“bazisbankis jgufi”finansuri angariSgebis saerTaSoriso standartebi

konsolidirebuli da individualuri finansuri angariSgeba da damoukidebeli auditoris daskvna 2017 wlis 31 dekemberi

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|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Dec. 31,2017 | | Dec. 31,2017 | |
| aTas larSi | SeniSvna | individualuri | konsolidirebuli | individualuri | konsolidirebuli |
|  |  |  |  |  |  |
| aqtivebi |  |  |  |  |  |
| naRdi fuli da misi ekvivalentebi | 7 | 139,577 | 139,577 | 73,686 | 73,686 |
| savaldebulo minimaluri rezervebi sებ-Si | 8 | 130,824 | 130,824 | 105,421 | 105,421 |
| fuladi saxsrebi sxva bankebSi | 9 | 15,094 | 15,094 | - | - |
| klientebze gacemuli sesxebi da avansebi | 10 | 757,874 | 757,874 | 594,289 | 594,289 |
| sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi | 11 | 63 | 63 | 63 | 63 |
| investiciebi Svilobil kompaniebSi | 39 | 8,097 | - | 3,796 |  |
| obligaciebi amortizirebuli RirebulebiT | 12 | 143,903 | 143,903 | 128,441 | 128,441 |
| sainvesticio qoneba | 13 | 400 | 1,078 | 592 | 1,283 |
| mimdinare mogebis gadasaxadis aqtivi | 30 | 183 | 217 | - | 64 |
| sxva finansuri aqtivebi | 15 | 1,429 | 1,429 | 651 | 651 |
| sxva aqtivebi | 16 | 14,019 | 16,857 | 11,821 | 14,679 |
| aramaterialuri aqtivebi | 14 | 861 | 861 | 532 | 532 |
| Senoba-nagebobebi da mowyobilobebi | 14 | 21,888 | 21,894 | 21,048 | 21,048 |
| sarealizaciod gankuTvnili ara brunvadi aqtivebi | 17 | 1,928 | 1,928 | - | - |
|  |  |  |  |  |  |
| mTliani aqtivebi |  | **1,236,140** | **1,231,599** | **940,340** | **940,157** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| valdebulebebi |  |  |  |  |  |
| sxva bankebis anabrebi | 18 | 59,982 | 59,982 | 64,659 | 64,659 |
| klientTa angariSebi | 19 | 682,318 | 677,820 | 562,458 | 562,270 |
| sxva nasesxebi saxsrebi | 20 | 270,280 | 270,280 | 121,530 | 121,530 |
| sxva finansuri valdebulebebi | 21 | 7,674 | 7,674 | 2,521 | 2,521 |
| mimdinare mogebis gadasaxadis valdebuleba | 30 | - | - | 1,133 | 1,133 |
| gadavadebuli mogebis gadasaxadis valdebuleba | 30 | 152 | 152 | 800 | 800 |
| pirobiTi valdebulebebi, rezervebi | 35 | 346 | 346 | 148 | 148 |
| sxva valdebulebebi | 22 | 1,854 | 1,854 | 1,327 | 1,327 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| mTliani valdebulebebi |  | **1,022,606** | **1,018,108** | **754,576** | **754,388** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| kapitali |  |  |  |  |  |
| sawesdebo kapitali | 23 | 16,057 | 16,057 | 16,057 | 16,057 |
| aqciaze premia |  | 74,923 | 74,923 | 74,923 | 74,923 |
| gaunawilebeli mogeba |  | 113,316 | 113,273 | 85,924 | 85,929 |
| wilobriv instrumentebze dafuZnebuli gadaxdis rezervi | 24 | 851 | 851 | 388 | 388 |
| Senoba-nagebobebis gadafasebis rezervi |  | 8,233 | 8,233 | 8,233 | 8,233 |
| sarealizaciod xelmisawvdomi fasiani qaRaldebis gadafasebis rezervi |  | 154 | 154 | 239 | 239 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| bankis mflobelebis kuTvnili wminda aqtivebi |  | **213,534** | **213,491** | **185,764** | **185,769** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| mTliani kapitali |  | **213,534** | **213,491** | **185,764** | **185,769** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| mTliani valdebulebebi da kapitali |  | **1,236,140** | **1,231,599** | **940,340** | **940,157** |
|  |  |  |  |  |  |

gamosaqveyneblad damkicebulia da direqtoratis saxeliT xelmowerilia 2018 w. 16 aprilss

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

daviT caava daviT kakabaZe

generaluri direqtori generaluri direqtoris moadgile riskebis

da informaciuli teqnologiebis dargSi

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Dec. 31,2017 | | Dec. 31,2016 | |
| aTas larSi | SeniSvna | individualuri | konsolidirebuli | individualuri | konsolidirebuli |
|  |  |  |  |  |  |
| saprocento Semosavali | 26 | 78,628 | 78,628 | 65,953 | 65,953 |
| saprocento xarji | 26 | (32,641) | (32,622) | (25,161) | (25,090) |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| wminda saprocento Semosavali |  | **45,987** | **46,006** | **40,792** | **40,863** |
| sesxis gaufasurebis rezervi |  | (1,976) | (1,976) | (4,752) | (4,752) |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| wminda saprocento Semosavali sesxis gaufasurebis rezervis gamoklebis Semdeg |  | **44,011** | **44,030** | **36,040** | **36,111** |
|  |  |  |  |  |  |
| sakomisio Semosavlebi | 27 | 5,007 | 4,973 | 4.189 | 4,154 |
| sakomisio xarjebi | 27 | (2,238) | (2,238) | (1,587) | (1,587) |
| mogebas gamoklebuli zarali finansuri derivativebidan (zarals gamoklebuli Semosavali) |  | (184) | (184) | (1,350) | (1,350) |
| mogeba (zarali) valutis yidva-gayidvis operaciebidan |  | 4,114 | 4,114 | 3,818 | 3,818 |
| mogeba (zarali) savaluto saxsrebis gadafasebidan |  | (229) | (229) | 1,134 | 1,134 |
| sakredito valdebulebebTan dakavSirebiT Seqmnili rezervi |  | (198) | (198) | 109 | 109 |
| sxva saoparacio xarjebi | 0 | 676 | 696 | 1,037 | 550 |
| administraciuli da sxva saoperacio xarjebi | 29 | (19,278) | (19,333) | (16,442) | (16,498) |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| mogeba gadasaxadis gadaxdamde |  | **31,681** | **31,631** | **26,948** | **26,441** |
| mogebis gadasaxadi | 30 | (1,742) | (1,742) | (975) | (975) |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| wlis mogeba |  | **29,939** | **29,889** | **25,973** | **25,466** |
|  |  |  |  |  |  |
| sxva mTliani (ზარალი)/Semosavali: |  |  |  |  |  |
| *punqtebi, romlebic SemdgomSi SeiZleba mogebaSi an zaralSi iyos aRebuli:* |  |  |  |  |  |
| sarealizaciod xelmisawvdomi investiciebi: |  |  |  |  |  |
| - mogeba gankargvisas an gaufasurebisas mogebaSi an zaralSi aRebuli zaralis gamoklebiT | 25 | (85) | (85) | (219) | (219) |
| *punqtebi, romlebic mogebaSi an zaralSi ar iqneba aRebuli:L* |  | - |  |  | - |
| pirdapir sxva mTlian SemosavalSi asaxuli saSemosavlo gadasaxadi |  |  |  |  |  |
| pirdapir sxva mTlian SemosavalSi asaxuli saSemosavlo gadasaxadi | 30 | - | - | 1,235 | 1,235 |
|  |  |  |  |  |  |
| **wlis sxva mTliani (zarali) / Semosavali** |  | **(85)** | **(85)** | **1,016** | **1,016** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **sul wlis mTliani Semosavali** |  | **29,854** | **29,804** | **26,989** | **26,482** |
|  |  |  |  |  |  |
| **mogeba, romelic miekuTvneba:** |  |  |  |  |  |
| - bankis mflobelebs |  | 29,939 | 29,889 | 25,973 | 25,466 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **wlis mogeba** |  | **29,939** | **29,889** | **25,973** | **25,466** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **sul mTliani Semosavali, romelic miekuTvneba:** |  |  |  |  |  |
| - bankis mflobelebs |  | 29,854 | 29,804 | 26,989 | 26,482 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| sul wlis mTliani Semosavali |  | **29,854** | **29,804** | **26,989** | **26,482** |

|  | | | | **bankis mflobelTaTvis kuTvnili** | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| *aTas larSi* | **SeniSvna** | **sawesdebo kapitali** | **aqciaze premia** | | **aqciaze dafuZnebuli gadaxdebis rezervi** | **gasayidad arsebuli fas. qaRaldebis gadafasebis rezervi** | **Senoba-nagebobebis gadafasebis rezervi** | **gaunawilebeli mogeba** | **sul** | **mTliani kapitali** |
|  |  |  |  | |  |  |  |  |  |  |
| balansi 2015 wlis 31 dekembris mdgomareobiT |  | **15,941** | **73,967** | | **837** | **458** | **6,998** | **62,654** | **160,855** | **160,855** |
|  |  |  |  | |  |  |  |  |  |  |
| wlis mogeba |  | - | - | | - | - | - | 25,466 | 25,466 | 25,466 |
| sxva mTliani Semosavali/(zarali) |  | - | - | | - | (219) | 1,235 | - | 1, 016 | 1,016 |
|  |  |  |  | |  |  |  |  |  |  |
| 2016 wlis mTliani Semosavali sul |  | - | - | | - | (219) | 1,235 | 25,466 | 26,482 | 26,482 |
| sawesdebo kapitalis zrda aqciebze dasfuZnebul gadasaxadebisdan |  | 116 | 956 | | (1,072) | - | - | - | - | - |
| aqciebze dafuZnebuli gadasaxadebis daricxva |  | - | - | | 623 | - | - | - | 623 | 623 |
| deklalirebuli dividendi |  | - | - | | - | - | - | (2,191) | (2,191) | (2,191) |
|  |  |  |  | |  |  |  |  |  |  |
| balansi 2016 wlis 31 dekembris mdgomareobiT |  | **16,057** | **74,923** | | **388** | **239** | **8,233** | **85,929** | **185,769** | **185,769** |
|  |  |  |  | |  |  |  |  |  |  |
| wlis mogeba |  | - | - | | - | - | - | 29,889 | 29,889 | 29,889 |
| sxva mTliani zarali |  | - | - | | - | (85) | - | - | (85) | (85) |
| 2017 wlis mTliani Semosavali sul |  | - | - | | - | (85) | - | 29,889 | 29,804 | 29,804 |
| aqciebze dafuZnebuli gadasaxadebis daricxva |  | - | - | | 463 | - | - | - | 463 | 463 |
| Gdeklarirebuli dividendi |  | - |  | | - - | - | - | (2,545) | (2,545) | (2,545) |
|  |  |  |  | |  |  |  |  |  |  |
| balansi 2017 wlis 31 dekembris mdgomareobiT |  | **16,057** | **74,923** | | **851** | **154** | **8,233** | **113,273** | **213,491** | **213,491** |
|  |  |  |  | |  |  |  |  |  |  |
|  |  |  |  | |  |  |  |  |  |  |
| balansi 2015 wlis 31 dekembris mdgomareobiT |  | **15,941** | **73,967** | | **837** | **458** | **6,998** | **62,142** | **160,343** | **160,343** |
|  |  |  |  | |  |  |  |  |  |  |
| wlis mogeba |  | - | - | | - | - | - | 25,973 | 25,973 | 25,973 |
| sxva mTliani Semosavali/(zarali) |  | - | - | | - | (219) | 1,235 | - | 1, 016 | 1,016 |
|  |  |  |  | |  |  |  |  |  |  |
| 2016 wlis mTliani Semosavali sul |  | - | - | | - | (219) | 1,235 | 25,973 | 26,989 | 26,989 |
| sawesdebo kapitalis zrda aqciebze dasfuZnebul gadasaxadebisdan |  | 116 | 956 | | (1,072) | - | - | - | - | - |
| aqciebze dafuZnebuli gadasaxadebis daricxva |  | - | - | | 623 | - | - | - | 623 | 623 |
| deklalirebuli dividendi |  | - | - | | - | - | - | (2,191) | (2,191) | (2,191) |
|  |  |  |  | |  |  |  |  |  |  |
| balansi 2016 wlis 31 dekembris mdgomareobiT |  | **16,057** | **74,923** | | **388** | **239** | **8,233** | **85,924** | **185,764** | **185,764** |
|  |  |  |  | |  |  |  |  |  |  |
| wlis mogeba |  | - | - | | - | - | - | 29,939 | 29,939 | 29,939 |
| sxva mTliani zarali |  | - | - | | - | (85) | - | - | (85) | (85) |
| 2017 wlis mTliani Semosavali sul |  | - | - | | - | (85) | - | 29,939 | 29,854 | 29,854 |
| aqciebze dafuZnebuli gadasaxadebis daricxva |  | - | - | | 463 | - | - | - | 463 | 463 |
| Gdeklarirebuli dividendi |  | - |  | | - - | - | - | (2,545) | (2,545) | (2,545) |
|  |  |  |  | |  |  |  |  |  |  |
| balansi 2017 wlis 31 dekembris mdgomareobiT |  | **16,057** | **74,923** | | **851** | **154** | **8,233** | **113,316** | **213,534** | **213,534** |
|  |  |  |  | |  |  |  |  |  |  |

|  |  | Dec. 31,2017 | | Dec. 31,2016 | |
| --- | --- | --- | --- | --- | --- |
| aTas larSi | SeniSvna | individualuri | konsolidirebuli | individualuri | konsolidirebuli |
|  |  |  |  |  |  |
| fuladi saxsrebi saoperacio saqmianobidan |  |  |  |  |  |
| miRebuli saprocento sargebeli |  | 74,545 | 74,545 | 62,547 | 62,546 |
| gadaxdili saprocento sargebeli |  | (33,527) | (33,508) | (25,197) | (25,126) |
| miRebuli sakomisioebi |  | 5,007 | 4,973 | 4,190 | 4,154 |
| gadaxdili sakomisioebi |  | (2,238) | (2,238) | (1,587) | (1,587) |
| finansuri warmoebulebidan miRebuli Semosavali |  | (184) | (184) | (1,252) | (1,252) |
| ucxour valutaSi ganxorcielebuli savaWro operaciebidan miRebuli Semosavali |  | 4,287 | 4,287 | 5,324 | 5,324 |
| sxva miRebuli saoperacio Semosavali |  | 676 | 696 | 1,037 | 550 |
| Semosavali gamosyidvis uflebadakarguli datvirTuli qonebis gankargvidan |  | 1,614 | 1,614 | 269 | 269 |
| gadaxdili personalis xarjebi |  | (11,013) | (11,014) | (8,676) | (8,677) |
| gadaxdili administraciuli da sxva saoperacio xarjebi |  | (7,046) | (7,114) | (5,637) | (5,693) |
| gadaxdili saSemosavlo gadasaxadi |  | (3,705) | (3,675) | (953) | (953) |
|  |  |  |  |  |  |
| fuladi saxsrebi saoperacio saqmianobidan saoperacio aqtivebSi da valdebulebebSi cvlilebebamde |  | **28,416** | **28,382** | **30,065** | **29,555** |
|  |  |  |  |  |  |
| *wminda mogeba/(zarali):* |  |  |  |  |  |
| - sxva bankebidan misaReb saxsrebSi |  | (35,398) | (35,394) | (37,535) | (37,535) |
| - klientebze gacemuli sesxebsa da avansebSi |  | (187,244) | (187,167) | (116,085) | (116,085) |
| - sxva finansur aqtivebSi |  | (13,079) | (13,080) | 501 | 501 |
| - sxva aqtivebSi |  | (1,733) | (1,775) | (349) | 185 |
|  |  |  |  |  |  |
| *wminda mogeba/(zarali):* |  |  |  |  |  |
| - sxva bankebisTvis gadasaxdel saxsrebSi |  | 5,876 | 5,874 | (17,440) | (17,440) |
| - klientTa angariSebSi |  | 118,240 | 113,929 | 37,709 | 38,895 |
| - sxva finansur valdebulebebSi |  | 5,481 | (5,481) | (5,164) | (5,164) |
| - valdebulebebis da gadaxdebis rezervebSi da sxva valdebulebebSi |  | - | - | (108) | (108) |
| - sxva valdebulebebi |  | (46) | (46) | 146 | (149) |
|  |  |  |  |  |  |
| saoperacio saqmianobidan miRebuli/(gamoyenebuli) wminda fuladi saxsrebi |  | **(79,487)** | **(83,796)** | **(108,260)** | **(107,345)** |
|  |  |  |  |  |  |
| fuladi saxsrebi sainvesticio saqmianobidan |  |  |  |  |  |
| sarealizaciod xelmisawvdomi obligaciebi amortizirebuli RirebulebiT |  | - | - | (108,336) | (108,336) |
| amortizirebuli RirebulebiT obligaciebis gamosyidvidan miRebuli Semosavali |  | - | - | 96,362 | 96,362 |
| Svilobil kompaniebSi fuladi saxsrebis Cadeba |  | (4,300) | - | - | - |
| Semosavali Svilobili kompaniebis gankargvisgan |  | - | - | 1,400 | - |
| Senoba-nagebobebis da mowyobilobis SeZena |  | (2,034) | (2,039) | (90) | (90) |
| sainvesticio uZravi qonebis SeZena/gankargva |  | 65 | 79 | 114 | 596 |
| aramaterialuri aqtivebis SeZena |  | (490) | (490) | (80) | (80) |
| Semosavali aramaterialuri aqtivebis gankargvisgan |  | 43 | 43 | - | - |
|  |  |  |  |  |  |
| sainvesticio saqmianobaSi gamoyenebuli wminda fuladi saxsrebi |  | **(6,716)** | **(2,407)** | **(10,630)** | **(11,548)** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| fuladi saxsrebi safinanso saqmianobidan |  |  |  |  |  |
| sxva nasesxebi saxsrebidan miRebuli Semosavali |  | 678,868 | 678,868 | 887,409 | 887,409 |
| sxva nasesxebi saxsrebis dafarva |  | (530,118) | (530,118) | (835,664) | (835,664) |
| subordinirebuli davalianebis dafarva  gadaxdili dividendebi |  | -  (2,545) | -  (2,545) | (4,491)  (2,191) | (4,491)  (2,191) |
|  |  |  |  |  |  |
| wminda fuladi saxsrebi safinanso saqmianobida |  | **146,205** | **146,205** | **45,063** | **45,063** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **savaluto kursis cvlilebebis zegavlena fulze da fulad ekvivalentebze** |  | 5,889 | 5,889 | 6,760 | 6,762 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| fulis da fuladi ekvivalentebis wminda zrda/kleba |  | **65,891** | **65,891** | **(67,067)** | **(67,068)** |
| fuli da fuladi ekvivalentebi wlis dasawyisSi |  | 73,686 | 73,686 | 140,753 | 140,754 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| wminda fuli da fuladi ekvivalentebi wlis bolos | 7 | **139,577** | **139,577** | **73,686** | **73,686** |
|  |  |  |  |  |  |

# Sesavali

winamdebare konsolidirebuli da individualuri finansuri angariSebi momzadda finansuri angariSgebis saerTaSoriso standartebis Sesabamisad 2017 wlis 31 dekembriT dasrulebuli wlisaTvis ss “bazisbankisa” da misi Svilobili sawarmoebisTvis (SemdgomSi – “jgufi”).

banki dafuZnda da funqcionirebs saqarTveloSi. banki aris saaqcio sazogadoeba, SezRuduli gamoSvebuli aqciebiT da Seqmnilia saqarTvelos maregulirebeli wesebis Sesabamisad. 2017 da 2016 wlebis 31 dekembris mdgomareobiT, jgufis aqciebis umravlesobis mflobeli iyo CineTis saxalxo respublikaSi registrirebuli SezRuduli pasuxismgeblobis kompania xinjiang hualing industry & Trade (group) ko ltd. Dda bankis saboloo makontrolebeli piria b-ni mi enhua.

|  | **31 dekembris mdgomareobiT arsebuli wilebi%** | | |
| --- | --- | --- | --- |
| **aqcionerebi** | **2017** |  | **2016** |
| xinjiang hualing industry & Trade (group) ko ltd | 92.305% |  | 92.305% |
|  |  |  |  |
| b-ni mi zaiqi | 6.969% |  | 6.969% |
| sxva mciredi aqcioneri | 0.726% |  | 0.726% |

***ZiriTadi saqmianoba:***  jgufis ZiriTadi saqmianobaa biznes da sacalo sabanko operaciebis ganxorcieleba saqarTveloSi. banki saqarTvelos erovnuli bankis (“seb”) mier gacemuli sruli sabanko licenziis safuZvelze saqmianobas axorcielebs 1993 wlidan.

banks aqvs 22 (2016 wels: 21) filiali, ჯგუფს hyavs 399 TanamSromeli 2017 wlis 31 dekembris mdgomareobiT (2016 wels: 348).

***Svilobili sawarmoebi:*** winamdebare konsolidirebuli finansuri angariSebi moicavs Semdeg ZiriTad Svilobil sawarmos:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **registraciis qveyana** |  |  |  | **wili % 31 dekembris mdgomareobiT** | | |
| **saxelwodeba** |  |  | **ZiriTadi saqmianoba** |  | **2017** |  | **2016** |
| Sps holdingi ”bazis aqtivebis marTva” |  | saqarTvelo |  | aqtivebis marTva |  | 100% |  | 100% |
| ss hualing dazRveva |  | saqarTvelo |  | sadazRvevo |  | 100% |  | - |
| ss BHL lizingi |  | saqarTvelo |  | lizingi |  | 100% |  | - |

***registrirebuli misamarTi da saqmianobis adgili:*** bankis registrirebuli misamarTia: saqarTvelo, q. Tbilisi 0103, qeTevan wamebulis gamziri #1.

***angariSgebis valuta.*** winamdebare konsolidirebuli da individualuri finansuri angariSebi warmodgenilia qarTul larSi aTasebiT (“lari”), Tu sxvagvarad ar aris miTiTebuli.

# jgufis samuSao garemo

jgufi axorcielebs saqmianobas saqarTveloSi. Sesabamisad, jgufs saqmianoba uxdeba saqarTvelos ekonomikur da finansur bazrebze, romlebsac ganviTarebadi bazrisTvis damaxasiaTebeli niSnebi aqvs. samarTlebrivi, sagadasaxado da maregulirebeli kanonmdebloba kvlavac viTardeba, magram eqvemdebareba gansxvavebul interpretacias da xSir Secvlas, rac sxva samarTlebriv da sagadasaxado sirTuleebTan erTad dabrkolebas uqmnis saqarTveloSi moqmed kompaniebs. konsolidirebuli finansuri angariSgeba asaxavs jgufis saqmianobaze da finansur mdgomareobaze qarTuli biznes garemos gavlenis menejmentiseul Sefasebas. samomavlo biznes garemo SesaZloa gansxvavdebodes menejmentiseuli Sefasebisgan. xelmZRvanelobam sesxis gaufasurebis rezervebi gansazRvra moqmedi aRricxvis standartebiT gaTvaliswinebuli “miyenebuli zaralis” meTodis gamoyenebiT. am standartebiT moiTxoveba warsulo movlenebidan gamomdinare gaufasurebis zaralis aRiareba da ikrZaleba movlenebidan, maT Soris, ekonomikur garemoSi momavali cvlilebebidan savaraudod gamomdinare gaufasurebis zaralis aRiareba miuxedavad imisa, ramdenad savaraudoa amgvari momavali movlenebi. finansuri aqtivebis gaufasurebiT gamowveuli saboloo zarali SeiZleba mniSvnelovnad gansxvavdebodes rezervebis mimdinare moculobisgan. ixileT me-4 ganmartebiTi SeniSvna.

# aRricxvis mniSvnelovani procedurebis mimoxilva

**momzadebis safuZveli.** *winamdebare konsolidirebuli da individualuri finansuri angariSebi momzadebulia finansuri angariSgebis saerTaSoriso standartebis ("fass") Sesabamisad istoriuli Rirebulebis principiT, romelic icvleba samarTliani Rirebulebis safuZvelze finansuri instrumentebis Tavdapirveli aRiarebiT da Senoba-nagebobebis, sarealizaciod xelmisawvdomi finansuri aqtivebisa da samarTliani RirebulebiT mogebaSi an zaralSi aRebuli finansuri instrumentebis gadafasebiT. es poilitika da procedurebi Tanmimdevruladaa gamoyenebuli winamdebare konsolidirebuli finansuri angariSgebebis Sedgenisas, Tu sxvagvarad ar aris miTiTebuli (ix. me-5 ganmartebiTi SeniSvna).*

***konsolidirebuli da individualuri finansuri angariSebi****.* Svilobili sawarmoebi is investirebuli sawarmoebia, maT Soris struqturirebuli pirebis, romlebsac jgufi akontrolebs imitom, rom jgufs (i) aqvs xsenebuli sawarmoebis im saTanado saqmianobis warmarTvis uflebamosileba, romelic gavlenas axdens maT ukugebaze, (ii) aqvs xsenebul investirebul sawarmoebSi monawileobidan cvalebadi ukugebis miRebis ufleba, da (iii) aqvs unari investirebul sawarmoebze Tavisi uflebamosileba ganaxorcielos investoris ukugebis moculobaze zemoqmedebis mizniT. arsebiTi uflebebis, maT Soris, arsebiTi potenciuri xmis uflebebis, arseboba da mniSvneloba mxedvelobaSi miiReba imis Sefasebisas, aqvs Tu ara jgufs uflebebi sxva subieqtze. imisaTvis, rom esa Tu is ufleba arsebiTi iyos, mis mflobels unda hqondes praqtikuli unari es ufleba gamoiyenos maSin, roca miiReba gadawyvetileba investirebuli sawarmos Sesabamisi saqmianobis warmarTvaze. jgufs investirebul sawarmoze ufleba SeiZleba hqondes im SemTxvevaSic ki, Tu is investirebul sawarmoSi xmis uflebebis umravlesobas ar flobs. am SemTxvevaSi, jgufi afasebs misi xmis uflebebis raodenobas xmis uflebebis sxva mflobelTa raodenobasTan da ganawilebasTan mimarTebiT da am gziT adgens, mas investirebul sawarmoze de-faqto ufleba xom ar aqvs. sxva investorebis damcavi uflebebi, mag., uflebebi, romlebic dakavSirebulia investirebuli sawarmos saqmianobaSi fundamenturi cvlilebebis ganxorcielebasTan an romlebic mxolod gamonaklis SemTxvevebSi gamoiyeneba, jgufs xels ar uSlis investirebuli sawarmos kontrolSi. Svilobili sawarmoebi konsolidirebulad iTvlebian kontrolis jgufze gadasvlis dRidan, xolo dekonsolidirebulad iTvlebian kontrolis Sewyvetis dRidan.

aRricxvis SeZenis meTodi gamoiyeneba Svilobili sawarmoebis SeZenis aRricxvis mizniT. erTobliv saqmianobaSi SeZenili identificirebadi aqtivebi da nakisri valdebulebebi da gauTvaliswinebeli valdebulebebi iangariSeba SeZenis dRes arsebuli maTi samarTliani RirebulebiT miuxedavad raime arasakontrolo wilis moculobisa.

jgufi im arasakontrolo wils, romelic warmoadgens mimdinare wils da likvidaciis SemTxvevaSi mis mflobels aniWebs wminda aqtivebSi proporciul wils yoveli tranzaqciis SemTxvevaSi, gansazRvravs SeZenili sawarmos wminda aqtivebSi arasakontrolo wilis proporciuli wiliT: (a) samarTliani Rirebuleba, an (b) SeZenili wminda aqtivebis arasakontrolo wilis proporciuli nawili.

SeZenil sawarmoSi gadaxdili fasi iangariSeba Tavganebebuli aqtivebis samarTliani RirebulebiT, maT Soris, gauTvaliswinebeli garigebebidan gamomdinare aqtivebisa Tu valdebulebebis samarTliani RirebulebiT, magram am fasSi ar Sedis SeZenasTan dakavSirebuli xarjebi, mag. sakonsultacio, iuridiuli, Sefasebis da msgavsi profesiuli momsaxurebis xarjebი. tranzaqciis xarjebi,gaweuli wilobrivi instrumentebis gamoSvebisas gamoqviTulia kapitalidan, tranzaqciis xarjebi gaweuli davalianebis warmoebisas gamoqviTulia sabalanso Rirebulebidan da nebismieri sxva tranzaqciis xarji dakavSirebuli SeZenasTan gadis xarjebSi. kompaniaTaSoris garigebebi, jgufis kompaniebs Soris tranzaqciebis balansebi da ararealizebuli Semosavali gamoiricxeba; aseve gamoiricxeba ararealizebuli zarali, Tu Rirebulebis amoReba SeuZlebelia. banki da yvela misi Svilobili sawamo iyenebs aRricxvis erTgvarovan procedurebs, romlebic SesabamisobaSia jgufis procedurebTan.

**arasakontrolo wilebis yidva-gayidva.** jgufi iyenebs ekonomikuri erTeulis models arasakontrolo wilebis mflobelebis garigebebis aRricxvisTvis. Narasakontrolo wilebis nebismieri sxvaoba Sesyiduli da sabalanso Rirebulebis Soris aRiricxeba rogorc kapitalis tranzaqcia uSualod kalitalis SemadgenlobaSi. jgufi scnobs Ngayiduli arasakontrolo wilebis da sabalanso Rirebulebis Soris sxvaobas rogorc kapitalis tranzaqcias kapitalis cvlilebis angariSSi.

3 aRricxvis mniSvnelovani procedurebis mimoxilva (gagrZeleba)

***Svilobili sawarmoebis gankargva.*** roca ama Tu im subieqtze jgufis kontroli an mniSvnelovani gavlena wydeba, am subieqtSi darCenili wili gadafasdeba da daiyvaneba mis mis samarTlian Rirebulebamde, xolo sabalanso RirebulebaSi momxdari cvlileba aisaxeba mogebSi an zaralSi. samarTliani Rirebuleba aris sawyisi sabalanso Rirebuleba darCenili wilis, rogorc finansuri aqtivis SemdgomSi aRricxvis mizniT. garda amisa, am subieqtTan dakavSirebiT sxva mTlian SemosavalSi manamde aRiarebuli Tanxebi aRiricxeba ise, TiTqos jgufma uSualod gankarga Sesabamisi aqtivebi Tu valdebulebebi. es SeiZleba niSnavdes imas, rom sxva mTlian SemosavalSi manmade aRiarebuli Tanxebi aiReba mogebaSi an zaralSi.

***finansuri instrumentebi – Sefasebis ZiriTadi terminebi.*** maTi klasifikaciidan gamomdinare, finansuri instrumentebi warmodgenilia samarTliani RirebulebiT, TviTRirebulebiT an amortizirebuli RirebulebiT, rogorc es aRwerilia qvemoT.

*samarTliani Rirebuleba* aris Tanxa, romelic miiReba aqtivis gayidviT an romelic gadaxdilia valdebulebis dasafarad gaangariSebis dRes bazris monawileebs Soris ganxorcielebul kanonier komerciul garigebaSi. samarTliani Rirebulebis saukeTeso mtkicebulebaa moqmed bazarze arsebuli fasi. moqmedi bazari iseTi bazaria, romelzec aqtivebTan an valdebulebebTan dakavSirebuli garigebebi im sixSiriTa da moculobiT xorcieldeba, romlebic sakmarisia fasis Sesaxeb informaciis uwyveti wesiT misaRebad.

moqmed bazarze savaWrod ganTavsebuli finansuri instrumentebis samarTliani Rirebuleba iangariSeba, rogorc calkeuli aqtivis an valdebulebis kvotirebuli fasisa da subieqtis mflobelobaSi arsebuli raodenobis namravli. es asea im SemTxvevaSic ki, Tu bazris Cveulebrivi yoveldRiuri vaWrobis moculoba sakmarisi ar aris am raodenobis STanTqmisTvis da erTi garigebis farglebSi am poziciis gayidvis mizniT SekveTebis micemam SeiZleba uaryofiTi gavlena iqonios kvotirebul fasze.

im finansuri warmoebulebis an sxva finansuri aqtivebisa da valdebulebebis portfeli, romlebic bazarze savaWrod ar aris ganTavsebuli, iangariSeba finansuri aqtivebisa da finansuri valdebulebebis romelime jgufis samarTliani RirebulebiT im fasis safuZvelze, romelic miRebuli iqneboda wminda xangrZlivi poziciis (m. S. aqtivis) gayidvidan, konkretuli riskis gaTvaliswinebiT, an gadaxdili iqneboda wminda mokle poziciis (m. S. valdebulebis) dasafarad (konkretuli riskis gaTvaliswinebiT) gaangariSebis dRes bazris monawileebs Soris ganxorcielebul kanonier komerciul garigebaSi. es wesi gamoiyeneba periodulad samarTliani RirebulebiT Sefasebuli aqtivebis mimarT, Tu “jgufi”: (a) finansuri aqtivebisa da finansuri valdebulebebis am jgufis marTvas axorcielebs konkretuli sabazro riskis (an riskebis) mimarT an konkretuli kontragentis sakredito riskis mimarT subieqtis wminda mgrZnobiarobis safuZvelze subieqtis riskebis marTvis an sainvesticio politikis dokumentis Sesabamisad; (b) is am safuZvelze subieqtis sakvanZo xelmZRvanelebs aZlevs informacias aqtivebisa da valdebulebebis am jgufis Sesaxeb; da (g) sabazro riskebi, maT Soris, mocemuli finansuri aqtivebidan da finansuri valdebulebebidan gamomdinare konkretuli sabazro riskis (an riskebis) mimarT subieqtis mgrZnobiarobis xangrZlivoba, arsebiTad igivea. im finansuri instrumentis samarTliani Rirebulebis gansazRvris mizniT.

gamoiyeneba iseTi Sefasebis meTodebi, rogoricaa diskontirebuli fuladi nakadis modelebi an bolodroindeli komerciuli garigebebis modelebi an investirebuli sawarmoebis finansuri monacemebis ganxilva. samarTliani Rirebulebis gaangariSebebis analizi tardeba samarTliani Rirebulebis ierarqiaSi arsebuli Semdegi doneebiT: (i) pirveli done moicavs moqmed bazrebze identur aqtivebze an valdebulebebze qvotirebuli (daukoreqtirebeli) fasebiT ganxorcielebul gaangariSebebs; (ii) meore donis gaangariSebebi Sefasebis iseTi meTodebia, romlebic iTvaliswinebs mocemul aqtivTan an valdebulebasTan dakavSirebiT pirdapir (anu, fasebiT) an arapirdapir (anu fasebidan gamomdinare) dakvirvebad yvela mniSvnelovan monacems, da (iii) meore donis gaangariSebebi Sefasebis iseTi meTodebia, romlebic mxolod dakvirvebad sabazro monacemebs ar efuZneba (anu am SemTxvevaSi Sefaseba saWiroebs mniSvnelovan aradakvirvebad monacemebs). iTvleba, rom samarTliani Rirebulebis ierarqiis doneebs Soris gadasvla moxda angariSgebis periodis bolos. ixileT 37-e ganmartebiTi SeniSvna.

*garigebis xarjebi* aris is damatebiTi xarjebi, romelic pirdapir ukavSirdeba finansuri instrumentis SeZenas, gamoSvebas an gankargvas. damatebiTi xarji aris xarji, romlis gaRebac ar moxdeboda, operacia rom ar ganxorcielebuliyo. saoperacio xarji moicavs agentebisTvis (maT Soris, TanamSromlebisTvis, romlebic moqmedeben gayidvebis agentebis saxiT), konsultantebisTvis, brokerebisTvis da dilerebisTvis gadaxdil honorars da sakomisioebs, saxelmwifo maregulirebeli organoebis da safondo birJebis mosakreblebs, da gasxvisebis gadasaxadebs da mosakreblebs. saoperacio xarji ar moicavs savalo premiebs an diskauntebs, dafinansebis xarjebs an Sida administraciul an flobis xarjebs.

*amortizirebuli Rirebuleba* aris Tanxa, romliTac finansuri instrumentebi aRiricxeba Tavdapirveli aRiarebisas, minus nebismieri ZiriTadi gadaxdis Tanxebi, plus daricxuli procenti da, finansuri aqtivebis SemTxvevaSi, minus gaufasurebis zaralTan dakavSirebuli Camowera. daricxuli procenti moicavs Tavdapirveli aRiarebisas gadavadebuli saoperacio xarjebis amortizacias da nebismieri dafarvis Tanxis premiis an diskauntis amortizacias efeqturi saprocento ganakveTis meTodis gamoyenebiT. daricxuli saprocento Semosavali da daricxuli saprocento xarji, maT Soris, aRiarebisas gadavadebuli sakomisoebi (Tu aseTi arsebobs) ar aris warmodgenili calke da Setanilia finansuri mdgomareobis angariSis Sesabamisi muxlebis sabalanso RirebulebebSi.

*efeqturi saprocento ganakveTis meTodi* aris saprocento Semosavlis an saprocento xarjis Sesabamis periodSi ganawilebis meTodi, sabalanso Rirebulebaze mudmivi perioduli saprocento ganakveTis uzrunvelsayofad (efeqturi saprocento ganakveTi).

efeqturi saprocento ganakveTi aris ganakveTi, romelic zustad amcirebs savaraudo samomavlo naRdi angariSsworebis an fulad Semosulobebis Tanxas (momavali sakredito danakargebis garda) finansuri instrumentis savaraudo vadaSi an ufro mokle periodSi finansuri instrumentis wminda sabalanso Rirebulebamde. efeqturi saprocento ganakveTi amcirebs cvalebadi saprocento ganakveTis mqone instrumentebis fulad nakadebs procentis momdevno gadafasebis dRisTvis premiis an diskontis garda, romelic asaxavs aRniSnul instrumentSi gansazRvrul cvalebad ganakveTze sakredito spreds, an sxva cvladebs, romlebic ar aris morgebuli sabazro ganakveTebze. amgvari premiebi an diskontebis amortizacia xorcieldeba instrumentis mTeli periodis ganmavlobaSi. mimdinare Rirebulebis gaangariSeba moicavs xelSekrulebis mxareebs Soris gadaxdil an miRebul yvela im sakomisios, romlebic efeqturi saprocento ganakveTis Semadgeneli nawilia.

***finansuri instrumentebis Tavdapirveli aRiareba.*** arawarmoebuli finansuri instrumentebi Tavdapirvelad aRiricxeba samarTliani Rirebulebisa da saoperacio xarjebis jamiT. Tavdapirveli aRiarebisas samarTliani Rirebulebis saukeTeso mtkicebulebaa garigebis fasi. mogeba an zarali Tavdapirvel aRiarebisas aRiricxeba mxolod im SemTxvevaSi, Tu samarTlian Rirebulebasa da garigebis fass Soris arsebobs sxvaoba, romlis damtkiceba SesaZlebelia imave instrumentSi sxva dakvirvebadi mimdinare sabazro garigebebis safuZvelze an iseTi Sefasebis meTodiT, romlis monacemebic moicavs mxolod dakvirvebadi bazrebis maCveneblebs.

finansuri aqtivebis yvela is Sesyidva da gayidva, romelTa miwodebac moiTxoveba maregulirebeli an sabazro SeTanxmebiT dadgenil vadebSi (“regularuli” yidva-gayidvis garigebebi), aRiricxeba garigebis dRes, romelic is dRea, romelzec banki kisrulobs finansuri aqtivis miwodebis valdebulebas. yvela sxva Sesyidvis aRiareba xdeba maSin, roca organizacia gaxdeba instrumentis saxelSekrulebo pirobebis mxare.

***finansuri aqtivebis aRiarebis gauqmeba***. jgufi finansuri aqtivis aRiarebas auqmebs maSin, roca: (a) aqtivebi gadaxdilia an uflebebi aRniSnuli aqtivebidan misaReb fulad nakadebze sxvagvarad amoiwura an (b) jgufma gadasca uflebebi finansuri aqtivebidan misaReb fulad nakadebze an gaaforma kvalificiuri gadacemis xelSekruleba da amasTan erTadD (i) ganaxorciela aqtivebis sakuTrebasa da kontrolTan dakavSirebuli arsebiTad yvela riskis da jildos gadacema an (ii) sakuTrebasa da kontrolTan dakavSirebuli arsebiTad yvela riski da jildo arc gadaucia, arc SeunarCunebia, magram kontroli ar SeunarCunebia. kontrolis SenarCuneba xdeba, Tu kontragents ar aqvs gayidvaze SezRudvebis dakisrebis gareSe aradakavSirebul mesame mxarisTvis aqtivis mTlianad miyidvis praqtikuli unari.

***fuli da fuladi ekvivalentebi.*** fuli da fuladi ekvivalentebi is punqtebia, romlebic Tavisuflad konvertirdeba cnobil fulad Tanxebad da romelTa Rirebulebis Secvlis riski umniSvneloa. fuli da fuladi ekvivalentebi moicavs bankTaSoris ganTavsebul moklevadian depozitebs, romelTa dafarvis Tavdapirveli vada sam Tveze naklebia. Tanxebi, romelTa gatanac deponirebidan sam Tveze meti xmis ganmavlobaSi ar SeiZleba, ar miekuTvneba fuls da fulad ekvivalentebs. fuli da fuladi ekvivalentebi aRiricxeba amortizirebuli RirebulebiT.

fuladi saxsrebis moZraobis angariSSi warmodgenili gadaxdili Tanxebi an Semosvlebi warmoadgens jgufis mier ganxorcielebuli fulisa da fuladi ekvivalentebis Caricxva-gadaricxvebs, maT Soris, jgufis kontragentebis jgufSi arsebul angariSebidan gadaricxul an am angariSebze Caricxul Tanxebs, mag., sesxis procentis Semosavlebs an sesxis Zirs, romlis inkasireba xdeba klientis mimdinare angariSis xarjze, an klientis mimdinare angariSze Caricxul gadaxdil procentebs an sesxis ganacemebs, rac klientis perspeqtividan fulsa da fulad ekvivalentebs warmoadgens.

3 aRricxvis mniSvnelovani procedurebis mimoxilva (gagrZeleba)

***seb-Si ganTavsebuli savaldebulo fuladi saxsrebis rezervi***. seb-Si ganTavsebuli savaldebulo fuladi saxsrebis rezervi aRiricxeba amortizirebuli RirebulebiT da warmoadgens procentian savaldebulo sarezervo depozitebs, romlebic ar gamoiyeneba jgufis yoveldRiuri saqmianobis dafinansebisTvis da amitom fuladi saxsrebis moZraobis angariSis miznebisTvis ar miiCneva fulisa da fuladi ekvivalentebis Semadgenel nawilad.

***saxsrebi sxva bankebშi.*** saxsrebi sxva bankებშi aRiricxeba, roca jgufi fuls kontragentTa bankebSi avansis saxiT gadaricxavs fiqsirebul an gansazRvrul dReebSi misaRebi arakotirebuli araderivatiuli debitoruli davalianebis gayidvis ganzraxvis gareSe. saxsrebi sxva bankebშi aRiricxeba amortizirebuli RirebulebiT.

***klientebze gacemuli sesxebi da avansebi***.klientebze gacemuli sesxebi da avansebi aRiricxeba, rodesac jgufi gascems saavanso Tanxas arakotirebuli klientisgan araderivatiuli debitoruli davalianebis Sesyidvis an warmoqmnis mizniT, romelic gadasaxdelia dadgenil an gansazRvrul vadebSi da ar aqvs debitoruli davalianebis gayidvis ganzraxva. klientebze gacemuli sesxebi da avansebi aRiricxeba amortizirebuli RirebulebiT.

***amortizirebuli RirebulebiT aRricxuli finansuri aqtivebis gaufasureba.*** gaufasurebis zarali aRiricxeba mogebaSi an zaralSi im welTan dakavSirebiT, romelSic warmoiqmneba im erTi an meti SemTxvevis Sedegad (“zaralis SemTxvevebi”), romlebic moxda finansuri aqtivis Tavdapirveli aRiarebis Semdeg da romlebic gavlenas axdens finansuri aqtivis an finansuri aqtivebis jgufis savarudo momavali fuladi nakadebis im odenobaze an droze, romlis saimedod Sefaseba SesaZlebelia. Tu jgufi gansazRvravs, rom ar arsebobs aranairi obieqturi safuZveli imisa, rom moxda gaufasureba (mniSvnelovani an umniSvnelo) individualurad Sefasebul finansur aqtivze, is aqtivs miakuTvnebs msgavsi sakredito risk-maxasiaTeblebis mqone finansuri aqtivebis jgufs da gaufasurebis TvalsazrisiT erToblivad afasebs maT.

ZiriTadi faqtorebi, romelTa mixedviTac jgufi gansazRvravs, aris Tu ara finansuri aqtivi gaufasurebuli, aris misi vadagadacilebis statusi da Sesabamisi uzrunvelyofis realizebadoba, Tu aseTi arsebobs. qvemoT miTiTebuli sxva ZiriTadi kriteriumebi aseve gamoiyeneba imis gansazRvrisTvis, arsebobs Tu ara obieqturi safuZveli imisa, rom moxda gaufasurebis zarali:

* Sesatani dagvianebulia da dagvianebuli gadaxda ar aris dakavSirebuli angariSsworebis sistemebiT gamowveul dagvianebasTan;
* msesxebeli ganicdis mniSvnelovan finansur sirTuleebs, rac dasturdeba msesxebelis finansuri mdgomareobis Sesaxeb jgufis mier mopovebuli informaciidan;
* msesxebeli ganixilavs gakotrebas an finansur reorganizacias;
* arsebobs negatiuri cvlileba msesxeblis gadaxdis statusSi im zogadad mTeli qveynis Tu adgilobrivi ekonomikuri pirobebis Sedegad, romlebic gavlenas axdenen msesxebelze; an
* uzrunvelyofis Rirebuleba mniSvnelovnad mcirdeba bazris gauaresebuli mdgomareobis Sedegad.

gaufasurebis erToblivad Sefasebis mizniT, finansuri aqtivebi dajgufebulia msgavsi sakredito risk-maxasiaTeblebis safuZvelze. es maxasiaTeblebi aRniSnuli aqtivebis jgufebis momavali fuladi saxsrebis moZraobis Sefasebas asaxavs imiT, rom aCvenebs debitorTa unars yvela vadadadmgari Tanxis dafarva ganaxorcielon Sesafasebeli aqtivebis saxelSekrulebo pirobebis Sesabamisad.

momavali fuladi nakadebi im finansur aqtivebSi, romelTa gaufasurebaze Sefasebac erToblivad xorcieldeba, iangariSeba am aqtivebis saxelSekrulebo fuladi saxsrebis moZraobis gaTvaliswinebiT da zaralis warsuli SemTxvevebis Sedegad Tanxebis vadagadacilebis sixSiris sakiTxSi da vadagadacilebuli davalianebebis warmatebiT amoRebaSi xelmZRvanelobis gamocdilebis safuZvelze. warsulis gamocdileba koreqtirdeba mimdinare dakvirvebadi monacemebis safuZvelze im arsebuli pirobebis Sedegebis asaxvis mizniT, romlebmac gavlena ar moaxdina gasul periodebze da warsuli pirobebis im Sedegebis gamosaricxad, romlebic amJamad ar arsebobs.

Tu amortizirebuli RirebulebiT flobili gaufasurebuli finansuri aqtivis pirobebi gadaixedeba an sxvagvarad Seicvleba msesxeblis an emitentis finansuri sirTulebebis gamo, gaufasureba Sefasdeba pirobebis Secvlamde gamoyenebuli Tavdapirveli efeqturi saprocento ganakveTiT. xorcieldeba gadaxeduli aqtivis xelmeored aRiareba da gaufasurebis zaralis aRiareba yovelTvis xorcieldeba rezervis angariSis meSveobiT aqtivis sabalanso Rirebulebis mosalodneli fuladi nakadebis (romlebSic ar Sedis mosalodnel sakredito danakargebi,

3 aRricxvis mniSvnelovani procedurebis mimoxilva (gagrZeleba)

romlebic ar damdgara) mimdinare Rirebulebame CamoweriT, romelic diskontirebulia aqtivis Tavdapirveli efeqturi saprocento ganakveTiT. uzrunvelyofili finansuri aqtivis saangariSo momavali fuladi nakadebis mimdinare Rirebulebis gaangariSeba asaxavs dasakuTrebidan miRebul fulad nakadebs, minus uzrunvelyofis miRebisa da gayidvis xarjebi, miuxedavad imisa dasakuTreba mosalodnelia Tu ara.

Tu romelime momdevno periodSi gaufasurebis zaralis Tanxa Semcirda da Semcireba obieqturad dakavSirebulia im SemTxvevasTan, romelic moxda gaufasurebis aRiarebis Semdeg (rogoricaa gaumjobeseba debitoris sakredito reitingSi), manamde aRiarebuli gaufasurebis zarali gauqmdeba rezervis angariSis koreqtirebiT, mocemuli wlis mogebis an zaralis safuZvelze.

amouRebadi aqtivebi Camoiwereba Sesabamis gaufasurebis zaralis rezervis xarjze – amgvari Tanxebi Camoiwereba aqtivebis dabrunebis yvela aucilebeli proceduris dasrulebis da zaralis Tanxis gansazRvris Semdeg. manamde Camowerili Tanxebis Semdgomi amoReba miekuTvneba sxva Semosavals, mocemuli wlis mogebis an zaralis gaTvaliswinebiT.

***dasakuTrebuli uzrunvelyofa***. dasakuTrebuli uzrunvelyofa warmoadgens vadagadacilebuli sesxebis gaqviTvis mizniT jgufis mier miRebul finansur da arafinansur aqtivebs. aRniSuli aqtivebi Tavdapirvelad aRiarebulia samarTliani RirebulebiT da miekuTvneba Senoba-nagebobebsa da mowyobilobebs, sxva finansur aqtivebs, sainvesticio qonebas an sxva aqtivebSi arsebul materialur-teqnikur maragebs, maTi xasiaTisa da am aqtivebis Semdgom amoRebasTan dakavSirebiT jgufis ganzraxvis gaTvaliswinebiT, xolo Semdeg maTi Rirebuleba ganmeorebiT iangariSeba da aRiricxeba am kategoriebis aqtivebis aRricxvis wesebis Sesabamisad. dasakuTrebuli aqtivebis maragebi aRiricxeba an TviTRirebulebiT an wminda realizebadi RirebulebiT.jgufi iyenebs sabuRaltro aRricxvis politikas, sarealizaciod dakavebul ara mimdinare aqtivebisaTvis an gamosaricxi jgufebisTvis dabrunebul uzrunvelyofasTan mimarTebaSi, rodesac amdagvari klasifikaciisaTvis dakmayofilebelia Sesabamisi pirobebi saangariSo periodis dasrulebisaTvis. ***kreditTan dakavSirebuli valdebulebebi.*** jgufi kisrulobs kreditTan dakavSirebul valdebulebas, maT Soris akreditivs da finansur garantiebs. finansuri garantiebi warmoadgens gadaxdebis ganxorceilebis gamouxmob garantias im SemTxvevaSi, Tu klients ar SeuZlia Seasrulos Tavisi valdebulebebi mesame mxareebTan dakavSirebiT, da atarebs imave sakredito risks, rogorsac sesxebi. sesxis gacemasTan dakavSirebuli finansuri garantiebi da valdebulebebi Tavdapirvelad aRiarebulia samarTliani RirebulebiT, romelic Cveulebriv dasturdeba miRebuli sakomisioebis TanxebiT. es Tanxa amortizirebulia sworxazovani meTodiT valdebulebis moqmedebis vadis periodSi, garda sesxis warmoSobis iseTi valdebulebebisa, roca SesaZlebelia, rom jgufa gaaformos specialuri dakreditebis xelSekruleba da ar varaudobs gayidos sesxi warmoqmnis Semdeg; aseTi sesxis valdebulebis sakomisio gadavaddeba da sesxis sabalanso RirebulebaSi Seitaneba Tavdapirveli aRiarebisas. TiToeuli saangariSo periodis dasrulebis Semdeg, valdebulebebi gamoiTvleba, rogorc Semdegi oridan ufro maRali Tanxa (i) Tavdapirveli aRiarebisas Tanxis narCeni darCenili aramortizirebuli naSTi da (ii) TiToeuli saangariSo periodis bolos valdebulebis dasafarad aucilebeli xarjis saukeTeso Sefaseba. ***xelSekrulebis Sesrulebis garantiebi.*** xelSekrulebis Sesrulebis garantiebi is xelSekrulebebia, romlebic iTvaliswinebs kompensaciis gadaxdas, Tu meore mxare ver Seasrulebs ama Tu im saxelSekrulebo valdebulebas. amgvari kontraqtebiT sakredito riski ar gadadis. xelSekrulebis Sesrulebis garantiebis Tavdapirveli aRiareba xdeba maTi samarTliani RirebulebiT, rac Cveulebriv dasturdeba miRebuli sakomisioebis TanxiT. xelSekrulebis moqmedebis periodSi es Tanxa amortizirdeba sworxazovani meTodiT. yoveli saangariSo periodis bolos, xelSekrulebis Sesrulebis garantiebi (xelSekrulebebi) gadafasdeba Semdegi oridan ufro maRali RirebulebiT: (i) Tavdapirveli aRiarebisas Tanxis amortizirebuli balansi da (ii) im xarjis saukeTeso gaangariSeba, rac aucilebelia yoveli saangariSo periodis bolos xelSekrulebis (garantiis) dasafarad da arc diskontirdeba mimdinare Rirebulebamde. roca xelSekrulebis mixedviT jgufs aqvs ufleba xelSekrulebis Sesrulebis garantiebis dafarvis mizniT gadaxdili Tanxebis amosaRebad mimarTosY klients, aseTi Tanxebi aRiarebuli iqneba sesxebad da debitorul davalianebebad garantiis beneficiarisTvis zaralis kompensaciis gadaricxvisTanave.

***sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi.*** amkategorias miekuTvneba is sainvesticio fasiani qaRaldebi, romelTa flobasac jgufi ganusazRvreli vadiT apirebs da romlebic SeiZleba gaiyidos likvidobis moTxovnebis dasakmayofileblad an saprocento ganakveTSi, savaluto kursSi an aqciebis kursSi momxdar cvlilebebze reagirebis mizniT.

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sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi aRiricxeba samarTliani RirebulebiT. dividendebi gasayid wilobriv instrumentze aRiarebulia im wlis mogebis an zaralis gaTvaliswinebiT.

sarealizaciod arsebuli kapitalis dividendebis aRiareba xorcieldeba mocemuli wlis SemosavalSi an zaralSi, rodesac dadgenilia gadaxdis misaRebad jgufis ufleba da arsebobs albaToba dividendis misaRebad. gaufasurebis zarali aRiricxeba im wlis mogebaSi an zaralSi, romelSic is dadga sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebis Tavdapirveli aRiarebis Semdeg momxdari erTi an meti SemTxvevis Sedegad (“zaralis SemTxvevebi”). wilobrivi fasiani qaRaldis samarTliani Rirebulebis mniSvnelovani an xangrZlivi dacema mis Rirebulebaze qvemoT imis maCvenebelia, rom wilobrivi fasiani qaRaldi gaufasurda. kumulaciuri gaufasurebis zarali – gaangariSebuli, rogorc sxvaoba SeZenis fassa da mimdinare samarTlian Rirebulebas Soris, minus mogebaSi an zaralSi manamde aRiarebul aqtivebis nebismieri gaufasurebis zarali – gadaitaneba sxva mTliani mogebids punqtidan da mocemuli wlis SemosavalSi an zaralSi aiReba. wilobrivi fasiani qaRaldebis gaufasurebis zarali ar reversirdeba da nebismieri Semdgomi mogeba aRiarebulia sxva mTlian mogebaSi. Tu momdevno periodSi im savalo instrumentis samarTliani Rirebuleba, romelic klasificirebulia, rogorc gasayidad xelmisawvdomi, izrdeba da es zrda obieqturad SeiZleba daukavSirdes gaufasurebis SemosavalSi an zaralSi aRiarebis Semdeg momxdar SemTxvevas, gaufasurebis zarali reversirdeba mocemuli wlis mogebaSi an zaralSi.

***obligaciebi amortizirebuli RirebulebiT.*** im faqtis gaTvaliswinebiT, rom tranzaqciebi msgavsi tipis fasian qaRaldebze ar xorcieldeba xSirad da didi moculobiT fasze informaciis uzrunvelsayofad, fasiani qaRaldebi ar ganixileba rogorc aqtiur bazarze momiqcevaSi myofi. Amisi gaTvaliswinebiT, amdagvari fasiani qaRaldebi ar klasificirdeba rogorc …dafarvamde finansuri aqtivebi. aseT fasian qaRaldebs jgufi miakuTvnebs sesxebs da debitoruli davalianebis kategorias. mocemuli fasiani qaRaldebi warmodgenilia balansSi amortizirebuli RirebulebiT gaTvaliswinebuli obligaciebis grafaSi.

rodesac gasayidi finansuri aqtivebis fiqsirebuli dafarvis vada icvleba sesxebad da debitorul davalianebad, maSin finansuri aqtivebis samarTliani Rirebuleba xdeba misi axali amortizirebuli Rirebuleba. aRniSnuli aqtivis nebismieri wina mogeba-zarali, romelic aRiarebuli iyo uSualod sxva jamur SemosavalSi ganicdis amortizacias mogeba-zaraliT investiciebis darCenili vadiT efeqturi saprocento ganakveTis meTodis gamoyenebiT.

***sainvesticio qoneba***. sainvesticio qoneba aris is qoneba, romelsac jgufi flobs saijaro Semosavlis misaRebad an kapitalis Rirebulebis gasazrdelad an orive mizniT da romelic dakavebuli ar aris jgufis mier. sainvesticio qonebaSi Sedis momavalSi sianvesticio qonebis saxiT gamoyenebis mizniT mSenebare aqtivebi.

sainvesticio qoneba aisaxeba TviTRirebulebiT, saWiroebis SemTxvevaSi akumulirebuli cveTisa da gaufasurebis zaralis rezervis gamoklebiT. Tu arsebobs raime niSani imisa, rom sainvesticio qoneba SeiZleba gaufasurdes, jgufi daiangariSebs amoRebad Rirebulebas Semdegi oridan ufro maRali Rirebulebis saxiT:Lgamoyenebis Rirebuleba, da samarTliani Rirebuleba sarealizacio xarjebis gamoklebiT. sainvesticio qonebis sabalanso Rirebuleba Camoiwereba mis amoRebad Rirebulebamde wlis mogebaSi an zaralSi gatarebiT. wina wlebSi aRiarebuli gaufasurebis zaralis Sebruneba- reversireba xdeba im SemTxvevaSi, Tu mocemuli aqtivis amoRebadi Rirebulebis gaangariSebisas gamoyenebul monacemebSi SemdgomSi cvlileba moxda.

miRebuli saijaro Semosavali aisaxeba mocemuli wlis mogebaSi an zaralSi sxva saoperacio Semosavlis punqtSi.

***Senoba-nagebobebi da mowyobilobebi***. Senoba-nagebobebi da mowyobilobebi miTiTebulia TviTRirebulebiT, akumulirebuli amortizaciisa da gaufasurebis rezervis gamoklebiT, garda im Senoba-nagebobebisa, romolebic asaxulia gadafasebuli RirebulebebiT ise, rogorc es qvemoTaa miTiTebuli.

Senoba-nagebobebi eqvemdebareba gadafasebas imisaTvis, rom sabalanso Rirebuleba mniSvnelovnad ar aRematebodes imas, romelic saangariSo periodis bolos samarTliani Rirebulebis gamoyenebiT iqneboda miRebuli. gadafasebiT gamowveuli sabalanso Rirebulebis zrda aRiricxeba sxva mTlian SemosavalSi da zrdis gadafasebidan miRebul namets kapitalSi. Semcireba, romelic aneitralebs imave aqtivis wina zrdas, aRiarebulia sxva mTlian SemosavalSi da amcirebs kapitalis gadafasebiT gamowveul manamde aRiarebul namets; yvela sxva Semcireba daericxeba wlis mogebas an zarals. kapitalSi Setanili Senoba-nagebobebisa da mowyobilobebis gadafasebis rezervi gadadis pirdapir gaunawilebel mogebaSi an akumulirebul deficitSi aqtivis gasvlisas an gankargvisas gadafasebiT miRebuli nametis realizaciisas.

mcire remontis da yoveldRiuri teqnikuri momsaxurebis xarjebi aRiricxeba maTi gawevisas. Senoba-nagebobebis ZiriTadi nawilebis da mowyobilobis komponentebis Secvlis Rirebuleba kapitalizdeba da gamocvlili nawili gava.

TiToeuli saangariSo periodis bolos xelmZRvaneloba afasebs, xom ar arsebobs Senoba-nagebobebisa da mowyobilobebis gaufasurebis raime niSani. Tu aseTi niSani arsebobs, xelmZRvaneloba gaiangariSebs amosaReb Tanxas, romelic ganisazRvreba, rogorc Semdegi oridan ufro maRali Rirebuleba: aqtivis samarTliani Rirebuleba sarealizacio xarjebis gamoklebiT, da aqtivis gamoyenebis Rirebuleba. sabalanso Rirebuleba mcirdeba amoRebad Rirebulebamde da gaufasurebis zaralis aRiareba xdeba wlis mogebaSi an zaralSi im pirobiT, Tu is aRemateba wina gadafasebebiT gamowveul nazards kapitalSi. wina wlebSi aRiarebuli aqtivis gaufasurebis zaralis Sebruneba (reversireba) xdeba im SemTxvevaSi, Tu mocemuli aqtivis amoRebadi Rirebulebis gaangariSebisas gamoyenebul monacemebSi SemdgomSi cvlileba moxda.

gankargvebiT miRebuli mogeba da zarali, romelic ganisazRvreba Semosavlebis sabalanso RirebulebasTan SedarebiT, aRiarebulia mocemuli wlis mogebaSi an zaralSi (sxva saoperacio SemosavalSi an xarjSi).

***amortizacia***. miwas da dausrulebel mSeneblobas amortizacia ar ericxeba. Senoba-nagebobebis da mowyobilobebis sxva sagnebze amortizacia gamoiTvleba sworxazovani meTodis gamoyenebiT, saangariSo sasargeblo gamoyenebis vadebSi maT narCen Rirebulebaze maTi Rirebulebis ganawilebiT:

|  |  |
| --- | --- |
|  | **sasargeblo gamoyenebis vada wlebSi** |
| Senoba-nagebobebi | 50 |
| saofise da kompiuteruli mowyobilobebi | 5 |
| ijariT aRebuli qonebis gaumjobesebebi | 1 - 7 |
| avtomanqanebi | 5 |
| sxva | 10 |

aqtivis narCeni Rirebuleba aris is saangariSo Tanxa, romelsac jgufi axla miiRebda aqtivis realizaciidan realizaciis saangariSo xarjebis gamoklebiT, Tu aqtivi ukve xandazmuli iqneboda da im mdgomareobaSi iqneboda, romelic mosalodnelia misi sasargeblo gamoyenebis vadis bolos. aqtivebis narCeni Rirebuleba da sasargeblo gamoyenebis vada eqvemdebareba gadaxedvas da, saWiroebis SemTxvevaSi, koreqtirdeba TiToeuli saangariSo periodis bolos.

***aramaterialuri aqtivebi.*** jgufis aramaterialuri aqtivebs aqvs gansazRvruli sasargeblo gamoyenebis vada da umTavresad moicavs kapitalizirebul kompiuteruli programebs da *licenziebs*. SeZenili kompiuteruli programebis licenziebi kapitalizdeba konkretuli programuli uzrunvelyofis SeZenaze da sasargeblo mdgomareobaSi moyvanaze gaweuli xarjebis safuZvelze. kompiuterul programebTan dakavSirebuli sxva yvela xarji, magaliTad maTi teqnikuri momsaxureba, aRiricxeba amgvari xarjebis gaRebisas. kapitalizebuli kompiuteruli programebs amortizacia ericxeba sworxazovan safuZvelze mosalodneli sasargeblo gamoyenebis vadaSi, romelic 10 wels Seadgens.

***saoperacio ijarebi.*** rodesac jgufi aris moijare ijaraSi, romelic ar iTvaliswinebs sakuTrebasTan dakavSirebuli TiTqmis yvela riskisa da sargeblis meijaridan jgufisTvis gadacemas, mTliani gadaxdili saijaro Tanxebi aRiricxeba mocemuli wlis mogebaSi an zaralSi (saijaro xarji) sworxazovani meTodiT saijaro urTierTobis vadaSi.

sxva xelSekrulebebSi Setanili ijarebi gamocalkevebulia, Tu (a) garigebis Sesruleba damokidebulia konkretuli aqtivis an aqtivebis gamoyenebaze da (b) garigeba iTvaliswinebs aqtiviT sargeblobis uflebis gadacemas.

saoperacio ijaris farglebSi aqtivis ijariT gacemisas, saijaro xelSekrulebis safuZvelze misaRebi Tanxebis aRiareba xdeba saijaro Semosavlis saxiT, sworxazovani meTodiT saijaro urTierTobis vadaSi.

3 aRricxvis mniSvnelovani procedurebis mimoxilva (gagrZeleba)

***arabrunvadi aqtivebi klasificirebuli, rogorc gasayidad arsebuli***arabrunvadi aqtivebi da gankargvis jgufebi, romlebic SesaZloa moicavdes rogorc arabrunvad ise brunvad aqtivebs, klasificirdeba finansuri mdgomareobis angariSSi rogorc “gasayidad arsebuli arabrunvadi aqtivebi”, Tuki maTi sabalanso Rirebuleba iqneba dafaruli ZiriTadad gayidvis transaqciis meSveobiT, maT Soris aqtivebil mflobel Svilobil kompaniaze kontrolis dakargvis CaTvliT, 12 Tvis ganmavlobaSi saangariSo periodis dasrulebis Semdeg. aqtivebi eqvemdebareba reklasifikacias, Tu ki yvela momdevno piroba dakmayofilebulia: (a) aqtivebi xelmisawvdomia myisieri gayidvisTvis axlandel pirobebSi; (b) jgufis menejmentis amtkicebs da iniciirebs myidvelis mopovebis aqtiur programas; (g) aqtivebi aqtiurad iyideba gonivrul fasSi; (d) gayidva mosalodnelia erT wlis ganmavlobaSi: da € naklebad mosalodnelia, rom gayidvebis gegmaSi iqneba Setanili mniSvnelovani cvlilebebi an, rom gegma iqneba gauqmebuli. arabrunvadi aqtivebi da gankargvis jgufebi, klasificirebuli, rogorc gasayidad arsebuli finansuri mdgomareobis angariSis mimdinare periodisaTvis ar aris reklasificirebuli an xelmeored warmodgenili finnasuri mdgomareobis SedarebiT angariSSi mimdinare periodis klasifikaciis amsaxvelad.

gasayidad arsebuli gankargvis jgufebis Sefaseba mTlianobaSi xorcieldeba maTi umciresi sabalanso RirebulebiT an samarTliani RirebulebiT gayidvis xarjebis gamoklebiT.

***saxsrebi sxva bankebSi.*** sxva bankebidan nasesxebi saxsrebi aRiricxeba, rodesac fuli an sxva aqtivebi jgufs winaswar gadaecema kontragenti kreditorebis mier. arawarmoebuli valdebuleba aRiricxeba amortizibuli RirebulebiT. Tu jgufi Seisyidis Tavis sakuTar vals, valdebuleba sabalanso angariSgebidan amoiReba da sxvaoba valdebulebis sabalanso Rirebulebas da gadaxdil anazRaurebas Soris Seitaneba mogebaSi an zaralSi, romelic warmoiqmna valis manamde gadaxdisgan.

klientTa angariSebi.

klientTa angariSebi moicavs fizikuri pirebis, saxelmwifo an korporaciuli klientebis mimarT arsebul arawarmoebul valdebulebebs da aRiricxeba amortizebuli RirebulebiT.

3 aRricxvis mniSvnelovani procedurebis mimoxilva (gagrZeleba)

**warmoebuli finansuri instrumentebi**. warmoebuli finansuri instrumentebi, maT Soris, savaluto kontraqtebi, saprocento ganakveTis fiuCersebi, forvarduli ganakveTis xelSekrulebebi, savaluto da saprocento ganakveTis svopebi, da savaluto da saprocento ganakveTis ofcionebi aRiricxeba samarTliani RirebulebiT.

garda amisa, jgufi kontragent bankebTan axorcielebs anabrebis CaTvlas valutis gadasaxurdaveblad. amgvari anabrebi, Tumca samarTlebrivad individualuria, jamdeba da erT warmoebul finansur instrumentad (valutis gacvla) aRiricxeba wminda RirebulebiT, sadac (i) anabrebi formdeba imave dros da erTmaneTis gaTvaliswinebiT, (ii) maTi kontragenti erTi da igive mxarea; (iii) isini dakavSirebulia erTsa da imave riskTan da (iv) am operaciebis formulirebas ar aqvs iseTi aSkara mizani, romelic erTi operaciis farglebSic ver miiRweoda.

yvela warmoebuli instrumenti aRiricxeba aqtivebad, rodesac samarTliani Rirebuleba dadebiTia, xolo valdebulebad, rodesac samarTliani Rirebuleba uaryofiTia. cvlilebebi warmoebuli instrumentebis samarTlian RirebulebaSi aisaxeba mocemuli wlis mogebaSi an zaralSi (mogeba minus zarali derivativebze). jgufi ar iyenebs hejis aRricxvas. ***saSemosavlo gadasaxadebi.*** saSemosavlo gadasaxadebi finansur angariSebSi asaxulia saangariSo periodis dasrulebisTvis miRebuli kanonmdeblobis Sesabamisad. saSemosavlo gadasaxadis xarji moicavs mimdinare gadasaxads da gadavadebul gadasaxadebs da aRiarebulia mocemuli wlis mogeba-zaralSi garda im SemTxvevisa, Tu aRiarebulia sxva mTlian SemosavalSi an pirdapir kapitalSi, radgan is dakavSirebulia aseve aRiarebul tranzaqciebTan, imave an sxvadasxva periodSi, sxva mTlian SemosavalSi an pirdapir kapitalSi.

mimdinare gadasaxadi aris Tanxa, romlis gadaxdac mosalodnelia sagadasaxado organoebisTvis an romlis dabruneba mosalodnelia sagadasaxado organoebidan dasabegr mogebasTan an zaralTan dakavSirebiT mimdinare an wina periodebisTvis. dasabegri mogeba an zarali efuZneba gaangariSebebs, Tu finansuri angariSebi nebadarTulia Sesabamisi sagadasaxado deklaraciebis wardgenamde. saSemosavlo gadasaxadebis garda sxva gadasaxadebi aRiricxeba administarciuli da sxva saoperacio xarjebSi.

gadavadebuli saSemosavlo gadasaxadi warmodgenilia sabalanso valdebulebis meTodis gamoyenebiT sagadasaxado zaralis momaval periodSi gadatanasTan da droebiT sxvaobebTan mimarTebaSi, romelic warmoiqmneba aqtivebisa da pasivebis sagadasaxado bazasa da maT sabalanso Rirebulebas Soris, finansuri angariSgebis miznebisaTvis. Tavdapirveli aRiarebis gamonaklisis Sesabamisad, gadavadebuli gadasaxadebi ar aRiricxeba tranzaqciaSi, romelic ar aris Serwyma, aqtivebisa da pasivebis Tavdapirvel aRiarebidan gamomdinare droebiT sxvaobebTan dakavSirebiT, Tu tranzaqcia Tavdapirvelad aRiarebisas, gavlenas ar moaxdens saaRricxvo mogebasa Tu dasabegr mogebaze. gadavadebuli sagadasaxado balansebi gaangariSdeba saangariSo periodSi an SemdgomSi miRebuli im sagadasaxado ganakveTebiT mixedviT, romlebic gamoiyeneba im periodTan mimarTebiT, rodesac droebiTi sxvaobebi reversirdeba an gamoiyeneba sagadaxado zaralis gadatana. gadavadebuli sagadasaxado aqtivebis da valdebulebebis urTierTCaTvla xdeba mxolod jgufis individualuri kompaniebisTvis. gadavadebuli sagadasaxado aqtivebi daqviTvad droebiT sxvaobebTan da gadatanil sagadasaxado zaralTan mimarTebaSi aisaxeba im pirobiT, Tu arsebobs imis albaToba, rom iqneba momavali dasabegri mogeba, romlebidanac SesaZlebeli iqneba gamoqviTvebis ganxorcieleba.

gadavadebuli saSemosavlo gadasaxadis aRiareba ar xdeba SeZenil Semdgom gaunawilebel mogebaze da Svilobil sawarmoTa rezervebSi SeZenis Semdgom sxva moZraobebze, Tu jgufi akontrolebs Svilobili sawarmos dividendebis politikas da savaraudoa, rom amgvari sxvaoba uaxloes momavalSi ar Seicvleba dividendebiT an sxvagvarad.

valdebulebebisa da jarimebis rezervebi warmoadgens ganusazRvreli droisa da moculobis arafinansur valdebulebebs. maTi daricxva xdeba, roca warsuli movlenebis Sedegad jgufs aqvs mimdinare kanonieri an konstruqciuli valdebuleba, savaraudoa, rom ekonomikuri sargeblis mqone resursebis gadineba iqneba saWiro am valdebulebis dasafarad, da SesaZlebelia am valdebulebis Tanxis sarwmunod gaangariSeba.

3 aRricxvis mniSvnelovani procedurebis mimoxilva (gagrZeleba)

***sawesdebo kapitali.*** Cveulebrivi aqciebi ganekuTvneba kapitals. axali aqciebis gamoSvebasTan pirdapir dakavSirebuli damatebiTi xarjebi asaxulia kapitalSi, gadasaxadebis gareSe, rogorc gamoqviTva Semosavlebidan. gamoSvebuli aqciebis nominalur Rirebulebaze miRebuli anazRaurebis samarTliani Rirebulebis nameti aR iricxeba kapitalSi aqciis premiis saxiT.

***dividendebi.*** dividendebis kapitalSi aRiareba xorcieldeba im periodSi, romelSic isini gamocxadda. saangariSo periodis Semdeg da finansuri angariSebis gamosaSvebad damtkicebamde gamocxadebuli dividendi aisaxeba Semdgomi movlenebis ganmartebiT SeniSvnaSi. bankis sabuRaltro aRricxvis angariSebi aris mogebis ganawilebisa da sxva daqviTvebis safuZveli.

***Semosavlis da xarjis aRiareba.*** yvela savalo instrumentis saprocento Semosavali da xarji aRiricxeba daricxvis meTodiT, efeqturi saprocento ganakveTis meTodis gamoyenebiT. es meTodi saprocento Semosavlis an xarjis nawilis saxiT gadaavadebs kontraqtis mxareebs Soris miRebul an gadaxdil yvela mosakrebels, romlebic aris efeqturi saprocento ganakveTis, saoperacio xarjis da yvela sxva premiis an fasdaklebis ganuyofeli nawili.

efeqturi saprocento ganakveTis ganuyofeli sakomisioebi moicavs piris mier gadaxdil an miRebul kreditis organizebis sakomisios, finansuri aqtivis SeqmnasTan an SeZenasTan an finansuri valdebulebis gamoSvebasTan dakavSirebiT, magaliTad, sakomisio kreditunarianobis SefasebisTvis, uzrunvelyofis an garantiebis aRricxvisa da SefasebisTvis, instrumentis pirobebis SeTanxmebisTvis da garigebis dokumentebis damuSavebisTvis. sesxis organizebisTvis bankis mier sabazro saprocento ganakveTiT miRebuli valdebulebis sakomisio aris efeqturi saprocento ganakveTis ganuyofeli nawili, Tu SesaZlebelia, rom jgufma gaaformos specialuri dakretebis xelSekruleba da ar apirebs Sedegobrivi sesxis warmoqmnidan mokle xanSi gayidvas. jgufki sesxis gacemis valdebulebebs ar aRricxavs finansur valdebulebebSi samarTliani RirebulebiT, mogebaSi an zaralSi.

Tu saeWvo gaxdeba sesxebis da sxva savalo instrumentebis amoReba, isini Camoiwereba mosalodneli fuladi saxsrebis moZraobis mimdinare Rirebulebamde da amis Semdeg saprocento Semosavali aRiricxeba mimdinare Rirebulebis diskauntis aqtivebis im efeqturi saprocento ganakveTiT ganxorcielebisTvis, romelic gamoyenebuli iyo gaufasurebis zaralis gamosaTvlelad.

yvela sxva mosakreblis, sakomisios da sxva Semosavlis da xarjis muxli aRiricxeba daricxvis meTodiT, konkretuli tranzaqciis dasrulebis miTiTebiT, romelzec daricxva xorcieldeba faqtobrivad gaweuli momsaxurebis safuZvelze, mTliani gasawevi momsaxurebis proporciulad. sesxis sindicirebis sakomisioebi SemosavalSi aiReba sindicirebis dasrulebisas da jgufi TavisTan ar iyovebs sesxis paketis raime nawils, an nawils daitovebs imave efeqturi saprocento ganakveTiT, rogoriTac sxva monawileebisTvis.

mesame mxaris sasargeblod garigebaze, sesxebis, aqciebis an sxva fasiani qaRaldebis SeZenis, an saqmianobis yidvis an gayidvis Sesaxeb,) molaparakebidan an molaparakebaSi monawileobidan gamomdinare sakomisioebi, da romelTa miRebac xdeba ZiriTadi garigebis gaformebisas, aisaxeba garigebis dasrulebisas. fortfelisa da sxva menejmentis konsultaciisa da momsaxurebis sakomisioebi efuZneba momsaxurebis Sesaxeb Sesabamis xelSekrulebebs, Cveulebriv drois proporciulad. aqtivebis marTvis sakomisioebi, romlebic dakavSirebulia sainvesticio fondebTan, aisaxeba Tanabarzomierad momsaxurebis gawevis periodis ganmavlobaSi. igive principi gamoiyeneba simdidiris marTvis, finansuri dagegmvisa da Senaxvis momsaxurebis SemTxvevaSic, radgan amgvari momsaxurebis gaweva drois vrceli periodSi xorcieldeba.

3 aRricxvis mniSvnelovani procedurebis mimoxilva (gagrZeleba)

***ucxouri valutaSi gadaangariSeba.*** jgufSi Semavali TiToeuli konsolidirebuli subieqtis saoperacio valuta aris im ZiriTadi ekonomikuri garemos valuta, romelSic aRniSnuli sawarmo axorcielebs saqmianobas. bankisa da misi Svilobili sawarmoebis saoperacio valuta da jgufis saangariSo valuta aris saqarTvelos erovnuli valuta – lari.

fuladi aqtivebi da valdebulebebi TiToeuli subieqtis saoperacio valutaSi gadaiyvaneba Sesabamisi saangariSi periodis dasrulebisas arsebuli seb-is oficialuri savaluto kursis mixedviT. fuladi aqtivebis da valdebulebebis konvertaciis da tranzaqciebis ganxorcielebis Sedegad warmoqmnili sakurso mogeba da sakurso zarali saoperacio valutaSi wlis bolos arsebuli seb-is oficialuri savaluto kursis mixedviT aRiarebulia mogebaSi an zaralSi (rogorc sakurso mogebas minus sakurso zarali). konvertacia wlis bolos arsebuli kursis mixedviT ar gamoiyeneba istoriuli RirebulebiT warmodgenil arafulad punqtebTan dakavSirebiT.

samarTliani RirebulebiT warmodgenili *arafuladi* punqtebis, maT Soris, saaqcio investiciebis, gadayvana xorcieldeba samarTliani Rirebulebis gansazRvris dRes arsebuli savaluto kursebis gamoyenebiT.

savaluto kursis cvlilebis gavlena samarTlian RirebulebiT warmodgenil arafulad punqtebze aRiricxeba rogorc samarTliani Rirebulebis mogebis an zaralis nawili.

jgufis subieqtebs Soris sesxebi da am sesxebTan dakavSirebuli sakurso mogeba an zarali aRmoifxvreba konsolidaciisas.

2017 wlis 31 dekembris mdgomareobiT dasrulebuli gacvliTi kursi, romelic gamoyenebul iqna ucxouri valutis balansebis gadayvanisTvis iyo: 1 aSSd = 2.5922 lari (2016 wels: 1 aSSd = 2.6468 lari); 1 evro = 3.1044 lari (2016: 1 evro = 2.7940 lari). ***CaTvla.*** finansuri aqtivebi da valdebulebebi CaiTvleba da wminda Tanxa aRiricxeba finansuri mdgomareobis konsolidirebul angariSSi mxolod maSin, rodesac arsebobs iuridiulad ganxorcielebadi ufleba aRiarebuli Tanxebis CaTvlaze, da gamiznulia daregulirdes neto safuZvelze an erTrdoulad moxdes aqtivis realizacia da valdebulebis dafarva. CaTvlis (a) amdagvari ufleba ar unda iyos damokidebuli raime momaval garemoebebze da (b) unda hqondes iuridiuli Zala yvela garemoebaSi: (i) biznesis normaluri msvlelobisas, (ii) defoltis SemTxvevaSi an (iii) gadaxdisuunarobis/gakotrebis SemTxvevaSi.

***personalis Senaxvis xarjebi da personalTan dakavSirebuli Senatanebi.*** xelfasebi, gasamrjeloebi, gadaxdili yovelwliuri Svebulebis da avadmyofobis gamo Svebulebis, bonusebi da arafuladi daxmarebebi daricxulia im wels, rodesac Sesabamis momsaxurebebs uzrunvelyofen jgufis TanamSromlebi.

3 aRricxvis mniSvnelovani procedurebis mimoxilva (gagrZeleba)

***aqciebze dafuZnebuli gadaxdebi.*** Aqciebze dafuZnebuli kompensaciis gegmis mixedviT jgufi sargeblos momsaxurebiT menejmentisgan, jgufis kapitlis instrumentebis kompensaciis nacvlad. TanamSromlebis momsaxurebis samarTliani Rirebuleba, miRebuli wilobrivi instrumenebis uzrunvelyofis sanacvlod, aRiarebulia xarjad. xarjis saerTo Rirebuleba ganisazRvreba warmodgenili wilobrivi instrumentebis samarTliani RirebulebiT, ara sabazro momsaxurebis gavlenis da Sesrulebis uflebaTa gadacemis gamoklebiT. uflebaTa gadacemis ara sabazro pirobebi moicavs wilobrivi instrumentebis daSvebas kapitalis instrumentebis raodenobis uflebis gadasacemad. xarjebis saerTo raodenoba aRiarebulia uflebis gadacemis periodisaTvis, rodesac yvela mocemuli prioba unda dakmayofildes. balansis Sedgenis TiToeuli TariRisTvis jgufi ganixilavs kapitalis wilobrivi instrumentebis raodenobis Sefasebas, romlebic mosalodnelia gadasacemad, ara sabazro gadasacemi pirobebis safuZvelze. aRiarebulia Tavdapirveli Sefasebis gavlenis gadaxedva, maseTis arsebobis SemTxvevaSi mogeba zaralSi, kuTvnili kapitalis Sesabamisi koreqtirebiT. kapitalis mateba daricxul wilebze wilobrivi sqemebis Sedegad aRiricxeba wilobrivi rezervis gadaxdis safuZvelze. uflebis gadacemis pirobebis Serwymisas wilobrivi gadaxdis rezervi, romelic miekuTvneba korporatiul aqciebs gadadis sawesdebo kapitalSi da saemisio SemosavalSi. ***finansuri mdgomareobis angariSis warmodgena likvidobis mixedviT.*** jgufs ara aqvs mkafiod gansazRvruli saoperacio cikli da, aqedan gamomdinare, finansuri mdgomareobis angariSSimimdinare da aramimdinare aqtivebsa da valdebulebebs calk-calke ar asaxavs. amis nacvlad aqtivebi da valdebulebebi warmodgenilia maTi likvidurobis mixedviT. SeniSvna 33 finansuri instrumentebis analizisaTvis mosalodneli dafarvis vadis mixedviT. qvemoT moyvanil cxrilSi warmodgenilia informacia angariSgebis periodidan 12 Tvemde an 12 Tvis Semdeg mosalodnel amosaReb an dasafar Tanxebs, romlebic ar aris gaanalizebuli SeniSvna 33-Si.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | 2017 wlis 31 dekemberi | | | 2016 wlis 31 dekemberi | | |
|  | mosalodneli amosaRebi an gasaqviTi Tanxebi | |  | mosalodneli amosaRebi an gasaqviTi Tanxebi | |  |
| aTas larSi | angariSgebis periodidan 12 Tvis vadaSi | angariSgebis periodidan 12 Tvis Semdeg | sul | angariSgebis periodidan 12 Tvis vadaSi | angariSgebis periodidan 12 Tvis Semdeg | sul |
|  |  |  |  |  |  |  |
| **aqtivebi** |  |  |  |  |  |  |
| fuli da fuladi ekvivalentebi | 139,577 | - | **139,577** | 73,686 | - | **73,686** |
| seb-Si ganTavsebuli savaldebulo fuladi saxsrebi | 130,824 | - | **130,824** | 105,421 | - | **105,421** |
| fuladi saxsrebi sxva bankebSi | 15,094 |  | **15,094** | - | - | **-** |
| klientebze gacemuli sesxebi da avansebi | 325,386 | 432,488 | **757,874** | 227,112 | 367,177 | **594,289** |
| sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi | - | 63 | **63** | - | 63 | **63** |
| obligaciebi amortizirebuli RirebulebiT | 96,172 | 47,731 | **143,903** | 54,493 | 73,948 | **128,441** |
| sainvesticio qoneba | - | 1,078 | **1,078** | - | 1,283 | **1,283** |
| saSemosavlo gadasaxadis mimdinare avansi | 217 | - | **217** | 64 | - | **64** |
| sxva finansuri aqtivebi | 1,407 | 22 | **1,429** | 519 | 132 | **651** |
| sxva aqtivebi | 367 | 16,490 | **16,857** | 367 | 14,312 | **14,679** |
| aramaterialuri aqtivebi | - | 861 | **861** | - | 532 | **532** |
| Senoba-nagebobebi da mowyobilobebi | - | 21,894 | **21,894** | - | 21,048 | **21,048** |
| gasayidad arsebuli arabrunvadi aqtivebi (gankargvis jgufebi) | 1,928 | - | **1,928** | - | - | **-** |
| **sul aqtivebi** | **710,972** | **520,627** | **1,231,599** | **461,662** | **478,495** | **940,157** |
|  |  |  |  |  |  |  |
| **valdebulebebi** |  |  |  |  |  |  |
| sxva bankebSi ganTavsebuli saxsrebi | 59,982 | - | 59,982 | 64,659 | - | 64,659 |
| klientTa angariSebi | 631,911 | 45,909 | 677,820 | 419,266 | 143,004 | 562,270 |
| sxva nasesxebi saxsrebi | 153,179 | 117,101 | 270,280 | 77,032 | 44,498 | 121,530 |
| sxva finansuri valdebulebebi | 7,674 | - | 7,674 | 2,521 | - | 2,521 |
| saSemosavlo gadasaxadis mimdinare valdebuleba | - | - | - | 1,133 | - | 1,133 |
| gadavadebuli saSemosavlo gadasaxadis valdebuleba | - | 152 | 152 | - | 800 | 800 |
| valdebulebebisa da jarimebis rezervebi | 346 | - | 346 | 148 | - | 148 |
| sxva valdebulebebi | 1,584 | - | 1,854 | 1,323 | 4 | 1,327 |
|  |  |  |  |  |  |  |
| **sul valdebulebebi** | **854,946** | **163,162** | **1,018,108** | **566,082** | **188,306** | **754,388** |

# mniSvnelovani saaRricxvo prognozebi da Sefasebebi aRricxvis procedurebis gamoyenebaSi

jgufi iyenebs prognozebs da daSvebebs, romelic gavlenas axdens konsolidirebul finansur angariSebSi aRiarebul Tanxebze da aqtivebisa da valdebulebebis sabalanso Rirebulebis Tanxebze. prognozebisa da Sefasebebis analizi tardeba mudmivad da efuZneba xelmZRvanelobis gamocdilebas da sxva faqtorebs, maT Soris momavali movlenebis molodinebs, romlebic gonivrulia arsebul garemoebebSi. xelmZRvaneloba aseve iyenebs Sefasebebs (imaT garda, romlebic moicaven prognozebs) aRricxvis procedurebis gamoyenebaSi. is Sefasebebi, romelTac yvelaze mniSvnelovani gavlena aqvT konsolidirebul finansur angariSebSi aRiarebul Tanxebze da is prognozebi, romlebmac SeiZleba gamoiwvios momavali finansuri wlis aqtivebisa da valdebulebebis sabalanso Rirebulebis mniSvnelovani Sesworeba, moicavs:

***gaufasurebis zarali sesxebze da avansebze.*** jgufi regularulad ganixilavs sakredito portfelebs gaufasurebis daricxvis mizniT. imis gadasawyvetad, gaufasurebis zarali mocemuli wlis mogebaSi an zaralSi unda aRiricxos Tu ara, jgufi akeTebs Sefasebas, arsebobs Tu ara dakvirvebadi monacemebi, romlebic miuTiTebs rom arsebobs gazomvadi Semcireba sakredito portfelidan misaReb saangariSi momaval fuladi saxsrebis moZraobaSi, sanam SesaZlebeli iqneba Semcirebis dadgena aRniSnul portfelSi Semaval calkeul sesxSi. aRniSnuli mtkicebuleba SeiZleba moicavdes dakvirvebad monacemebs, romlebic miuTiTebs, rom jgufSi Semavali msesxeblebis gadaxdis mdgomareobaSi moxda uaryofiTi cvlileba, an erovnuli an adgilobrivi ekonomikuri pirobebs, romlebic dakavSirebulia jgufSi Semavali aqtivebis gadauxdelobas. momavali fuladi saxsrebis moZraobis prognozirebisas xelmZRvaneloba iyenebs prognozebebs, romlebic efuZneba sakredito riskis damaxasiaTebeli niSnebis mqone, portfelSi Semavali aqtivebis msgavsi, aqtivebis istoriuli zaralis gamocdilebas da gaufasurebis obieqtur mtkicebulebas. momavali fuladi saxsrebis moZraobis Tanxis da drois prognozisTvis gamoyenebuli meTodologia da daSvebebi regularulad ganixileba saangariSo zaralsa da faqtobrivi zarals Soris arsebuli sxvaobebis Semcirebis mizniT.

saangariSo zaralTan SedarebiT faqtobrivi zaralis 10%-iani zrda an kleba Sesabamisad gamoiwvevda sesxis gaufasurebis zaralSi zrdas an klebas 1,638 aTasi laris odenobiT (2016 wels: 1,1482 aTasi lari). calkeuli mniSvnelovani sesxebis gaufasurebis zaralebi efuZneba calkeuli sesxis samomavlo diskontirebuli fuladi nakadebis prognozebs, dafarvebisa da sesxebis uzrunvelyofis saxiT Cadebuli aqtivebis realizaciis gaTvaliswinebiT. faqtobriv zaralSi 10%-iani zrda an kleba calkeuli mniSvnelovani sesxidan diskontirebuli samomavlo fuladi nakadebis prognozebTan SedarebiT, romlebic SeiZleba dadges fuladi nakadebis TanxebSi da vadebSi damdgari sxvaobebiT, Sesabamisad gamoiwvevda sesxis gaufasurebis zaralSi zrdas an klebas 451aTasi laris odenobiT (2016 wels: 394 aTasi lari).

***sakuTari sargeblobis Senoba-nagebobebis Sefaseba***. 2015 wlis 31 dekembris mdgomareobiT, jgufis Senoba-nagebobebi aRricxulia samarTliani RirebulebiT damoukidebeli Semfaseblis – Sps “saqarTvelos Semfasebeli kompaniis” daskvnebis safuZvelze. Senoba-nagebobebi samarTliani Rirebulebis gaangariSebisas, ganisazRvra sami sabazro Sedarebis obieqti. radgan Sedarebis obieqtebi garkveulwilad gansxvavdeboda Sefasebuli qonebisgan, Sedarebis obieqtis kvotirebuli fasebi kidev dakoreqtirda maTi adgilmdebareobis, pirobis, zomis, misadgomobis, siZvelis, da gamyidvelebTan molaparakebebis Sedegad mosalodneli fasdaklebebis gaTvaliswinebiT. erT kvadratul metrze am meTodiT gansazRvruli SedarebiTi fasebi Semdeg mravldeba Sefasebuli qonebis farTze da miiReba Senoba-nagebobis Sefasebuli Rirebuleba. 2017 wlis saqarTvelos uZravi qonebis bazris Sefasebidan gamomdinare menejmentma Seafasa, rom Senoba-nagebobebis sabalanso Rirebuleba 2017 wlis 31 dekembris mdgomareobiT daaxlovebiT Seesabameba maT samarTlian Rirebulebas da Sesabamisad ar saWiroebs gadafasebas.

amoRebuli uzrunvelyofis samarTliani Rirebuleba dgindeba bankis Sida Semfaseblebis mier msgavsi Sefasebis meTodebis gamoyenebiT, rac gamoiyeneba sakuTari sargeblobis Senoba-nagebobis Sesafaseblad.**sagadasaxado kanonmdebloba.** jgufi eqvemdebareba saqarTvelos kanonmdeblobis mixedviT korporatiul saSemosavlo gadasaxads. jgufis sagadasaxado xarjebis kalkulacia da korporatiuli saSemosavlo gadasaxadis saWiro rezervi gusilxmobs Sefasebis da msjelobis garkveul dones. SeniSvna 30.

# axali da Sesworebuli standartebis da interpretaciebis damtkiceba

miRebuli saaRricxvo politika wina finansur welTan SeTanxmebulia. adgili ar qonia axal an Secvlil standartebs an interpretaciebs, romelic gamomdinareobs saaRricxvo politikis cvlilebidan. axali mxilebebi Sesulia SeniSvna 32-Si mxilebis iniciativis Sesabamisad – sas 7-is danarTi (gamoqveynebulia 2016 wlis 29 ianvars da moqmedebs wliuri periodebisTvis 2017 wlis 1-li inavridan an mis Semdgom)/

# 6 aRricxvis axali gancxadebebi

gamoqveynda sxvadasxva axali standarti da interpretacia, romlebic savaldebulod gasaTvaliswinebelia 2017 wlis 1 ianvars an SemdgomSi dawyebuli wliuri periodebisTvis da romlebic banks jer ar miuRia.

**fass 9, finansuri instrumentebi: klasifikacia da gaangariSeba. (gadamuSavebuli 2014 wlis ivlisSi da ZalaSi Sedis dawyebuli wliuri periodebisTvis da an 2018 wlis 1-li ianvris Semdgom).** standartebis ZiriTadi maxasiaTeblebi Semdegia:

* finansuri aqtivebis klasifikacia unda ganxorcieldes sam saangariSo kategoriad: isini, romelTa SemdgomSi gaangariSebac amortizebuli RirebulebiT unda ganxorcieldes, iseTi, romlis gaangariSebac SemdgomSi samarTliani RirebulebiT unda ganxorcieldes sxva erToblivi Semosavlis meSveobiT (FVOCI), iseTi, romlis gaangariSebac SemdgomSi samarTliani RirebulebiT unda ganxorcieldes mogeba zaralis meSveobiT (FVPL).
* davalianebis instrumentebis klasifikacia xorcieldeba finansuri aqtivebis marTvis obieqtis biznes modeliT da sakontraqto fuladi nakadebi warmoadgenen mxolod ZiriTadi Tanxis gadaxdebs da procents (SPPI). Tu davalianebis instrumenti dakavebulia is SeiZleba iyos amortizirebuli RirebulebiT Tu ki isic akmayofilebs SPPI moTxovnebs. davalianebis instrumenti, romelic akmayofilebs SPPI moTxovnebs da porTfolioSi aris dakavebuli, rodesac obieqti akavebs orives-fulad nakadebs ad agasayid aqtivebs SeiZleba iyos klasificirebuli rogorc FVOCI. finansuri aqtivebi, romlebic ar moicavs fulad nakadebs. romlebic arian SPPI unda Sefasdes FVPL (magaliTad warmoebuli). CaSenebuli warmoebulebi aRar gamoiyofa finansuri aqtivebidan da Sedis SPPI pirobebis SefasebaSi.
* investiciebi wilobriv insrumentenSi yovelTvis fasdeba samarTliani RirebulebiT. amis miuxedavad menejments SeuZlia gaakeTos saboloo arCevani, raTA waradginos samarTliani Rirebulebis cvlilebebi sxva jamur SemosavalSi im SemTxvevaSi, Tu instrumenti ar aris gankuTvnili vaWrobisTvis, samarTliani Rirebulebis cvlilebebi warmodgenilia mogeba-zaralis angariSgebaSi.
* bass 39 –s ZiriTadi moTxovnebi finansuri valdebulebebis klasifikaciaze darCa ucvleli sfas 9-Si. ZiriTadi cvlilebaa, rom obieqts moeTxoveba warmoadinos cvlilebebis Sedegebi sakuTari sakreito riskis finansuri valedebulebebis, asaxuli samarTliani RirebulebiT modeba-zaralSi sxva jamur SemosavalSi.
* fass 9 gvacnobs gaufasurebis zaralis aRiarebis axal models –mosalodneli sakredito riskebis models (ECL). arsebobs sam etapiani midgoma, romelic eyrdnoba finansuri aqtibevis sakredito xarisxis cvlilebebs Tavdapirveli aRiarebidan. praqtikaze es niSnas, rom obieqtebi unda asaxavdnen uSualo zarals, romelic utoldeba 12 Tvian ECL-s finansuri aqtivebis Tavdapirvel aRiarebas, romlebmac ar ganicades kreditis zegavlena (an ECL-s gamoyenebis vada savaWro debitorul davalianebaze). iq, sadac adgili hqonda mniSvnelovan sakredito risks zegavlena fasdeba ECL-s gamoyenebis vadis meSveobiT ufro, vidre 12 Tvian ECL-Ti. modeli moicavs saoperacio gamartivebebs ijaris da debitorul davalianebaze.
* hejirebis aRricxvis moTxovnebi Seicvala imisaTvis, rom aRricxva ufro mWidroT iyos SeTanwyobili riskebis marTvasTan. am standartiT subieqtebs eZlevaT ufleba aRricxva awarmoon Semdegi ori meTodidan erT-erTiT: fass 9-is hejirebis aRricxvis moTxovnebis gamoyeneba da bass 39-is gamoyeneba yvela hejis mimarT, radgan am etapze es standarti ar iTvaliswinebs makro hejirebis aRricxvas.

2017 wlis seqtemberSi jgufis menejmentma daiqirava saerTaSorisad aRiarebuli auditoruli kompania sfas 9-s ganxorcielebaSi daxmarebis gawevisaTvis, maT Soris Sesabamisi sistemebis, procesebis da kontrolis dasaxvewad. maisSi jgufi elodeba jgufis finansuri aqtivebis d valdebulebebis analizis dasrulebas 2017 wlis 31 dekembris mdgomareobiT da am TariRisTvis arsebuli monacemebis da garemoebebis mixedviT Seafasos axali standartebis miRebis mosalodnel gavlenas jgufis konsolidirebul da gancalkevebul finansur angariSebze 2018 wlis 1-li ainvridan.

mosalodnelia, rom standartebi iqoniebs mniSvnelovan gavlenas jgufis finansur aqtivebze, maT Soris kreditis gaufasurebis rezervze da finansur valdebulebebze da agreTve, axali standartebs SemoaqvT gafarToveluli mxilebis moTxovnebi da wardgenis cvlilebebi. es savaraudod gavlenas iqoniebs jgufis finansuri instrumentebis mxilebis xasiaTze da xarisxze, kerZod, axali standartebis miRebis wels.

*sfas 15, Semosavali klientebTan dadebuli kontraqtebidan (gamoqveynebulia 2014 wlis 28 maiss da ZalaSi Sedis 2018 wlis 1-l ianvars wliuri periodebisTvis).* axal standarts Seyavs ZiriTadi principi, rom Semosavali unda aRiarebul iqnas, rodesac produqti an momsaxureba gadaecema damkveTs garirebis fasad. nebismieri kompleqsuri (SefuTuli) produqti an momsaxureoba, romlebic gansxvavebulia, eqvemdebareba calcalke aRiarebas da nebismieri fasdakleba an daTmoba sakontraqto Rirebulebaze unda gamoyofiliqnas calke elementebad. rodesac anazRaureba icvleba nebismieri mizeziT minimaluri Tanxa unda aRiarebul iqnas, Tu ki is ar aris gauqmebis mniSvnelovani riskis qveS. xarjebi, gaweuli klientebTan kontraqtebis uzrunvelsayofad eqvemdebareba kapitalizacias da amortizacias im periodSi, rodesac kontraqtis sargebeli iyo gamoyenebuli. am etapze jgufi ganixilavs am cvlilebebis gavlenas mis finansur angariSebze.

6 aRricxvis axali gancxadebebi (gagrZeleba)

***sfas 16 "lizingi" (gamoqveynebulia 2016 wlis 13 ianvarsda ZalaSi Sedis Sedis wliuri periodisTvis 2019 wlis 1 ianvridan an Semdgom).*** axali standarti adgens lizingis aRiarebis, Sefasebis, prezentaciis da gamoqveynebis principebs. yvela ijara dasawyisSive aqtivis gamoyenebis ufleba aqtivis gamoyenebis uflebis ijaris dasawyisSi da Tu saijaro gadasaxadi xorcieldeba xangrZlivi periodiT agreTve iReben finansirebas. Sesabamisad fass 16 gamoricxavs ijaris klasifikacias rogorc saopracio ijaras an finansur ijaras rogorc moiTxovs bass 17 da amis nacvlad Sehyavs erTiani moijaris aRricxvis modeli. moijarem unda aRiaros: (a) aqtivebi da pasivebi TiToeul ijara, rolis vada aRemateba 12 Tves, garda dabali Rirebulebis mqone aqtivebisa; da (b) saijaro aqtivebis amortizacia saijaro valdebulebebis Semosavlisgan gancalkevebiT saSemosavlo deklaraciaSi. fass 16 arsebiTad aviTarebs meijaris aRricxvis moTxovnebs bass 17-Si. Sesabamisad meijare ganagrZobs ijaris klasifikaciasr rogorc saoperacio ijara an finansuri lizingi da aRricxos ijaris es ori tipi gansxvavebulad. am etapze jgufi ganixilavs am cvlilebebis gavlenas mis finansur angariSebze.

***sfas 17* "sadazRvevo kontraqtebi” (gamoqveynebulia 2017 wlis 18 amiss da ZalaSi Sedis 2021 wlis 1-li ianvridan an Semdgomi periodisTvis)** bass 17 anacvlebs bass 4-s, romelmac kompaniebi uzrunvelyo nebarTviT, sadazRvevo kontraqtebis aRriscvianobis warmoebaze arsebuli praqtikis gamoyenebiT. amis Sedegad investorebisaTvis rTuli iyo identuri sadazRvevo kompaniebis finansuri maCveneblebis Sedareba. bass 17 warmoadgens erTian princips, dafuZnebuls dazRvevis yvela tipis kontraqtis aRricxvaze, maT Soris gadazRvevis kontraqtebs, romlebic gaaCnia damzRvevs. principi moiTxovs kompaniis sadazRvevo kontraqtebis aRiarebasa da Sefasebas Semdegnairad: (i) momavali fuladi nakadebis (fuladi Semosvlebis nakadebi) riskis gaTvaliswinebiT dakoreqtirebuli mimdinare Rirebuleba, romelic moicavs fuladi nakadebis Sesrulebaze srul misawvdom informacias iseTnairad, rom Seesabamebodes dakvirvebul sabazro informacias; damatebuli (Tu ki es Rirebuleba aris valdebuleba) an gamoklebuli (Tu es Rirebuleba warmoadgens aqtivs) (ii) Tanxa, romelic warmoadgens kontraqtebis jgufis gamoumuSavebel mogebas (kontraqtis momsaxurebis marJa). mZRvevelebi aRiareben mogebas sadazRvevo kontraqtebis jgufidan im periodis ganmavlobaSi, romlis msvlelobisas isini uzrunvelyofen sadazRvevo kompensacias da Tavisufldebian rikisagan. Tu kontraqtebis jgufi aris an gaxda wamgebiani, kompania dauyovnebliv aRiarebs zarals. amJamad kompania axorcielebs axali principis gavlenis Sefasebas sakuTar finansur angariSgebaze.

***sfas 22*@operaciebi ucxour valutaSi da winaswari ganxilva@ (gamoqveynebulia 2016 wlis 8 dekembers da ZalaSi Sedis 2018 wlis 1-li ianvridan an Semdgom periodisTvis)**

winamdebare interpretaciaSi ganixileba, Tu rogor davadginoT TariRi ucxour valutaSi warmoebuli garigebisas axali bas 21-i principis gamoyenebisas. interpretacia gamoyenebadia, rodesac sawarmo winaswar iRebs an uxdis gasamrjelos ucxour valutaSi gamoxatuli kontraqtebidan. interpretacia gansazRvravs, rom transaqciis TariRad iTvleba dRe, rodesac sawarmo Tavdapirvelad aRiarebs arafulad aqtivs an arafulad valdebulebas, romelic warmoiSveba gadaxdis an winaswari ganxilvis miRebisas. Tu ki arsebobs ramodenime winaswari gadaxda an qviTari, interpretacia moiTxovs, rom kompania aRiarebdes transaqciis TariRs TiToeuli gadaxdisaTvis an winaswari ganxilvis miRebisas. axali standartis danergvis Sedegad ar aris mosalodneli materialuri gavlena kompaniaze.

***sfas 23* “gaurkvevloba mogebis gadasaxadis meTodebis interpretaciisas@ (gamoqveynebulia 2017 wlis 7 ivniss da ZalaSi Sedis 2019 wlis 1-li ianvridan an Semdgomi periodisaTvis)**

bas 12 azustebs, Tu rogor aRiricxeba mimdinare da gadavadebuli mogebis gadasaxadi, magram ara am gaurkvevlobis asaxvas. interpretaia ganmartavs aRiarebis moTxovnis gamoyenebas da Sefasebas bas 12-Si, rodesac adgili aqvs gaurkvevlobas mogebis gadasaxadis meTodebis interpretirebisas. kompaniam unda gansazRvros, ganixilos TiToeuli gaurkveveli sagadasaxado SemTxveva gancalkevebulad an sxva gaurkvevel sagadasaxado interpretaciebTan erTobliobaSi imaze dafuZnebiT, Tu romeli midgoma ukeTesad Seesabameba gaurkvevlobis gadasawyvetad, kompaniam unda dauSvas, rom sagadasaxado organo Seamowmebs Tanxebs, romlebic eqvemdebareba Semowmebas da eqneba sruli informacia, dakavSirebuli aRniSnul SemowmebasTan. Tuki kompania dauSveba, rom sagadasaxado organo miiRebs gaurkvevel sagadasaxado interpretacias, Tu kompania varaudobs, rom sagadasaxado organ oar miRebs gaurkvevel sagadasaxado interpretacias, maSin gaurkvevlobis gavlena aisaxeba dabegvrasTan dakavSirebul Sesabamiss mogeba-zaralSi, sagadasaxado bazebSi**,** gamouyenebel sagadasaxado danakargebze, gamouyenebel sagadasaxado SeRavaTebze an sagadasaxado ganakveTebze,an yvelaze mosalodneli Tanxis gamoyenebiT an mosalodneli Rirebulebis imis mixedviT, Tu romeli meTodia savaraudo gaurkvevlobis prognosis mixedviT. kompania asaxavs interpretaciiT moTxovnili faqtebis da garemoebebis cvlilebis gavlenas an axali informaciis gavlenas mosazrebebsa da Sefasebebze, rogorc saaRricxvo Sefasebis cvlilebebs. faqtebis da garemoebebis an axali informaciis cvlilebebis magaliTebis, romlebmac SeiZleba gamoiwvion gadawyvetilebis an SEfasebis gadaxedva da moicavs, margam ar Semoifargleba, sagadasaxado organos SemowmebebiT an qmedebebiT, sagadasaxado organoebis wesebis cvlilebiT an sagadasaxado organos Semowmebis uflebis vadis amowurviT an sagadasaxado interpretaciis principis gadaxedviT. sagadasaxado organos mxridan sagadasaxado interpretaciaze Tanxmoba-uTanxmoebis arqoniT, izolaciaSi, naklebad savaraudoa, rom warmoadginos cvlilebebi faqtebisa, garemoebebsa Tu axali informaciis kuTxiT, romelic gavlenas axdens mosazrebaze da interpretaciis mier moTxovnil Sefasebaze. amJamad kompania afasebs interpretaciis gavlenas mis finansur angariSgebaze.sxva axali gancxadebebi ar iqonieben jgufze seriozul materialur gavlenas maTi miRebis Semdgom:aqtivebis gayidva an Setana investoris, asocirebuli kompaniis an erToblivi sawarmos Soris - cvlileba fass 10 and bas 28 (gamoqveynebulia 2014 wlis 11 seqtembers da ZalaSi Sedis 2016 wlis 1-l ianvars an Semdgom, dadgenili sass-s mier)

* damatebebi fass 15-Si, Semosavali klientebTan dadebuli kontraqtebidan (gamoqveynebulia 2016 wlis 12 aprils da ZalaSi Sedis 2018 wlis 1-l ianvars an Semndgom wliuri periodebisTvis).
* damatebebi fass 2-Si, aqciebze dafuZnebuli gadaxdebi (gamoqveynebulia 2016 wlis 20 ivniss da ZalaSi Sedis 2018 wlis 1-l ianvars an Semndgom wliuri periodebisTvis).
* damatebebi fass 4-Si, sadazRvevo kontraqtebi (gamoqveynebulia 2016 wlis 12 seqtembers da ZalaSi Sedis 2018 wlis 1-l ianvars an Semndgom wliuri periodebisTvis).
* sainvesticio qonebis gadacema – damatebebi bas 40-Si (gamoqveynebulia 2016 wlis 8 dekembers da ZalaSi Sedis 2018 wlis 1-l ianvars an Semndgom wliuri periodebisTvis).
* Zliuri gaumjobesebebi fass 2014-2016 ciklebisTvis- Sesworebebi fass 1-Si an bas 28-Si (gamoqveynebulia 2016 wlis 8 dekembers da ZalaSi Sedis 2018 wlis 1-l ianvars an Semdgom wliuri periodebisTvis).

Tu ki sxvagvarad ar aris miTiTebuli, axali standartebi da cvlilebebi ar moaxdens mniSvnelovan zegavlenas jgufis konsolidirebul da gancalkevebulfinansur angariSgebaze.

# fuli da fuladi eqvivalentebi

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| naRdi fuli | 30,341 | 23,498 |
| seb-Si ganTavsebuli fuli (garda savaldebulo rezervebisa) | 27,903 | 9,142 |
| sakorespodento angariSebi da erTdRiani depozitebi sxva bankebSi | 81,333 | 38,546 |
| sxva bankebSi ganTavsebuli depozitebi sam Tveze naklebi sawyisi dafarvis vadiT |  | 2,500 |
|  | - |  |
|  |  |  |
|  |  |  |
| sul fuli da fuladi ekvivalentebi | **139,577** | **73,686** |
|  |  |  |

2017 wlis 31 dekembris mdgomareobiT fulisa da fuladi ekvivalentebis sakredito xarisxi F Fitch-is reitingis mixedviT SeiZleba Semdegi saxiT Sejamdes:

| aTas larSi | seb-Si ganTavsebuli fuli (garda savaldebulo rezervebisa) | sakorespodento angariSebi da erTdRiani depozitebi | sxva bankebSi ganTavsebuli depozitebi | sul |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
| arc vadagadacilebulia da arc gaufasurebuli |  |  |  |  |
| - saqarTvelos erovnuli banki | 27,903 | - | - | 27,903 |
| - A-A--dan A A+-mde reitingis | - | 60,200 | - | 60,200 |
| - A- ze dabali reitingis | - | 20,975 | - | 20,975 |
| - reitingis armqone | - | 158 | - | 158 |
|  |  |  |  |  |
|  |  |  |  |  |
| **sul fuli da fuladi ekvivalentebi garda naRdi da satranzito fulisa** | **27,903** | **81,333** | **-** | **109,236** |
|  |  |  |  |  |

2017 wlis 31 dekembris mdgomareobiT iyo erTi ganTavseba arareitingul qarTul bankebSi saerTo odenobiT 98 aTasi lari., erTi arareitingul OECD bankSi saerTo odenobiT 59 aTasi lari (2016: 3 ganTavseba arareitingul qarTul bankSi saerTo RirebulebiT 15,888 aTasi lari, erTi arareitinguli O OECD bankSi saerTo odenobiT 294 aTasi lari da erTi, Non-OECD bankSi saerTo odenobiT 12 aTasi lari). 2016 wlis 31 dekembris mdgomareobiT fulisa da fuladi ekvivalentebis sakredito xarisxi F Fitch-is reitingis mixedviT Semdegia:

| aTas larSi | seb-Si ganTavsebuli fuli (garda savaldebulo rezervebisa) | sakorespodento angariSebi da erTdRiani depozitebi | sxva bankebSi ganTavsebuli depozitebi | sul |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
| arc vadagadacilebulia da arc gaufasurebuli |  |  |  |  |
| - saqarTvelos erovnuli banki | 9,142 | - | - | 9,142 |
| - A--dan A+-mde reitingis | - | 10,045 | - | 10,045 |
| - A--ze dabali reitingis | - | 14,807 | - | 14,807 |
| - reitingis armqone | - | 13,694 | 2,500 | 16,194 |
|  |  |  |  |  |
|  |  |  |  |  |
| **sul fuli da fuladi ekvivalentebi garda naRdi fulisa** | **9,142** | **38,546** | **2,500** | **50,188** |
|  |  |  |  |  |

2017 wlis 31 dekembris mdgomareobiT, jgufs yavda erTi А reitingis mqone kontragenti bankebi romlis saerTo fuli da fuladi ekvivalentebis naSTebi mTliani kapitalis 10%-ze meti iqneboda. (2016: 00).

fuli da fuladi ekvivalentebis saprocento ganakveTis analizi warmodgenilia 33-e ganmartebiT SeniSvnaSi. dakavSirebul mxareebTan arsebuli balansebis Sesaxeb informacia warmodgenilia 39-e ganmartebiT SeniSvnaSi.

seb-Si ganTavsebuli fulis (garda savaldebulo rezervebisa) balansebi warmoadgens seb-Si ganTavsebuli fulis im balansebs, romlebic dakavSirebulia angariSsworebis saqmianobasTan da xelmisawvdomi iyo wlis bolos.

# saqarTvelos erovnul bankSi ganTavsebuli savaldebulo fulis balansebi

saqarTvelos erovnul bankSi ganTavsebuli savaldebulo fulis balansebi warmoadgens seb-Si ganTavsebul Tanxebs. რeზident finansur institutebs moeTxoveba seb-Si procentiani savaldebulo rezervis ganTavseba, romlis xelmisawvdomobac SezRudulia da romlis odenobac damokidebulia finansuri institutebis mier moziduli saxsrebis moculobaze.

2017 wels Fitch-is reitingma daadastura, rom saqarTvelos mTavrobis moklevadiani suverenuli sakredito reitingi iyo “B”, xolo grZelvadiani sakredito reitingi “BB-“.

# Fuladi saxsrebi sxva bankebSi

| aTas larSi | 2017 | 2016 |
| --- | --- | --- |
| ganTavseba sxva bankebSi sam Tveze meti Tavdapirveli vadiT | 15,094 | - |
|  |  |  |
|  |  |  |
| **sul misaRebi sxva bankebisgan** | **15,094** | **-** |
|  |  |  |

2017 wlis 31 dekembris mdgomareobiT jgufs gaaCnia naSTebi kontragent bankebTan-banki kredo, saqarTvelo (2016: 00), gavlena ar gauaresebula.ixileT SeniSvna 37 sxva bankebSi ganTavsebuli TiToeuli klasis samarTliani Rirebulebis SefasebisaTvis, sxva bankebisgan misaRebi saprocento ganakveTebis analizi mocemulia SeniSvna 33-Si. informacia dakavSirebuli mxareebis balansebze mocemulia SeniSvna 39-Si.

# klientebze gacemuli sesxebi da avansebi

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| iuridiul pirebze gacemuli sesxebi | 617,486 | 476,634 |
| samomxmareblo sesxebi | 50,212 | 36,330 |
| ipoTekuri sesxebi | 101,473 | 91,375 |
| sakredito baraTebi | 5,080 | 4,772 |
|  |  |  |
| minus: sesxis gaufasurebis rezervi | (16,377) | (14,822) |
|  |  |  |
|  |  |  |
| sul klientebze gacemuli sesxebi da avansebi | **757,874** | **594,289** |
|  |  |  |

2017 wlis ganmavlobaSi sesxis gaufasurebis rezervSi momxdari cvlilebebi Semdegia:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| aTas larSi | iuridiul pirebze gacemuli sesxebi | samomxmareblo sesxebi | ipoTekuri sesxebi | sakredito baraTebi | sul |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| sesxis gaufasurebis rezervi 2017 wlis 1-li ianvris mdgomareobiT | 10,170 | 975 | 3,470 | 207 | 14,822 |
| wlis ganmavlobaSi Camowerili uimedo Tanxebi | (168) | (390) | - | (377) | (935) |
| sesxis gaufasurebis rezervi wlis ganmavlobaSi \* | 2,853 | 422 | (1,045) | 260 | 2,490 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| sesxis gaufasurebis rezervi 2017 wlis 31 dekembris mdgomareobiT | **12,855** | **1,007** | **2,425** | **90** | **16,377** |
|  |  |  |  |  |  |

\*2017 wlis ganmavlobaSi sesxis gaufasurebis rezervi gansxvavdeba amave wlis mogeba-zaralis angariSSi deklarirebuli Tanxisgan manamde uimedo sesxis saxiT Camowerili 514 aTasi laris amoRebis gamo. amoRebuli Tanxa daemata uSualod amave wlis mogeba-zaralis angariSis rezervebis punqts.

10 klientebze gacemuli sesxebi da avansebi (gagrZeleba)

2016 wlis ganmavlobaSi sesxis gaufasurebis rezervSi momxdari cvlilebebi Semdegia:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| aTas larSi | iuridiul pirebze gacemuli sesxebi | samomxmareblo sesxebi | ipoTekuri sesxebi | sakredito baraTebi | sul |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| sesxis gaufasurebis rezervi 2016 wlis 1-li ianvris mdgomareobiT | 6,952 | 704 | 3,165 | 186 | 11,007 |
| wlis ganmavlobaSi Camowerili uimedo Tanxebi | (536) | (334) | (3) | (388) | (1,261) |
| sesxis gaufasurebis rezervi wlis ganmavlobaSi \* | 3,754 | 605 | 308 | 409 | 5,076 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| sesxis gaufasurebis rezervi 2016 wlis 31 dekembris mdgomareobiT | **10,170** | **975** | **3,470** | **207** | **14,822** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

\*2016 wlis ganmavlobaSi sesxis gaufasurebis rezervi gansxvavdeba amave wlis mogeba-zaralis angariSSi deklarirebuli Tanxisgan, manamde uimedo sesxis saxiT Camowerili 324 aTasi laris amoRebis gamo. dabrunebis Tanxa iyo pirdapir Caricxuli sarezervo xazze wlis mogeba-zaralSi.ekonomikuri seqtoris mixedviT riskebis koncentraciebi samomxmareblo sesxis პortfelSi Semdegia:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| aTas larSi | 2017 | | |  | 2016 | | |
| Tanxa | % | Tanxa | | | % |
|  |  |  |  | | |  |
| fizikuri pirebi | 156,765 | 20% | 132,477 | | | 22% |
| momsaxureba | 75,993 | 10% | 14,920 | | | 2% |
| sastumroebi da restornebi | 73,456 | 9% | 52,633 | | | 9% |
| uZravi qonebis marTva | 63,889 | 8% | 49,459 | | | 8% |
| warmoeba da damzadeba | 57,166 | 7% | 43,066 | | | 7% |
| jandacva | 55,784 | 7% | 56,695 | | | 9% |
| energetika | 52,598 | 7% | 28,333 | | | 5% |
| komercia/vaWroba | 50,658 | 7% | 53,956 | | | 9% |
| uZravi qonebis developmenti | 48,960 | 6% | 34,190 | | | 6% |
| finansuri institutebi | 43,593 | 6% | 56,654 | | | 9% |
| soflis meurneoba | 38,468 | 5% | 32,273 | | | 5% |
| mSenebloba&samSeneblo masalebis warmoeba | 24,040 | 4% | 19,014 | | | 3% |
| meRvineoba | 18,128 | 2% | 14,436 | | | 3% |
| sxva | 14,754 | 2% | 21,005 | | | 3% |
|  |  |  |  | | |  |
| sul klientebze gacemuli sesxebi da avansebi (gaufasurebamde) | **774,252** | **100%** | **609,111** | | | **100%** |
|  |  |  |  | | |  |

2017 wlis 31 dekembris mdgomareobiT, jgufs hyavda 30 msesxebeli (2016: 22 msesxebeli), sesxis saerTo Tanxa aRemateboda 5,000 aTass lars. am sesxebis saerTo Tanxa Seadgenda 350,387 aTas lars (2016: 204,279 aTasi lari) an jamuri sakredito portfelis 45.3 %-s. (2016: 33.5%).

10 klientebze gacemuli sesxebi da avansebi (gagrZeleba)

2017 wlis 31 dekembris mdgomareobiT arsebuli uzrunvelyofis Sesaxeb informacia Semdegia:

| aTas larSi | iuridiul pirebze gacemuli sesxebi | samomxmareblo sesxebi | ipoTekuri sesxebi | sakredito baraTebi | sul |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |
| arauzrunvelyofili sesxebi | 32,581 | 30,585 | 1,500 | 4, 904 | 69,570 |
| *sesxebi, romlebic uzrunvelyofilia:* |  |  |  |  |  |
| - depozitebiT | 95,203 | 1,229 | 114 | - | 96,546 |
| - uZravi qonebiT | 454,532 | 18,073 | 98,765 | 156 | 571,526 |
| - transportiT da mowyobilobebiT | 8,528 | 325 | - | - | 8,853 |
| - sxva aqtivebiT | 26,642 | - | 1,094 | 20 | 27,756 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **sul klientebze gacemuli sesxebi da avansebi** | **617,486** | **50,212** | **101,473** | **5,080** | **774,251** |
|  |  |  |  |  |  |

2016 wlis 31 dekembris mdgomareobiT arsebuli uzrunvelyofis Sesaxeb informacia Semdegia:

| aTas larSi | iuridiul pirebze gacemuli sesxebi | samomxmareblo sesxebi | ipoTekuri sesxebi | sakredito baraTebi | sul |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |
| arauzrunvelyofili sesxebi | 18,504 | 18,462 | 217 | 4, 737 | 41,920 |
| *sesxebi, romlebic uzrunvelyofilia:* |  |  |  |  |  |
| - depozitebiT | 66,720 | 661 | - | - | 67,381 |
| - uZravi qonebiT | 318,291 | 16,930 | 76,426 | 15 | 411,662 |
| - transportiT da mowyobilobebiT | 23,492 | 274 | - | - | 23,766 |
| - sxva aqtivebiT | 49,627 | 3 | 14,732 | 20 | 64,382 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **sul klientebze gacemuli sesxebi da avansebi** | **476,634** | **36,330** | **91,375** | **4,772** | **609,111** |
|  |  |  |  |  |  |

sesxebis sabalanso Rirebuleba ganawilda miRebuli uzrunvelyofis saxis safuZvelze Semdegi TanmimdevrobiT: fuladi depozitebi, uZravi qoneba, transporti da mowyobilobebi, sxva maragebi. sxva aqtivebSi SeiZleba Sediodes fasiani qaRaldebi da maragebi. ipoTekuri sesxebis nawili mSenebare statusiT uZravi qonebis gayidvisTvis ar aris uzrunvelyofili uZravi qonebiT oficialuri registraciis iuridiuli procdirebis dasrulebamde samSeneblo kompaniis mier. mocemuli iuridiuli procedurebis dasrulebamde sesxebi uzrunvelyofilia samSeneblo kompaniis garantiiT. Registraciis procedurebis dasrulebisTanave uzrunvelyofas Caanacvlebs uZravi qoneba.

mesame mxaris garantiebi, romlebic miRebulia 152,216 aTasi laris odenobiTY(2016: 22,216 aTasi lari), zemoT warmodgenil cxrilSi Setanili ar aris.

zemoT warmodgenili monacemebi asaxavs aRebuli sesxis an uzrunvelyofis umcires sabalanso Rirebulebas. danarCeni nawili warmodgenilia arauzrunvelyofili riskebiT.

10 klientebze gacemuli sesxebi da avansebi (gagrZeleba)

2017 wlis 31 dekembris mdgomareobiT dasafari sesxebis sakredito xarisxis analizi:

| aTas larSi | iuridiul pirebze gacemuli sesxebi | samomxmareblo sesxebi | ipoTekuri sesxebi | sakredito baraTebi | sul |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |
| *arc vadagadacilebuli, arc gaufasurebuli (bruto)* |  |  |  |  |  |
| - msxvili msesxeblebi or welze meti sakredito istoriiT | 175,002 | - | - | - | **175,002** |
| - axali msxvili msesxeblebi | 269,112 | - | - | - | **269, 112** |
| - saSualo zomis sawarmoebze gacemuli sesxebi | 59,836 | - | - | - | **59,836** |
| - mcire zomis sawarmoebze gacemuli sesxebi | 866 | 3 | 4 | 134 | **1,007** |
| - 100 aTas larze zemoT f/p-ze gacemuli sesxebi | 69,977 | 3,499 | 48,684 | 361 | **122,521** |
| - 100 aTas laramde f/p-ze gacemuli sesxebi | 11,630 | 42,341 | 44,248 | 4,382 | **102,601** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **sul arc vadagadacilebuli, arc gaufasurebuli** | **586,423** | **45,843** | **92,936** | **4,877** | **730,079** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| ***vadagadacilebuli, magram ara gaufasurebuli*** |  |  |  |  |  |
| - 30-ze naklebi dRiT vadagadacilebuli | 2,626 | 1,295 | 1,879 | 1 | **5,801** |
| - 30-dan 90 dRemde vadagadacilebuli | - | - | 126 | - | **126** |
| - 91-dan 180 dRemde vadagadacilebuli | - | - | - | - | **-** |
| - 181-dan 360 dRemde vadagadacilebuli | - | - | - | - | **-** |
| -360 dReze meti vadagadacilebuli | - | - | - | - | **-** |
|  |  |  |  |  |  |
| **sul vadagadacilebuli, magram ara gaufasurebuli** | **2,626** | **1,295** | **2,005** | **1** | **5,927** |
|  |  |  |  |  |  |
| ***individualurad gaufasurebuli sesxebi (bruto)*** |  |  |  |  |  |
| - aravadagadacilebuli | 11,476 | 693 | 2,521 | 53 | **14,743** |
| - 30-ze naklebi dRiT vadagadacilebuli | 58 | 49 | 704 | 55 | **866** |
| - 30-dan 90 dRemde vadagadacilebuli | 4,966 | 489 | 1,050 | 58 | **6,563** |
| - 91-dan 180 dRemde vadagadacilebuli | 1,356 | 534 | 775 | 35 | **2,700** |
| - 181-dan 360 dRemde vadagadacilebuli | 6,937 | 273 | 692 | - | **7,902** |
| - 360-ze meti dRiT vadagadacilebuli | 3,644 | 1,036 | 791 | - | **5,471** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **sul individualurad gaufasurebuli sesxebi (bruto)** | **28,437** | **3,074** | **6,533** | **201** | **38,245** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **minus gaufasurebis zarali** | **(12,855)** | **(1,008)** | **(2,424)** | **(90)** | **(16,377)** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **sul klientebze gacemuli sesxebi da avansebi** | **604,631** | **49,204** | **99,050** | **4,989** | **757,874** |
|  |  |  |  |  |  |

10 klientebze gacemuli sesxebi da avansebi (gagrZeleba)

2016 wlis 31 dekembris mdgomareobiT dasafari sesxebis sakredito xarisxis analizi:

| aTas larSi | iuridiul pirebze gacemuli sesxebi | samomxmareblo sesxebi | ipoTekuri sesxebi | sakredito baraTebi | sul |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |
| *arc vadagadacilebuli, arc gaufasurebuli (bruto)* |  |  |  |  |  |
| - msxvili msesxeblebi or welze meti sakredito istoriiT | 137,115 | - | - | - | **137,115** |
| - axali msxvili msesxeblebi | 164,927 | - | - | - | **164, 927** |
| - saSualo zomis sawarmoebze gacemuli sesxebi | 61,793 | - | - | - | **61,793** |
| - mcire zomis sawarmoebze gacemuli sesxebi | 1,185 | - | - | - | **1,185** |
| - 100 aTas larze zemoT f/p-ze gacemuli sesxebi | 69,350 | 2,906 | 44,321 | 296 | **116,873** |
| - 100 aTas laramde f/p-ze gacemuli sesxebi | 7,510 | 28,982 | 35,566 | 3,965 | **76,023** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **sul arc vadagadacilebuli, arc gaufasurebuli** | **441,880** | **31,888** | **79,887** | **4,261** | **557,916** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| ***vadagadacilebuli, magram ara gaufasurebuli*** |  |  |  |  |  |
| - 30-ze naklebi dRiT vadagadacilebuli | 4,006 | 781 | 1,750 | 86 | **6,623** |
| - 30-dan 90 dRemde vadagadacilebuli | 1,516 | 18 | 190 | 75 | **1,799** |
| - 91-dan 180 dRemde vadagadacilebuli | - | - | - | 9 | **9** |
| - 181-dan 360 dRemde vadagadacilebuli | 61 | - | - | 1 | **62** |
| -360 dReze meti vadagadacilebuli | 321 | - | - | 131 | **452** |
|  |  |  |  |  |  |
| **sul vadagadacilebuli, magram ara gaufasurebuli** | **5,904** | **799** | **1,940** | **302** | **8,945** |
|  |  |  |  |  |  |
| ***individualurad gaufasurebuli sesxebi (bruto)*** |  |  |  |  |  |
| - aravadagadacilebuli | 21,759 | 1,400 | 4,046 | 65 | **27,270** |
| - 30-ze naklebi dRiT vadagadacilebuli | 156 | 317 | 2,179 | 42 | **2,694** |
| - 30-dan 90 dRemde vadagadacilebuli | 1,601 | 366 | 843 | 56 | **2,866** |
| - 91-dan 180 dRemde vadagadacilebuli | 3,795 | 1,017 | 701 | 43 | **5,556** |
| - 181-dan 360 dRemde vadagadacilebuli | 229 | 168 | 593 | 2 | **992** |
| - 360-ze meti dRiT vadagadacilebuli | 1,310 | 375 | 1,186 | 1 | **2,872** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **sul individualurad gaufasurebuli sesxebi (bruto)** | **28,850** | **3,643** | **9,548** | **209** | **42,250** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **minus gaufasurebis zarali** | **(10,170)** | **(975)** | **(3,470)** | **(207)** | **(14,822)** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **sul klientebze gacemuli sesxebi da avansebi** | **466,464** | **35,355** | **87,905** | **4,565** | **594,289** |
|  |  |  |  |  |  |

zemoT warmodgenil cxrilebSi dakavSirebuli msesxeblebis jgufebi, romelTa saerTo sakredito riski aRemateba 1 milion aSS dolars, miekuTvneba “msxvili msesxeblebis” kategorias. msesxeblebis jgufebi, romelTa saerTo sakredito riski 30 aTasi aSS dolaridan 1 milion aSS dolaramde meryeobs, miekuTvneba “saSualo zomis msesxeblebis” kategorias. danarCeni msesxeblebi miekuTvnebian “mcire zomis msesxeblebis” kategorias. jgufi iyenebda bass 39-iT *“finansuri instrumentebi: aRiareba da gaangariSeba”* gaTvaliswinebul portfelis darezervebis meTods, da qmnida portfelis rezervebs im gaufasurebis zaralisTvis, romelic jgufs miadga, magram angariSgebis periodis bolomde individualur sesxTan dakavSirebiT konkretulad ar dadgenila. jgufis politika iTvaliswinebs TiToeuli sesxis “arc vadagadacilebuli, arc gaufasurebulis” kategoriisTvis mikuTvnebas mocemuli sesxis gaufasurebis obieqturi mtkicebulebis mopovebamde. am politikisa da portfelis gaufasurebis meTodis mixedviT, gaufasurebis rezervebi SeiZleba aRematebodes individualurad gaufasurebuli sesxebis mTlian bruto moculobas.

is ZiriTadi faqtorebi, romlebsac jgufi ganixilavs imis dasadgenad, aris Tu ara sesxi gaufasurebuli, aris sesxis vadagadacilebis statusi, msesxeblis finansuri Sedegi da Sesabamisi uzrunvelyofis (misi arsebobisas) gayidvadoba. Sedegad, jgufi zemoT warmoadgens im sesxebis vadianobis analizs, romlebic individualurad gaufasurebuladaa miCneuli.

vadagadacilebul, magram aragaufasurebul sesxebSi ZiriTadad Sedis is uzrunvelyofili sesxebi, romelTa uzrunvelyofis samarTliani Rirebuleba sakmarisia sesxis Zirisa da procentebis dasafarad. vadagadacilebulad, magram aragaufasurebulad deklarirebuli Tanxa warmoadgens amgvari sesxebis mTlian Tanxas da ara mxolod vadagadacilebuli individualuri Sesatanebis jams. uzrunvelyofis finansuri efeqti warmodgenilia uzrunvelyofis Rirebulebebis asaxviT: (i) im aqtivebis SemTxvevaSi, romlebTan dakavSirebiTac uzrunvelyofa da sxva sakredito garantiebi udris an aRemateba aqtivis sabalanso Rirebulebas (“sakmarisad uzrunvelyofili aqtivebi”) da (ii) im aqtivebis SemTxvevaSi, romlebTan dakavSirebiTac uzrunvelyofa da sxva sakredito garantiebi naklebia qtivis sabalanso Rirebulebaze (“arasakmarisad uzrunvelyofili aqtivebi”). 2017 wlis 31 dekembris mdgomareobiT uzrunvelyofis Sedegi Semdegia:

10 klientebze gacemuli sesxebi da avansebi (gagrZeleba)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | uzrunvelyofili aqtivebi | | Nnawilobriv uzrunvelyofili aqtivebi | |
| aTas larSi | **aqtivebis sabalanso Rirebuleba** | **uzrunvelyofis samarTliani Rirebuleba** | **aqtivebis sabalanso Rirebuleba** | **uzrunvelyofis samarTliani Rirebuleba** |
|  |  |  |  |  |
| iuridiul pirebze gacemuli sesxebi | 531,979 | 1, 389,931 | 85,507 | 52,926 |
| samomxmareblo sesxebi | 19,355 | 97,161 | 30,857 | 272 |
| ipoთekuri sesxebi | 97,975 | 286,999 | 3,498 | 1,996 |
| sakredito baraTebi | 173 | 865 | 4,908 | - |
|  |  |  |  |  |
|  |  |  |  |  |
| **sul** | **649,482** | **1,774,956** | **124,770** | **55,194** |
|  |  |  |  |  |

2016 wlis 31 dekembris mdgomareobiT uzrunvelyofis Sedegi Semdegia:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | uzrunvelyofili aqtivebi | | Nnawilobriv uzrunvelyofili aqtivebi | |
| aTas larSi | **aqtivebis sabalanso Rirebuleba** | **uzrunvelyofis samarTliani Rirebuleba** | **aqtivebis sabalanso Rirebuleba** | **uzrunvelyofis samarTliani Rirebuleba** |
|  |  |  |  |  |
| iuridiul pirebze gacemuli sesxebi | 410,851 | 1,036,204 | 65,783 | 47,280 |
| samomxmareblo sesxebi | 17,765 | 90,190 | 18,565 | 103 |
| ipoთekuri sesxebi | 91,067 | 240,385 | 308 | 91 |
| sakredito baraTebi | 35 | 44 | 4,737 | - |
|  |  |  |  |  |
|  |  |  |  |  |
| **sul** | **519,718** | **1,366,823** | **89,393** | **47,474** |
|  |  |  |  |  |

jgufi wliurad axorcielebs sesxis uzrunvelyofaSi myofi uZravi qonebis gadafasebis, romelic Setanilia sabalanso RirebulebiT 100 umsxviles msesxeblebis jgufSi da maTi jamuri Semosavali Seadgens 900 aTass larze mets saangariSo TariRisaTvis. ganaxlebas 100 aTas larze meti sabalanso Rirebulebis mqone sesxebis SemTxvevaSi, jgufi Sefasebebis ganaxlebas atarebs sul cota weliwadSi erTxel mainc. Tu arsebobs imis varaudis safuZveli, rom sesxis sabalanso Rirebuleba SeiZleba aRematebodes uzrunvelyofis samarTlian Rirebulebas, xelmZRvaneloba gonivrulad atarebs Sesabamisi uzrunvelyofis Sefasebas.

ixileT ganmartebiTi SeniSvna 37-e klientebisTvis gacemuli TiToeuli klasis sesxebisa da avansebis saangariSo samarTliani Rirebuleba. klientebisTvis sesxebisa da avansebis saprocento ganakveTis analizi warmodgenilia 33-e SeniSvnaSi. dakavSirebuli mxareebis balansebze informacia warmodgenilia 39-e SeniSvnaSi.

# sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| korporatiuli aqciebi (arakvotirebuli) | 63 | 63 |
|  |  |  |
|  |  |  |
| sul sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi | **63** | **63** |
|  |  |  |

sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi moicavs 63 aTasi (2016: 63 aTasi) laris sabalanso Rirebulebis mqone saaqcio fasian qaRaldebs, romlebic savaWro birJaze sajarod ar aris xelmisawvdomi. amitom isini deklarirebulia TviTRirebulebiT. investirebul subieqtebs ar gamouqveynebiaT bolodroindeli finansuri informacia maTi operaciebis Sesaxeb, maTi aqciebi kvotirebuli araa da bolodriondeli savaWro fasebi sajarod xelmisawvdomi araa.

sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebis saprocento ganakveTis analizi warmodgenilia 33-e ganmartebiT SeniSvnaSi.

# 12 obligaciebi amortizirebuli RirebulebiT

debitoruli davalianeba warmoadgens fasdaklebiT gayidul fasian qaRaldebs da gamosyidvis xelSekrulebebs romlic Tanaxmad kontragents aqvs gayidvis an xelmeored dagiravebis ufleba kontraqtiT an modificirebulad. 2016 wlis 31 dekembris mdgomareobiTGgamosyidvis kontraqtebi ar aris.

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
| **obligaciebi amortizirebuli RirebulebiT gayidvis da gamosyidvis xelSekrulebiT** |  |  |
|  |  |  |
| saqarTvelos mTavrobis saxazino obligaciebi | 87,747 | 85,229 |
| saqarTvelos mTavrobis saxazino Tamasuqi | 56,156 | 38,749 |
| seb-is depozituri sertifikati | - | 4,463 |
|  |  |  |
| sul debitoruli davalianebis gamosyidva warmodgenili obligaciebiT amortizirebuli RirebulebiT | **143,903** | **128,441** |
|  |  |  |

amortizirebuli RirebulebiT asaxuli obligaciebis dinamika Semdegia:

|  |  |  |  |
| --- | --- | --- | --- |
| aTas larSi | SeniSvna | 2017 | 2016 |
|  |  |  |  |
| bruto Rirebuleba 1-li ianvris mdgomareobiT |  | 128,441 | 77,250 |
| damatebebi |  | 79,460 | 108,336 |
| reklasificirebuli debitoruli davalianebidan |  |  | 36,458 |
| gamosyidva |  | (66,984) | (96,362) |
| daricxuli saprocento Semosavali |  | 10,334 | 9,494 |
| miRebuli saprocento Semosavali |  | (7,348) | (6,735) |
|  |  |  |  |
| bruto Rirebuleba 31-i dekembris mdgomareobiT |  |  | **128,441** |
|  |  | **143,903** |  |

12 obligaciebi amortizirebuli RirebulebiT (gagrZeleba)

yvela obligacia asaxuli amortizirebuli RirebulebiT gamoSvebulia saqarTvelos mTavrobis mier. 2017 wlis 31 dekembris mdgomareobiT amortizirebuli RirebulebiT asaxuli obligaciebi sabalanso RirebulebiT 39,416 aTasi lari (2016: 44,443 lari) iyo dagiravebuli mesame mxareebze, rogorc uzrunvelyofa sxva bakebis vadiani depozitebis saxiT. ixileT SeniSvna 18-Si.

ixileT ganmartebiTi SeniSvna 37-e amortizirebuli RirebulebiT asaxuli obligaciebis samarTliani Rirebulebis mxilebisaTvis. saprocento ganakveTis analizi warmodgenilia 33-e SeniSvnaSi. dakavSirebuli mxareebis sainvesticio amortizirebuli RirebulebiT asaxuli obligaciebis informacia warmodgenilia 39-e SeniSvnaSi.

# 13 sainvesticio qoneba

|  |  |  |  |
| --- | --- | --- | --- |
| aTas larSi | **SeniSvna** | 2017 | 2016 |
|  |  |  |  |
| sabalanso Rirebuleba 1-li ianvris mdgomareobiT |  | **1,283** | **1,879** |
|  |  |  |  |
| gaufasureba |  | (14) | (11) |
| gankargva |  | (191) | (1,036) |
| transferi sxva aqtivebidan |  | - | 451 |
|  |  |  |  |
|  |  |  |  |
| sabalanso Rirebuleba 31 dekembris mdgomareobiT |  | **1,078** | **1,283** |
|  |  |  |  |

2017 wlis 31 dekembris mdgomareobiT banks miekuTvneboda 591 aTasi laris Rirebulebis sainvesticio qoneba (2016: 400 aTasi lari)2017 wlis 31 dekembris mdgomareobiT, sainvesticio qonebis samarTliani Rirebuleba Seadgenda 1,636 aTas lars (2016: 1,828 aTas lars). 2017 wlis 31 dekembris mdgomareobiT banks miekuTvneboda 430 aTasi laris samarTliani Rirebulebis sainvesticio qoneba (2016: 453 aTasi lari)

jgufis sainvesticio qonebis samarTliani Rirebuleba ganisazRvra bankis Sida Semfaseblebis mier, romlebsac aqvT aRiarebuli da Sesabamisi kvalifikacia. sainvesticio qonebis samarTliani Rirebulebis gaangariSebisas ganisazRvra sami sabazro Sedarebis obieqti. radgan Sedarebis obieqtebi garkveulwilad gansxvavdeboda Sefasebuli qonebisgan, Sedarebis obieqtis kvotirebuli fasebi kidev dakoreqtirda maTi adgilmdebareobis, pirobis, zomis, misadgomobis, siZvelis, da gamyidvelebTan molaparakebebis Sedegad mosalodneli fasdaklebebis gaTvaliswinebiT. erT kvadratul metrze am meTodiT gansazRvruli SedarebiTi fasebi Semdeg mravldeba Sefasebuli qonebis farTze da miiReba sainvesticio qonebis Sefasebuli Rirebuleba.

# 14 Senoba-nagebobebi, mowyobilobebi da sxva aramaterialuri aqtivebi

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| aTas larSi | SeniSvna | | Senoba-  nagebobebi | saofise da kompiuteruli mowyobiloba | | | dausrulebeli mSenebloba | sul Senoba-nagebobebi da mowyobilobebi | kompiuteruli programebis licenziebi | | | sul | |
|  | | | | | | | | | | | | | |
| Rirebuleba/Sefaseba 2016 wlis 1-li ianvris mdgomareobiT | |  | 19,222 | 8,586 | | | - | 27,808 | 1,101 | | 28,909 | | |
| akumulirebuli cveTa | |  | - | 5,730 | | | - | 5,730 | 514 | | 6,244 | | |
|  | |  |  |  | | |  |  |  | |  | | |
|  | |  |  |  | | |  |  |  | |  | | |
| sabalanso Rirebuleba 2016 wlis 1-li ianvris mdgomareobiT | |  | **19,222** | **2,856** | | | **-** | **22,078** | **587** | | **22,665** | | |
| damatebebi | |  | 15 | 75 | | | - | **90** | 79 | | **169** | | |
| gankargva | |  | - | - | | | - | **-** | (40) | | **(40)** | | |
|  | |  |  |  | | |  |  |  | |  | | |
| **cveTa** | |  |  |  | | |  |  |  | |  | | |
| cveTis daricxva | | 29 | 384 | 736 | | | - | **1,120** | 134 | | **1,254** | | |
| gankargva | |  | - | - | | | - | **-** | (40) | | **(40)** | | |
|  | |  |  |  | | |  |  |  | |  | | |
|  | |  |  |  | | |  |  |  | |  | | |
| sabalanso Rirebuleba 2016 wlis 31 dekembris mdgomareobiT | |  | **18,853** | **2,195** | | | **-** | **21,048** | **532** | | **21,580** | | |
|  | |  |  |  | | |  |  |  | |  | | |
|  | |  |  |  | | |  |  |  | |  | | |
| Rirebuleba/Sefaseba 2016 wlis 31 dekembris mdgomareobiT | |  | 19,237 | 8,661 | | | **-** | **27,898** | **1,140** | | **29,038** | | |
| akumulirebuli cveTa | |  | 384 | 6,466 | | | - | **6,850** | **608** | | **7, 458** | |
|  | |  |  |  | | |  |  |  | |  | | |
|  | |  |  |  | | |  |  |  | |  | | |
| sabalanso Rirebuleba 2016 wlis 31 dekembris mdgomareobiT | |  | **18,853** | **2,195** | | | **-** | **21,048** | **532** | | **21,580** | | |
|  | |  |  |  | | |  |  |  | |  | | |
| damatebebi | |  | 494 | 1,546 | | | - | **2,040** | 490 | | **2,530** | | |
| gankargva | |  | - | - | | | - | **-** | (43) | | **(43)** | | |
|  | |  |  |  | | |  |  |  | |  | | |
| **cveTa** | |  |  |  | | |  |  |  | |  | | |
| daricxuli cveTa | | 29 | 386 | 808 | | | - | **1,194** | 161 | | **1,355** | | |
| gankargva | |  | - | - | | | - | **-** | (43) | | **(43)** | | |
|  | | | | | | | | | | | | | |
| sabalanso Rirebuleba 2017 wlis 31 dekembris mdgomareobiT | |  | **18,961** | | **2,933** | **-** | | **21, 894** | | **861** | **22,755** | | |
|  | |  |  | |  |  | |  | |  |  | | |
|  | |  |  | |  |  | |  | |  |  | | |
| Rirebuleba/Sefaseba 2017 wlis 31 dekembris mdgomareobiT | |  | 19,731 | | 10,207 | - | | **29,938** | | 1, 587 | **31,524** | | |
| akumulirebuli cveTa | |  | 770 | | 7,274 | - | | **8,044** | | 726 | **8,770** | | |
|  | |  |  | |  |  | |  | |  |  | | |

14 Senoba-nagebobebi, mowyobilobebi da sxva aramaterialuri aqtivebi (gagrZeleba)

Senoba-nagebobebi Sefasebul iqna samarTliani RirebulebiT 2015 wlis dekemberSi. Sefaseba Caatara damoukidebelma Semfasebelma – Sps “saqarTvelos Sefasebis kompaniam”, romelsac aqvs aRiarebuli da saTanado profesiuli kvalifikacia da romlis Semfaseblebsac aqvT msgavsi adgilmdebareobisa da kategoriis aqtivebis Sefasebis bolodroindeli gamocdileba.

Senoba-nagebobebis samarTliani Rirebulebis Sefaseba yvelaze mgrZnobiarea kvadratuli metris Sefasebisas: rac ufro maRalia fasi kvadratul metrze, miT ufro maRalia samarTliani Rirebuleba.

2017 wlis 31 dekembris mdgomareobiT, Senoba-nagebobebis sabalanso Rirebuleba iqneboda 11,265 aTasi lari (2016: 10,648 aTasi lari), es aqtivebi rom TviTRirebulebiT da cveTis gamoklebiT asaxuliyo**.**

# 15 sxva finansuri aqtivebi

|  |  |  |  |
| --- | --- | --- | --- |
| aTas larSi |  | 2017 | 2016 |
|  |  |  |  |
| debitoruli davalianebebi sakredito baraTiT momsaxurebidan da fuladi gadaricxvebidan |  | 1,061 | 343 |
| SezRuduli naRdi fuli |  | 130 | 132 |
| winaswar dagaxdili momsaxurebis fasi |  | 205 | 72 |
| sxva debitoruli davalianebebi |  | 140 | 104 |
| gaufasurebis rezervis gamoklebiT |  | (107) | - |
|  |  |  |  |
|  |  |  |  |
| sul sxva finansuri aqtivebi |  | **1,429** | **651** |
|  |  |  |  |

2016 wlis 31 dekembris mdgomareobiT, sxva finansuri aqtivebi gaufasurebuli araa.

SezRuduli naRdi fuli warmoadgens naSTebs sabaraTe gadaxdebis sistemis Union Pay (UPI) angariSiT.

# 16 sxva aqtivebi

|  |  |  |  |
| --- | --- | --- | --- |
| aTas larSi | SeniSvna | 2017 | 2016 |
|  |  |  |  |
| dasakuTrebuli uzrunvelyofa |  | 13,293 | 13,119 |
| winaswari gadaxdebi qtivebis dasakuTrebisaTvis |  | 1,553 | - |
| gadaxdili dRg |  | 784 | 698 |
| winaswar gadaxdili sasamarTlo xarjebi |  | 589 | 482 |
| winaswar gadaxdili momsaxurebis fasi |  | 518 | 149 |
| gadaxdili dakavebuli gadasaxadi |  | 98 | 105 |
| winaswar dafarvebi ZiriTad aqtivebze |  | - | 58 |
| sxva |  | 22 | 68 |
|  |  |  |  |
|  |  |  |  |
| sul sxva aqtivebi |  | **16,857** | **14,679** |
|  |  |  |  |

dasakuTrebuli uzrunvelyofa warmoadgens vadagadacilebuli sesxebis dafarvis mizniT jgufis mier SeZenili uZravi qonebis aqtivebs. jgufi fiqrobs, rom am aqtivebs axlo momavalSi gankargavs.

2017 wlis 31 dekembris mdgomareobiT banks miekuTvneba 11,012 aTasi laris dasakuTrebuli uzrunvelyofis Rirebuleba (2016: 10,838 lari).

# 17 sarealizaciod klasificirebuli grZelvadiani aqtivebi

sarealizaciod klasificirebuli grZelvadiani aqtivebi iyofa Semdeg ZiriTad muxlebad:

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| gasayidad klasificirebuli grZelvadiani aqtivebi:  Senobebi da mowyobilobebi | 1,928 | - |
| **sul gasayidad klasificirebuli grZelvadiani aqtivebi, (an gankargvis jgufebi)** | **1,928** |  |

gasayidad gaTvaliswinebuli grZelvadiani aqtivebi moicavs iseT aqtivebs, romlebic 2017 wlis ganmavlobaSi iyo gasayidad damtkicebuli da kontraqtis mixedviT gansazRvruli 2018 wlis mdgomareobiT. jgufi varaudobs, rom gayidva dasruldeba 2018 wlisTvis.

# 18 sxva bankebisgan nasesxebi saxsrebi

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| sakorespodento angariSebi da sxva bankebis 1-dRiani anabrebi | 1 | 556 |
| sxva bankebis moklevadiani anabrebi | 29,963 | 23,092 |
| seb-is moklevadiani sesxebi | 30,018 | 41,011 |
|  |  |  |
|  |  |  |
| sul sxva bankebisTvis gadasaxdeli saxsrebi | **59,982** | **64,659** |
|  |  |  |

jgufma saangariSo periodis bolos daagirava fasiani qaRaldebi rogorc seb-is moklevadiani sesxebis uzrunvelyofa sabalanso RirebulebiT 39,416 aTasi lari (2016: moklevadiani sesxebisTvis dagiravebuli savalo fasiani qaRaldebi seb-Si: 44,443 aTasi lari).

ixileT 37-e ganmartebiTi SeniSvna sxva bankebisTvis gadasaxdeli saxsrebis samarTliani RirebulebiT asaxvasTan dakavSirebiT. sxva bankebisTvis gadasaxdeli saxsrebis saprocento ganakveTis analizi warmodgenilia me-18 ganmartebiT SeniSvnaSi. dakavSirebuli mxareebis Tanxebze informacia warmodgenilia 39-e ganmartebiT SeniSvnaSi.

# 19 klientTa angariSebi

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| saxelmwifo da sajaro organizaciebi |  |  |
| - mimdinare/angariSsworebis angariSebi | 151,595 | 66,792 |
| - vadiani depozitebi | 13,638 | 50,929 |
|  |  |  |
| sxva iuridiuli pirebi |  |  |
| - mimdinare/angariSsworebis angariSebi | 136,032 | 90,957 |
| - vadiani depozitebi | 171,321 | 202,233 |
|  |  |  |
| fizikuri pirebi |  |  |
| - mimdinare/angariSsworebis angariSebi | 93,866 | 78,303 |
| - vadiani depozitebi | 111,368 | 73,056 |
|  |  |  |
|  |  |  |
| sul klientTa angariSebi | **677,820** | **562,270** |
|  |  |  |

saxelmwifo da sajaro organizaciebi ar moicavs saxelmwifo sakuTrebaSi arsebul mogebaze orientirebul sawarmoebs.

klientTa angariSebis koncentraciebi ekonomikuri seqtorebis mixedviT Semdegia:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| aTas larSi | 2017 | |  | | 2016 | |
| Tanxa | % | | Tanxa | | % |
|  |  |  | |  | |  |
| fizikuri pirebi | 205,233 | 30% | | 151,359 | | 27% |
| warmoeba | 77,675 | 11% | | 109,213 | | 19% |
| transporti an kavSirgabmuloba | 67,695 | 10% | | 45,842 | | 8% |
| energetika | 62,598 | 9% | | 48,809 | | 9% |
| momsaxureoba | 58,565 | 9% | | 36,781 | | 6% |
| mSenebloba | 54,944 | 8% | | 37,037 | | 7% |
| finansuri institutebi | 51,296 | 8% | | 67,094 | | 12% |
| vaWroba | 30,898 | 5% | | 19,930 | | 4% |
| saxelmwifo depozitebi | 29,245 | 4% | | 25,227 | | 4% |
| ganaTleba | 21,635 | 3% | | 11,065 | | 2% |
| sxva | 18,036 | 3% | | 9,913 | | 2% |
|  |  |  | |  | |  |
| sul klientTa angariSebi | **677,820** | **100%** | | **562,270** | | **100%** |
|  |  |  | |  | |  |

2017 wlis 31 dekembris mdgomareobiT jgufs hyavda xuTi klienti (2016: eqvsi klienti), romelTa balansebi kapitalis 10% aRemateboda. am klientebis jamuri balansi Seadgenda 199,693  aTas lars (2016: 222,430  aTas lari).

ixileT 37-e ganmartebiTi SeniSvna TiToeuli klasis klientTa angariSis samarTlian RirebulebasTan dakavSirebiT. klientTa angariSebis saprocento ganakveTis analizi warmodgenilia 33-e ganmartebiT SeniSvnaSi. dakavSirebuli mxareebis balansebze informacia warmodgenilia 39-e ganmartebiT SeniSvnaSi.

# 20 sxva nasesxebi saxsrebi

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| sesxebi “blu orCardisgan” | 52,913 | - |
| sesxebi “CineTis ganviTაrebis bankidan” (China Development Bank) | 51,513 | 13,190 |
| sesxebi “evropis rekonstruqciisa da ganviTarebis bankidan” (“EBRD”) | 48,808 | 36,548 |
| sesxebi “urumCis komerciuli bankidan” (URUMQI CITY COMMERCIAL BANK) | 47,496 | 5,407 |
| sesxebi “Savi zRvis vaWrobisa da ganviTarebis bankidan” | 41,904 | 54,107 |
| sesxebi “opekis saerTaSoriso ganviTarebis fondidan” (OFID) | 12,903 | 12,258 |
| sesxebi “ბanka Pპopolare Dდi სondrio” | 7,882 | - |
| sesxebi komercbankidan | 6,851 | - |
| sxva | 10 | 20 |
|  |  |  |
|  |  |  |
| sul sxva nasesxebi saxsrebi | **270,280** | **121,530** |
|  |  |  |

ixileT 37-e ganmartebiTi SeniSvna sxva nasesxebi saxsrebis samarTlian RirebulebasTan dakavSirebiT. sxva nasesxebi saxsrebis saprocento ganakveTis analizi warmodgenilia 33-e ganmartebiT SeniSvnaSi. dakavSirebuli mxareebis balansebze informacia warmodgenilia 39-e ganmartebiT SeniSvnaSi.

# 21 sxva finansuri valdebulebebi

sxva finansuri valdebulebebi Sedgeba Semdegi punqtebisgan:

|  |  |  |  |
| --- | --- | --- | --- |
| aTas larSi | SeniSvna | 2017 | 2016 |
|  |  |  |  |
| angariSsworebis operaciebi |  | 6,473 | 1,670 |
| gadasaxdeli momsaxureba |  | 586 | 424 |
| kreditoruli davalianebebi sadebეto an sakredito baraTebis mixedviT |  | 481 | 82 |
| sxva daricxuli valdebulebebi |  | 134 | 345 |
|  |  |  |  |
|  |  |  |  |
| sul sxva finansuri valdebulebebi |  | **4,674** | **2,521** |
|  |  |  |  |

finansuri valdebuleba angariSsworebis operaciebze warmoadgens Tanxebs, romlebiTac bankis klientebi awarmoeben gadaricxvebs klientebis angariSebidan sxva komerciul bankebSi da romlebic ar iyo gadaricxuli 2017 wlis 31 dekembris mdgomareobiT. aRniSnuli Tanxebi iyo gamoqviTuli klientebis angariSebidan da Sevida sxva finansur valdebulebebSi. ixileT 37-e SeniSvna sxva finansuri valdebulebebis TiToeuli klasis samarTliani RirebulebisaTvis.

# 22 sxva valdebulebebi

sxva valdebulebebi Sedgeba Semdegi punqtebisgan:

|  |  |  |  |
| --- | --- | --- | --- |
| aTas larSi |  | 2017 | 2016 |
|  |  |  |  |
| gadasaxdeli gadasaxadebi garda saSemosavlo gadasaxadisa |  | - | 24 |
| TanamSromelTa daricxuli anazRaurebis xarjebi |  | 1,254 | 1,051 |
| sxva |  | 600 | 252 |
|  |  |  |  |
|  |  |  |  |
| sul sxva valdebulebebi |  | 1,854 | 1,327 |
|  |  |  |  |

# 23 saaqcio kapitali

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| aTas larSi garda aqciebis raodenobisa | mimoqcevaSi arsebuli aqciebis raodenoba (aTasebSi) | Cveulebrivi aqciebi | **aqciis premia** | mTliani saaqcio kapitali |
|  |  |  |  |  |
| 2016 wlis 1 ianvris mdgomareobiT | **15,941** | **15,941** | **73,967** | **89,908** |
| wilebis gadasaxadis sqemaze dafuZnebuli gamoSvebuli aqciebi | 116 | 116 | 956 | 1,072 |
|  |  |  |  |  |
|  |  |  |  |  |
| 2016 wlis 31 dekembris mdgomareobiT | **16,057** | **16,057** | **74,923** | **90,980** |
| wilebis gadasaxadis sqemaze dafuZnebuli gamoSvebuli aqciebi | - | - | - | - |
|  |  |  |  |  |
| **2017 wlis 31 dekembris mdgomareobiT** | **16,057** | **16,057** | **74,923** | **90,980** |
|  |  |  |  |  |
|  |  |  |  |  |

mTliani nebadarTuli, gamoSvebuli Cveulebrivi aqcia Seadgens 16,097 aTasi (2015: 16,057 aTasi), romelTagan TiToeulis nominaluri Rirebuleba Seadgens 1 lars (2016: 1 aqcia 1 lari). mTliani gamoSvebuli Cveulebrivi aqcia Seadgens 16,097 aTas aqcias (2016: 16,057 aTasi aqcia). yvela gamoSvebuli Cveulebrivi aqcia sruladaa dafaruli. zemoT mocemuli cxrili ar moicavs 40 aTass (2016: nuli) aqcias, gamoSvebuls, romlebic jer ar aris ganawilebuli.

yvela Cveulebriv aqcias gaaCnia Tanabari xmis ufleba. saemisio Semosavali warmoadgens Senatanebis metobas gamoSvebuli aqciebis nominalur Rirebulebaze.

# 24 wilobriv instrumetebze dafuZnebuli gadaxdebi

2013 wlis ivlisSi bankis sameTvalyureo sabWom daamtkica umaRlesi menejmentis 2013 – 2014 wlis sabonuse sistema da gasca 73,000 axali aqcia umaRlesi menejmentis wevrebis jgufze. am sqemis mixedviT, yovelwliurad, winaswar dadgenili pirobebis mixedviT, aqciebis garkveuli raodenoba unda iyos gadacemuli monawileebisaTvis. gadasacemi aqciebis saerTo raodenoba ganisazRvreba Sekrebis gundis miznebze da aqciis sabalanso Rirebulebaze ჯგუფის fass-is Semowmebuli konsolidirebuli angariSis mixedviT gacemis TariRis wina wlis. gundis miznebi upirveles yovlisa exeba rentabelobis da zrdis maCveneblebis amaRlebas, romlebic dawesebulia sameTvalyureo sabWos mier, iseve, rogorc Sesabamisoba garkveul normatiul koeficientebTan da saerTaSoriso finansuri sakredito institutebis SeTanxmebebTan Sesabamisoba. gasacemi aqciebi atareben momsaxurebis pirobebs da am pirobebis dakmayofilebamde, aqciebs gaaCniaT dividendis miRebis ufleba, magram ar gaaCniaT xmis micemis ufleba da ar eqvemdebarebian gasxvisebas an gadacemas mesame pirze. servisis pirobebi moicavs uwyvet dasaqmebas, sanam ar dasruldeba sqemis monawileebisaTvis sruli etapobrivi dasaxelebis/aqciebis gadacema. 2016 wlis ivlisSi gadacemul aqcieze SezRudvebi ixsneba.2013 wlis 26 ivlisi jgufma daawesa rogorc aqciebis gacemis dRe. TiTo aqciis samarTliani Rirebuleba gacemis dRisTvis Sefasebulia 7,85 larad TiTo aqciaze. samarTliani Rirebuleba ganisazRvra TiTo aqciis fasis safuZvelze, romelic dadginda aqciebis yidva-gayidvisTvis bankis yofil mesakuTresa da axlandel ZiriTad aqcioners Soris. menejmentis Sefasebaze dayrdnobiT, aqciebis yidva-gayidvis garigeba SeiZleba ganixilos rogorc Cveulebrivi garigeba survilis mqone da bazarTan ara dakavSirebul monawileebs Soris. personalis yvela xarji, dakavSirebuli umaRlesi menejmentis sabonuse sqemasTan aRiarebulia sagarantio periodSi. 2015 wlis aprilSi bankis sameTvalyureo sabWom daamtkica umaRlesi menejmenis sabonuse axali sqema 2015-2016 ww. da gamouSva 71,000 axali aqcia bankis umaRlesi menejmentis momsaxurebis pirobebis Tanaxmad. am aqciebs gaaCniaT dividendis miRebis ufleba, magram ar gaaCniaT xmis ufleba da agreTve gasxvisebis an mesame pirze miyidvis ufleba momsaxurebis pirobebis Sesrulebamde.2015 wlis aqciebze, gadacemuli 2016 wlis ivlisSi, moixsna yvelanairi gadacemis Semdgom SezRudva.

2016 w. tranSebis aqciebis uflebis gadacema dasaqmebis uwyveti pirobis amowurvisas 2017 wlis 27ivliss. aRniSnuli aqciebis gadacemis Semdgom es aqciebi gadacemis SezRudvas eqvemdebareba, 2019 w. ivlisSi (blokirebis pirveli periodis dasasruli) moixsneba SezRudva gadacemuli aqciebis 50%-ze da 2022 wlis 1 ivliss aris (blokirebis meore periodis dasasruli) gadacemis uflebis Semdgomi SezRudvis vadis amowurva.jgufi miiCnevs 2015 wlis 8 aprils gadacemis TariRad. erTi Aaqciis samarTliani Rirebuleba gadacemis dRisTvis Sefasad 11.34 larad TiTo aqciaze. Aaqciis samarTliani Rirebuleba iyo dawesebuli gamomdinare erTi aqciis fasidan, dawesebuli aqciebis yidva-gayidvis garigebisas bankis mflobelebs Soris. 2017 wlis martSi bankis sameTvalyureo sabWom daamtkica umaRlesi menejmenis sabonuse axali sqema 2017-2021 ww. da gamouSva 169,000 axali aqcia bankis umaRlesi menejmentis momsaxurebis pirobebis Tanaxmad. jgufi miiCnevs 2017 wlis 27 marts gadacemis TariRad. erTi Aaqciis samarTliani Rirebuleba gadacemis dRisTvis Sefasda 12.55 larad TiTo aqciaze. Aaqciis samarTliani Rirebuleba iyo dawesebuli gamomdinare erTi aqciis fasidan, dawesebuli aqciebis yidva-gayidvis garigebis bankis mflobelebs Soris.aqciebze dafuZnebul axali sqemis mixedviT menejmentis aqciebi agreTve eqvemdebareba SezRudvas da ver gaiyideba direqtorebis mier 2 (ori) wlis ganmavlobaSi SeZenis dRidan (“blokirebis periodi”). blokirebis periodis gasvlis Semdgom, direqtorebis mflobelobaSi myofi aqciebis naxevari SeiZleba gayidul iqnas. direqtorebis sakuTrebaSi myofi yvela menejmentis aqcia SeiZleba gadacemul iqnas mxolod direqtoris gadadgomis Semdeg.

qvemoT mocemulia informacia cxrilis saxiT:

|  |  |  |
| --- | --- | --- |
| *aTas larSi aqciebis raodenobis garda* | **2017** | **2016** |
| **wlis dasawyisSi aragarantirebuli aqciebis raodenoba** | **44,000** | **144,000** |
| aqciebis raodenobis cvlileba gasacemad dafuZnebuli muSaobis pirobebze | 40,000 | 16,630 |
| gacemuli aqciebis raodenoba | - | (116,630) |
| **wlis bolos aragarantirebuli aqciebis raodenoba** | **84,000** | **44,000** |
| calkeuli aqciis Rirebuleba gacemis dRes (larSi) | 12,55 | 11,34 |
| wilobrivi nawilis xarjebi | 463 | 624 |
| **xarjebi, aRiarebuli rogorc personalis xarjebi wlis ganmavlobaSi** | **463** | **624** |

personalis xarji dakavSirebuli aqciebze dafuZnebul gadaxdis sqemis wilobriv instrumentebTan aRiarebuli unda iyos mogeba-zaralis angariSSi pirdapiri meTodiT sagarantio periodis msvlelobaSi da Sesabamisi Canaweri iqneba Caricxuli kapitalis aqciebze dafiZnebul gadaxdebis rezervSi. xarjebi aRiarebuli rogorc personalis xarji sqemis mixedviT 851 aTasi lari 2017 wlis 31 dekembris mdgomareobiT (388 aTasi lari 2016 wlis 31 dekembris mdgomareobiT).

# sxva erToblivi Semosavali aRiarebuli kapitalis TiToeul komponentSi

sxva erToblivi Semosavlis analizi punqtebis mixedviT kapitalis TiToeul komponentze Semdegia:

| *aTas larSi* |  | **Ggasayidad arsebuli fasiani qaRaldebis gadafasebis rezervi** | **Senoba-nagebobebis gadafasebis rezervi** | **jami** |  |
| --- | --- | --- | --- | --- | --- |
| wlis dasasruli, 2016 31 dekemberi |  |  |  |  |  |
|  |  |  |  |  |  |
| gasayidad arsebuli investiciebi: |  |  |  |  |  |
| - Semosavali xarjebis gamoqviTviT gadacemis an gaufasurebis mogeba-zaralis utilizaciidan |  | (219) | - | **(219)** |  |
| Senoba-nagebobebis/danadgarebis gadafaseba |  |  |  |  |  |
| mogebis gadasaxadi, asaxuli uSualod sxva erTobliv SemosavalSi |  | - | 1,235 | **1,235** |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **sul sxva erToblivi Semosavali** |  | **(219)** | **1,235** | **1,016** |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| wlis bolos 2017 31 dekemberi |  |  |  |  |  |
|  |  |  |  |  |  |
| gasayidad arsebuli investiciebi |  |  |  |  |  |
| - Semosavali xarjebis gamoqviTviT gadacemis an gaufasurebis mogeba-zaralis utilizaciidan |  | (85) | **-** | **(85)** |  |
| mogebis gadasaxadi, asaxuli uSualod sxva erTobliv SemosavalSi |  | - | - | **-** |  |
|  |  |  |  |  |  |
| **sul sxva erToblivi Semosavali** |  | **(85)** | **-** | **(85)** |  |

# 26 saprocento Semosavali da xarji

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| saprocento Semosavali |  |  |
| klientebze gacemuli sesxebi da avansebi | 66,559 | 55,284 |
| obligaciebi amortizirebuli RirebulebiT | 10,334 | 9,710 |
| sxva bankebSi ganTavsebuli saxsrebi da seb-Si ganTavsebuli savaldebulo saldoebi | 1,735 | 959 |
|  |  |  |
| mTliani saprocento Semosavali | **78,628** | **65,953** |
|  |  |  |
| saprocento xarji |  |  |
| iuridiuli pirebis vadiani depozitebi | 10,129 | 9,299 |
| fizikuri pirebis vadiani depozitebi | 5,300 | 4,855 |
| mimdinare/angariSsworebis angariSebi | 4,431 | 3,725 |
| bankebidan da sxva finansuri institutebidan miRebuli sesxebi | 9,076 | 5,243 |
| sxva bankebSi ganTavsebuli saxsrebi | 3,686 | 1,968 |
|  |  |  |
| mTliani saprocento xarji | **32,622** | **25,090** |
|  |  |  |
| wminda saprocento Semosavali | **46,006** | **40,863** |
|  |  |  |

# 27 gadasaxadi, sakomisio Semosavali da xarji

| aTas larSi | 2017 | 2016 | |
| --- | --- | --- | --- |
|  |  |  | |
| sakomisio Semosavali  *gadasaxadi da sakomisio Semosavli, romelic dakavSirebuli ar aris mogebaSi an zaralSi samarTliani RirebulebiT asaxul finansur instrumentebTan* |  |  | |
| - plastikuri baraTis sakomisio | 1,584 | 1,307 | |
| - angariSsworebis operaciebi | 1,312 | 1,183 | |
| - garantiebTan dakavSirebuli sakomisioebi | 1,119 | 888 | |
| - naRdi fuliT ganxorcielebuli operaciebi | 595 | 533 | |
| - distanciuri sabanko momsaxurebis sakomisioebi | 149 | 127 | |
| - sxva | 214 | 116 | |
|  |  |  | |
| mTliani sakomisio Semosavali | **4,973** | **4,154** | |
|  |  | |  | |
| *aTas larSi* |  | |  | |
| gadasaxadi da sakomisio xarji |  | |  | |
| *gadasaxadi da sakomisio xarji, romelic dakavSirebuli ar aris mogebaSi an zaralSi samarTliani RirebulebiT asaxul finansur instrumentebTan* |  | |  | |
| - plastikuri baraTebis sakomisioebi | 1,328 | | 998 | |
| - angariSsworebis operaciebi | 426 | | 316 | |
| - naRdi fulis amoRebisa da naRdi fuliT ganxorcielebuli operaciebis sakomisioebi | 148 | | 118 | |
| - garantiebTan dakavSirebuli xarjebi | 96 | | 47 | |
| - sakredito xazebis sakomisioebi | 92 | | 4 | |
| - sxva | 148 | | 104 | |
|  |  | |  | |
| mTliani gadasaxadi da sakomisio xarji | **2,238** | | **1,587** | |
|  |  | |  | |
|  |  | |  | |
| wminda gadasaxadi da sakomisio Semosavali | **2,735** | | **2,567** | |
|  |  | |  | |
|  |  |  | |

# 28 sxva saoperacio Semosavali

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| mogeba dasakuTrebuli qonebis gankargvisas damdgari zaralis gamoklebiT | 517 | 50 |
| saijaro Semosavali | 171 | 188 |
| jarimebi da pirgasamtexloebi | 8 | 66 |
| dasakuTrebuli qonebis gaufasurebis Sebruneba | - | 233 |
| mogeba dasakuTrebuli qonebis gankargvisas damdgari zaralis gamoklebiT | - | 8 |
| sxva | - | 5 |
|  |  |  |
|  |  |  |
| sul sxva saoperacio Semosavali | **696** | **550** |
|  |  |  |

sainvesticio qonebidan miRebuli saijaro Semosavali Seadgens 20 aTas lars (2016: 33 aTasi lari).

# 29 administraciuli da sxva saoperacio xarjebi

|  |  |  |  |
| --- | --- | --- | --- |
| aTas larSi | SeniSvna | 2017 | 2016 |
|  |  |  |  |
| personalis Sromis anazRaureba |  | 11,014 | 9,504 |
| cveTa da amortizacia | 14 | 1,369 | 1,265 |
| profesiuli momsaxureba |  | 1,176 | 1,065 |
| ijara |  | 1,008 | 872 |
| reklama da marketingi |  | 994 | 675 |
| kavSirgabmulobisa da informaciuli momsaxureba |  | 695 | 950 |
| dacva |  | 623 | 607 |
| remonti da teqmomsaxureba |  | 441 | 86 |
| gadasaxadebi garda mogebis gadasaxadisa |  | 270 | 274 |
| saofise maragebi |  | 206 | 137 |
| dazRveva |  | 204 | 138 |
| sxva finansuri aqtivebis gaufasureba | 15 | 183 | 47 |
| dabrunebuli qonebis gaufasureba |  | 116 | - |
| mivlinebebi da treiningi |  | 99 | 130 |
| sxva |  | 935 | 748 |
|  |  |  |  |
| sul administraciuli da sxva saoperacio xarjebi |  | **19,333** | **16,498** |
|  |  |  |  |

personalis anazRaurebaSi Setanili 2017 wlis xarjebi aRiarebulia rogorc personalis xarjebi umaRlesi menejmentis sabonuse sqemis, wilebze gadasaxadis nawili 463 aTasi laris odenobiT (2016: 624 aTasi lari). sqemis detalebisTvis ixileT SeniSvna 24.

saijaro Semosavlis mimReb sainvesticio qonebaze pirdapirma saoperacio xarjebma Seadgina 19 aTasi lari (2016:L29 aTasi lari) da moicavda komunaluri momsaxurebis xarjebs, Senaxvis xarjebs da gadasaxadebs. im sainvesticio qonebaze pirdapirma saoperacio xarjebma, romelzec saijaro Semosavlis miReba ar xdeboda, Seadgina 1 aTasi lari (2016:L2 aTasi lari).

zemoT aRniSnuli profesiuli momsaxurebis gadasaxadi moicavs 226 aTass lars (2016: 165 aTass lars) -gadasaxadi, warmoSobili auditorebis/auditis firmis mier gaweuli auditis da sxva profesionaluri momsaxurebis Sedegad Tanaxmad saqarTvelos kanonmdeblobisa aRricxvis, angariSgebis da auditis Taobaze.

# mogebis gadasaxadi

***(a) mogebis gadasaxadis xarjis komponentebi***

mocemuli wlis mogeba-zaralSi aRebuli mogebis gadasaxadis xarji Semdegia:

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| mimdinare gadasaxadi | (2,390) | (2,542) |
| gadavadebuli gadasaxadi | 648 | 1,567 |
|  |  |  |
|  |  |  |
| wlis mogebis gadasaxadi xarji | **(1,742)** | **(975)** |
|  |  |  |

***(b) sagadasaxado xarjisa da mogeba-zaralis urTierTSejereba gamravlebuli moqmed sagadasaxado ganakveTze***

moqmedi mogebis gadasaxadis ganakveTi jgufis umravlesobis Semosavalze 2017 w. Seadgens 15% (2016: 15%). moqmedi mogebis gadasaxadis ganakveTi Svilobili kompaniebis Semosavlis umravlesobaze Seadgens 15% (2016: 15%). mosalodneli da faqtobrivi sagadasaxado xarjebis Sejereba warmodgenilia qvemoT.

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| mogeba dabegvramde | 31,631 | 26,441 |
|  |  |  |
|  |  |  |
| Teoriuli sagadasaxado xarji kanoniT gaTvaliswinebuli ganakveTiT (2017: 15%; 2016: 15%) | (4,745) | (3,966) |
|  |  |  |
| im punqtebis sagadasaxado efeqti, romlebic sagadasaxado miznebisTvis ar eqvemdebareba gamoqviTvas an daricxvas: |  |  |
| - dabegvrisgan gaTavisuflebuli Semosavali (seb-is fasiani qaRaldebi da depozitebi) | 1,695 | 1,453 |
| - dabegvrisgan gaTavisuflebuli sxva Semosavali | - | 182 |
| - mikuTvnebuli mogeba | (38) | (38) |
| - sagadasaxado kanonmdeblobaSi cvlilebis efeqti | 1,369 | 1,615 |
| - gamouqviTvadi xarjebi | (23) | (221) |
|  |  |  |
|  |  |  |
| wlis mogebis gadasaxadi xarji | (1,742) | (975) |
|  |  |  |

30 mogebis gadasaxadi (gagrZeleba)

***(g) droebiTi sxvaobis tipis mixedviT gaanalizebuli gadavadebuli gadasaxadebi***

fass-a da saqarTvelos sagadasaxado kanonmdeblobas Soris arsebuli gansxvavebebi iwvevs droebiT sxvaobebs finansuri angariSgebis miznebisTvis deklarirebuli aqtivebisa da valdebulebebis sabalanso Rirebulebasa da maT sagadasaxado bazebs Soris. am droebiTi sxvaobebis cvlilebebis sagadasaxado efeqti ganmartebulia qvemoT da aRiricxeba 15%-iani ganakveTiT (2016: 15%).

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| aTas larSi | 2016 wlis 1-li ianvari | biznes kombinaciebi | gadaricxva gasayidad gankuTvnilze grZelvadian aqtivebze | mogeba-zaralSi aRebuli | sxva naerT SemosavalSi  aRebuli | pirdapir  kapitalSi  aRebuli | 2017 wlis 31 dekemberi |
|  |  |  |  |  |  |  |  |
| gamoqviTvas/dabegvras daqvemdebarebuli droebiTi sxvaobebis da sagadasaxado zaralis gadatanis sagadasaxado efeqti |  |  |  |  |  |  |  |
| Senoba-nagebobebi da mowyobilobebi | (246) |  |  | 232 |  |  | (14) |
| sesxis gaufasurebis zarali | (1,176) |  |  | 378 |  | - | (799) |
| garantiis gaufasurebis zarali | (63) |  |  | 43 |  | - | (20) |
| daricxvebi | 179 |  |  | 71 |  | - | 250 |
| sxva | 457 |  |  | (85) |  | - | 373 |
| wilobriv instrumentebze dafuZnebuli gadasaxadebi | 49 |  |  | 9 |  | - | 58 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| **wminda gadavadebuli sagadasaxado aqtivi/(valdebuleba)** | **(800)** |  |  | **648** |  |  | **(152)** |
|  |  |  |  |  |  |  |  |

jgufis mimdinare struqturisa da saqarTvelos kanonmdeblobis gaTvaliswinebiT, sxvadasxva jgufis kompaniebis sagadasaxado zarali da mimdinare sagadasaxado aqtivebi SeiZleba ar CaiTvalos sxva jgufis kompaniebis mimdinare sagadasaxado valdebulebebSi da dasabegr mogebaSi da Sesabamisad, gadasaxadebis daricxva SeiZleba mainc ganxorcieldes TviT konsolidirebuli sagadasaxado zaralis arsebobis SemTxvevaSic ki. aqedan gamomdinare, gadavadebuli sagadasaxado aqtivebi da valdebulebebi CaiTvleba mxolod im SemTxvevaSi, Tu isini dakavSirebulia erTsa da imave dasabegr subieqtTan da erTsa da imave sagadasaxado organosTan.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| aTas larSi | 2016 wlis 1-li ianvari | biznes kombinaciebi | gadaricxva gasayidad gankuTvnilze grZelvadian aqtivebze | mogeba-zaralSi aRebuli | sxva naerT SemosavalSi  aRebuli | pirdapir  kapitalSi  aRebuli | 2016 wlis 31 dekemberi |
|  |  |  |  |  |  |  |  |
| gamoqviTvas/dabegvras daqvemdebarebuli droebiTi sxvaobebis da sagadasaxado zaralis gadatanis sagadasaxado efeqti |  |  |  |  |  |  |  |
| Senoba-nagebobebi da mowyobilobebi | (2,805) |  |  | 1,324 |  | 1,235 | (246) |
| sesxis gaufasurebis zarali | (1,412) |  |  | 236 |  | - | (1,176) |
| garantiis gaufasurebis zarali | (100) |  |  | 37 |  | - | (63) |
| daricxvebi | 197 |  |  | (18) |  | - | 179 |
| sxva | 486 |  |  | (29) |  | - | 457 |
| wilobriv instrumentebze dafuZnebuli gadasaxadebi | 32 |  |  | 17 |  | - | 49 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| **wminda gadavadebuli sagadasaxado aqtivi/(valdebuleba)** | **(3,602)** |  |  | **1,567** |  | **1,235** | **(800)** |
|  |  |  |  |  |  |  |  |

# dividendebi

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2017 | | 2016 | |
| aTas larSi | **Cveule**  **brivi** | privilegirebuli | **Cveule**  **brivi** | privilegirebuli |
|  |  |  |  |  |
| 1-li ianvrisTvis gadasaxdeli dividendebi |  |  |  |  |
| wlis ganmavlobaSi deklarirebuli dividendebi | 2,545 | - | 2,191 | - |
| wlis ganmavlobaSi gadaxdili dividendebi | (2,545) | - | (2,191) | - |
|  |  |  |  |  |
|  |  |  |  |  |
| 31-i dekembrisTvis gadasaxdeli dividendebi | - | - | - | - |
|  |  |  |  |  |
|  |  |  |  |  |
| wlis ganmavlobaSi gamocxadebuli dividendi erT aqciaze | 0.16 | - | 0,14 | - |
|  |  |  |  |  |

yvela dividendi gamocxadebulia da gadaxdilia qarTul larebSi.

# wminda davalianebis dafarva

qvemoT moyvanili cxrili asaxavs Cveni davalianebis analizs da moZraobas TiToeuli warmodgenili periodisaTvis. es davalianebis punqtebi asaxulia finansuri fuladi nakadebis moZraobis angariSgebaSi.

|  |  |  |
| --- | --- | --- |
|  | valdebulebebi fin aqtivobidan | |
|  | nasesxebi saxsrebi | sul |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| wminda davalianeba 2017 wlis 1-li ianvris mdgomareobiT | 121,530 | 121,530 |
|  |  |  |
| fuladi nakadebis moZraoba | 150,444 | 150,444 |
| ucxouri valutis gacvlis koreqtirebebi | (2,507) | (2,507) |
| sxva ara fuladi qmedebani | 813 | 813 |
|  |  |  |
| wminda davalianeba 2017 wlis 31 dekembris mdgomareobiT | 270,280 | 270,280 |

# finansuri riskebis marTva

jgufSi riskebis marTva xorcieldeba finansur riskebTan, saoperacio riskebTan da samarTlebriv riskebTan dakavSirebiT. jgufi akontrolebs riskebis identificirebas, Sefasebasa da Semcirebas Sida marTvis procesebis meSveobiT, riskis instrumentebis da jgufis finansur Sedegebze, grZelvadian miznebze da reputaciaze riskis gavlenis Semcirebis procesebis gamoyenebiT.

riskebis marTvis pasuxismgebloba ganawilebulia jgufis yvela doneze, sameTvalyureo sabWodan da mmarTveli menejmentidan (aRmasrulebeli xelmZRvaneloba) qvemoT, TiToeuli biznes erTeulis menejeramde da riskis oficramde. riskis marTvis funqcia ganawilebulia riskis marTvis Semdeg erTeulebs Soris: sameTvalyureo sabWo, direqtorati, auditis komiteti, aqtivebisa da pasivebis marTvis komiteti (“alko”), riskis marTvis departamenti, saxazino departamenti da sakredito komiteti. bankis sameTvalyureo sabWo zogadad pasuxismgebelia riskis marTvis struqturebis zedamxedvelobaze. bankis umaRlesi marTvis organos saxiT sameTvalyureo sabWo awesebs zogad midgomas da principebs riskis marTvisadmi, bankis riskis profilis Sefasebis meSveobiT da riskis marTvis struqturis adekvaturobis da efeqturobis mixedviT, adgens riskis individualur strategiebs, riskis mimarT midrekilebas da misi kontrolis sistemas.bankis sameTvalyureo sabWos mier damtkicebuli riskebis marTvis politika da procedurebi iTvaliswinebs ZiriTadi saxis riskebs, akisrebs pasuxismgeblobas konkretuli riskebis marTvaze, da adgens Sida kontrolis procedurebis Sesrulebis moTxovnas. riskebis marTvis politika da procedurebi iTvaliswinebs jgufis winaSe arsebuli riskebis gansazRvras, analizsa da marTvas, riskis Sesabamisi limitebisa da riskis kontrolis meqanizmebis dawesebas, da riskis doneebze da limitebis dacvaze mudmivi monitoringis ganxorcielebas. riskis marTvis politika da procedurebi eqvemdebareba regularul gadasinjvas sabazro pirobebSi, produqtebsa da momsaxurebaSi, da saukeTeso praqtikaSi momxdari cvlilebebis asaxvis mizniT. mmarTveli sabWo gansazRvravs Sesabamiss procedurebs yvela riskis marTvisaTvis, damaxasiaTebeli Sesabamisi biznes-mimarTulebisaTvis, biznesis struqturirebis mizniT riskis kuTxiT, uzrunvelyofs Sesabamisi movaleobebis gamijvnas da adekvatur procedurebs, gansazRvravs Sesabamisi TanamSromlebis movaleobebs. mmarTveli sabWo pasuxismgebelia riskis Semcirebis RonisZiebebis ganxorcielebasa da monitoringze da imis uzrunvelyofaze, rom jgufma saqmianoba ganaxorcielos riskis dadgenili parametrebis farglebSi. finansuri riski moicavs sabazro risks (maT Soris savaluto riski, saprocento ganakveTis riski da sxva fasebis riskebs), sakredito da likvidobis riskebs. finansuri riskis marTvis umTavresi funqcia moicavs limitebis dawesebas da Semdgom imis uzrunvelyofas, rom riskisadmi midrekileba rCeba dawesebuli limitebis farglebSi. saoperacio da samarTvelrivi riskebis marTvis funqcia uzrunvelyofs Sida regulaciebis gamarTul funqcionirebas, raTa Seamciros saoperacio da samarTlebrivi riskebi.

rogorc portfelis, aseve transaqciebis doneze sakredito riskebis marTva xorcieldeba sakredito komitetebis mier. gadawyvetilebis efeqturad miRebis xelSewyobis mizniT, jgufma daadgina sakredito komitetebis ierarqia riskis saxeobisa da moculobidan gamomdinare.

sabazro da likvidobis riskebis marTva xorcieldeba aqtiv-pasivebis marTvis komitetis saxazino da riskebis marTvis departamentebTan koordinirebulad. saxazino departamenti akontrolebs finansur da arafinansur riskebs, regularuli Sexvedrebis CatarebiT Tavis operatiul qvedanayofebTan raTa miRos eqxpertebis Sefasebebi eqspertizis sferoebSi, likvidurobis yoveldRiuri gepebis kontrolisTvis, saprocento ganakveTis riskis kontrolisaTvis da savaluto riskebis kontrolis da marTvisaTvis.

bankma daawesa riskis aRebis da marTvis principebi, romlebic asaxulia Sida regulaciebSi da dauyovnebliv gamoiyeneba organizaciaSi. es ZiriTadi principebi Semdegia:

* gonivruli riskis aReba da yovlismomcveli Sefaseba da garemos kontroli;
* monitoringis da angariSgebis efeqturi da adekvaturi sistema;
* riskis raodenobrivi Sefaseba Sesabamisi meTodologiebis gamoyenebiT bankis moculobis da sirTulis Sesabamisad;
* normatiuli moTxovnebis da maregulirebeli principebis miReba da ganxorcieleba da saukeTeso praqtikebis gamoyeneba saerTaSoriso standartebis meSveobiT;
* riskebis efeqturi marTvis ganxorcieleba Sesabamisi riskebis ierarqiis gamoyenebiT, damoukidebeli biznes saqmianobisgan, raTa adgili ar hqondes interesTa konfliqts;
* riskebis marTvis zedamxedveloba axali aqtivobebis danergvis meSveobiT, biznes-xazebis an produqtebis.

rogorc Sida, aseve gare risk-faqtorebis gansazRvra da marTva xorcieldeba jgufis organizaciuli struqturis masStabiT. gansakuTrebuli yuradReba eqceva riskis rukebis Sedgenas, romlebic gamoiyeneba risk-faqtorebis sruli speqtris gansazRvrisas da warmoadgens mimdinare riskis Semcirebis procedurebTan dakavSirebiT garantiis donis gansazRvris safuZvels.

***sakredito riski.*** sakredito riski niSnavs bankis finansuri zaralis risks im SemTxvevaSi, Tu klienti an kontragenti droulad ver Seasrulebs Tavis saxelSekrulebo valdebulebebs. sakredito riski gamomdinareobs jgufis mier kontragentebze gacemuli sesxebidan da aseve jgufis mier kontragentebTan ganxorcielebuli sxva operaciebidan, romlebic finansur aqtivebs warmoSobs.

sakredito riskis mimarT jgufis maqsimaluri mgrZnobiaroba aisaxeba finansuri mdgomareobis konsolidirebul angariSgebaSi warmodgenili finansuri aqtivebis sabalanso RirebulebebSi. aqtivebisa da pasivebis SesaZlebeli urTierTCaTvlis gavlena potenciuri riskis Semcirebis mizniT umniSvneloa. garantiebTan da kreditis gacemis valdebulebebTan dakavSirebiT, maqsimaluri sakredito riski Semoifargleba valdebulebis TanxiT. sakredito riskis Serbileba xdeba uzrunvelyofiT da kreditis dacvis sxva zomebiT, ris Taobazec informacia warmodgenilia me-10 ganmartebiT SeniSvnaSi.

jgufi mis mier aRebuli sakredito riskis doneebs gansazRvravs erTi msesxeblis an msesxebelTa jgufebis geografiuli an mrewvelobis dargebis mixedviT aRebuli riskis moculobaze limitebis dadgeniT. sakredito riskis limitis done produqtis da mrewvelobis seqtorebis mixedviT eqvemdebareba yovelwliur an ufro xSir gadaxedvas. jgufSi Seqmnilia ramdenime sakredito komiteti, romlebic pasuxismgebelni arian fizikur pir msesxeblebTan dakavSirebiT sakredito limitebis damtkicebaze:

* umaRlesi sakredito komiteti ganixilavs da amtkicebs limitebs 300 aTas aSS dolarze zemoT. garda amisa, xsenebuli komiteti pasuxismgebelia qveda donis komitetebisTvis saxelmZRvanelo miTiTebebis micemaze;
* umciresi sakredito komiteti ganixilavs da amtkicebs limitebs 100-300 aTas aSS dolaris farglebSi;
* riskebis marTvis departamenti ganixilavs da amtkicebs limitebs 100 aTas aSS dolaramde;
* sacalo damtkicebis jgufi – amtkicebs sesxebs 20 aTas aSS dolarze qvemoT. komitetebi pasuxismgebelni arian zemoaRniSnuli limitebis farglebSi Semavali yvela sasesxo ganacxadis ganxilvaze: ganacxadebisa sabanko sesxebze, garantiebze, overdraftebze, da maTi Sesaferisobis, moculobis, miznobriobis, sesxis gacemisa da dafarvis pirobebisa da grafikis Sefasebaze. sesxis/kreditis miRebis Sesaxeb gancxadebebs adgenen Sesabamisi klientebis menejerebi da Semdeg awvdian sakredito departaments. sakredito departamentis sakredito analitikosebis mier momzadebuli daskvnebi efuZneba struqturul analizs, sadac yuradReba gamaxvilebulia klientis biznesis mdgomareobasa da finansur Sedegebze. sesxis miRebis Sesaxeb gancxadebebs sakredito komiteti ganixilavs sakredito departamentis wardginebis safuZvelze. konkretuli riskebidan gamomdinare, individualur garigebebs aseve ganixilaven jgufis iuridiuli, buRaltruli aRricxvis da sagadasaxado departamentebi, sakredito komitetis mier maT damtkicebamde. 300 aTas larze zemoT sakredito ganacxadebis SemTxvevaSi, riskebis marTvis departamenti amzadebs daskvnas sakredito ganacxadis sakredito komitetSi wardgenamde. jgufi axorcielebs individualuri sakredito riskebis qcevis uwyvet monitorings da regularulad afasebs klientebis kreditunarianobas. es Semowmeba efuZneba klientis yvelaze ufro gviandel finansur angariSebsa da msesxeblis Sesaxeb am ukanasknelis mier mowodebul an jgufis mier sxvagvarad mopovebul sxva informacias. uzrunvelyofis mimdinare Rirebulebas regularulad afaseben an damoukidebeli Semfasebeli kompaniebi an jgufis specialistebi. sabazro fasebSi uaryofiTi cvlilebebis SemTxvevaSi, msesxebels Cveulebriv moeTxoveba damatebiTi uzrunvelyofis warmodgena. sacalo sesxis miRebis Sesaxeb gancxadebebs ganixilavs bankis sacalo sesxebis ganyofileba kreditis Sefasebis meTodebisa da monacemTa gadamowmebis procedurebis gamoyenebiT. garda individualuri klientis analizisa, mTel sakredito portfels afasebs umaRlesi sakredito komiteti kreditis koncentraciisa da sabazro riskebis TvalsazrisiT. sakredito riskebze monitoringis ganxorcielebis mizniT, riskebis marTvis departamentis TanamSromlebi amzadeben regularul angariSebs struqturizebuli analizis safuZvelze, ra drosac yuradReba maxvildeba klientis sameurneo da finansur momgebianobaze. gauaresebuli kreditunarianobis mqone klientebTan dakavSirebuli nebismieri mniSvnelovani riskis Sesaxeb angariSi ufros sakredito komitets waredgineba TveSi erTxel da sameTvalyureo sabWos mier ganixileba kvartalSi erTxel. jgufis riskebis marTvis departamenti ganixilavs daufaravi sesxebis vadianobis analizs da Semdgom vadagadacilebuli naSTebis analizs axorcielebs. amitom menejmentis azriT saTanadoa sakredito riskis Sesaxeb vadianobisa da sxva informaciis warmodgena ise, rogorc es asaxulia me-10 ganmartebiT SeniSvnaSi.menejmenti sakredito riskis koncentraciebis monitoringsa da deklarirebas axorcielebs im angariSebis miRebiT, romlebSic asaxulia erT msesxebelTan, msesxeblebis erT jgufTan, dakavSirebuli mxaris koncentraciebTan da msxvili msesxeblebis jgufis koncentraciebTan dakavSirebuli. ixileT me-10 ganmartebiT SeniSvna.jgufi iyenebs Semdeg zomebs sakredito riskis SefasebisTvis da marTvisaTvis:sakredito riskebis marTvis Sesabamisi garemos daarseba. bazisbankSi es miRweulia werilobiTi sakredito politikis da sakredito saxelmZRvaneloTi, dakavSirebuli miznobriv bazrebTan, Sereul porTfelTan, fasian da arafasian pirobebTan, limitebis struqturebTan, xelmZRvanelobis damtkicebasTan da gamonaklisebis damuSavebasTan da angariSTan.
* operireba myari kreditis gacemis procesis qveS. bazisbankSi es moicavs garkveuli raodenobis elementebis ganxilvas kreditis gacemaSi, maT Soris, margam ar Semoifargleba: movaleobebis gamijvna sesxis warmoSobis, damtkicebis, gacemis da monitoringis procesebs da procedurebs Soris; msesxeblis finansuri mdgomareobis gonivruli analizi; uzrunvelyofis sakmarisobis konservatiuli Sefaseba (magaliTad sesxis Tanxis Sefardeba RirebulebasTan).

33 finansuri riskebis marTva (gagrZeleba)

* Sesabamisi sakredito administrirebis, procedurebis da monitoringis procesebis uzrunvelyofa. es moicavs ZiriTadi sakiTxebis regularul monitorings individualuri msesxeblis mdgomareobaze. es faqtorebi moicavs msesxeblis an kontragentis mimdinare finansur mdgomareobas, Sesabamisobas arsebul SeTanxmebebTan, uzrunvelyofis dafarvas msesxeblis mimdinare mdgomareobis Sesabamisad, sakontraqto gadaxdebis gadacilebas. agreTve is moicavs kreditis doneebis monitorings sakredito portfelSi specifiur msesxeblebze, riskis koncentrirebis acilebis mizniT. msgavs koncentraciebs adgili aqvT, rodesac erT kontragentze arsebobs pirdapiri da ara pirdapiri kreditebis maRali done, dakavSirebuli kontragentebis jgufebi, an garkveuli dargis da ekonomikis seqtoris. sabolood, bazisbanki iyenebs da samomavlod ganaviTarebs sakredito administrirebis, procedurebis da monitoringis procesebs, romlebic moicaven ZiriTad arealebs stress testirebis procesSi, raTa daexmaros banks sakredito riskebis gamovlenaSi da Seafasos misi unarianoba gaumklavdes msgavs cvlilebebs.
* portfelis xarisxis Sesabamisi angariSgebis uzrunvelyofa: portfelis xarisxi da sakredito limitebi, gansazRvruli sakredito politikiT moyveba kreditis riskebis marTvas, rogorc makontrolebeli funqcia da waredgineba bankis xelmZvanelobas portfelis angariSis meSveobiT. portfelis angariSi moicavs informacias portfelis ganawilebaze sareitingo klasebis mixedviT, dagvianebul Tanxebze da gavlenas seqtorebis mixedviT.

arasabalanso finansuri instrumentebis sakredito riski ganisazRvreba, rogorc im zaralis gancdis SesaZlebloba, romelic gamowveulia finansuri instrumentis sxva mxaris mier Tavisi valdebulebebis xelSekrulebiT gaTvaliswinebul vadebSi SeusruleblobiT. rogorc pirobiT valdebulebebTan, aseve sabalanso finansur instrumentebTan dakavSirebiT jgufi iyenebs imave sakredito procedurebs kreditebis damtkicebis dadgenili procedurebis, riskebis kontrolis dadgenili limitebisa da monitoringis procedurebis meSveobiT.

***sabazro riski.*** jgufi ganicdis sabazro riskis mimarT mgrZnobiarobas. sabazro riski gamomdinareobs (a) saprocento riskSi, (b) valutaSi da (g) wilobriv finansur instrumentebSi arsebuli Ria poziciebidan, romlebzec zegavlenas axdens bazarze mimdinare zogadi da konkretuli cvlilebebi. menejmenti awesebs limitebs dasaSveb riskis limitze, romelic yoveldRiuri kontrolis sagania. amasTan, am midgomis gamoyeneba ar gamoricxavs zarals am limitebis miRma bazarze ufro mniSvnelovani cvlilebebis SemTxvevaSi.

***savaluto riski.*** savaluto riskTan mimarTebaSi mmarTveloba awesebs limitebs riskis doneze valutebis WrilSi da mTlianobaSi rogorc “overnaiTis” agreTve dRis poziciebze, romlebic iyofebian yoveldRiuri zedamxedvelobis qveS.

Ria savaluto poziciam SeiZleba gamoiwvios mniSvnelovani zarali sxvaobis moculobidan da saprocento ganakveTis cvlilebidan gamomdinare. savaluto riskTan dakavSirebiT, menejmenti awesebs limitebs savaluto riskis doneze da mTlianobaSi erTdRian da ramdenimedRian poziciebze, romelTa monitoringic yoveldRiurad xorcieldeba.

zogad Ria savaluto poziciaze limitebi dgindeba am riskis minimumamde Sesamcireblad imdenad, ramdenadac aseTma cvlilebam SeiZleba uaryofiTi gavlena iqonios bankis Semosavlebze, kapitalze da kreditunarianobaze. Ria savaluto pozicia iangariSeba da narCundeba yoveldRiurad. raime darRvevis SemTxvevaSi, bankma unda ganaxorcielos dabalansebis operaciebi am parametris damtkicebul farglebSi mosayvanad. zogadi Ria savaluto poziciebi aris konsolidirebuli sabalanso da garesabalanso poziciebi, romlebic seb-is mier dadgenil farglebSi unda Tavsdebodes. seb-is mier dadgenili limiti Seadgens sazedamxedvelo kapitalis 20%-s.

amasTan A”ALCO”O awesebs Ria savaluto poziciis ramdenime dRian da erT dRian limitebs yvela an calkeuli valutebisTvis, romelTa farglebSic bankma unda ganaxorcielos saqmianoba. aseT limitebs ”ALCO” periodulad ganixilavs sabazro pirobebze reagirebis mizniT. bankis Sida limitebi mniSvnelovnad dabalia seb-is mier dadgenil limitebze. mimdinare limiti tolia sazedamxedvelo kapitalis 5%-s. jgufi axorcielebs monitorings ICAAP-is farglebSi misi savaluto riskis midrekilebisadmi, danamdvilebis done 99%-a 10 dRiani flobis periodSi.

qvemoT warmodgenil cxrilSi asaxulia jgufis ucxouri valutis gadacvlis kursis riski angariSgebis periodis bolos:

33 finansuri riskebis marTva (gagrZeleba)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2017 wlis 31 dekembris mdgomareobiT | | | |  | 2016 wlis 31 dekembris mdgomareobiT | | | |
| aTas larSi | fuladi finansuri aqtivebi | fuladi finansuri valdebulebebi | wminda pozicia |  |  | fuladi finansuri aqtivebi | fuladi finansuri valdebulebebi | wminda pozicia |  |
|  |  |  |  |  |  |  |  |  |  |
| qarTuli lari | 437,991 | (225,755) | 212,236 |  |  | 357,249 | (175,036) | 182,213 |  |
| aSS dolari | 731,642 | (730,753) | 889 |  |  | 558,625 | (555,110) | 3,515 |  |
| evro | 65,693 | (65,509) | 184 |  |  | 24,051 | (24,010) | 41 |  |
| sxva | 632 | (586) | 46 |  |  | 415 | (420) | (5) |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **sul** | **1,235,958** | **(1,022,603)** | **213,355** |  |  | **940,340** | **(754,576)** | **185,764** |  |
|  |  |  |  |  |  |  |  |  |  |

zemoT warmodgenil analizSi mocemulia fuladi aqtivebi da valdebulebebi. investiciebi kapitalSi da arafulad aqtivebSi mniSvnelovan savaluto risks ar iwvevs.

qvemoT warmodgenil cxrilSi asaxulia mogebis an zaralis da kapitalis mgrZnobiaroba angariSgebis periodis bolos gamoyenebuli ZiriTadi savaluto kursebis mimarT funqcionalur valutasTan SedarebiT, yvela sxva cvladis mudmivobis pirobebSi:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **2017 wlis 31 dekembris mdgomareobiT** | | **2016 wlis 31 dekembris mdgomareobiT** | |
| aTas larSi | **zegavlena mogebaze an zaralze** |  | **zegavlena mogebaze an zaralze** |  |
| aSS dolaris 20%-iT gamyareba  (2016: 20%-iT gamyareba) | 178 |  | 596 |  |
| aSS dolaris 20%-iT gaufasureba  (2016: 20%-iT gaufasureba) | (178) |  | (596) |  |
| evros 20%-iT gamyareba  (2016: 20%-iT gamyareba) | 37 |  | 7 |  |
| evros 20%-iT gaufasureba  (2016: 20%-iT gaufasureba) | (37) |  | (7) |  |

es riski gaangariSebuli iyo jgufis Sesabamisi subieqtis saoperacio valutis garda sxva valutaSi denominirebul fulad balansebTan dakavSirebiT. saangariSo periodis bolos savaluto riskis mimarT jgufis riski ar asaxavs wlis ganmavlobaSi arsebul tipur risks. qvemoT warmodgenil cxrilSi naCvenebia mogebis an zaralis da kapitalis saSualo mgrZnobiaroba wlis ganmavlobaSi gamoyenebuli ZiriTadi savaluto riskis mimarT qarTul larTan SedarebiT, yvela sxva cvladis mudmivobis pirobebSi:

33 finansuri riskebis marTva (gagrZeleba)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **2017 wlis 31 dekembris mdgomareobiT** | | **2016 wlis 31 dekembris mdgomareobiT** | |
| aTas larSi | **zegavlena mogebaze an zaralze** |  | **zegavlena mogebaze an zaralze** |  |
|  |  |  |  |  |
| aSS dolaris 20%-iT gamyareba (2016: 20%-iT gamyareba) | 34 |  | 87 |  |
| aSS dolaris 20%-iT gaufasureba (2016: 20%-iT gaufasureba) | (34) |  | (87) |  |
| evros 20%-iT gamyareba (2016: 20%-iT gamyareba) | (1) |  | (2) |  |
| evros 20%-iT gaufasureba (2016: 20%-iT gaufasureba) | 1 |  | (2) |  |

***saprocento ganakveTis riski.*** jgufze zemoqmedebas axdens mis finansur poziciaze da fuladi saxsrebis moZraobaze sabazro saprocento ganakveTebis dominantur doneebSi momxdari cvlilebebi. amgvari cvlilebebis Sedegad saprocento marJebi SeiZleba gaizardos, magram moulodneli movlenebis SemTxvevaSi SeiZleba Semcirdes an gamoiwvios zarali. menejmenti axorcielebs saprocento ganakveTis gadafasebiT gamowveuli sxvaobis donis yovelTviur monitorings, da masze awesebs limitebs.

qvemoT warmodgenil cxrilSi Sejamebulia jgufis mgrZnobiaroba saprocento riskebis mimarT. cxrilSi bankis finansuri aqtivebisa da valdebulebebis jamuri Tanxebi asaxulia sabalanso RirebulebiT da kategoriebad dayofilia saxelSekrulebo saprocento ganakveTis gadafasebis dRis an dafarvis dRis mixedviT, romelic ufro male dadga.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| aTas larSi | moTxovnamdda 1 Tveze naklebi vadiT | 1-dan 6 Tvemde vadiT | 6-dan 12 Tvemde vadiT | 1 welze meti vadiT | uprocento | sul |
| 2017 wlis 31 dekemberi |  |  |  |  |  |  |
| **mTliani finansuri aqtivebi** | 306,156 | 172,509 | 192,159 | 382,545 | 135,395 | 1,188,764 |
| **mTliani finansuri valdebulebebi** | 353,803 | 311,399 | 136,949 | 31,548 | 182,057 | 1,015,756 |
|  |  |  |  |  |  |  |
| wminda saprocento mgrZnobiarobis gepi 2017 wlis 31 dekembris mdgomareobiT | **(47,647)** | **(138,890)** | **55,210** | **350,997** | **(46,662)** | **173,008** |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| 2016 wlis 31 dekemberi |  |  |  |  |  |  |
| mTliani finansuri aqtivebi | 86,185 | 81,894 | 107,729 | 436,815 | 189,928 | 902,551 |
| mTliani finansuri valdebulebebi | 81,927 | 239,590 | 130,489 | 52,854 | 246,120 | 750,980 |
|  |  |  |  |  |  |  |
| wminda saprocento mgrZnobiarobis gepi 2016 wlis 31 dekembris mdgomareobiT | **4,258** | **(157,696)** | **(22,760)** | **383,961** | **(56,192)** | **151,571** |

33 finansuri riskebis marTva (gagrZeleba)

procentiani aqtivebisa da valdebulebebis umetesoba naCvenebia fiqsirebuli ganakveTebiT, xolo nasesxebi saxsrebis nawili efuZneba mcocav saprocento ganakveTebs. 2017 wlis 31 dekembris mdgomareobiT, Tu saprocento ganakveTebi am dRes 200 sabaziso punqtiT dabali (2016: 200 sabaziso punqtiT dabali) iqneboda, yvela sxva cvladis mudmivobis pirobebSi, wlis mogeba iqneboda 277 aTasi (2016: 440 aTasiT maRali) lariT ufro meti, ZiriTadad cvalebad procentian valdebulebebze dabali saprocento xarjis Sedegad 943 aTasi lariT, rac aRemateba saprocento Semosavlis dawevas mcurav ganakveTiani sesxebidan 666 aTasi lariT (2016: ZiriTadad cvalebad procentian valdebulebebze dabali saprocento xarjis Sedegad).

Tu saprocento ganakveTebi 200 sabaziso punqtiT maRali (2016: 200 sabaziso punqtiT maRali) iqneboda, yvela sxva cvladis mudmivobis pirobebSi, mogeba iqneboda 277 aTasi (2016: 440 aTasiT dabali) lariT ufro naklebi, ZiriTadad cvalebad procentian valdebulebebze maRali saprocento xarjis Sedegad. (2016: ZiriTadad cvalebadi saprocento valdebulebebis maRali saprocento xarjebis Sedegad).

jgufi axorcielebs Tavisi finansuri instrumentebis saprocento ganakveTebis monitorings. qvemoT warmodgenil cxrilSi asaxulia angariSgebis Sesabamis dRes arsebuli saSualo Sewonili saprocento ganakveTebi ZiriTad valutebTan dakavSirebiT menejmentis sakvanZo personalis mier ganxiluli angariSebis safuZvelze. fasiani qaRaldebisaTvis saprocento ganakveTebi warmodgenilia Semosavlianobis SefardebiT dafarvasTan saangariSo TariRisTvis arsebuli sabazro kotirebasTan:

| wliur %-Si | 2017 | | |  | 2016 | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| lari | aSS dolari | evro |  | lari | aSS dolari | evro |
|  |  |  |  |  |  |  |  |
| aqtivebi |  |  |  |  |  |  |  |
| fuladi ekvivalentebi | 2,0% | 1,0% | - |  | 5,1% | 0,1% | - |
| seb-Si ganTavsebuli savaldebulo fuladi saxsrebi | - | 1,0% | -0,6% |  | - | 0,3% | -0,4% |
| sxva bankebidan misaRebi Tanxebi | 4,0% | - | - |  |  |  |  |
| klientebze gacemuli sesxebi da avansebi | 11,8% | 8,7% | 7,1% |  | 10,2% | 9,9% | 8,5% |
| obligaciebi amortizirebuli RirebulebiT | 8,0% | - | - |  | 8,4% | - | - |
| gamosyidvadi debitoruli davalianeba | - | - | - |  | - | - | - |
| sxva finansuri aqtivebi | - | - | - |  | - | - |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| valdebulebebi |  |  |  |  |  |  |  |
| sxva bankebSi ganTavsebuli saxsrebi | 7,4% | - | - |  | 7,4% | 3,5% | - |
| klientTa angariSebi | 7,0% | 3,1% | 1,9% |  | 6,8% | 3,7% | 3,1% |
| - mimdinare da angariSsworebis angariSebi | 7,3% | 3,4% | 0,9% |  | 6,3% | 3,7% | 0,6% |
| - vadiani depozitebi | 6,5% | 3,0% | 2,0% |  | 7,3% | 3,7% | 3,3% |
| sxva finansuri valdebulebebi | - | - | - |  | - | - | - |
| bankebidan da sxva finansuri institutebidan nasesxi saxsrebi | - | 5,0% | 3,8% |  | - | 6,0% | - |

niSani “-“ zeda cxrilSi niSnavs, rom jgufs ar aqvs Sesabamisi aqtivebi an valdebulebebi Sesabamiss valutaSijgufi ganicdis winaswari dafarvis risks fiqsirebad an cvalebadi saprocento ganakveTiani sesxebis gacemisas, maT Soris ipoTeka, romlebic aniWeben msesxebels uflebas kreditebis vadamdel dafarvaze. jgufis wlevandeli mogeba da kapitali mimdinare periodis bolos ar ganicdis cvlilebebis mniSvnelovan gavlenas vadamdeli ganakveTebisgan, radgan msgavsi sesxebi aisaxeba amortizirebuli RirebulebiT da vadamdeli gadaxdis ufleba aris toli an axlos sesxebis amortizirebul RirebulebasTan da klientebze gasacem avansebze (2016: ar SeimCneva mniSvnelovani gavlena).saprocento ganakveTis riskis marTva regulirdeba bankis politikis pasivebis da aqtivebis marTviT (“ALM”). riskis marTvis departamenti regularulad adgens angariSs saprocento mgrZnobelobis gepze gadafasebis periodebisaTvis. angariSi gamoiyeneba saprocento ganakveTebis cvlilebis gavlenis SefasebisTvis bankis mogebaze. angariSSi Cadebuli stresebis (gamoxatuli ZiriTad punqtebSi) raodenobas adgens riskis marTvis departamenti, romelic eyrdnoba dakvirvebis qveS myof saprocento ganakveTis ryevebs Sesabamis valiutebSi. bankis mogebaze potenciuri dasaSvebi gavlenis sazRvari gansazRvrulia sawesdebo kapitalis 1%-mde.

33 finansuri riskebis marTva (gagrZeleba)

***geografiuli riskis koncentracia.*** 2017 wlis 31 dekembris mdgomareobiTjgufis finansuri aqtivebisa da valdebulebebis geografiuli koncentracia warmodgenilia Semdeg cxrilSi:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| aTas larSi | saqarTvelo | CineTi | egTo | ara-egTo | sul |
|  |  |  |  |  |  |
| finansuri aqtivebi |  |  |  |  |  |
| fuli da fuladi ekvivalentebi | 61,121 | 1 | 78,448 | 7 | 139,5776 |
| seb-Si ganTavsebuli savaldebulo fuladi saxsrebi | 130,824 | - | - | - | 130,824 |
| sxva bankebidan misaRebi Tanxebi | 15,094 |  |  |  | 15,094 |
| klientebze gacemuli avansebi da sesxebi | 757,874 | - | - | - | 757,874 |
| sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi | 63 | - | - | - | 63 |
| dafarvamde mflobelobaSi arsebuli investiciebi | 143,903 | - | - | - | 77,250 |
| sxva finansuri aqtivebi | 1,429 | - | - | - | 1,429 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| sul finansuri aqtivebi | **1,110,308** | **1** | **78,448** | **7** | **1,188,764** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| finansuri valdebulebebi |  |  |  |  |  |
| sxva bakebSi ganTavsebuli saxsrebi | 59,982 | - | - | - | 59,982 |
| klientTa angariSebi | 533,096 | 144,724 | - | - | 677,820 |
| sxva nasesxebi saxsrebi | 9 | - | 158,358 | 111,913 | 270,280 |
| sxva finansuri valdebulebebi | 7,674 | - | - | - | 7,674 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| sul finansuri valdebulebebi | 600,761 | 144,724 | 158,358 | 111,913 | 1,015,756 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| sabalanso finansuri instrumentebis wminda pozicia | **509,547** | **(144,723)** | **(79,910)** | **(111,906)** | **173,008** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **kreditTan dakavSirebuli valdebulebebi** | **105,777** | **2,347** | - | - | **108,124** |
|  |  |  |  |  |  |

aqtivebi, valdebulebebida sakredito xasiaTis valdebulebebi zogadad efuZneba im qveyanas, sadac kontragenti mdebareobs. Kkontragentis gadasaxdeli naSTebi kompaniebis mimarT/mier sabolood kontroldeba obieqtis mier, romelic mdebareobs CineTSi da Setanilia grafaSi “CineTi”.

33 finansuri riskebis marTva (gagrZeleba)

2016 wlis 31 dekembris mdgomareobiT jgufis finansuri aqtivebisa da valdebulebebis geografiuli koncentracia warmodgenilia Semdeg cxrilSi:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| aTas larSi | saqarTvelo | CineTi | egTo | ara-egTo | sul |
|  |  |  |  |  |  |
| finansuri aqtivebi |  |  |  |  |  |
| fuli da fuladi ekvivalentebi | 65,272 | 171 | 7,976 | 267 | **73,686** |
| seb-Si ganTavsebuli savaldebulo fuladi saxsrebi | 105,421 | - | - | - | **105,421** |
| klientebze gacemuli avansebi da sesxebi | 594,289 | - | - | - | **594,289** |
| sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi | 63 | - | - | - | **63** |
| dafarvamde mflobelobaSi arsebuli investiciebi | 128,441 | - | - | - | **128,441** |
| sxva finansuri aqtivebi | 651 | - | - | - | **651** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| sul finansuri aqtivebi | **894,137** | **171** | **7,976** | **267** | **902,551** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| finansuri valdebulebebi |  |  |  |  |  |
| sxva bankebSi ganTavsebuli saxsrebi | 64,659 | - | - | - | 64,659 |
| klientTa angariSebi | 409,425 | 152,845 | - | - | 562,270 |
| bankebidan da sxva finansuri institutebidan nasesxebi saxsrebi | 20 | - | 90,655 | 30,855 | 121,530 |
| sxva finansuri valdebulebebi | 2,521 | - | - | - | 2,521 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| sul finansuri valdebulebebi | **476,625** | **152,845** | **90,655** | **30,855** | **750,980** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| sabalanso finansuri instrumentebis wminda pozicia | **417,512** | **(152,674)** | **(82,679)** | **(30,588)** | **151,571** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **kreditTan dakavSirebuli valdebulebebi** | **50,368** | **12,775** | - | - | **63,143** |
|  |  |  |  |  |  |

***likvidobis riski.*** likvidobis riski aris imis riski, rom subieqts gauZneldeba finansur valdebulebebTan dakavSirebuli valdebulebebis Sesruleba. jgufma Tavis xelmisawvdom fulad resursebze unda Seasrulos yoveldRiuri moTxovnebi erTdRian depozitebTan, mimdinare angariSebTan, vadadamdgar depozitebTan, sesxebis aTvisebasTan, garantiebTan, marJasTan da naRdi fuliT dafarul warmoebul instrumentebTan dakavSirebiT. jgufi ar inaxavs naRdi fulis resursebs yvela am saWiroebis dasakmayofileblad, radgan, rogorc gamocdileba aCvenebs, vadadamdgari saxsrebis reinvestirebis donis prognozireba SesaZlebelia maRali sizustiT. likvidurobis riskis marTvas awarmoebs jgugis aqtiv/pasivebis komiteti.

jgufi marTavs likvidobis riskebs aqtiv-pasivebis marTvis politikis da likvidobis marTvis regulaciis da wesebis Sesabamisad, romelic amuSavebs likvidobis marTvis process. ALaqtiv-pasivebis marTvis komiteti pasuxs agebsaqtiv-pasivebis marTvis politikis SemuSavebaze da likvidobis marTvis regulaciis da wesebis Sesrulebaze, likvidobis dRiur marTvaze pasuxismgebelia saxazino departamenti.

jgufi cdilobs SeinarCunos dafinansebis stabiluri baza, romelic ZiriTadad Sedgeba sxva nasesxebi saxsrebisgan da iuridiuli da fizikuri piri klientebis depozitebisgan. jgufi am saxsrebis investirebas axorcielebs likviduri aqtivebis diversificirebul aqtivebSi, rom SeZlos likvidobis gauTvaliswinebeli moTxovnebis swrafad da umtkivneulod dakmayofileba.

jgufis likvidobis marTva moiTxovs likviduri aqtivebis im donis ganxilvas, romelic aucilebelia valdebulebebis SesrulebisaTvis maTi vadis dadgomisTanave; dafinansebis sxvadasxva wyaroebze wvdomis SenarCunebas; dafinansebis sagangebo gegmebis qonas; da maregulirebel moTxovnebTan likvidobis koeficientebis Sesabamisobis monitorings saqarTvelos erovnuli bankis moTxovnebis dacviT.

banki likvidobis koeficientebis gaangariSebas axorcielebs yoveldRiurad seb-is moTxovnebis Sesabamisad romelic ganimarteba, rogorc saSualo koeficienti, romelic miiReba likviduri aqtivebis SefardebiT valdebulebebTan da nasesxeb saxsrebTan, eqvs Tvemde periodSi, da garesabalanso valdebulebebTan, romlebic yovelTviurad minimum 30%-iT Semoifargleba. 2017 wlis 31 dekembris mdgomareobiT likvidobis saSualo koeficienti Seadgenda 57%-s (2016: 55%).

jgufi marTavs likvidobis riskebs ALM–is da likvidobis marTvis regulaciis Sesabamisad, romelic amuSavebs likvidobis marTvis process da procedurebs da Sesabamis limitebs. likvidobis marTvis regulacia awesebs limitebs Semdegze:

* likvidurobis dafarvis koeficienti (“LCR”)
* likviduribis Sejamebuli gepi.

saxazino departamenti iRebs informacias finansuri aqtivebisa da valdebulebebis likvidobis profilis Sesaxeb. amis Semdeg saxazino departamenti uzrunvelyofs moklevadiani likviduri aqtivebis adekvatur portfels, romelic umTavresad Sedgeba moklevadiani likviduri fasiani qaRaldebisgan, bankebSi ganTavsebuli depozitebisgan da sxva bankTaSorisi produqtebisgan imisaTvis, rom mTlianobaSi jgufSi iyos sakmarisi likvidoba. yoveldRiuri likvidobis pozicia monitoringis qveS aris da mravalnairi scenaris stress-testebs gadis romelic moicavs normalur da mZime sabazro pirobebs da xorcieldeba saxazino departamentis mier.qvemoT warmodgenil cxrilSi asaxulia valdebulebebi 2017 wlis 31 dekembris mdgomareobiT maTi darCenili saxelSekrulebo vadianobis mixedviT. vadianobis cxrilSi asaxuli Tanxebi warmoadgens saxelSekrulebo aradiskontirebul fulad nakadebs da mTlian sasesxo valdebulebebs da Sesrulebis garantiebs. xsenebuli aradiskontirebuli fuladi nakadebi gansxvavdeba finansuri mdgomareobis angariSSi Setanili Tanxebisgan imitom, rom finansuri mdgomareobis angariSSi asaxuli Tanxebi efuZneba diskontirebul fulad nakadebs. finansuri warmoebulebi Setanilia gadasaxdeli an misaRebi saxelSekrulebo TanxebiT, Tu jgufi ar moelis warmoebuli poziciis dafarvis dRemde daxurvas, ra SemTxvevaSic warmoebulebi Setanilia mosalodneli fuladi nakadebis safuZvelze. vadianobis analizis miznebisaTvis CarTuli warmoebuli instrumentebi ar aris gamoyofili hibriduli (kombinirebuli) finansuri instrumentebisagan.

qvemoT warmodgenil cxrilSi naCvenebia arawarmoebuli finansuri aqtivebis vadianobis analizi am aqtivebis sabalanso RirebulebebiT da saxelSekrulebo dafarvis vadebis gaTvaliswinebiT garda Tavisuflad realizebadi aqtivebisa im SemTxvevaSi, Tu aucilebelia finansuri valdebulebebis dasafarad fulad nakadebze moTxovnis dakmayofileba. aseTi finansuri aqtivebi vadianobis analizSi aisaxeba maTi gankargvis mosalodneli TariRis gaTvaliswinebiT. gaufasurebuli sesxebi asaxulia maTi sabalanso RirebulebiT, gaufasurebis rezervebis gareSe, da fuladi nakadebis mosalodneli drois gaTvaliswinebiT. warmoebulebi warmodgenilia maTi saxelSekrulebo dafarvis vadis gaTvaliswinebiT.

roca gadasaxdeli Tanxa fiqsirebuli ar aris, deklarirebuli Tanxa ganisazRvreba angariSgebis dRes arsebul pirobebze miTiTebiT. ucxour valutaSi ganxorcielebuli gadaxdebi angariSsworebis valutaSi gadaiyvaneba angariSgebis periodis bolos arsebuli “spot” savaluto kursis gamoyenebiT.

33 finansuri riskebis marTva (gagrZeleba)

qvemoT warmodgenilia finansuri instrumentebis vadianobis analizi 2017 wlis 31 dekembris mdgomareobiT:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| aTas larSi | moTxovnamde da 1 Tveze naklebi vadiT | 1-dan 6 Tvemde vadiT | 6-dan 12 Tvemde vadiT | 12 Tvidan 5 wlamde | 5 welze meti | sul |
|  |  |  |  |  |  |  |
| aqtivebi |  |  |  |  |  |  |
| fuli da fuladi ekvivalentebi | 139,577 | - | - | - | - | **139,577** |
| seb-Si ganTavsebuli savaldebulo fuladi saxsrebi | 130,824 | - | - | - | - | **130,824** |
| sxva bankebidan misaRebi Tanxebi | - | 15,094 | - | - | - | **15,094** |
| klientebze gacemuli avansebi da sesxebi | 13,611 | 117,206 | 194,569 | 261,911 | 170,577 | **757,874** |
| sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi | - | - | - | - | 63 | **63** |
| obligaciebi amortizirebuli RirebulebiT | 10,681 | 40,180 | 45,311 | 47,731 | - | **143,903** |
| sxva finansuri aqtivebi | 1,202 | - | 205 | - | 22 | **1,429** |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| sul | **295,895** | **172,480** | **240,085** | **309,642** | **170,662** | **1,188,764** |
|  |  |  |  |  |  |  |
| valdebulebebi |  |  |  |  |  |  |
| sxva bankebSi ganTavsebuli saxsrebi | 44,028 | 15,954 | - | - | - | **59,982** |
| klientTa angariSebi – fiz/pirebi | 112,444 | 29,566 | 44,439 | 23,197 | 1,462 | **211,108** |
| klientTa angariSebi – sxva | 303,058 | 60,646 | 91,320 | 22,413 | 591 | **478,028** |
| sxva nasesxebi saxsrebi | 60,157 | 68,872 | 80,111 | 67,514 | - | **276,654** |
| sxva finansuri valdebulebebi | 7,590 | 84 | - | - | - | **7,674** |
| gacemuli finansuri garantiebi | 102 | 17,639 | 6,785 | 5,985 | 467 | **30,978** |
| gacemuli Sesrulebis garantiebi | 10,943 | 5,196 | 2,585 | 7,765 | 180 | **26,669** |
| auTvisebeli sakredito xazis valdebulebebi | 50,477 | - | - | - | - | **50,477** |
|  |  |  |  |  |  |  |
| finansuri valdebulebebis momavalSi savaraudod gadasaxdeli mTliani Tanxebi | **588,799** | **197,957** | **225,240** | **126,874** | **2,700** | **1,414,570** |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| finansuri instrumentebidan gamomdinare likvidobis gepi | **(292,904)** | **(25,477)** | **14,845** | **182,768** | **167,962** | **47,194** |
|  |  |  |  |  |  |  |

likvidurobis moTxovna garantiebis dafarvis da akreditivebis kuTxiT Zalze dabalia vidre Sesabamisi valdebulebebis jami, warmodgenili winamdebare gadaxdis vadis analizSi, radgan jgufi zogadad ar elodeba Tanxebis warmodgenas mesame mxarisgan xelSekrulebiT. kreditebis gacemis valdebulebebis davalianebis saerTo Tanxa, Setanili qvemore cxrilSi, ar aris aucilbeli warmoadgendes samomavlo fulad moTxovnebs, radgan am valdebulebebis umetesoba SeiZleba dasruldes finansirebis gareSe.

qvemoT warmodgenilia finansuri instrumentebis vadianobis analizi 2016 wlis 31 dekembris mdgomareobiT:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| aTas larSi | moTxovnamde da 1 Tveze naklebi vadiT | 1-dan 6 Tvemde vadiT | 6-dan 12 Tvemde vadiT | 12 Tvidan 5 wlamde | 5 welze meti | sul |
|  |  |  |  |  |  |  |
| aqtivebi |  |  |  |  |  |  |
| fuli da fuladi ekvivalentebi | 73,686 | - | - | - | - | **73,686** |
| seb-Si ganTavsebuli savaldebulo fuladi saxsrebi | 105,421 | - | - | - | - | **105,421** |
| klientebze gacemuli avansebi da sesxebi | 13,692 | 96,084 | 117,336 | 226,474 | 140,703 | **594,289** |
| sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi | - | - | - | - | 63 | **63** |
| obligaciebi amortizirebuli RirebulebiT | 9,925 | 21,793 | 22,775 | 70,659 | 3,289 | **128,441** | |
| sxva finansuri aqtivebi | 447 | - | 72 | - | 132 | **651** |
|  |  |  |  |  |  |  |
| sul | **203,171** | **117,877** | **140,183** | **297,133** | **144,187** | **902,551** |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| valdebulebebi |  |  |  |  |  |  |
| sxva bankebSi ganTavsebuli saxsrebi | 64,659 | **-** | **-** | **-** | **-** | **64,659** |
| klientTa angariSebi – fiz/pirebi | 88,094 | 24,635 | 30,957 | 10,798 | 1,306 | **155,790** |
| klientTa angariSebi – sxva | 172,001 | 65,001 | 51,356 | 132,407 | 180 | **420,945** |
| sxva nasesxebi saxsrebi | 7,940 | 30,047 | 49,808 | 39,023 | - | **126,818** |
| sxva finansuri valdebulebebi | 2,422 | 99 | - | - | - | **2,521** |
| gacemuli finansuri garantiebi | 403 | 9,710 | 3,322 | 326 | - | **13,761** |
| gacemuli Sesrulebis garantiebi | 205 | 7,394 | 2,621 | 4,127 | 27 | **14,374** |
| auTvisebeli sakredito xazis valdebulebebi | 34, 329 | - | - | - | - | **34,932** |
| akreditivebi | 76 | - | - | - | - | **76** |
|  |  |  |  |  |  |  |
| finansuri valdebulebebis momavalSi savaraudod gadasaxdeli mTliani Tanxebi | **370,732** | **136,886** | **138,064** | **186,681** | **1,513** | **833,876** |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| finansuri instrumentebidan gamomdinare likvidobis gepi | **(167,561)** | **(19,009)** | **2,119** | **110,452** | **142,674** | **68,675** |
|  |  |  |  |  |  |  |

zemoT warmodgenil analizSi klientTa angariSebis klasifikacia efuZneba xelSekrulebiT gaTvaliswinebul dafarvis vadebs. amasTan, saqarTvelos kanonmdeblobis mixedviT, fizikur pirebs aqvT maTi depozitebis vadis dadgomamde gatanis ufleba im SemTxvevaSi, Tu isini srulad an nawilobriv dakargaven daricxuli saprocento sargeblis miRebis uflebas.

33 finansuri riskebis marTva (gagrZeleba)

jgufi ar iyenebs winamdebare vadianobis analizis xelSekrulebiT gaTvaliswinebuli aradiskontirebuli dafarvis vadebis mixedviT likvidobis marTvas. Nnacvlad, jgufi axorcielebs mosalodneli dafarvis vadebis monitorings da Sesabamis likvidobis geps Semdegi saxiT:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| aTas larSi | moTxovnamde da 1 Tveze naklebi vadiT | 1-dan 6 Tvemde vadiT | 6-dan 12 Tvemde vadiT | 12 Tvidan 5 wlamde | 5 welze meti | sul |
|  |  |  |  |  |  |  |
| 2017 wlis 31 dekembris mdgomareobiT |  |  |  |  |  |  |
| finansuri aqtivebi | 295,896 | 172,479 | 240,085 | 309,642 | 170,661 | **1,188,763** |
| finansuri valdebulebebi | 198,013 | 208,686 | 228,051 | 337,713 | 66,429 | **1,038,892** |
| finansuri da Sesrulebis garantiebi | 362 | - | - | - | - | **362** |
| auTvisebel kreditebTan dakavSirebuli valdebulebebi | 5,048 | - | - | - | - | **5,048** |
|  |  |  |  |  |  |  |
| wminda likvidobis gepi mosalodneli dafarvis vadebis gaTvaliswinebiT | **92,473** | **(36,207)** | **12,034** | **(28,071)** | **104,232** | **144,461** |
| **naerTi likvidobis gepi mosalodneli dafarvis vadebis gaTvaliswinebiT** | **92,473** | **56,266** | **68,300** | **40,229** | **144,461** |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **2017 wlis 31 dekembris mdgomareobiT** |  |  |  |  |  |  |
| finansuri aqtivebi | 203,171 | 117,877 | 140,183 | 297,176 | 144,187 | **902,551** |
| finansuri valdebulebebi | 125,288 | 157,794 | 158,728 | 274,802 | 54,121 | **770,733** |
| finansuri da Sesrulebis garantiebi | 148 | - | - | - | - | **148** |
| auTvisebel kreditebTan dakavSirebuli valdebulebebi | 3,493 | - | - | - | - | **3,493** |
|  |  |  |  |  |  |  |
| wminda likvidobis gapi mosalodneli dafarvis vadebis gaTvaliswinebiT | **74,242** | **(39,917)** | **(18,545)** | **22,331** | **90,066** | **128,177** |
| **naerTi likvidobis gapi mosalodneli dafarvis vadebis gaTvaliswinebiT** | **74,242** | **34,325** | **15,780** | **38,111** | **128,177** | **-** |
|  |  |  |  |  |  |  |

finansuri da Sesrulebis garantiebis Tanxebi da auTvisebeli sakredito xazebi efuZneba mosalodnel fulad nakadebs.

aqtivebisa da pasivebis vadebisa da saprocento ganakveTebis Sejereba an/da kontrolirebadi Seujerebloba uaRresad mniSvnelovania jgufis marTvisTvis. sruli Sejereba bankebisTvis damaxasiaTebeli ar aris, radgan ganxorcielebul saqmianobas xSirad ganusazRvreli vada da sxvadasxva saxe aqvs. Seujerebeli pozicia potenciurad zrdis momgebianobas, magram SeiZleba zaralis riskic gazardos. aqtivebisa da pasivebis vadebi da dafarvis vadis dadgomisas procentiani valdebulebebis misaRebi xarjiT Canacvleba mniSvnelovani faqtorebia jgufis likvidobisa da saprocento ganakveTisa da savaluto kursis cvlilebisadmi misi mgrZnobiarobis SefasebaSi.

menejmenti fiqrobs, rom miuxedavad imisa, rom klientTa angariSebis mniSvnelovani nawili moTxovnamde depozitebiTaa warmodgenili, am depozitebis diversifikacia meanabreTa raodenobisa da saxeebis mixedviT da “jgufis” warsuli gamocdileba mianiSnebs imaze, rom es klientTa angariSebi uzrunvelyofs jgufis grZelvadiani da stabiluri dafinansebis wyaros.

agreTve ar arsebobs 2017 wlis 31 dekembris mdgomareobiT jgufisTvis xelmisawvdomi CarTuli nasesxebi, xelmZRvaneloba Tvlis, rom moaxerxebs likvidobis gepis daZlevas seb-idan (20 milioni dagiravebuli portfolios farglebSi) da sxva bankebidan sakamarisi Tanxebis sesxebiT Tu ki Seiqmneb amis saWiroeba

# kapitalis marTva

kapitalis marTvisas jgufis miznebia: (i) kapitalTan dakavSirebiT saqarTvelos erovnuli bankis mier dadgenili moTxovnebis Sesruleba (ii) jgufis, rogorc moqmedi sawarmos, unaris SenarCuneba da (iii) sakmarisi kapitalis bazis SenarCuneba kapitalis adekvaturobis im koeficientis misaRwevad, romelic efuZneba bazelis SeTanxmebas da romelic sul cota aRemateba mainc sasesxo xelSekrulebebiT gaTvaliswinebul minimalur finansuri valdebulebas. 2017 wlis 31 dekembris mdgomareobiT jgufis mier marTuli kapitali Seadgenda 312,491 aTas lars (2016: 185,769 aTasi lari). erovnuli bankis mier dawesebuli kapitalis adekvaturobis koeficientis Sesabamisad kontroldeba yovelTviurad, angariSebis meSveobiT, romlebic moicaven gamoTvlebs da romlebic eqvemdebareba generaluri direqtoris moadgiles finansebis dargSi Semowmebas da vizirebas. kapitalis marTvis sxva mimarTulebebi fasdeba yovelkvartlurad. saqarTvelos erovnuli bankis mier 2017 wels dawesebuli moTxovnebis Sesabamisad bankebs moeTxovebaT: (a) pirveladi kapitalisa da sazedamxedvelo kapitalis riskis mixedviT Sewonil aqtivebTan (“kapitalis normatiuli koeficienti”) Sefardebis koeficientebs inarCunebdnen dadgenil minimalur doneebze maRla; sazedamxedvelo kapitali efuZneba seb-is aRricxvis wesebis mixedviT momzadebul bankis aნgariSebs da Seadgens 182,727 aTas lars (2016: 163,770 aTasi lari). 2017 wlis 31 dekembris mdgomareobiT, seb-is mier dadgenili es minimaluri doneebi iyo 6.4% 1-li klasis kapitalis SemTxvevaSi, xolo 9.6% sazedamxedvelo kapitalis SemTxvevaSi (2016: Sesabamisad, 7,2% da 10,8%). jgufi da banki Seesabameboda kapitalis donis yvela gare 2017 da 2016 wlebis ganmavlobaSi.

|  |  |  |
| --- | --- | --- |
| aTas larSi | **2017** | **2016** |
|  |  |  |
| **1-li klasis kapitali** |  |  |
| Cveulebrivi aqciebi | 16,097 | 16,057 |
| aqciebze premia | 75,284 | 74,865 |
| gaunawilebeli mogeba seb-is regulaciebis mixedviT | 65,530 | 47,179 |
| gamoqviTvebi (aramaterialuri aqtivebi) | (861) | (532) |
| **sul pirveladi kapitali** | **156,050** | **137,569** |
|  |  |  |
| **meoradi kapitali** |  |  |
| mimdinare wlis mogeba seb-is regulaciebis mixedviT | 19,588 | 20,773 |
| saerTo rezervebi | 11,390 | 9,225 |
| **sul meoradi kapitali** | **30,977** | **29,998** |
|  |  |  |
| gamoqviTvebi (investiciebi Svilobil sawarmoebSi) | (4,300) | (3,797) |
|  |  |  |
| **sul sazedamxedvelo kapitali** | **182,727** | **163,770** |
|  |  |  |
| **riskis mixedviT Sewonili aqtivebi, naerTi sakredito, sabazro da saoperacio riskebi** | **1,127,426** | **896,316** |
|  |  |  |
| **1-li klasis kapitalis koeficienti** | **13.8%** | **15.3%** |
| **sazedamxedvelo kapitalis koeficienti** | **16.2%** | **18.3%** |
|  |  |  |

bazel II/III seb-is rekomendaciebis miRebis Semdeg banki, zemoT moyvanili kapitalis koeficientTan damatebiT angariSobs kapitalis moTxovnebs da Sewonili riskebis aqtivebs calke pirveli komponentisaTvis. Pillar 1 gaangariSebis detaluri instruqcia mocemulia seb-is mier. angariSi iwyeba 2013 wlis bolodan. bankis kapitalis Semadgenloba, gaangariSebuli bazel II (komponent 1 da komponent 11 (ZalaSia 2017 wlis dekembridan) Sesabamisad Semdegia:

34 **kapitalis marTva (gagrZeleba)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| aTas larSi | **2017** | **2017** | **2016** | **2015** |
|  | **Pillar I/II** | **Pillar I** | **Pillar I/II** | **Pillar I** |
| **1-li klasis kapitali** |  |  |  |  |
| Cveulevrivi aciebi | 16,097 | 16,097 | 16,057 | 16,057 |
| aqciebze premia | 75,284 | 75,284 | 74,865 | 74,865 |
| gaunawilebeli mogeba seb-is regulaciebis mixedviT | 65,530 | 65,530 | 47,179 | 47,179 |
| gadafasebis rezervi | 8,602 | 8,602 | 8,602 | 8,602 |
| mimdinare wlis mogeba seb-is regulaciebis mixedviT | 19,588 | 19,588 | 20,774 | 20,774 |
| **ZiriTadi pirveladi kapitali koreqciamde** | **185,101** | **185,101** | **167,477** | **167,477** |
| ZiriTadi pirveladi kapitalis koreqtirebebi | (9,463) | (9,463) | (12,931) | (12,931) |
|  |  |  |  |  |
| **sul pirveli klasis kapitali koreqciis Semdgom** | **175,638** | **175,638** | **154,546** | **154,546** |
|  |  |  |  |  |
| **meoradi kapitali** |  |  |  |  |
| saerTo rezervi | 11,390 | 11,390 | 8,783 | 9,224 |
|  |  |  |  |  |
|  |  |  |  |  |
| **sul meoradi kapitali** | **11,390** | **11,390** | **8,783** | **9,224** |
|  |  |  |  |  |
| **sul sazedamxedvelo kapitali** | **187,028** | **187,028** | **163,329** | **163,770** |
|  |  |  |  |  |
| **riskis mixedviT Sewonili aqtivebi, naerTi sakredito, sabazro da saoperacio riskebi** | **980,272** | **1,227,106** | **795,362** | **1,026,124** |
|  |  |  |  |  |
| ***minimaluri pirveladikapitalis koeficienti*** | ***10.1%*** |  |  | ***8.5%*** |
| **პირველადი კაპიტალის koeficienti** | **17.92** | **14,3%** | **19.4%** | **15.1%** |
|  |  |  |  |  |
| ***minimaluri* sazedamxedvelo kapitalis *koeficienti*** | ***12.7%*** |  |  | ***10.5%*** |
| **sazedamxedvelo kapitalis koeficienti** | **19.1%** | **15.2%** | **20,5%** | **16.0%** |
|  |  |  |  |  |

# gauTvaliswinebeli xarjebi da nakisri valdebulebebi

***sasamarTlo davebi.*** Fperiodulad da Cveulebrivi saqmianobis farglebSi, jgufis mimarT SeiZleba warmodgenili iyos moTxovnebi. sakuTari Sefasebebisa da Sida profesiuli konsultaciebis safuZvelze, menejmenti fiqrobs, rom moTxovnebTan dakavSirebiT mosalodneli ar aris raime mniSvnelovani zarali da, Sesabamisad, winamdebare finansur angariSebSi rezervi asaxuli ar aris.

***gauTvaliswinebeli gadasaxadebi.*** saqarTvelos sagadasaxado sistema kvlav viTardeba da xasiaTdeba kanonmdeblobis, oficialuri gancxadebebisa da sasamarTlo gadawyvetilebebis xSiri cvlilebiT, romlebic xandaxan winaaRmdegobrivia da eqvemdebareba sxvadasxva sagadasaxado organos mier sxvadasxvagvar interpretacias. Sesabamisad, sagadasaxado kanonmdeblobis menejmentiseul interpretacias da amgvari interpretaciis mxarsadaWerad menejmentis mier warmodgenil dokumentacias SeiZleba ar daeTanxmon sagadasaxado organoebi. sagadasaxado weli sagadasaxado organoebis mxridan Semowmebas eqvemdebare Semdgomi xuTi kalendaruli wlis ganmavlobaSi, Tumca garkveul SemTxvevebSi sagadasaxado weli SeiZleba ufro didi xniTac ar daixuros. saqarTvelos kanonmdebloba satransfero fasTwarmoebaze zogadad Seesabameba saerTaSoriso satransfero fasTwarmoebis principebs, SemuSavebuls eTgo-s (ekonomikuri TanamSromlobis da ganviTarebis organizacia) mier, Tumca gaaCnia gansakuTrebuli Tvisebebic. es kanonmdebloba iTvaliswinebs damatebiTi gadasaxadebis Sefasebis SesaZleblobas kontrolirebad transaqciebze (transaqciebi dakavSirebul mxareebs Soris da garkveuli transaqciebi aradakavSirebul mxareebs Soris), Tu ki amdagvari transaqciebi ar xorcieldeba Cveuli-sabazro pirobebis safuZvelze (დაკავშირებული მხარის ტრანზაქციები და არადაკვშირებული მხარეების განსაზღვრული ტრანზაქციები). menejmenti iyeneb Sida kontrols raTa iyos SesabamisobaSi mocemul satransfero fasTwarmoebis kanonmdeblobasTan.xelmZRvaneloba Tvlis, rom is Sesabamisad uzrunvelyofs sagadasaxado valdebulebebis Sesrulebas saqarTvelos moqmedi sagdasaxado kanonmdeblobis, oficialuri gancxadebebis da sasamarTlo gadawyvetilebebis interpretaciebis safuZvelze. Tumca, Sesabamisi organoebis interpretaciebi SesaZloa gansxvavdebodes da misi winamdebare konsolidirebul finansur angariSgebaze zegavlena am organoebis mier maTi interpretaciebis warmatebiT ganxorcielebis SemTxvevaSi SesaZloa mniSvnelovani iyos. jgufi regularulad sargeblobs kvalificiuri damoukidebeli sagadasaxado mrCevlebis konsultaciebiT.

***saoperacio saijaro valdebulebebi***. aragauqmebadi mimdinare saijaro xelSekrulebebis mixedviT, jgufis, rogorc moijaris, samomavlo minimaluri saijaro gadasaxadis saxiT gadasaxdeli Tanxebi Semdegia:

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| araugvianes 1 wlisa | 297 | 251 |
|  |  |  |
|  |  |  |
| sul saoperacio saijaro valdebulebebi | **297** | **251** |
|  |  |  |

“jgufs” ijariT aqvs aRebuli ramdenime Senoba-nageboba da mowyobiloba. am saijaro urTierTobebis moqmedebis sawyisi vada Cveulebriv 1-dan 5 wlamde periods moicavs, vadis amowurvis Semdeg saijaro xelSekrulebis gaxangrZlivebis SesaZleblobiT. Aarc erTi saijaro urTierToba ar iTvaliswinebs pirobiT saijaro gadasaxads.

**Sesabamoba SeTanxmebebTan.** bankma unda daicvas garkveuli SeTanxmebebi, pirvel rigSi dakavSirebuli nasesxeb TanxebTan. amdagvar SeTanxmebebze Seusabamoba gamoiwvevs negatiur gavlenas, maT Soris nasesxebi Tanxebis zrdas da defoltis gamocxadebas. wlis ganmavlobaSi, romelic dasrulda 2017 wlis 31 dekember bankma daarRvia erTi-erTi piroba romelic gansazRvruli iyo blu orCardis mikrosafinanso fondis sasesxo xelSekrulebis mixedviT. menejments miaCnia, rom jgufi Seesabameboda yvela danarCen SeTanxmebebs 2017 wlis 31 dekembris mdgomareobiT. darRveuli sesxis sabalanso Tanxa 2017 wlis 31 dekembris mdgomareobiT Seadgenda 52,913 aTas lars. darRveva adekvaturad aisaxa sakontraqto xangrZlivobis cxrilSi finansuri riskis marTvis SeniSvna 33-Si.

2016 wlis 31 dekembers mdgomareobiT bankma daarRvia ori SeTanxmeba EBRD–Tan sasesxo xelSekrulebis mixedviT. 2016 wlis 29 dekembers aRniSnul sakiTxTan dakavSirebiT bankma miiRo Tanxmoba sakredito irganizaciisgan. 2016 wlis 31 dekembris mdgomareobiT aRniSnuli sesxis raodenoba Seadgenda 36,548 aTass lars. menejments miaCnia, rom jgufi Seesabameboda yvela danarCen SeTanxmebebs periodSi - 2016 wlis 31 dekembris mdgomareobiT. banki valdebulia arian Seasrulos minimalur kapitalTan dakavSirebuli moTxovnebi, romlebic dadgenilia sesxis xelSekrulebebiT gaTvaliswinebuli finansuri koeficientebiT, maT Soris, bazelis SeTanxmebis moTxovnebis Sesabamisad gansazRvruli kapitalis adekvaturobis doneebi, romlebic ganmartebulia kapitalis Sefasebisa da kapitalis standartebis Sesaxeb saerTaSoriso konvergenciiT (ganaxlebulia 1998 wlis aprilSi) da kapitalis SeTanxmebaSi sabazro riskebis gaTvaliswinebis mizniT Setanili cvlilebebiT (ganaxlebulia 2004 wlis noemberSi), zogadad cnobilia bazel II-is saxelwodebiT. sesxis es koeficienti jgufis mier Sesrulebulia. bazelis SeTanxmebis Sesabamisad gaangariSebuli jgufis kapitalis Semadgenloba Semdegia:

35 gauTvaliswinebeli xarjebi da nakisri valdebulebebi (gagrZeleba)

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| **pirveladi kapitali** |  |  |
| saaqcio kapitali | 90,980 | 90,980 |
| valutebis gadayvanis saerto rezervi |  |  |
| gaunawilebeli mogeba | 113,316 | 86,312 |
| arakontrolirebadi wili |  |  |
| **sul pirveladi kapitali** | **204,296** | **177,292** |
|  |  |  |
|  |  |  |
| **Mmeoradi kapitali** |  |  |
| gadafasebis rezervebi | 8,387 | 8,472 |
| saerTo rezervi | 8,230 | 6,420 |
| **sul meoradi kapitali** | **16,617** | **14,892** |
|  |  |  |
|  | 220,913 | 192,184 |
| sul kapitali |  |  |
|  |  |  |

meorad kapitalSi Setanili saerTo rezervebi ganisazRreba, rogorc Semdegi oridan ufro mcire rezervi: (a) fass-is mixedviT gaufasurebis niSnis armoqne sesxebze Seqmnili rezervebi da (b) gaufasurebis gamomwvevi movlenis gareSe arsebuli sesxebis 2%.

***kreditTan dakavSirebuli valdebulebebi.*** am instrumentebis ZiriTadi mizania imis uzrunvelyofa, rom Tanxebi klientisTvis uzrunvelyofili iyos saWiroebisamebr. garantiebi da sagarantio akreditivebi, warmoadgens gamouTxovad garantias imisa, rom jgufi Tanxebs gadaixdis mesame mxareTa winaSe klientis mier nakisri valdebulebebis Seusruleblobis SemTxvevaSi, imave sakredito riskis matarebelia, rogorsac sesxebi atareben. dokumenturi da komerciuli akreditivebi, romlebic jgufis mier klientis saxeliT nakisri werilobiTi valdebulebebia, romlebic mesame mxares aniWebs gansazRvruli Tanxis farglebSi jgufze trastis konkretuli pirobebiT wardgenis uflebas, uzrunvelyofilia im Sesabamisi saqonlis partiebiT, romlebTanac isinia dakavSirebuli, an fuladi depozitebiT da, aqedan gamomdinare, uSualo sesxze naklebi riskis matarebelia.

kreditis gacemis valdebulebebi warmoadgens sesxebis, garantiebisa Tu akreditivebis formiT kreditis gacemis nebarTvebis gamouyenebel nawilebs. kreditis gacemis valdebulebebze sakredito riskTan dakavSirebiT, jgufma potenciurad SeiZleba izaralos mTliani gamouyenebeli valdebulebebis toli TanxiT, Tu amgvari gamouyenebeli Tanxebi aTvisebuli iqneboda. amasTan, zaralis savaraudo moculoba mTlian gamouyenebel valdebulebebze ufro mcirea, radgan ufro moklevadian valdebulebebTan SedarebiT ufro grZelvadiani valdebulebebi zogadad ufro maRali sakredito riskis matarebelia.

kreditebTan dakavSirebuli dasafari valdebulebebi da Semdegia:

|  |  |  |
| --- | --- | --- |
| aTas larSi | 2017 | 2016 |
|  |  |  |
| gacemuli finansuri garantiebi | 30,979 | 13,761 |
| gacemuli Sesrulebis garantiebi | 26,669 | 14,374 |
| auTvisebeli sakredito xazis valdebulebebi | 50,477 | 34,932 |
| akreditivebi | - | 76 |
|  |  |  |
| minus: kreditebTan dakavSirebuli dasafari valdebulebebisa da Sesrulebis garantiebis rezervebi | (364) | (148) |
|  |  |  |
|  |  |  |
| sul kreditebTan dakavSirebuli dasafari valdebulebebi da Sesrulebis garantiebi, rezervebis gamoklebiT | **107,761** | **62,995** |
|  |  |  |

auTvisebeli sakredito xazebis, akreditivebisa da garantiebis mTliani dasafari saxelSekrulebo Tanxa aucileblad ar asaxavs fulze momaval moTxovnebs, radgan am finansuri instrumentebis vada SeiZleba amoiwuros an Sewydes maTi dafinansebis gareSe. kreditebTan dakavSirebuli dasafari valdebulebebisa valutebSi denominirebulia Semdegi saxiT:

|  |  |  |  |
| --- | --- | --- | --- |
| aTas larSi |  | 2017 | 2016 |
|  |  |  |  |
| lari |  | 63,415 | 36,514 |
| aSS dolari |  | 41,966 | 23,669 |
| evro |  | 2,744 | 2,921 |
| sxva |  | - | 39 |
|  |  |  |  |
| **sul** |  | **108,125** | **63,143** |
|  |  |  |  |

***Sesrulebis garantiebi***. Sesrulebis garantiebi aris kontraqtebi, romlebic iTvaliswinebs zaralis anazRaurebas sxva mxaris mier saxelSekrulebo valdebulebis Seusruleblobis SemTxvevaSi. aseT kontraqtebiT sakredito riskis gadasvla ar xdeba. Sesrulebis garantiebis kontraqtebiT gaTvaliswinebuli riski aris imis SesaZlebloba, rom dazRveuli movlena (anu sxva mxaris mier saxelSekrulebo valdebulebis Seusruleblobis SemTxveva) dadgeba. is ZiriTadi riskebi, romelTa winaSec jgufi dgas, aris mniSvnelovani ryevebi aseTi kontraqtebiT gaTvaliswinebuli Tanxebis gadaxdis sixSiresa da sirTuleSi. jgufi iyenebs istoriul monacemebs da statistikur meTodebs amgvari Tanxebis gadaxdis doneebis prognozirebisTvis. moTxovnebis wayeneba unda moxdes kontraqtis vadis gasvlamde da moTxovnebis umravlesobis dakmayofileba xdeba mokle vadaSi. amiT jgufi aRwevs maRali donis sicxades mosalodneli Tanxebis gadaxdasTan da, Sesabamisad, samomavlo fulad nakadebTan dakavSirebiT.

jgufi aseTi riskebis marTvas uzrunvelyofs amgvar produqtebze Tanxebis gadaxdis donis mudmivi monitoringiT; jgufs SeuZlia momavalSi daakoreqtiros Tavisi sakomisioebi moTxovnebis dakmayofilebis gamocdilebaSi momxdar raime cvlilebaze reagirebis mizniT. jgufs aqvs moTxovnis dakmayofilebis Sesaxeb ganacxadebis ganxilvis procedura, romelic sxva sakiTxebTan erTad iTvaliswinebs moTxovnebis ganxilvas da TaRliTuri an Seusabamo moTxovnebis dakmayofilebazee uaris Tqmas.

35 gauTvaliswinebeli xarjebi da nakisri valdebulebebi (gagrZeleba)

Sesrulebis garantiebis riski da koncentracia gamoxatuli garantirebul TanxebSi Semdegia:

|  |  |  |  |
| --- | --- | --- | --- |
| aTas larSi |  | 2017 | 2016 |
|  |  |  |  |
| mSenebloba |  | 10,266 | 10,227 |
| vaWroba |  | 1,653 | 1,692 |
| momsaxureba |  | 2,081 | 979 |
| sxva |  | 12,669 | 1,476 |
|  |  |  |  |
|  |  |  |  |
| sul garantiis Tanxebi |  | **26,669** | **14,374** |
|  |  |  |  |

Sesrulebis garantiebisa da kreditebTan dakavSirebuli valdebulebebis rezervebis dinamika Semdegia:

|  |  |  |  |
| --- | --- | --- | --- |
| aTas larSi |  | 2017 | 2016 |
|  |  |  |  |
| sabalanso Tanxa 1-li ianvris mdgomareobiT |  | **148** | **257** |
|  |  |  |  |
| zarali, daricxuli mogebaze an zaralze |  | 788 | 657 |
| Ggamouyenebeli rezervis Tanxebis dabruneba |  | (570) | (778) |
|  |  |  |  |
| zarali, daricxuli mogebaze an zaralze |  | 686 | 734 |
| Ggamouyenebeli rezervis Tanxebis dabruneba |  | (706) | (722) |
|  |  |  |  |
|  |  |  |  |
| sabalanso Tanxa 31 dekembris mdgomareobiT |  | **346** | **148** |
|  |  |  |  |

35 gauTvaliswinebeli xarjebi da nakisri valdebulebebi (gagrZeleba)

***datvirTuli da SezRuduli aqtivebi.*** jgufs aqcs aqtivebi, datvirTuli uzrunvelyofisaTvis Semdegi sabalanso RirebulebiT:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | SeniSvna | 2017 w. 31 dekemberi | |  | 2016 w. 31 dekemberi | |
| aTas larSi | dagiravebuli aqtivebi | dakavSirebuli valdebuleba |  | dagiravebuli aqtivebi | dakavSirebuli valdebuleba |
|  |  |  |  |  |  |  |
| obligaciebi amortizirebuli RirebulebiT |  | 39,416 | 30,000 |  | 44,443 | 41,011 |
|  |  |  |  |  |  |  |
| sul |  | 39,416 | 30,000 |  | 44,443 | 41,011 |
|  |  |  |  |  |  |  |

2017 wlis 31 dekembris mdgomareobiT SezRuduli fuladi balansi 130 aTass lari odenobiT (2016: 132 aTasi lari) ganTavsebulia sabaraTe saerTaSoriso transaqciebis dasafaravad.

savaldebulo fuladi balansi seb-Tan Seadgens 130,824 aTas lars (2016: 105,421 aTasi lari) warmoadgens savaldebulo rezervis depozitebs, romlebic bankis yoveldRiuri operaciebis dasafinanseblad ar gamoiyeneba, rogorc naCvenebia me-8 ganmartebiT SeniSvnaSi. 2017 wlis 31 dekembris mdgomareobiT, ar yofila klientebze gacemuli sesxebi da avansebi uzrunvelyofis saxiT dagiravebuli (2016: 00).

# finansuri aqtivebisa da finansuri valdebulebebis urTierTCaTvla

2017 wlis 31 dekembris da 2016 wlis 31 dekembris mdgomareobiT ar aris warmoadgenili finansuri instrumentebi, romlebic eqvemdebareba urTierTCaTvlas, iZulebiT neto-Sesrulebas an analogiur SeTanxmebebs.

# samarTliani Rirebulebis informacia/mxileba

samarTliani Rirebulebis ierarqiuli donis mixedviT samarTliani Rirebulebis Sefasebebis analizi tardeba Semdegi saxiT: (i) 1-li doneSi Sedis moqmed bazrebze identur aqtivebze an valdebulebebze kvotorebeuli (daukoreqtirebeli) fasebiT ganxorcielebuli Sefasebebi, (ii) me-2 donis Sefasebebi warmoadgens Sefasebis meTodebs, romlebic iyenebs an pirdapir (anu fasebi) an arapirdapir (anu fasebidan gamomdinare) dakvirvebad yvela mniSvnelovan monacems, da (iii) me-3 donis Sefasebebi is Sefasebebia, romlebic ar efuZneba dakvirvebad sabazro monacemebs (anu efuZneba daukvirvebad monacemebs). finansuri instrumentebis kategoriebis gansazRvrisas menejmenti iyenebs Sefasebas samarTliani Rirebulebis ierarqiis gamoyenebiT. Tu samarTliani Rirebulebis Sefasebisas gamoiyeneba iseTi dakvirvebadi monacemebi, romlebic mniSvnelovan koreqtirebas saWiroebs, amgvari Sefaseba me-3 donis Sefasebaa. Sefasebis monacemis mniSvneloba ganisazRvreba mTlianobaSi samarTliani Rirebulebis Sefasebis mixedviT.

***(a) samarTliani Rirebulebis perioduli Sefasebebi***

aRricxvis standartebis mixedviT, samarTliani Rirebulebis perioduli Sefasebebi is Sefasebebia, romelTa ganxorcielebac savaldebulo an nebadarTulia yoveli saangariSo periodis bolos momzadebul finansuri mdgomareobis angariSSi. samarTliani Rirebulebis ierarqiaSi is done, romelsac samarTliani Rirebulebis perioduli Sefasebebi ganekuTvneba, Semdegia:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2017 wlis 31 dekemberi | | | | 2016 wlis 31 dekemberi | | | |
| ათას ლარში | 1-li done | me-2 done | me-3 done | sul | 1-li done | me-2 done | me-3 done | sul |
| **arafinansuri aqtivebi** |  |  |  |  |  |  |  |  |
| - Senoba-nagebobebi | - | - | 18,961 | 18,961 | - | - | 18,853 | 18,853 |
|  |  |  |  |  |  |  |  |  |
| mTliani aqtivebis samarTliani Rirebulebis perioduli Sefasebebi | **-** | **-** | **18,961** | **18,961** | **-** | **-** | **18,853** | **18,853** |
|  |  |  |  |  |  |  |  |  |

***(b) samarTliani Rirebulebis ერთჯერადი Sefasebebi***

gasayidad gankuTvnili გრძეკვადიანი aqtivebi fasdeba samarTliani RirebulebiT 2017 wlis 31 dekembris mdgomareobiT. samarTliani Rirebuleba miekuTvneba me-3 donis Sefasebas samarTliani Rirebulebis ierarqiis mixedviT. samarTliani Rirebuleba Seadgens: 2,800 aTass lars.

Sefasebis teqnika gamoyenebuli me-3 donis Sefasebas samarTliani Rirebulebis monacemebSi da am monacemebis SesaZlo cvlilebebTan dakavSirebuli mgrZnobiaroba 2017 wlis 31 dekembris da 2016 wlis dekembris mdgomareobiT Semdegia:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | samarTliani Rirebuleba 31 dekmebris mdgomareobiT | |  |  |  |
| aათას ლარში | 2017 | 2016 | Sefasebis meTodi | gamoyenebuli monacemebi | gamoyenebuli monacemebis diapazoni (Sewonili saSualo) |
| ara finansuri aqtivebi |  |  |  |  |  |
| - Senoba-nagebobebi | 18,961 | 18,853 | bazarze realizebadi aqtivebi | fasi kv. m-ze | 1,078-11,381 (3,764) |
| -გრძეკვადიანი aqtivebi gasayidad gankuTvnili | 2,800 |  | bazarze realizebadi aqtivebi | fasi kv. m-ze | 26-2,315 (489) |
| mTliani aqtivebis samarTliani Rirebulebis perioduli Sefasebebi me-3 doneze | **21,761** | **18,853** |  |  |  |

38 samarTliani Rirebulebis informacia (gagrZeleba)

***(g) aqtivebi da pasivebi, romlebic samarTliani RirebulebiT ar fasdeba, magram romelTa samarTliani Rirebulebac deklarirdeba***

samarTliani Rirebulebis analizi ierarqiebis doneebis mixedviT da aqtivebis sabalanso Rirebuleba: ar Sefasebuli samarTliani RirebulebiT Semdegia:

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2017 wlis 31 dekemberi | | | | | 2016 wlis 31 dekemberi | | | | |
| ათას ლარში | 1-li done | me-2 done | me-3 done | sabalanso Rirebuleba | | 1-li done | me-2 done | me-3 done | sabalanso Rirebuleba | |
| aqtivebi |  |  |  | |  |  |  |  | |  |
| *fuli da fuladi ekvivalentebi* |  |  |  | |  |  |  |  | |  |
| - xelze arsebuli fuli | 30,341 | - | - | | 30,341 | 23,498 | - | - | | 23,498 |
| - fulis naSTebi seb-Si | - | 27,903 | - | | 27,903 | - | 9,142 | - | | 9,142 |
| -sakorespodento angariSebi da erTdRiani depozitebi | - | 81,333 | - | | 81,333 | - | 38,546 | - | | 38,546 |
| - sxva bankebSi ganTavsebuli depozitebi sam Tveze naklebi dafarvis periodiT | - | - | - | | - | - | 2,500 | - | | 2,500 |
| *sxva bankebisgan misaRebi* |  |  |  | |  |  |  |  | |  |
| -sxva bankebSi ganTavsebuli mokle-vadiani depozitebi sam Tveze meti dafarvis periodiT | - | 15,094 | - | | 15,094 | - | - | - | | - |
| *savaldebulo min. rezervebi seb-Si* | - | 130,824 | - | | 130,824 | - | 105,421 | - | | 105,421 |
| *klientebze gacemuli sesxebi da avansebi* | - |  |  | |  | - |  |  | |  |
| - iuridiul pirebze gacemuli sesxebi | - | - | 594,712 | | 604,695 | - | - | 441,009 | | 466,464 |
| - samomxmareblo sesxebi | - | - | 51,497 | | 49,140 | - | - | 34,515 | | 35,355 |
| - ipoTekuri sesxebi | - | - | 110,060 | | 99,049 | - | - | 85,442 | | 87,905 |
| - sakredito baraTebi | - | - | 4,991 | | 4,990 | - | - | 4,569 | | 4,565 |
| *obligaciebi amortizirebuli RirebulebiT* |  |  |  | |  |  |  |  | |  |
| saq mTavrobis saxazino obligaciebi |  | 88,721 |  | | 87,747 |  | 86,096 |  | | 85,229 |
| saq mTavrobis saxazino Tamasuqebi | - | 56,103 | - | | 56,156 | - | 38,728 | - | | 38,749 |
| korporatiuli obligaciebi | - | - | - | | - | - | 4,549 | - | | 4,463 |
| *sxva finansuri aqtivebi* | - | 1,429 | - | | 1,429 | - | 651 | - | | 651 |
| arafinansuri aqtivebi |  |  |  | |  |  |  |  | |  |
| *sainvesticio qoneba, TviTRirebulebiT* | - | - | 1,636 | | 1,078 | - | - | 1,828 | | 1,283 |
|  |  |  |  | |  |  |  |  | |  |
|  |  |  |  | |  |  |  |  | |  |
| sul | **30,341** | **401,407** | **762,896** | | **1,189,779** | **23,498** | **285,633** | **567,363** | | **903,771** |
|  |  |  |  | |  |  |  |  | |  |

38 samarTliani Rirebulebis informacia (gagrZeleba)

samarTliani Rirebulebis analizi ierarqiebis doneebis mixedviT da valdebulebebis sabalanso Rirebuleba: ar Sefasebuli samarTliani RirebulebiT Semdegia:

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2017 wlis 31 dekemberi | | | | | 2016 wlis 31 dekemberi | | | |
| ათას ლარში | 1-li done | me-2 done | me-3 done | sabalanso Rirebuleba | | 1-li done | me-2 done | me-3 done | sabalanso Rirebuleba |
|  |  |  |  | |  |  |  |  |  |
| finansuri valdebulebebi |  |  |  | |  |  |  |  |  |
| *sxva bankebSi ganTavsebuli saxsrebi* |  |  |  | |  |  |  |  |  |
| -sakorespodento angariSebi da erTdRiani depozitebi | **-** | 1 | **-** | | 1 | - | 556 | **-** | 556 |
| -sxva bankebis moklevadiani depozitebi | - | 29,963 | - | | 29,963 | - | 23,092 | - | 23,092 |
| -seb-Tan moklevadiani sesxebi | **-** | 30,018 | **-** | | 30,018 | - | 41,011 | **-** | 41,011 |
| *klientTa angariSebi* |  |  |  | |  |  |  |  |  |
| - saxelmwifo da sajaro organizaciebis mimdinare / angariSsworebis angariSebi | **-** | 151,577 | **-** | | 151,577 | - | 66,792 | **-** | 66,792 |
| - saxelmwifo da sajaro organizaciebis vadiani depozitebi | **-** | - | 14,387 | | 13,638 | - | - | 53,160 | 50,929 |
| - sxva iuridiuli pirebis mimdinare / angariSsworebis angariSebi | **-** | 136,051 | **-** | | 136,051 | - | 90,957 | **-** | 90,957 |
| - sxva iuridiuli pirebis vadiani depozitebi | **-** | - | 187,130 | | 171,321 | - | - | 201,853 | 202,233 |
| - fizikur pirTa mimdinare / moTxovnamde angariSebi | **-** | 93,866 | **-** | | 93,866 | - | 78,303 | **-** | 78,303 |
| - fizikur pirTa vadiani depozitebi | **-** | - | 128,551 | | 111,367 | - | - | 73,929 | 73,056 |
| *bankebidan da sxva finansuri institutebidan nasesxebi saxsrebi* |  |  |  | |  |  |  |  |  |
| - *saerTaSoriso* *finansuri institutebidan nasesxebi saxsrebi* | - | 296,617 | - | | 270,270 | - | 118,738 | - | 121,510 |
| - mTavrobidan nasesxebi saxsrebi | - | 10 | - | | 10 | - | 20 | - | 20 |
| ***sxva finansuri valdebulebebi*** | - | 7,673 | - | | 7,673 | - | 2,521 | - | 2,521 |
|  |  |  |  | |  |  |  |  |  |
| sul | **-** | **745,7760** | **330,068** | | **1,015,755** | **-** | **421,990** | **328,942** | **750,980** |
|  |  |  |  | |  |  |  |  |  |

38 samarTliani Rirebulebis informacia (gagrZeleba)

samarTliani Rirebulebis ierarqiis me-2 da me-3 doneebSi samarTliani Rirebulebebis gaangariSeba ganxorcielda diskontirebuli fuladi nakadebis Sefasebis meTodiT. იმ ცვლადი საპროცენტო ganakveTis mqone instrumentebis samarTliani Rirebulebis gaangariSeba, romlebic moqmed bazarze kvotirebuli araa, xorcieldeba maTi sabalanso RirebulebiT. arakvotirebuli fiqsirebuli saprocento ganakveTis mqone instrumentebis samarTliani Rirebulebis gaangariSeba ganxorcielda momavalSi savaraudod misaRebi fuladi nakadebis safuZvelze, romlebic diskontirebulia msgavsi sakredito riskisa da darCenili dafarvis vadis mqone axali instrumentebis mimdinare saprocento ganakveTით.

valdebulebebis diskontireba ganxorcielda jgufis sakuTari mzardi sasesxo ganakveTis gamoyenebiT. moTxovnamde valdebulebebis diskontireba ganxorcielda im pirvelive dRidan, roca jgufs SeiZleeba moeTxovos Tanxis gadaxda.

# 38 finansuri instrumentebis warmodgena Sefasebis kategoriis mixedviT

Sefasebis mizniT, bass 39-Si (“finansuri instrumentebi: Sefasebis aRiareba”), finansuri aqtivebi dayofilia Semdeg kategoriebad: (a) sesxebi da debitoruli davalianebebi; (b) sarealizaciod xelmisawvdomi finansuri aqtivebi; (g) dafarvamde dakavebuli finansuri aqtivebi da (d) mogeba-zaralSi samarTliani RirebulebiT asaxuli finansuri aqtivebi (“FVTPL”). mogeba-zaralSi samarTliani RirebulebiT asaxuli finansuri aqtivebi iyofa or qvekategoriad: (i) sawyisi aRiarebisas amgvarad aRniSnuli aqtivebi da (ii) aqtivebi, romlebic klasificirebulia, rogorc savaWrod gankuTvnili. garda amisa, finansuri ijaridan misaRebi saxsrebi calke kategorias ganekuTvneba. jgufis yvela finansuri aqtivi Sedis sesxebisa da debitoruli davalianebebis kategoriaSi garda finansuri warmoebulebisa. warmoebulebis garda, jgufis yvela finansuri valdebuleba aRricxulia amortizirebuli RirebulebiT. warmoebulebi samarTlian Rirebulebas miekuTvneba mogeba-zaralis Sefasebis kategoriis meSveobiT. sarealizaciod xelmisawvdomi sainvesticio fasiani qaRaldebi miekuTvneba sarealizaciod xelmisawvdom Sefasebis kategorias.

# 39 garigebebi dakavSirebul mxareebTan

zogadad, mxareebi dakavSirebulad ganixilebian, Tu isini saerTo kontrolis qveS arian an erT mxares aqvs meoris kontrolis SesaZlebloba an erT mxares SeuZlia mniSvnelovani gavlena iqonios meore mxaris finansur Tu saoperacio gadawyvetilebebze. savaraudo dakavSirebuli mxaris urTierTobis ganxilvisas, yuradReba eqceva urTierTobis Sinaarss da ara ubralod iuridiul formas.

individualuri angariSis finansuri poziciebSi mocemuli investiciebi Svilobil kompaniebSi exeba Sps “bazis aqtivebis marTvis holdings”, ss hualing dazRvevas da ss bi eiC el lizings.

| aTas larSi | ZiriTadi saqmianoba | **2017** | **2016** |
| --- | --- | --- | --- |
|  |  |  |  |
| Sps “bazis aqtivebis marTvis holdingi” | aqtivebis marTva | 3,797 | 3,796 |
| ss “hualing dazRveva” | sadazRvevo | 4,300 | - |
| Ss bi eiC elL lizingi” | lizingi | - | - |
|  |  | **8,097** | **3,796** |

dakavSirebul mxareebTan sanaSTo balansebi 2017 wlis 31 dekembris mdgomareobiT:

| aTas larSi | Tavdapirveli aqcionerebi | sxva aqcionerebi | **uSualo Svilobili kompania** | **sameTvalyureo sabWo** | **direqtorati** | **saerTo kontrolis qveS arsebuli kompaniebi** |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |
| klientebze gacemuli sesxebisa da avansebis jamuri Tanxa (saxelSekrulebo saprocento ganakveTi: 4%-24%) | - | - | - | - | 959 | 36,424 |
| klientebze gacemuli sesxebisa da avansebis gaufasurebis rezervi 31 dekembrisaTvis | - | - | - | - | (6) | - |
| klientTa angariSebi (saxelSekrulebo saprocento ganakveTi: 0%-12,25%) | 363 | 1,007 | 6,757 | 1,034 | 1, 458 | 85,837 |
|  |  |  |  |  |  |  |

dakavSirebul kompaniebze gacemuli sesxebi mTlianad aris uzrunvelyofili depozitebiT.

qvemoT warmodgenilia dakavSirebul mxareebTan Semosavlisa da xarjis punqtebi 2017 wlisTvis:

| aTas larSi | Tavdapirveli aqcionerebi | sxva aqcionerebi | **uSualo Svilobili kompania** | **sameTvalyureo sabWo** | **direqtorati** | **saerTo kontrolis qveS arsebuli kompaniebi** |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |
| saprocento Semosavali | 4 | - | - | - | 56 | 910 |
| saprocento xarji | (25) | (28) | (205) | (47) | (128) | (2,044) |
| (rezervis formireba)/sesxis gaufasurebis amoReba | - | - | - | - | (1) | 245 |
| ucxouri valutiთ ვაჭროbidan miRebuli mogeba, zaraliს გამოკლებით | 9 | - | 1 | 1 | 4 | 603 |
| ucxour valutaSi konvertaciidan miRebuli mogeba, zaralis gamoklebiT | - | (23) | (75) | 14 | (4) | 1,087 |
| administraciuli da sxva saoperacio xarjebi | - | - | - | - | - | (71) |
|  |  |  |  |  |  |  |

39 garigebebi dakavSirebul mxareebTan (gagrZeleba)

2017 wlis 31 dekembris mdgomareobiT, dakavSirebul mxareebTan arsebuli sxva uflebebi da valdebulebebi Semdegia:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| aTas larSi | Tavdapirveli aqcionerebi | **sameTvalyureo sabWo** | **direqtorati** | **saerTo kontrolis qveS arsebuli kompaniebi** |
|  |  |  |  |  |
| jgufis mier gacemuli Sesrulebis garantiebi wlis bolos | - | - | - | 452 |
| ჯგუფის მიერ გაცემული ფინანსური გარანტიები წლის ბოლოს | - | - | - | 1,553 |
| auTvisebeli sakredito xazis valdebulebebi | 98 | 38 | 288 | - |
|  |  |  |  |  |

2017 wlis ganmavlobaSi dakavSirebul mxareebze gacemuli da dakavSirebuli mxareebis mier dafaruli mTliani Tanxa:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| aTas larSi | **uSualo mSobeli kompaniebi** | **sameTvalyureo sabWo** | **direqtorati** | saerTo kontrolis qveS arsebuli kompaniebi |
|  |  |  |  |  |
| wlis ganmavlobaSi dakavSirebul mxareebze gacemuli Tanxa | 275 | - | 621 | 45,654 |
| wlis ganmavlobaSi dakavSirebuli mxareebis mier dafaruli Tanxa | (733 | - | (453) | (12,723) |
|  |  |  |  |  |

2016 wlis 31 dekembris mdgomareobiT, dakavSirebul mxareebTan dasafari balansebi Semdegia:

| aTas larSi | uSualo mSobeli kompaniebi | | **sameTvalyureo sabWo** | **direqtorati** | **saerTo kontrolis qveS arsebuli kompaniebi** |
| --- | --- | --- | --- | --- | --- |
|  |  | |  |  |  |
| klientebze gacemuli sesxebisa da avansebis jamuri Tanxa (saxelSekrulebo saprocento ganakveTi: 6%-24%) | | 14 | - | 657 | - |
| klientebze gacemuli sesxebisa da avansebis gaufasurebis rezervi | | - | - | (8) | - |
| klientTa angariSebi (saxelSekrulebo saprocento ganakveTi: 0%-12%) | | 5,584 | 992 | 1,478 | 18,536 |
|  |  | |  |  |  |

qvemoT warmodgenilia dakavSirebul mxareebTan Semosavlisa da xarjis punqtebi 2016 wlisTvis:

| aTas larSi | uSualo mSobeli kompaniebi | | **sameTvalyureo sabWo** | **direqtorati** | **saerTo kontrolis qveS arsebuli kompaniebi** |
| --- | --- | --- | --- | --- | --- |
|  |  | |  |  |  |
| saprocento Semosavali | | 3 | 21 | 67 | 132 |
| saprocento xarji | | (150) | (34) | (69) | (1,804) |
| (rezervis formireba) sesxis gaufasurebis amoReba | | - | - | 8 | 253 |
| ucxouri valutiT vaWrobidan miRebuli mogeba zaralis gamoklebiT | | 7 | - | - | 572 |
| uxcxour valutaSi gadayvaniT miRebuli mogeba zaralis gamoklebiT | | (723) | (99) | (39) | 1,974 |
| sakomisio Semosavali | | - | - | 1 | - |
| administraciuli da sxva saoperacio xarjebi | | - | - | (1) | (30) |
|  |  | |  |  |  |

39 garigebebi dakavSirebul mxareebTan (gagrZeleba)

2016 wlis 31 dekembris mdgomareobiT, dakavSirebul mxareebTan arsebuli sxva uflebebi da valdebulebebi Semdegia:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| aTas larSi | **uSualo mSobeli kompaniebi** | **sameTvalyureo sabWo** | **direqtorati** | **saerTo kontrolis qveS arsebuli kompaniebi** |
|  |  |  |  |  |
| jgufis mier wlis bolos Sesrulebis garantiebi | - | - | - | 5,891 |
| jgufis mier wlis bolos ფინანსური garantiebi | - | - | - | 6,427 |
| auTvisebeli sakredito xazis valdebulebebi | 72 | 26 | 306 | - |

2016 wlis ganmavlobaSi dakavSirebul mxareebze gacemuli da dakavSirebuli mxareebis mier dafaruli mTliani Tanxa:

|  |  |  |  |
| --- | --- | --- | --- |
| aTas larSi | **uSualo mSobeli kompaniebi** | **სამეთვალყურეო საბჭო** | **დირექტორატი** |
|  |  |  |  |
| wlis ganmavlobaSi dakavSirebul mxareebze gacemuli Tanxa | 493 | 1,563 | 1,966 |
| wlis ganmavlobaSi dakavSirebuli mxareebis mier dafaruli Tanxa | (472) | (1,586) | (1,583) |
|  |  |  |  |

sameTvalyureo sabWos wevrTa Sromis anazRaureba:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2017 | | 2016 | |
| aTas larSi | xarji | daricxuli valdebuleba | xarji | daricxuli valdebuleba |
|  |  |  |  |  |
| *moklevadiani anazRaureba:* |  |  |  |  |
| - xelfasebi | 173 | **-** | 150 | - |
|  |  |  |  |  |
| **sul** | **173** | **-** | **150** | **-** |

direqtoratis wevrTa Sromis anazRaureba:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2017 | | 2016 | |
| aTas larSi | xarji | daricxuli valdebuleba | xarji | daricxuli valdebuleba |
|  |  |  |  |  |
| *moklevadiani anazRaureba:* |  |  |  |  |
| - xelfasebi | 837 | - | 730 | 26 |
| - moklevadiani premiebi | 905 | 780 | 815 | 684 |
|  |  |  |  |  |
| aqciebze dafuZnebuli gadaxdebi |  |  |  |  |
| -wilobrivi aqciebze dafuZnebuli gadaxdebi | 463 | - | 624 | - |
| **sul** | **2,205** | **780** | **2,169** | **684** |

moklevadiani premiebis gadaxdis vada dgeba Tormeti Tvis vadaSi im periodis dasrulebis Semdeg, romelSic menejmentma ganaxorciela Sesabamisi momsaxureba.