2	Accounting Documents not Paid in due Time by Reason of Bank			0			0
7.3	Unissued Capital			0			0
8	<b>Written Off Loans</b>	16,807,478	49,907,358	66,714,836	12,051,044	46,459,629	58,510,672
8.1	Unpaid Interest on Loans up to 31.12.2000			0			0
8.2	Unpaid Interest on Loans from to 01.01.2001	2,845,546	3,703,253	6,548,799	1,431,594	7,274,013	8,705,607
8.3	Problem Loans Written off up to 31.12.2000			0			0
8.4	Problem Loans Written off up to 01.01.2001	4,256,644	9,409,353	13,665,997	3,286,759	9,345,184	12,631,943
8.5	Other Written Off Assets	9,705,287	36,794,752	46,500,039	7,332,690	29,840,432	37,173,122
9	<b>Other Valuables and Documents</b>	612,267	0	612,267	614,665	0	614,665
9.1	Undistributed value parcels			0			0
9.2	Small value inventory	606,387		606,387	606,387		606,387
9.3	Strict reporting forms	5,880		5,880	8,278		8,278
9.4	Payment of Special Lottery			0			0
10	<b>Total</b>	726,789,311	790,804,065	1,517,593,376	344,218,319	598,421,546	942,639,866

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\*\* Calculation and submission procedure of "Guarantees Received" (1.3) and "Pledged Assets Received" (1.5) has changed