saaqcio sazogadoeba xalik banki saqarTvelo

**finansuri angariSgeba da**

**damoukidebeli auditoris daskvna**

2016 wlis 31 dekembriT dasrulebuli wlisaTvis

saaqcio sazogadoeba xalik banki saqarTvelo

sarCevi

gverdi

xelmZRvanelobis pasuxismgeblobis angariSi 2016 wlis 31 dekembriT dasrulebuli wlisaTvis warmodgenili finansuri angariSgebis momzadebasa

da damtkicebaze 1

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finansuri angariSgeba 2016 wlis 31 dekembriT dasrulebuli wlisaTvis:

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mogeba-zaralisa da sxva sruli Semosavlebis angariSi 5

kapitalSi cvlilebebis angariSi 6

fuladi saxsrebis moZraobis angariSi 7-8

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xelmZRvaneloba pasuxismgebelia finansuri angariSgebis momzadebaze, romelic samarTlianad asaxavs saaqcio sazogadoeba xalik banki saqarTvelos (,,banki”) finansur mdgomareobas 2016 wlis 31 dekembris mdgomareobiT, mis mier warmoebuli operaciebis Sedegebs, fuladi saxsrebis moZraobasa da kapitalSi cvlilebebs amave TariRiT dasrulebuli wlisaTvis finansuri angariSgebis saerTaSoriso standartebis (,,fass’’) Sesabamisad.

finansuri angariSgebis momzadebisas xelmZRvaneloba pasuxismgebelia:

* marTebuli buRaltruli principebis arCevasa da maT Tanmimdevrulad Sesrulebaze;
* informaciis wardgenaze, buRaltruli politikებis CaTvliT, romelic uzrunvelyofs marTebuli, saimedo, Sesadari da gasagebi informacias arsebobas;
* damatebiTi informaciis wardgenis uzrunvelyofaze, im SemTxvevaSi, Tu finansuri angariSgebis saerTaSoriso standartebis specifiuri moTxovnebi ar aris sakmarisi imisaTvis, rom momxmarebelma gaaanalizos konkretuli garigebis da sxva movlenebisa da pirobebis gavlena bankis finansur mdgomareobasa da finansur Sedegebze; da
* bankis mier funqcionirebadi sawarmos daSvebis principis safuZvelze muSaobis unaris Sefasebaze.

xelmZRvaneloba agreTve pasuxismgebelia:

* bankSi efeqturi da myari Sida kontrolis sistemis SemuSavebaze, danergvasa da SenarCunebaze;
* iseTi buRaltruli Canawerebis warmoebaze, romelic warmoadgens da xsnis bankis garigebebs da nebismier dros uzrunvelyofs bankis finansuri mdgomareobis sakmarisi sizustiT wardgenas da fass-is moTxovnebTan finansuri angariSgebis Sesabamisobas;
* savaldebulo buRaltruli Canawerebis warmoebaze saqarTvelos kanonmdeblobisa da buRaltruli standartebis Sesabamisad;
* bankis aqtivebis usafrTxoebis uzrunvelsayofad saWiro qmedebebis ganxorcielebaze; da
* TaRliTobisa da sxva darRvevebis Tavidan acilebasa da aRmoCenaze.

2016 wlis 31 dekembriT dasrulebuli wlisaTvis warmodgenili finansuri angariSgeba bankis direqtorTa sabWos mier damtkicebulia gamosaSvebad 2017 wlis 2 მარტს.

**direqtorTa sabWos saxeliT:**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**generaluri direqtori mTavari buRalteri**

**nikoloz geguCaZe gulnara marSaniSvili**

2 marti, 2017 2 marti, 2017

Tbilisi, saqarTvelo Tbilisi, saqarTvelo

damoukidebeli auditoris daskvna

**saaqcio sazogadoeba xalik banki saqarTvelos aqcionerebsa da direqtorTa sabWos:**

**daskvna**

Cven CavatareT saaqcio sazogadoeba xalik banki saqarTvelos (,,banki”) TandarTuli finansuri angariSgebis auditi, romelic moicavs finansuri mdgomareobis angariSs 2016 wlis 31 dekembris mdgomareobiT, agreTve masTan dakavSirebuli mogeba-zaralisa da sxva sruli Semosavlebis, kapitalSi cvlilebebisa da fuladi saxsrebis moZraobis angariSebs da buRaltruli aRricxvis politikis ZiriTadi principebisa da sxva axsna-ganmartebiT SeniSvnebs.

Cveni azriT, warmodgenili finansuri angariSgeba, yvela arsebiTi aspeqtis gaTvaliswinebiT, samarTlianad asaxavs bankis finansur mdgomareobas 2016 wlis 31 dekembris mdgomareobiT, misi saqmianobis Sedegebsa da fuladi saxsrebis moZraobas mocemuli TariRiT dasrulebuli wlisaTvis finansuri angariSgebis saerTaSoriso standartebis Sesabamisad.

**daskvnis safuZveli**

auditi Catarda auditis saerTaSoriso standartebis (ass) Sesabamisad. aRniSnuli standartebiT gansazRvruli Cveni pasuxismgebloba ganmartebulia Cveni angariSis qveTavSi `*auditoris pasuxismgebloba finansuri angariSgebis auditze*~. Cven vmoqmedebdiT bankisgan damoukideblad, rogorc amas moiTxovs buRalterTa eTikis saerTaSoriso standartebis sabWos dokumenti `profesional buRalterTa eTikis kodeqsi~ (pbek kodeqsi) da saqarTveloSi auditis ganxorcielebisas saWiro eTikuri moTxovnebi. Sesabamisad, Cvens mier Sesrulebuli eTikuri valdebulebebi Seesabameboda rogorc pbek kodeqsis, agreTve aRniSnuli moTxovnebiT gansazRvrul standartebs. Cveni Rrma rwmeniT, Cvens mier mopovebuli auditoruli mtkicebulebebi sakmarisia profesiuli daskvnis gasakeTeblad.

**xelmZRvanelobis pasuxismgebloba finansur angariSgebaze**

xelmZRvaneloba valdebulia, moamzados da obieqturad warmoadginos finansuri angariSgeba finansuri angariSgebis saerTaSoriso standartebis Sesabamisad da uzrunvelyos imgvari Sida kontrolis sistemis arseboba, romelic, misi azriT, aucilebelia iseTi finansuri angariSgebis mosamzadeblad, romelic ar Seicavs SecdomiT da TaRliTobiT gamowveul arsebiT uzustobebs.

finansuri angariSgebis momzadebisas, xelmZRvaneloba movalea, Seafasos bankis mxridan saqmianobis gagrZelebis (uwyveti sawarmos principis) unari, agreTve, aucileblobis SemTxvevaSi, ganmartos uwyveti sawarmos principTan dakavSirebuli sakiTxebi da aRniSnuli principi gamoiyenos buRaltruli aRricxvis safuZvlad garda im SemTxvevebisa, rodesac xelmZRvaneloba an miznad isaxavs bankis likvidacias Tu saqmianobis Sewyvetas, an ar gaaCnia amisgan gansxvavebuli qmedebis realisturi alternativa.

zedamxedvelobaze pasuxismgebeli pirebi movaleni arian, zedamxedveloba gauwion bankis finansuri angariSgebis process.

**auditoris movaleobebi finansuri angariSgebis auditis procesSi**

Cveni amocanaa, movipovoT imis safuZvliani rwmunebuleba, rom finansuri angariSgeba mTlianobaSi ar Seicavs SecdomiT da TaRliTobiT gamowveul arsebiT uzustobebs da gavceT auditoruli daskvna, romelic Cveni Tvalsazrisis gamomxatveli iqneba. safuZvliani rwmena maRali xarisxis rwmenas warmoadgens, magram, amavdroulad, ar aris imis garantia, rom auditis saerTaSoriso standartebiT Catarebuli auditi yovelTvis gamoavlens arsebiTi xasiaTis uzustobas aseTis arsebobis SemTxvevaSi. uzustobebi SeiZleba warmoiSvas rogorc TaRliTobis, agreTve Secdomis Sedegad da arsebiTad iTvleba maSin, rodesac, damoukideblad Tu erToblivad, SeiZleba potenciurad zegavlenas axdendes am finansuri angariSgebis safuZvelze mis momxmarebelTa mier miRebul ekonomikur gadawyvetilebebze.

auditis saerTaSoriso standartebis safuZvelze, auditis mTeli procesis ganmavlobaSi gamovTqvamT profesiul Tvalsazriss da vinarCunebT profesiul skepticizms. garda amisa:

* Cven aRmovaCenT da vafasebT finansur angariSgebaSi TaRliTobiTa Tu SecdomiT gamowveuli arsebiTi uzustobis riskebs; vgegmavT da vatarebT auditis procedurebs am riskebze reagirebis TvalsazrisiT da movipovebT iseT auditorul mtkicebulebas, rac sakmarisi da adekvaturi safuZveli iqneba Cveni daskvnis Camosayalibeblad. TaRliTobiT gamowveuli arsebiTi uzustobis verSemCnevis riski Secdomis Sedegad gaparuli arsebiTi uzustobis verSemCnevis risks aRemateba, radgan TaRliToba SeiZleba xdebodes saidumlo garigebis, gayalbebis, informaciis winaswarganzraxuli gamotovebis, informaciis arasworad warmodgenis an Sida kontrolis meqanizmis darRvevis gziT;
* mocemuli viTarebisaTvis Sesaferisi auditis procedurebis dagegmvis mizniT, viqmniT warmodgenas arsebuli Sida kontrolis meqanizmebis Taobaze, rac ar gulisxmobs kompaniis Sida kontrolis efeqturobis Taobaze azris gamoTqmis ganzraxvas;
* vafasebT buRaltruli aRricxvis gamoyenebuli politikebis Sesabamisobas da xelmZRvanelobis mier gakeTebuli buRaltruli prognozebisa da ganmartebebis marTebulobas;
* vakeTebT daskvnas xelmZRvanelobis mxridan aRricxvis uwyveti sawarmos principze safuZvelze warmoebis Taobaze da, mopovebuli auditoruli mtkicebulebebis safuZvelze, gamovTqvamT Tvalsazriss, arsebobs Tu ara arsebiTi xasiaTis arasarwmunoeba iseT pirobebTan Tu movlenebTan mimarTebaSi, ramac SeiZleba eWvqveS daayenos kompaniis unari, gaagrZelos saqmianoba. Tu Cveni daskvnis mixedviT, arsebiTi arasarwmunoeba arsebobs, Cven valdebulebi varT, Cven mier SemuSavebul auditoris angariSSi yuradReba gavamaxviloT finansur angariSgebaSi mocemul ganmartebebze, xolo Tu amgvari ganmartebebi arasakmarisia, SevcvaloT Cveni daskvna. Cveni daskvnebi efuZneba auditoris angariSis momzadebis TariRisaTvis mopovebul auditorul mtkicebulebas. Tumca, mas Semdeg, momavalSi damdgarma movlenebma Tu garemoebebma SeiZleba kompania aiZulos, Sewyvitos moqmedi sawarmos principiT operireba.
* vafasebT finansuri angariSgebis mTlian struqturas, Sinaarssa da warmodgenis formas, maT Soris ganmartebebs da aseve imas, Tu rogor Seesabameba finansuri angariSgebis mier Sesabamis transaqciebsa da movlenebs asaxva informaciis obieqturad warmodgenis princips.

sxva sakiTxebs Soris, Cven zedamxedvelobaze pasuxismgebel pirebs vatyobinebT auditis dagegmil Sinaarssa da ganrigs, aseve auditis Sedegad mopovebul mtkicebulebebs, maT Soris, Sida kontrolSi auditis dros aRmoCenil mniSvnelovan xarvezebs.

2 marti, 2017

Tbilisi, saqarTvelo

|  |  |  |  |
| --- | --- | --- | --- |
|  | SeniSvna | 31 dekemberi,  2016 | 31 dekemberi,  2015 |
|  |  |  |  |
| **aqtivebi:** |  |  |  |
| fuli da fulis eqvivalentebi | 5, 28 | 30,629 | 14,458 |
| savaldebulo minimaluri rezervi seb-Si |  | 37,751 | 16,560 |
| moTxovnebi bankebis mimarT | 6 | 871 | 239 |
| klientebze gacemuli sesxebi | 7, 28 | 273,501 | 201,610 |
| gasayidad gankuTvnili investiciebi | 8 | 54 | 54 |
| dafarvis vadamde flobili investiciebi | 9 | 16,757 | 19,283 |
| ZiriTadi saSualebebi | 10 | 12,119 | 10,427 |
| aramaterialuri aqtivebi | 11 | 3,210 | 1,914 |
| sxva aqtivebi | 12 | 1,465 | 1,363 |
|  |  |  |  |
| **sul aqtivebi** |  | **376,357** | **265,908** |
|  |  |  |  |
| **valdebulebebi:** |  |  |  |
| bankebis depozitebi | 13, 28 | 205,746 | 140,363 |
| klientebis depozitebi | 14, 28 | 80,132 | 48,170 |
| Sagadasaxado valdebuleba |  | 412 |  |
| gadavadebuli sagadasaxado valdebulebebi | 23 | 1,720 | 877 |
| sxva valdebulebebi | 15 | 2,373 | 1,935 |
| subordinirebuli sesxi | 16, 28 | 26,561 | 24,047 |
| **sul valdebulebebi** |  | **316,944** | **215,392** |
|  |  |  |  |
| **kapitali:** |  |  |  |
| **bankis mflobelebis kuTvnili kapitali:** |  |  |  |
| saaqcio kapitali | 17 | 48,000 | 48,000 |
| ZiriTadi saSualebebis gadafasebis rezervi |  | 410 | 207 |
| gaunawilebeli mogeba |  | 11,003 | 2,309 |
| **sul kapitali** |  | **59,413** | **50,516** |
|  |  |  |  |
| **sul valdebulebebi da kapitali** |  | **376,357** | **265,908** |
|  |  |  |  |

**direqtorTa sabWos saxeliT:**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**generaluri direqtori mTavari buRalteri**

**nikoloz geguCaZe gulnara marSaniSvili**

2 marti, 2017 2 marti, 2017

Tbilisi, saqarTvelo Tbilisi, saqarTvelo

**9-66 gverdebze TandarTuli SeniSvnebi warmoadgens mocemuli finansuri angariSgebis ganuyofel nawils.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | SeniSvna | 2016 |  | 2015 |
|  |  |  |  |  |
| **mimdinare operaciebi** |  |  |  |  |
|  |  |  |  |  |
| saprocento Semosavali | 18, 28 | 28,678 |  | 21,788 |
| saprocento xarji | 18, 28 | (8,738) |  | (7,063) |
| wminda saprocento Semosavali saprocento Semosavlis mqone aqtivebze gaufasurebis danakargebis xarjamde |  | 19,940 |  | 14,725 |
| saprocento Semosavlebis mqone aqtivebis gaufasurebis danakargebis xarji | 19 | (2,654) |  | (1,291) |
| **wminda saprocento Semosavali** |  | **17,276** |  | **13,434** |
| wminda mogeba savaluto operaciebze | 20 | 978 |  | 727 |
| sakomisio Semosavlebi | 21 | 3,902 |  | 1,220 |
| sakomisio xarjebi | 21 | (2,443) |  | (535) |
| sxva operaciebis rezervi | 15 | (9) |  | (131) |
| sxva Semosavlebi |  | 95 |  | 65 |
| **wminda arasaprocento Semosavali** |  | **2,523** |  | **1,346** |
| **saoperacio Semosavali** |  | **19,799** |  | **14,780** |
|  |  |  |  |  |
| saoperacio xarjebi | 22, 28 | (9,888) |  | (7,774) |
|  |  |  |  |  |
| **mogeba mogebis gadasaxadamde** |  | **9,911** |  | **7,006** |
|  |  |  |  |  |
| mogebis gadasaxadis xarji | 23 | (1,219) |  | (1,004) |
|  |  |  |  |  |
| **wlis wminda mogeba** |  | **8,692** |  | **6,002** |
|  |  |  |  |  |
| **sxva sruli Semosavali** |  |  |  |  |
| mogeba ZiriTadi saSualebebis gadafasebidan | 23 | 241 |  | - |
| mogebis gadasaxadi |  | (36) |  | - |
|  |  |  |  |  |
| **sxva sruli Semosavali mogebis gadasaxadis Semdeg** |  | **205** |  | **-** |
|  |  |  |  |  |
| **sul sruli Semosavali** |  | **8,897** |  | **6,002** |
|  |  |  |  |  |

**direqtorTa sabWos saxeliT:**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**generaluri direqtori mTavari buRalteri**

**nikoloz geguCaZe gulnara marSaniSvili**

2 marti, 2017 2 marti, 2017

Tbilisi, saqarTvelo Tbilisi, saqarTvelo

9-66gverdebze mocemuli SeniSvnebi warmoadgens mocemuli finansuri angariSgebis ganuyofel nawils.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | SeniSvna | saaqcio kapitali |  | gadafasebis rezervi |  | gaunawilebeli mogeba | sul bankis mflobelTa  kapitali |
| **1 ianvari, 2015** |  | **48,000** |  | **209** |  | **(3,695)** | **44,514** |
|  |  |  |  |  |  |  |  |
| wlis wminda mogeba |  | - |  | - |  | 6,002 | 6,002 |
| sxva sruli Semosavali mogebis gadasaxadis Semdeg |  | - |  | - |  | - | - |  | |
| gadafasebis rezervis gamoTavisufleba gadafasebuli aqtivebis cveTis gamo |  | - |  | (2) |  | 2 | - |  |
| **31 dekemberi, 2015** |  | **48,000** |  | **207** |  | **2,309** | **50,516** |
| wlis wminda mogeba |  | - |  | - |  | 8,692 | 8,692 |
| sxva sruli Semosavali mogebis gadasaxadis Semdeg |  | - |  | 205 |  | - | 205 |
| gadafasebis rezervis gamoTavisufleba gadafasebuli aqtivebis cveTis gamo |  | - |  | (2) |  | 2 | - |
| **31 dekemberi, 2016** |  | **48,000** |  | **410** |  | **11,003** | **59,413** |

**direqtorTa sabWos saxeliT:**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**generaluri direqtori mTavari buRalteri**

**nikoloz geguCaZe gulnara marSaniSvili**

2 marti, 2017 2 marti, 2017

Tbilisi, saqarTvelo Tbilisi, saqarTvelo

9-66 gverdebze TandarTuli SeniSvnebi warmoadgens mocemuli finansuri angariSgebis ganuyofel nawils.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | 2016 |  | **2015** |
| **fuladi saxsrebis moZraoba saoperacio saqmianobidan:** |  |  |  |  |
|  |  |  |  |  |
| mogeba mogebis gadasaxadamde |  | 9,911 |  | 7,006 |
| arafuladi erTeulebis koreqtireba: |  |  |  |  |
| gaufasurebis danakargebis rezervi saprocento sargeblis matarebel aqtivebze |  | 2,664 |  | 1,291 |
| rezervi sxva operaciebze |  | 9 |  | 131 |
| cveTa da amortizacia |  | 701 |  | 552 |
| ucxouri valutis gacvliTi kursis cvlilebiT miRebuli mogeba |  | 163 |  | 20 |
| cvlileba daricxul procentSi, wminda |  | (2,483) |  | 682 |
|  |  |  |  |  |
| **fuladi saxsrebis Semodineba saoperacio saqmianobidan, saoperacio aqtivebisa da valdebulebebis cvlilebebamde** |  | **10,965** |  | **9,682** |
|  |  |  |  |  |
| **saoperacio aqtivebisa da valdebulebebis cvlileba** |  |  |  |  |
| saoperacio aqtivebis zrda: |  |  |  |  |
| fulis savaldebulo rezervi seb-Si |  | (27,043) |  | (9,974) |
| moTxovnebi bankebis mimarT |  | (767) |  | (40) |
| klientebze gacemuli sesxebi |  | (102,726) |  | (68,897) |
| sxva aqtivebi |  | (161) |  | (1,069) |
| saoperacio valdebulebebis kleba: |  |  |  |  |
| klientebis depozitebi |  | 39,781 |  | 62,665 |
| bankebis depozitebi |  | 99,157 |  | (1,496) |
| sxva valdebulebebi |  | 429 |  | 1,222 |
| **fuladi saxsrebis Semodineba/(gadineba) saoperacio saqmianobidan** |  | **19,635** |  | **(7,907)** |
|  |  |  |  |  |
| **fuladi saxsrebis moZraoba sainvesticio saqmianobidan:** |  |  |  |  |
| ZiriTadi saSualebebis SeZena |  | (1,940) |  | (1,734) |
| ZiriTadi saSualebebis realizaciidan miRebuli Tanxebi |  | 47 |  | 1 |
| aramaterialuri aqtivebis SeZena |  | (1,498) |  | (660) |
| dafarvis vadamde flobili investiciebis Sesyidva |  | 2,502 |  | (3,439) |
| **fuladi saxsrebis wminda gadineba sainvesticio saqmianobidan** |  | **(889)** |  | **(5,832)** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | 2016 |  | **2015** |
| valutis gacvliTi kursis cvlilebis efeqti ucxour valutaSi flobil fulis naSTze |  | (2,575) |  | 440 |
| **wminda zrda/(kleba) fulsa da fulis eqvivalentebSi** |  | **16,171** |  | **(13,299)** |
| **fuli da fulis eqvivalentebi, wlis dasawyisi** |  | **14,458** |  | **27,757** |
| **fuli da fulis eqvivalentebi, wlis bolos** |  | **30,629** |  | **14,458** |

2016 wlis 31 dekembriT dasrulebuli wlis ganmavlobaSi bankis mier gadaxdilma da miRebulma procentma Sesabamisad Seadgina 10,470 aTasi da 27,972 aTasi lari. 2015 wlis 31 dekembriT dasrulebuli wlis ganmavlobaSi bankis mier gadaxdilma da miRebulma procentma Sesabamisad Seadgina 4,804 aTasi da 19,912 aTasi lari.

**direqtorTa sabWos saxeliT:**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**generaluri direqtori mTavari buRalteri**

**nikoloz geguCaZe gulnara marSaniSvili**

2 marti, 2017 2 marti, 2017

Tbilisi, saqarTvelo Tbilisi, saqarTvelo

9-66 gverdebze TandarTuli SeniSvnebi warmoadgens mocemuli finansuri angariSgebis ganuyofel nawils.

# organizacia

xalik banki saqarTvelo (`banki~) aris saaqcio sazogadoeba, romelic saqarTveloSi daregistrirda 2008 wlis 29 ianvars. bankis saqmianobas aregulirebs saqarTvelos erovnuli banki (`seb~). banki sakuTar saqmianobas axorcielebs sabanko saqmianobis #0110246 generaluri licenziis safuZvelze. bankis ZiriTad saqmianobas warmoadgens komerciuli saqmianoba, fasiani qaRaldebiTa da ucxouri valutiT vaWroba, sesxebis da garantiebis gacema da depozitebis mozidva.

bankis iuridiuli misamarTia: saqarTvelo, Tbilisi, kostavas quCa #74.

2016 da 2015 wlebis 31 dekembris mdgomareobiT banks Sesabamisad gaaCnda Svidi da eqvsi filiali saqarTveloSi.

2016 da 2015 wlebis 31 dekembris mdgomareobiT bankis mier gamoSvebul aqciebs flobda Semdegi aqcioneri:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  **2016** |  | **31 dekemberi,**  **2015** |
|  |  |  |  |
| **pirveli donis aqcioneri:** |  |  |  |
| ss yazaxeTis saxalxo bankი | 100% |  | 100% |
|  |  |  |  |
|  |  |  |  |
| **sul** | **100%** |  | **100%** |

Ss yazaxeTis saxalxo bankis ZiriTadi aqcionerebi arian ss holdingi almeqsi da ss akumulirebuli sapensio fondi. ss yazaxeTis saxalxo banks srulad floben timur kulibaievi da dinara kulibaieva.

finansuri angariSgeba gamosaSvebad damtkicda 2017 wlis 2 marts direqtorTa sabWos mier.

# buRaltruli aRricxvis ZiriTadi politikebi

**Sesabamisobis angariSi**. winamdebare finansuri angariSgebebi momzadebulia finansuri angariSgebis saerTaSoriso standartebis (“fass”) Sesabamisad.

finansuri angariSgebebi momzadebulia imis gaTvaliswinebiT, rom banki warmoadgens funqcionirebad sawarmos da gaagrZelebs muSaobas axlo momavalSi, Semdegi garemoebis gaTvaliswinebiT.

2016 wlis 31 dekembris mdgomareobiT, bankis jamuri likvidobis deficiti Seadgens 58,130 aTas lars. moklevadiani valdebulebebi ZiriTadad moicavda damfuZnebeli kompaniisgan miRebul depozitebs, romelTagan yvela nasesxebia 2016 wlis meore naxevris ganmavlobaSi. Warbi moklevadiani dafinansebis gamo banks gauCnda uaryofiTi likvidobis deficiti (aRwerilia 27-e SeniSvnaSi). bankis xelmZRvaneloba darwmunebulia, rom likvidobis deficiti funqcionirebadi sawarmos statuss safrTxes ar Seuqmnis, radgan damfuZnebeli mzadaa, gaagrZelos saqarTveloSi mimdinare operaciebis dafinanseba. es mzadyofna Cans dafinansebis saSualebebis zrdaSic, romelic wlidan wlamde SeiniSneba da moklevadiani depozitebis ganaxlebaSic, rodesac maTi dafarvis vada dgeba. winamdebare angariSis momzadebamde dafarvis vada daudga 120,429 aTasi laris odenobis moklevadian depozitebs. likvidobis saWiroebebidan gamomdinare, banks damfuZnebelma kompaniam ganuaxla 2 Tviani dafarvis vadis moklevadiani depozitebi 75,800 laris odenobiT. garda amisa, bankma damfuZneblisgan miiRo mxardaWeris werili, romelSic gamoTqmulia saqarTveloSi mimdinare saqmianobis mxardaWeris mzadyofna. finansuri angariSgebebi warmodgenilia qarTul larSi, Tu sxvagvarad ar aris miTiTebuli.

finansuri angariSgebebi momzadebulia istoriuli Rirebulebis safuZvelze, garda im zogierTi qonebisa, romelic yoveli saangariSo periodis bolos aisaxeba gadafasebuli RirebulebiT, rogorc es ganmartebulia qvemoT.

istoriuli Rirebuleba sazogadod efuZneba saqonelsa da momsaxurebaSi gadaxdili anazRaurebis samarTlian Rirebulebas.

samarTliani Rirebuleba aris is fasi, romlsac gazomvis dRes piri miiRebda aqtivis gayidvisas an gadaixdida valdebulebis gasxvisebiTvis Sesabamis tranzaqciaSi bazris monawileTa Soris imis miuxedavad, SeiZleba Tu ara am fasze pirdapir dakvirveba an misi gamoTvla Sefasebis sxva teqnikis gamoyenebiT.

aqtivis an valdebulebis samarTliani Rirebulebis gamoTvlisas, banki iTvaliswinebs am aqtivis an valdebulebis maxasiaTeblebs, Tu bazris monawileebi amave maxasiaTeblebs gaiTvaliswinebdnen aRniSnuli aqtivis an valdebulebis Sefasebisas, gazomvis dRes. winamdebare finansur angariSgebebSi samarTliani Rirebuleba gazomvis an/da ganmartebis mizniT aRniSnul safuZvelze dayrdnobiT ganisazRvreba.

garda amisa, finansuri angariSgebis miznebisaTvis, samarTliani Rirebulebis sazomi iyofa 1-eli, me-2 da me-3 donis kategoriebad imis mixedviT, Tu samarTliani Rirebulebis romeli komponentebia dakvirvebadi da ra mniSvnelobis matarebelia es komponentebi mTlianad samarTliani Rirebulebis moculobis dadgenaSi. aRniSnuli kategoriebia:

* 1-eli donis komponentebs warmoadgens aqtiur bazarze identur aqtivebze an valdebulebebze dadgenili fasebi (koreqtirebis gareSe), romelTa Sefaseba pirs SeuZlia gazomvis dRes;
* me-2 donis komponentebs warmoadgens is komponentebi, romlebic gansxvavdeba 1-el doneSi mocemuli dadgenili fasebisgan da pirdapir an iribad dakvirvebadia mocemuli aqtivis an valdebulebisaTvis; da
* me-3 donis komponentebze dakvirveba mocemuli aqtivis an valdebulebisaTvis SeuZlebelia.

banki registrirebulia saqarTveloSi da buRaltrul aRricxvas awarmoebs qarTuli kanonmdeblobis Sesabamisad. mocemuli finansuri angariSgebebi momzadebulia savaldebulo buRaltruli monacemebidan da koreqtirebulia finansuri angariSgebis saerTaSoriso standartebTan Sesabamisobis mizniT.

banki finansuri mdgomareobis angariSs waradgens likvidobis mixedviT. finansuri mdgomareobis angariSis TariRidan 12 Tvis ganmavlobaSi (mimdinare) an 12 Tveze meti drois ganmavlobaSi (grZelvadiani) miRebis an angariSsworebis analizi warmodgenilia SeniSvnaSi 27.

**funqcionaluri valuta.** bankis finansur angariSgebebSi Setanili elementebi izomeba im ekonomikuri garemos valutis gamoyenebiT, romelSic banki axorcielebs Tavis saqmianobas (“funqcionaluri valuta”). funqcionaluri valuta bankis aqcionerebisaTvis aris qarTuli lari. bankis finansuri angariSgebebi warmodgenilia qarTul larSi. yvela Rirebuleba damrgvalebulia aTasobiT laramde, garda im SemTxvevebisa, roca sxvagvarad aris miTiTebuli.

**urTierTgaqviTva.** finansuri aqtivebi da finansuri valdebulebebi urTierTgaiqviTeba da finansuri mdgomareobis angariSSi aisaxeba wminda RirebulebiT mxolod im SemTxvevaSi, Tu banks gaaCnia iuridiulad aRsrulebadi ufleba, urTierTgaqviTos zemoxsenebuli Tanxebi da ganzraxuli aqvs wminda RirebulebiT aRricxva an surs erTdroulad moaxdinos aqtivis realizacia da valdebulebis dafarva. Semosavali da xarji mogeba-zaralisa da sxva sruli Semosavlebis angariSSi ar gaiqviTeba, Tu es ar aris savaldebulo an nebadarTuli romelime sabuRaltro standartiT an interpretaciiT da Sesabamisad ganmartebuli bankis sabuRaltro politikaSi.

ZiriTadi sabuRaltro politikebi SegiZliaT ixiloT qvemoT.

**saprocento Semosavlebisa da xarjebis aRiareba.** finansuri aqtivebisgan miRebuli saprocento sargeblis aRiareba xdeba im SemTxvevaSi, rodesac savaraudoa, rom banki miiRebs ekonomikur sargebels da Semosavlis Sefaseba SesaZlebelia sakmarisi sizustiT. saprocento Semosavlebisa da xarjebis aRiareba xdeba daricxvis meTodiT da aisaxeba efeqturi saprocento ganakveTis meTodis gamoyenebiT. efeqturi saprocento ganakveTis meTodi warmoadgens meTods, romlis saSualebiT gamoiTvleba finansuri aqtivis an finansuri valdebulebis (an finansuri aqtivebis da/an valdebulebebis jgufis) amortizebuli Rirebuleba da saprocento Semosavali an xarji nawildeba Sesabamis periodze.

efeqturi saprocento ganakveTi warmoadgens ganakveTs, romelic axdens mosalodneli fuladi saxsrebis Semodinebis (im gadaxdili an miRebuli mosakreblebis CaTvliT, romlebic efeqturi saprocento ganakveTis, garigebis xarjebisa da sxva premiumisa Tu diskontis ganuyofel nawils warmoadgens) diskontirebas finansuri aqtivis savaraudo sasargeblo moxmarebis periodis amowurvamde, (an konteqstis mixedviT), ufro mokle vadaSi, Tavdapirvelad aRiarebul wminda sabalanso Rirebulebamde.

mas Semdeg, rac finansuri aqtivi an msgavsi finansuri aqtivebis jgufi Camoiwereba (nawilobriv Camoiwereba) gaufasurebis Sedegad miRebuli danakargebis gamo, saprocento Semosavlis aRiareba im saprocento ganakveTiT xorcieldeba, romelic gaufasurebis danakargebis dadgenis mizniT mosalodneli fuladi saxsrebis diskontirebisaTvis gamoiyeneba.

#### **sakomisio Semosavlebis aRiareba.** sesxis warmoSobis sakomisio Sesabamis pirdapir xarjebTan erTad gadavaddeba da aRiardeba, rogorc sesxis efeqturi saprocento ganakveTis koreqtireba. rodesac savaraudoa, rom sasesxo valdebuleba gamoiwvevs konkretuli sasesxo xelSekrulebis gaformebas, sasesxo valdebulebis sakomisio gadavaddeba Sesabamis pirdapir xarjebTan erTad da aRiricxeba, rogorc sesxis efeqturi saprocento ganakveTis koreqtireba. Tu savaraudo ar aris, rom sasesxo valdebuleba gamoiwvevs konkretuli sasesxo xelSekrulebis gaformebas, sasesxo valdebulebis sakomisios aRiareba xdeba mogebasa da zaralSi sasesxo valdebulebis moqmedebis darCenili periodis ganmavlobaSi. rodesac sasesxo valdebulebis moqmedebis vada iwureba sasesxo xelSekrulebis gaformebis gareSe, sasesxo valdebulebis sakomisios aRiareba xdeba mogebasa da zaralSi vadis amowurvis dRes. yvela sxva sakomisios aRiareba xdeba momsaxurebis gawevisas.

**finansuri instrumentebi.** finansuriaqtivebi da valdebulebebi bankis finansuri mdgomareobis angariSSi aisaxeba maSin, rodesac banki xdeba xelSekrulebis monawile Sesabamis finansur instrumentTan mimarTebaSi. finansuri aqtivebisa da valdebulebebis regularuli xasiaTis yidva-gayidva aRiardeba angariSsworebis TariRis mdgomareobiT. Cveulebrivi Sesyidva-gayidva warmoadgens finansuri aqtivebis iseT Sesyidva-gayidvas, romelic saWiroebs am aqtivebis miwodebas regulirebiT an bazarze arsebuli SeTanxmebiT dadgenil vadebSi.

finansuri aqtivebisa da valdebulebebis Tavdapirveli aRiareba xdeba samarTliani RirebulebiT. garigebis xarjebi, romlebic pirdapir ukavSirdeba finansuri aqtivebisa da valdebulebebis Sesyidvasa da gamoSvebas (mogeba-zaralSi samarTliani RirebulebiT aRiarebuli finansuri aqtivebisa da valdebulebebis garda) Tavdapirveli aRiarebisas emateba an akldeba finansuri aqtivebisa da valdebulebebis samarTlian Rirebulebas. finansuri aqtivebis an finansuri valdebulebebis SesyidvasTan pirdapir dakavSirebuli tranzaqciis xarjebi, romlebic mogeba-zaralSi samarTliani RirebulebiT aisaxeba, pirdapir aRiricxeba mogebaSi an zaralSi.

**finansuri aqtivebi**. finansuri aqtivebi klasificirdeba Semdeg kategoriebad: `mogeba-zaralSi samarTliani RirebulebiT asaxuli finansuri aqtivebi~, `dafarvis vadamde flobili investiciebi", `gasayidad gankuTvnili finansuri aqtivebi" da "sesxebi da moTxovnebi". klasifikacia damokidebulia finansuri aqtivebis specifikasa da daniSnulebaze da ganisazRvreba Tavdapirveli aRiarebisas.

bankis ZiriTadi finansuri aqtivebia fuli da fulis eqvivalentebi, savaldebulo rezervi seb-Si, gasayidad gankuTvnili investiciebi, dafarvis vadamde flobili investiciebi da sesxebi da moTxovnebi.

fuli da fulis eqvivalentebi. fuli da fulis eqvivalentebi moicavs fuls salaroSi, Tavisufal saxsrebs mokorespondento da vadian sadepozito angariSebze saqarTvelos erovnul bankSi 90 an naklebdRiani Tavdapirveli vadiT da sakredito institutebze gacemul avansebs 90 an naklebdRiani Tavdapirveli vadiT, romelic ar aris datvirTuli sakontraqto valdebulebebiT.

savaldebulo rezervi saqarTvelos erovnul bankSi. savaldebulo rezervi saqarTvelos erovnul bankSi aisaxeba amortizebuli RirebulebiT da warmoadgens sarezervo depozits, romelsac ericxeba saprocento sargebeli da romelic yoveldRiuri operaciebis dasafinanseblad ar gamoiyeneba. amdenad, savaldebulo rezervi ar miekuTvneba fulsa da fulis eqvivalentebs fuladi saxsrebis moZraobis angariSgebiss miznebisaTvis.

gasayidad gankuTvnili finansuri aqtivebi. gasayidad gankuTvnili finansuri aqtivebi warmoadgens arawarmoebul aqtivebs, romlebic an gasayidad aris gamiznuli, an ar klasificirdeba rogorc (a) sesxebi da moTxovnebi, (b) dafarvis vadamde flobili investiciebi an (g) mogeba-zaralSi samarTliani RirebulebiT asaxuli finansuri aqtivebi.

aseTi finansuri aqtivebi, romlebic ar kotirdeba aqtiur bazarze da maTi samarTliani Rirebulebis gazomva sarwmunod SeuZlebelia, warmodgenilia TviTRirebulebiT, gaufasurebis gamovlenili danakargebis gamoklebiT TiToeuli saangariSo periodis dasasrulisaTvis.

dafarvis vadamde flobili investiciebi.dafarvis vadamde flobili investiciebi warmoadgens iseT arawarmoebul finansur aqtivebs gansazRvradi an fiqsirebuli gadaxdebiTa da dafarvis fiqsirebuli vadebiT, romelTa floba banks ganzraxuli aqvs da SeuZlia vadis bolomde. aseTi fasiani qaRaldebis asaxva xdeba efeqturi saprocento ganakveTis meTodze dafuZnebuli amortizebuli RirebulebiT, gaufasurebis danakargebis gamoklebiT.

im SemTxvevaSi, Tu banki iZulebuli iqneba, dafarvis vadamde flobili investiciebis umniSvneloze meti nawili (gamonaklisi specifikuri garemoebebis garda) dafarvis vadamde gayidos an moaxdinos maTi reklasifikacia, amas mTel kategoriaze eqneba gavlena da saWiro gaxdeba maTi gasayidad arsebulad reklasifikacia. garda amisa, Semdegi ori finansuri wlis ganmavlobaSi banks aekrZaleba nebismieri finansuri aqtivis klasifikacia dafarvis vadamde flobili aqtivis saxiT.

*sesxebi da moTxovnebi*.savaWro moTxovnebi, sesxebi da sxva moTxovnebi gansazRvradi an fiqsirebuli gadaxdebiT, romlebic ar kotirdeba moqmed bazarze (maT Soris, bankebis mimarT arsebuli moTxovnebis naSTebi, klientebze gacemuli sesxebi da sxva finansuri aqtivebi), klasificirdeba rogorc ,,sesxebi da moTxovnebi”. sesxebi da moTxovnebi gaufasurebis danakargebis gamoklebiT aisaxeba amortizebuli RirebulebiT efeqturi saprocento ganakveTis meTodis gamoyenebiT. saprocento Semosavali aRiarebas eqvemdebareba efeqturi saprocento ganakveTis gamoyenebiT garda im moklevadiani moTxovnebis procentisa, romelze daricxuli procentis aRiareba arsebiTi sididisa ar iqneboda.

finansuri aqtivebis gaufasureba. finansuri aqtivebis gaufasurebis safuZvlis Sefaseba xdeba angariSgebis TiToeuli periodis bolosaTvis garda im finansuri aqtivebisa, romlebic mogeba-zaralSi samarTliani RirebulebiT aisaxeba,. finansuri aqtivebi gaufasurebulad iTvleba, rodesac finansuri aqtivis Tavdapirveli aRiarebis Semdeg arsebobs imis obieqturi safuZveli, rom erTi an ramdenime garemoeba gavlenas axdens finansuri aqtivebidan mosalodneli fuladi saxsrebis Semodinebaze.

gasayidad gankuTvnil investiciebad miCneuli kotirebuli da arakotirebuli investiciebis SemTxvevaSi, fasiani qaRaldis realuri Rirebulebis TviTRirebulebis qvemoT xangrZlivi an mniSvnelovani Camovardna iTvleba gaufasurebis obieqtur mtkicebulebad.

yvela sxva finansuri aqtivis SemTxvevaSi gaufasurebis obieqturi maCveneblebi moicavs:

* gamomSvebis an kontragentis mniSvnelovan finansur sirTuleebs; an
* xelSekrulebis darRvevas, rac gulisxmobs procentis an ZiriTadi Tanxis gadaxdisuunarobas an Tavis aridebas; an
* procentis an ZiriTadi Tanxis gadauxdelobas an gadaxdisuunarobas; an
* msesxeblis gakotrebis an finansuri reorganizaciis dawyebis SesaZleblobas; an
* finansuri sirTuleebis gamo finansuri aqtivis moqmedi bazris gauqmebas.

finansuri aqtivebis garkveuli kategoriis SemTxvevaSi, magaliTad, rogoricaa sesxebi da moTxovnebi, aqtivebi, romlebic individualurad ar ar aris gaufasurebuli, damatebiT fasdeba jgufurad. sesxebisa da moTxovnebis gaufasurebis obieqturi safuZveli moicavs bankis warsul gamocdilebas gadaxdebTan mimarTebaSi, portfelSi vadagadacilebuli gadaxdebis raodenobis zrdasa da erovnuli an adgilobrivi ekonomikuri pirobebis TvalsaCino cvlilebebs, romlebic pirdapir kavSirSia moTxovnebis amoRebis SeuZleblobasTan.

amortizebuli RirebulebiT asaxuli finansuri aqtivebis gaufasurebis xarji ganisazRvreba rogorc sxvaoba aqtivis sabalanso Rirebulebasa da finansuri aqtivis Tavdapirveli efeqturi saprocento ganakveTiT diskontirebuli momavali fuladi nakadebis mimdinare Rirebulebas Soris.

TviTRirebulebiT asaxuli finansuri instrumentebis gaufasurebis xarji ganisazRvreba, rogorc sxvaoba finansuri aqtivis sabalanso Rirebulebasa da msgavsi finansuri aqtivebis ukugebis mimdinare sabazro ganakveTiT diskontirebuli, samomavlo fuladi Semodinebebis mimdinare Rirebulebas Soris. aseTi gaufasurebis rezervi ar eqvemdebareba gauqmebas Semdgom periodebSi.

finansuri aqtivebis sabalanso Rirebuleba pirdapir mcirdeba gaufasurebis danakargebiT. aRniSnuli ar exeba sesxebsa da moTxovnebs, romelTa SemTxvevaSi sabalanso Rirebuleba mcirdeba rezervebis angariSis gamoyenebiT. rodesac sesxis an moTxovnis amoRebis SesaZlebloba amoiwureba, igi Camoiwereba rezervebis angariSis gamoyenebiT. Tavdapirvelad Camowerili Tanxebis Semdgomi aRdgena aRiricxeba rezervis angariSSi. gaufasurebis rezervis angariSis sabalanso Rirebulebis cvlileba aisaxeba mogeba-zaralSi.

amortizebuli RirebulebiT asaxuli finansuri aqtivebis SemTxvevaSi, Tu Semdgom periodSi gaufasurebis danakargis odenoba Semcirda da es Semcireba SeiZleba obieqturad daukavSirdes gaufasurebis aRiarebis Semdgom damdgar movlenas, manamde aRiarebuli gaufasurebis danakargi aRdgeba mogeba-zaralSi im odenobiT, rom gaufasurebis dRes investiciis sabalanso Rirebuleba ar aWarbebdes iseT amortizebul Rirebulebas, romelic gveqneboda gaufasurebis aRiarebis gareSe.

**sesxebi** **kontraqtis Secvlili pirobebiT**. Tu es SesaZlebelia, banki cdilobs, uzrunvelyofis dasakuTrebis nacvlad moaxdinos sesxis restruqturizacia, es SeiZleba moicavdes gadaxdis grafikis gavrcobasa da sesxis axal pirobebze SeTanxmebas. pirobebis Secvlis Semdeg nebismieri gaufasureba iangariSeba Tavdapirveli efeqturi saprocento ganakveTis gamoyenebiT, rogorc es gamoiTvleboda pirobebis modifikaciamde da sesxi aRar iTvleba vadagadacilebulad. xelmZRvaneloba mudmivad ganixilavs sesxebs, romelTa pirobebi Seicvala, raTa uzrunvelyos kriteriumebTan Sesabamisoba da momavalSi gadaxdebis dawyeba. sesxebi kvlavac eqvemdebareba individualur an jgufur Sefasebas gaufasurebis TvalsazrisiT, rac gamoiTvleba sesxis Tavdapirveli saprocento ganakveTiT.

**sesxebisa da avansebis Camowera.** sesxebisa da avansebis amoRebis SeuZleblobis SemTxvevaSi, maTi Camowera xdeba sesxebis gaufasurebis danakargis rezervis gamoyenebiT. sesxebi da avansebi eqvemdebareba Camoweras im SemTxvevaSi, Tu xelmZRvanelobam amowura arsebuli moTxovnebis amoRebis yvela SesaZlebloba da bankma ukve gayida mis xelT arsebuli mTeli uzrunvelyofa. wina periodSi Camowerili Tanxebis aRdgena xdeba finansuri aqtivebis gaufasurebis gaqviTviT da aisaxeba aRdgenis periodis mogeba-zaralisa da sxva sruli Semosavlebis angariSgebaSi.

**finansuri aqtivebis aRiarebis Sewyveta*.*** bankis finansuri aqtivebis aRiareba Sewydeba, rodesac aqtividan fuladi saxsrebis miRebis uflebis kontraqtiT gaTvaliswinebuli vada amoiwureba, an Tu banki sxva sawarmos gadascems finansur aqtivebs da Sesabamisad aqtivis flobasTan dakavSirebul mniSvnelovan riskebsa da Semosavlebs. Tu banki arc gadascems da arc itovebs aqtivis flobasTan dakavSirebul mniSvnelovan riskebsa da Semosavlebs da agrZelebs gadacemuli aqtivis kontrols, igi aRiarebs aqtivSi SenarCunebul monawileobas da masTan dakavSirebul valdebulebas SesaZlo gadasaxdeli Tanxis odenobiT. im SemTxvevaSi, Tu banki itovebs gadacemul finansur aqtivTan dakavSirebul mniSvnelovan riskebsa da Semosavlebs, igi agrZelebs finansuri aqtivisa da miRebuli fuladi saxsrebiT uzrunvelyofili sesxebis aRiarebas.

mTlianad finansuri aqtivis aRiarebis Sewyvetisas, sxvaoba, erTi mxriv, aqtivis sabalanso Rirebulebasa da, meore mxriv, miRebuli da misaRebi anazRaurebis da sxva srul SemosavlebSi aRiarebuli da kapitalSi dagrovili mTliani mogeba-zaralis jams Soris aRiricxeba mogeba-zaralSi.

**finansuri valdebulebebi da gamoSvebuli wilobrivi instrumentebi**

### klasifikacia sesxis an kapitalis saxiT. bankis instituciis mier gamoSvebuli sesxisa da kapitalis instrumentebi klasificirdeba, rogorc finansuri valdebulebebi an kapitali sakontraqto SeTanxmebebis arsisa da finansuri valdebulebis da wilobrivi instrumentis gansazRvrebebidan gamomdinare.

### saaqcio instrumentebi. saaqcio instrumenti warmoadgens nebismier kontraqts, romelic adasturebs bankis aqtivebSi narCen wils, yvela valdebulebis gamoqviTvis Semdeg. bankis mier gamoSvebuli saaqcio instrumentebi aRiarebas eqvemdebareba miRebul SemosavlebTan erTad gamoSvebis xarjebis gamoklebiT.

finansuri valdebulebebi. finansuri valdebulebebi, maT Soris, bankebis depozitebi, klientebis depozitebi, nasesxebi saxsrebi, subordinirebuli sesxi da sxva finansuri valdebulebebi Tavdapirvelad aisaxeba samarTliani RirebulebiT garigebasTan dakavSirebuli xarjebis gamoklebiT.

sxva finansuri valdebulebebis Semdgomi aRricxva xdeba amortizebuli RirebulebiT efeqturi saprocento ganakveTis meTodis gamoyenebiT, xolo saprocento xarji aRiardeba efeqturi ukugebis safuZvelze.

efeqturi saprocento ganakveTis meTodi warmoadgens meTods, romelic gamoiyeneba finansuri valdebulebis amortizebuli Rirebulebis gamosaTvlelad da Sesabamis periodze saprocento xarjis gasanawileblad. efeqturi saprocento ganakveTi warmoadgens ganakveTs, romelic Tavdapirveli aRiarebisas zustad axdens mosalodneli fuladi saxsrebis gadaxdebis (es moicavs gadaxdil an miRebul sakomisioebs, romlebic warmoadgens efeqturi saprocento ganakveTis ganuyofel nawils, aseve tranzaqciis xarjebsa da sxva premiumebsa Tu diskontebs) diskontirebas finansuri valdebulebis wminda sabalanso Rirebulebamde finansuri valdebulebis mosalodneli vadis ganmavlobaSi, (an sadac marTebulia) ufro mokle vadaSi.

finansuri garantiis kontraqtebi*.* finansuri garantiis kontraqti aris kontraqti, romlis mixedviT gamcemi valdebulia, ganaxorcielos winaswar dadgenili gadaxdebi misi mflobelisaTvis gaweuli zaralis anazRaurebis mizniT, Tu dadgenili movale ar faravs gadaxdis valdebulebas vadis dadgomis SemTxvevaSi savalo instrumentis pirobebis Sesabamisad.

finansuri garantiis kontraqtebi Tavdapirvel aRiarebas eqvemdebareba samarTliani RirebulebiT da, Tu kontraqti mogeba-zaralSi samarTliani RirebulebiT asaxul finansur aqtivs ar warmoadgens, SemdgomSi fasdeba meti TanxiT Semdegs Soris:

* kontraqtiT nakisri valdebulebis Tanxa - bass 37 ,,rezervebi, pirobiTi valdebulebebi da pirobiTi aqtivebi”-s Sesabamisad; da
* Tavdapirvelad aRiarebuli Rirebuleba, sadac es marTebulia, Semosavlis aRiarebis politikis Sesabamisad aRiarebuli dagrovili amortizaciis gamoklebiT.

finansuri valdebulebebis aRiarebis Sewyveta***.*** finansuri valdebulebebis aRiareba wydeba maSin, rodesac valdebuleba sruldeba, uqmdeba, an gasdis vada. rodesac arsebuli finansuri valdebuleba Canacvldeba meoriT imave msesxeblisgan, magram mniSvnelovnad gansxvavebuli pirobebiT, an arsebuli valdebulebis pirobebi mniSvnelovnad icvleba, amgvari cvlileba an modifikacia iTvleba Tavdapirveli valdebulebis aRiarebis Sewyvetad da axali valdebulebis aRiarebad, xolo sxvaoba sabalanso Rirebulebasa da gadaxdil an gadasaxdel anazRaurebas Soris, aisaxeba mogeba-zaralSi.

**ijara.** ijara finansur ijarad klasificirdeba, Tu misi pirobebi iTvaliswinebs moijarisTvis arsebiTad yvela riskisa da sargeblis gadacemas. yvela sxva ijara iTvleba saoperacio ijarad.

banki, rogorc moijare. saoperacio ijaraSi gadaxdili Tanxebis aRiareba xdeba ijaris periodze Tanabrad gadanawilebuli xarjis saxiT wrfivi meTodiT, garda im SemTxvevebisa, rodesac sistematizaciis sxva safuZveli ufro warmomadgenlobiTia saijaro aqtividan ekonomikuri sargeblis miRebis grafikis TvalsazrisiT. saijaro SeTanxmebis safuZvelze gadaxdili pirobiTi saijaro Tanxebis asaxva xdeba xarjis saxiT im periodisTvis, rodesac moxda maTi gadaxda.

im SemTxvevaSi, Tu ijaris garigebis dasadebad gaTvaliswinebulia SeRavaTebi, igi aisaxeba rogorc valdebuleba. SeRavaTebiT misaRebi mTliani sargebeli aRiricxeba rogorc ijaris xarjis Semcireba wrfivi meTodiT, garda im SemTxvevebisa, rodesac sistematizaciis sxva meTodi ufro warmomadgenlobiTia saijaro aqtividan ekonomikuri sargeblis miRebis grafikis TvalsazrisiT.

**dasakuTrebuli aqtivebi.**garkveul viTarebaSi, aqtivebis dasakuTreba xdeba defoltiani sesxebis uzrunvelyofis dakavebis Sedegad. dasakuTrebuli aqtivebi izomeba, erTi mxriv, sabalanso Rirebulebasa da, meore mxriv, realuri Rirebulebisa da gayidvis xarjebis sxvaobas Soris umciresi RirebulebiT.

## ZiriTadi saSualebebi. saqonlisa da momsaxurebis miwodebis, aseve administraciuli mizniT gamoyenebisaTvis gankuTvnili Senoba-nagebobebi finansuri mdgomareobis angariSgebaSi aisaxeba gadafasebuli RirebulebiT, romelic warmoadgens samarTlian Rirebulebas gadafasebis dRes, gamoklebuli SemdgomSi dagrovili cveTa da SemdgomSi dagrovili gaufasurebis danakargebi. gadafaseba xdeba regularulad, ise, rom sabalanso Rirebuleba arsebiTad ar gansxvavdeba im Rirebulebisgan, romelic TiToeuli saangariSo periodis bolos samarTliani Rirebulebis gamoyenebiT dadgindeboda.

amgvari qonebis gadafasebis Sedegad warmoqmnili zrda aRiardeba sxva srul SemosavalSi da grovdeba kapitalSi mxolod im odenobiT, rom man moaxdinos manamde mogeba-zaralSi aRiarebuli gadafasebis kleba imave aqtivze. aseT SemTxvevaSi zrda Sedis mogeba-zaralSi manamde xarjad aRiarebuli klebis odenobiT. amgvari qonebis gadafasebis Sedegad aqtivis sabalanso Rirebulebis kleba aRiardeba mogeba-zaralSi im odenobiT, rom man gadaaWarbos amave aqtivis wina gadafasebasTan dakavSirebul, uZravi qonebis gadafasebis rezervSi arsebul naSTs.

warmoebis, miwodebis an administraciuli mizniT mimdinare mSeneblobiT moculi qoneba aRiricxeba TviTRirebulebiT, gaufasurebis aRiarebuli zaralis gamoklebiT. TviTRirebulebaSi Sedis profesiuli anazRaureba da, kvalificiuri aqtivebisaTvis, bankis saaRricxvo politikis mixedviT kapitalizireebuli sesxebis xarjebi. amgvari qoneba ZiriTadi saSualebis Sesabamis kategoriaSi gadadis dasrulebisa da daniSnulebisamebr gamzadebis Semdeg. am aqtivebis cveTa, sxva uZravi aqtivebis msgavsad, aRiricxeba maTi daniSnulebisamebr gamosayeneblad gamzadebis Semdeg.

gadafasebuli uZravi qonebis gaufasureba aRiricxeba mogeba-zaralSi. misi Semdgomi gayidvis an Camoweris Semdeg, gadafasebis Warbi odenoba, romelic gadafasebis rezervSi rCeba, pirdapir gadadis gaunawilebel mogebaSi.

miwas cveTis xarji ar ericxeba. cveTa aisaxeba ise, rom wrfivi meTodiT Camoiweros Rirebuleba (garda miwisa da mimdinare mSeneblobebisa) da Sefasebuli Rirebuleba aqtivebis sasargeblo moxmarebis periodis manZilze narCeni Rirebulebebis gamoklebiT. saprognozo sasargeblo moxmarebis periodi, narCeni Rirebuleba da cveTis meTodi ganixileba TiToeuli saangariSgebo periodis bolos, ris Sedegadac saaRricxvo daSvebaSi Setanilinebismieri cvlileba aRiricxeba prospeqtiulad. cveTis daricxva xdeba Semdegi wliuri ganakveTebiT:

|  |  |
| --- | --- |
| Senobebi da sxva uZravi qoneba | 1%-2% |
| aveji da mowyobilobebi | 10%-15% |
| kompiuterebi da sakomunikacio mowyobiloba | 10%-33.33% |
| satransporto saSualebebi | 10%-33.33% |
| ijariT aRebuli qonebis keTilmowyoba | 20%-50% |
| sxva | 15% |

ZiriTadi saSualebebi Camoiwereba gayidvisas an rodesac ar ivaraudeba momavali ekonomikuri sargeblis miReba aqtivis uwyveti gamoyenebiT. nebismieri mogeba an zarali, romelic warmoiqmneba ZiriTadi saSualebebis gayidvisas an misi sasargeblo moxmarebis vadis dasrulebisas, gamoiTvleba rogorc sxvaoba realizaciidan miRebuli Semosavalsa da aqtivis sabalanso Rirebulebas Soris da aRiarebulia mogeba-zaralSi.

**calke Sesyiduli aramaterialuri aqtivebi**. calke Sesyiduli aramaterialuri aqtivebi, gansazRvruli moxmarebis vadiT, aRiricxeba TviTRirebulebiT, dagrovili amortizaciis da gaufasurebis danakargebis gamoklebiT. amortizaciis gaangariSeba warmoebs wrfivi meTodis safuZvelze maTi saprognozo 15 wliani eqspluataciis vadis mixedviT. aramaterialuri aqtivebis sasargeblo moxmarebis vada da amortizaciis meTodi gadaixedeba TiToeuli saangariSo periodis bolos, ris Sedegadac saaRricxvo daSvebaSi Setanili nebismieri cvlileba aRiricxeba prospeqtiulad. ganusazRvreli sasargeblo moxmarebis vadis mqone, calke Sesyiduli aramaterialuri aqtivebi aRiricxeba TviTRirebulebiT, dagrovili gaufasurebis danakargebis gamoklebiT.

aramaterialuri aqtivi Camoiwereba realizaciisas an im SemTxvevaSi, Tu misi gamoyenebis an gayidvis Sedegad ar ivaraudeba momavali ekonomikuri sargeblis miReba. aramaterialuri aqtivis CamoweriT miRebuli mogeba an zarali warmoadgens sxvaobas realizaciis Sedegad miRebul wminda fulad saxsrebsa da aqtivis sabalanso Rirebulebas Soris, da aisaxeba mogeba-zaralSi aqtivis aRiarebis Sewyvetisas.

aramaterialuri aqtivebis aRiarebis Sewyveta. aramaterialuri aqtivis aRiareba wydeba misi gayidvisas an maSin, rodesac misi gamoyenebis an gasxvisebis Sedegad ekonomikuri sargeblis miReba aRar ivaraudeba. aRiarebis SewyvetiT miRebuli mogeba an zarali, romelic iangariSeba rogorc sxvaoba gayidvidan miRebuli wminda Semosavalsa da aqtivis sabalanso Rirebulebas Soris, aRiardeba mogeba-zaralSi aqtivis aRiarebis Sewyvetis momentSi.

materialuri da aramaterialuri aqtivebis gaufasureba, garda gudvilisa. yoveli saangariSo periodis bolos banki sistematurad ganixilavs materialur da aramaterialur aqtivebs, am aqtivebis gaufasurebis obieqturi maCveneblebis gamovlenis mizniT. aseTi maCveneblis arsebobis SemTxvevaSi, aqtivis anazRaurebadi Rirebuleba fasdeba gaufasurebis xarjis gansazRvrisaTvis (aseTis arsebobis SemTxvevaSi). im SemTxvevaSi, Tu SeuZlebelia individualuri aqtivis anazRaurebadi Rirebulebis dadgena, banki gansazRvravs im fuladi saxsrebis warmomqmneli erTeulis anazRaurebad Rirebulebas, romelsac ganekuTvneba aqtivi. ganawilebis marTebuli da Tanmimdevruli safuZvlis arsebobis SemTxvevaSi, korporatiuli aqtivebi aseve nawildeba fuladi saxsrebis warmomqmnel erTeulebze, an am erTeulebis ufro patara jgufebze, romelTaTvisac ganawilebis marTebuli da Tanmimdevruli safuZvlis gamovlena SesaZlebelia.

ganusazRvreli sasargeblo moxmarebis vadis mqone aramaterialuri aqtivebi da iseTi aramaterialuri aqtivebi, romlebic jer gamosayeneblad araa mzad, gaufasurebaze mowmdeba sul mcire weliwadSi erTxel da maSin, rodesac arsebobs maTi gaufasurebis niSnebi.

anazRaurebadi Rirebuleba aris umetesi, erTi mxriv, samarTlian Rirebulebisa da gayidvis xarjebis sxvaobas, da, meore mxriv, gamoyenebul Rirebulebas Soris. gamoyenebuli Rirebulebis Sefasebisas samomavlo fuladi nakadebi mimdinare Rirebulebamde diskontirdeba arsebuli saprocento ganakveTiT gadasaxadebis gamoklebiT, romelic asaxavs droSi fulis Rirebulebis bazriseul Sefasebas da aqtivisaTvis damaxasiaTebel im riskebs, romelTa safuZvelze samomavlo fuladi nakadebis koreqtireba ar momxdara.

im SemTxvevaSi, Tu aqtivis (an fuladi saxsrebis warmomqmneli erTeulis) aRdgeniTi Rirebuleba mis sabalanso Rirebulebaze naklebia, aqtivis (fuladi saxsrebis warmomqmneli erTeulis) sabalanso Rirebuleba mcirdeba mis aRdgeniT Rirebulebamde. gaufasurebis danakargebi aRiarebas eqvemdebareba mogeba-zaralSi, Tu Sesabamisi aqtivi ar aris warmodgenili gadafasebuli RirebulebiT. am SemTxvevaSi gaufasurebis danakargebi aisaxeba, rogorc Semcireba gadafasebis Sedegad.

gaufasurebis xarjis gauqmebis SemTxvevaSi, aqtivis (an fuladi saxsrebis warmomqmneli erTeulis) sabalanso Rirebuleba izrdeba anazRaurebadi Tanxis Sesworebul savaraudo moculobamde ise, rom gazrdilma sabalanso Rirebulebam ar gadaaWarbos im sabalanso Rirebulebas, romelic dafiqsirdeboda, wina wlebSi aqtivis (an fuladi saxsrebis warmomqmneli erTeulis) gaufasurebis xarji rom ar aRiarebuliyo. gaufasurebis xarjebis gauqmeba dauyovnebliv aisaxeba mogeba-zaralSi, Tu Sesabamisi aqtivi ar aris aRricxuli gadafasebuli RirebulebiT, ra SemTxvevaSic gaufasurebis xarjebis aRdgena ganixileba, rogorc zrda gadafasebis Sedegad.

**gadasaxadebi.** mogebis gadasaxadis xarji warmoadgens mimdinare da gadavadebuli gadasaxadebis xarjebis jams.

***mimdinare gadasaxadi.*** mimdinare gadasaxadis xarji gamoiTvleba wlis dasabegri mogebidan. dasabegri mogeba gansxvavdeba mogebisagan, romelic asaxulia mogeba-zaralis angariSSi, vinaidan is ar moicavs Semosavlebisa da xarjebis im nawils, romelic eqvemdebareba dabegvras an gamoqviTvas wina wlebSi da agreTve im xarjebs, romelic saerTod ar eqvemdebareba dabegvras an gamoqviTvas. bankis mimdinare gadasaxadis valdebuleba gaangariSebulia im sagadasaxado ganakveTiT, romlebic moqmedebda an arsebiTad moqmedebda saangariSgebo periodis bolosTvis.

***gadavadebuli gadasaxadi.*** gadavadebuli gadasaxadis aRiareba xdeba im droebiTi sxvaobebis mixedviT, romlebic Tavs iCens finansur angariSgebaSi aqtivebisa da valdebulebebis sabalanso Rirebulebebsa da dasabegri mogebis gamoTvlisas gamoyenebul Sesabamis sagadasaxado baziss Soris. gadavadebuli sagadasaxado valdebuleba, Cveulebriv, aRiarebas eqvemdebareba yvela dasabegri droebiTi sxvaobis SemTxvevaSi. gadavadebuli sagadasaxado aqtivi, Cveulebriv, aRiarebas eqvemdebareba yvela gamoqviTvadi droebiTi sxvaobis SemTxvevaSi, Tu savaraudod, iarsebebs iseTi dasabegri mogeba, romelzec SeiZleba aRniSnuli gamoqviTvadi droebiTi sxvaobebis gamoyeneba. amgvari gadavadebuli sagadasaxado aqtivebisa da valdebulebebis aRiareba ar xdeba, Tu droebiTi sxvaoba gamomdinareobs sxva aqtivebisa da valdebulebebis Tavdapirveli aRiarebisgan iseTi garigebis safuZvelze, romelic ar exeba arc dasabegr mogebas da arc sabalanso mogebas.

gadavadebuli sagadasaxado aqtivebi sabalanso Rirebuleba gadaixedeba yoveli saangariSgebo periodis bolos, Tu aRar arsebobs imis safuZvliani molodini, rom iarsebebs dasabegri mogebis sakmarisi odenoba, romelic saSualebas miscems pirs, aRadginos aqtivi mTlianad an nawilobriv.

gadavadebuli gadasaxadis aqtivebi da valdebulebebi iangariSeba im sagadasaxado ganakveTiT, romelic mosalodnelia valdebulebis dafarvis an aqtivis realizebis periodisaTvis im sagadasaxado ganakveTisa da kanonmdeblobis safuZvelze, romelic ZalaSi iyo saangariSo periodis bolosaTvis.

gadavadebuli sagadasaxado valdebulebebisa da aqtivebis Sefaseba asaxavs im sagadasaxado Sedegebs, romlebic moyveba saangariSo periodis bolos bankis mier aqtivebisa da valdebulebebis sabalanso Rirebulebis aRdgenas an dafarvas.

***wlis mimdinare da gadavadebuli gadasaxadebi.*** mimdinare da gadavadebuli gadasaxadebi aisaxeba mogeba-zaralisa da sxva sruli Semosavlebis angariSSi, garda im SemTxvevebisa, rodesac isini dakavSirebulia iseT erTeulebTan, romelTa aRiareba xdeba mogeba-zaralSi an pirdapir kapitalSi. aseT SemTxvevaSi, mimdinare da gadavadebuli gadasaxadebi aseve aisaxeba Sesabamisad mogeba-zaralisa da sxva sruli Semosavlebis angariSSi an pirdapir kapitalSi.

2016 wlis maisSi saqarTvelos parlamentma daamtkica kompaniebis dabegvris arsebuli modelis cvlileba, romelic yvela pirisaTvis, garda garkveuli finansuri institutebisa, ZalaSi Sedis 2019 wlis 1 ianvars. samomavlo modeli iTvaliswinebs gaunawilebeli mogebis dabegvras 0%-iani ganakveTiT, xolo ganawilebuli mogebis dabegvras 15%-iani mogebis gadasaxadiT (dRes moqmedi modeliT kompaniis mogebas gadasaxadamde 15%-iani gadasaxadi ericxeba imis miuxedavad, igi kompaniaSi rCeba Tu dividendebis saxiT gaiSveba). aRniSnul cvlilebas myisieri efeqti hqonda gadavadebuli sagadasaxado aqtivebisa da gadavadebuli sagadasaxado valdebulebis naSTebze, romlebic wina periodebSi aRiarebuli droebiTi sxvaobebiT iyo gamowveuli.

***saoperacio gadasaxadebi.*** saqarTveloSi aseve moqmedebs sxva gadasaxadebi, romlebic ganisazRvreba bankis saqmianobidan gamomdinare. es gadasaxadebi mogeba-zaralisa da sxva sruli Semosavlebis angariSSi aisaxeba rogorc saoperacio xarjebis nawili.

**rezervebi.** rezervebis aRiareba xdeba maSin, rodesac banks aqvs mimdinare (samarTlebrivi an pirobiTi) valdebulebebi, romlebic warmoiSva warsuli movlenebis Sedegad, banks savaraudod moeTxoveba maTi dafarva da aRniSnuli valdebulebis Sefaseba SesaZlebelia sakmarisi sizustiT.

rezervebad aRiarebuli Tanxa warmoadgens im anazRaurebis saukeTeso Sefasebas, romelic saWiroa valdebulebis dasafarad saangariSo periodis bolos valdebulebasTan dakavSirebuli riskebisa da uzustobebis gaTvaliswinebiT. im SemTxvevaSi, Tu rezervi gamoiTvleba valdebulebis dasafarad saWiro fuladi saxsrebis moZraobidan, maTi sabalanso Rirebuleba warmoadgens amave fuladi saxsrebis mimdinare Rirebulebas (sadac arsebiTia fulis Rirebuleba droSi).

im SemTxvevaSi, Tu mosalodnelia mesame mxaridan nawilobrivi an sruli ekonomikuri sargeblis amoReba, romelic saWiroa rezervebis formirebisaTvis, , amasTan rodesac gadaxda sarwmunoa, xolo moTxovnis Sefaseba SesaZlebelia sakmarisi sizustiT, moTxovnebi aisaxeba aqtivebSi.

**pirobiTi valdebulebebi.**pirobiTi valdebulebebi ar aisaxeba finansuri mdgomareobis angariSgebaSi, magram aRiwereba finansur angariSgebis SeniSvnebSi, sanam ar gaCndeba saxsrebis gadinebis SesaZlebloba. pirobiTi aqtivi finansuri mdgomareobis angariSgebaSi ar aisaxeba, magram warmodgenilia angariSgebis SeniSvnebSi im SemTxvevaSi, Tu ekonomikuri sargeblis miRebaa navaraudevi.

**ucxouri valuta.** bankis finansuri angariSgebis momzadebisas organizaciis funqcionaluri valutis garda sxva valutaSi (ucxour valutaSi) ganxorcielebuli garigebebi aisaxeba garigebis TariRisaTvis moqmedi gacvliTi kursiT. TiToeuli saangariSo periodis bolos ucxour valutaSi denominirebuli monetaruli erTeulebi am TariRisaTvis arsebuli gacvliTi kursiT eqvemdebareba gadafasebas. arafuladi erTeulebi ucxour valutaSi fasdeba istoriuli Rirebulebis gaTvaliswinebiT da ar eqvemdebareba gadafasebas.

gacvliTi kursis sxvaoba fulad erTeulebze aRiarebulia mogeba-zaralSi im periodSi, rodesac isini warmoiqmna.

qvemoT mocemulia wlis bolosaTvis arsebuli gacvliTi kursebi, romlebic bankma gamoiyena finansuri angariSgebis momzadebisas:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  **2016** |  | **31 dekemberi**  **2015** |
| lari / 1 aSS dolari | 2.6468 |  | 2.3949 |
| lari / 1 evro | 2.7940 |  | 2.6169 |

**uzrunvelyofa**. banki uzrunvelyofas iTxovs klientebis valdebulebebze, saWiroebis mixedviT. Cveulebriv uzrunvelyofa gulisxmobs klientis aqtivebis giravnobas da banks aZlevs am aqtivebis moTxovnis uflebas, rogorc arsebul, aseve momaval valdebulebebze.

**kapitalis rezervebi.** bankis finansuri mdgomareobis uwyisSi kapitalSi aRricxuli rezervi (sxva sruli Semosavali) moicavs qonebis gadafasebis rezervs, romelSic, Tavis mxriv, Sedis miwisa da Senoba-nagebobebis gadafasebis rezervi.

# buRaltruli aRricxvis kritikuli gansja da Sefasebebis arasarwmunoobis ZiriTadi wyaroebi

bankis buRaltruli politikis gamoyenebisas xelmZRvaneloba valdebulia, ganixilos, Seafasos da gaakeTos daSvebebi aqtivebisa da valdebulebebis sabalanso RirebulebasTan dakavSirebiT, romlebic sxva wyaroebidan ar ikveTeba. Sefaseba da S esabamisi daSvebebi efuZneba istoriul gamocdilebas da mraval sxva faqtors, romlebic marTebulad iTvleba. faqtiuri Sedegebi SeiZleba gansxvavdebodes am Sefasebebisgan.

Sefasebebi da Sesabamisi daSvebebi fasdebaUsawarmos uwyvetobis daSvebis principiT. buRaltruli Sefasebebis Sesworeba aRiarebas eqvemdebareba im periodisaTvis, rodesac xdeba Sesworeba, Tu Sesworeba exeba mxolod am periods, xolo im SemTxvevaSi Tu igi exeba mimdinare da momaval periodebs, Sesabamisad Sesworeba moxdeba mimdinare da Semdgom periodebSi.

**buRaltruli politikebis gamoyenebis kritikuli gansja.** Semdegi sakiTxebi warmoadgens kritikuli gansjis sagans, im Sefasebebis garda (ixileT qvemoT), romlebic direqtorebma gaakeTes bankis buRaltruli aRricxvis politikebis gamoyenebis procesSi da romelTac mniSvnelovani gavlena moaxdines finansur angariSgebaSi warmodgenil Tanxebze.

***dafarvis vadamde flobili investiciebi.*** direqtorebma ganixiles bankis dafarvis vadamde flobili investiciebi kapitalis SenarCunebisa da likvidobis moTxovnebis WrilSi da daadastures, rom banks gaaCnia ganzraxva da unari, flobdes maT dafarvis vadamde. 2016 da 2015 wlebis 31 dekembris mdgomareobiT, dafarvis vadamde flobili finansuri aqtivebis sabalanso Rirebuleba Sesabamisad Seadgens 16,757 aTas da 19,283 aTas lars. am aqtivebis Sesaxeb detaluri informacia warmodgenilia me-9 SeniSvnaSi.

**Sefasebebis arasarwmunoobis umTavresi wyaroebi.** qvemoT warmodgenilia momavalTan da sxva Sefasebis arasarwmunoobis ZiriTad wyaroebTan dakavSirebuli umTavresi daSvebebi, romlebic atareben aqtivebisa da valdebulebebis sabalanso Rirebulebis arsebiTi koreqtirebis mniSvnelovan risks momavali finansuri wlis ganmavlobaSi.

***sesxebisa da moTxovnebis gaufasureba.*** bankis xelmZRvaneloba regularulad ganixilavs sakuTar sesxebs gaufasurebis Sefasebis mizniT. gaufasurebis danakargebis aRiarebis mizniT banki sakuTari sesxebisa da moTxovnebis portfelSi adgens sesxebis gaufasurebis rezervs. bankis xelmZRvaneloba sesxebis gaufasurebis rezervTan dakavSirebul buRaltrul daSvebebs miiCnevs arasarwmunoobis mTavar wyarod, radgan (I) arsebobs didi albaToba maTi perioduli cvlilebisa, imis gamo rom momavali gadauxdelobis Sefaseba da gaufasurebul sesxebTan da avansebTan dakavSirebuli danakargebis gansazRvra dafuZnebulia im periodisTvis arsebul informaciaze da (II) bankis mier gansazRvrul danakargebsa da realur danakargebs Soris nebismieri mniSvnelovani sxvaoba gamoiwvevs bankis mxridan rezervebis iseT koreqtirebas, romelmac mniSvnelovani Tanxis SemTxvevaSi SeiZleba arsebiTi gavlena iqonios momaval finansur angariSgebaze.

bankis xelmZRvanelobა eyrdnoba profesiul gansjas nebismieri gaufasurebis dasadgenad im SemTxvevaSi, Tu msesxebeli finansuri problemebis winaSe aRmoCnda da istoriuli gamocdilebis monacemebi msgavsi msesxeblebis Sesaxeb mwiria. banki fuladi saxsrebis moZraobaSi cvlilebebs gansazRvravs wina periodis gamocdilebasa da xelmisawvdom monacemebze, klientebis warsul qcevaze dayrdnobiT, romlebic miuTiTeben jgufSi Semavali msesxeblis gadaxdis statusis uaryofiT cvlilebaze da agreTve erovnuli an adgilobrivi ekonomikuri pirobebis gaTvaliswinebiT, romlebic ukavSirdeba jgufSi Semavali aqtivebis amoRebis SesaZleblobis ararsebobas. xelmZRvaneloba iyenebs daSvebebs im aqtivebis istoriul danakargebze dayrdnobiT, romelTa sakredito riskebis maxasiaTeblebi da gaufasurebis obieqturi maCveneblebi msgavsia sesxebis mocemuli jgufisaTvis. banki iyenebs xelmZRvanelobis profesiul gansjas da akoreqtirebs sesxebis jgufis Sesaxeb arsebul monacemebs im garemoebebis gaTvaliswinebiT, romlebic aqamde ar asaxula istoriul monacemebSi. banki akeTebs rogorc individualur, aseve jgufur Sefasebebs sasesxo portfelis gaufasurebaze.

finansuri aqtivebis gaufasurebis rezervi finansur angariSgebaSi ganisazRvra arsebuli ekonomikuri da politikuri pirobebis safuZvelze. bankisaTvis am etapze rTulia prognozi imisa, Tu ra cvlilebebia mosalodneli am pirobebSi saqarTveloSi da ra gavlena eqneba momaval periodSi am cvilebebs finansuri aqtivebis gaufasurebis rezervis adekvaturobaze.

2016 da 2015 wlebis 31 dekembris mdgomareobiT, gacemulma sesxebma mTlianad Seadgina 278,954 aTasi da 204,398 aTasi lari, Sesabamisad; xolo gaufasurebis danakargebis rezervma Sesabamisad Seadgina 5,453 aTasi da 2,788 aTasi lari.

***gadafasebuli RirebulebiT asaxuli ZiriTadi saSualebebi.*** garkveuli ZiriTadi saSualebebi gadafasebuli RirebulebiT aRiricxeba. bolo gadafaseba moxda 2016 wlis maisSi. Sefasebis teqnika aRwerilia me-10 SeniSvnaSi.

***ZiriTadi saSualebebisa da aramaterialuri aqtivebis sasargeblo moxmarebis periodi.*** rogorc zemoT iyo aRwerili, bankis xelmZRvaneloba ganixilavs ZiriTadi saSualebebisa da aramaterialuri aqtivebis sasargeblo moxmarebis periods TiToeuli wliuri saangariSgebo periodis bolos. ZiriTadi saSualebebisa da aramaterialuri aqtivebis sasargeblo moxmarebis periodis dadgena warmoadgens xelmZRvanelobis msjelobis sagans msgavs aqtivebTan mimarTebaSi arsebul gamocdilebaze dayrdnobiT. aqtivis sasargeblo moxmarebis periodis dadgenisas xelmZRvaneloba iTvaliswinebs mosalodneli moxmarebis, savaraudo teqnikuri moZvelebis tendenciebs, fizikuri moxmarebis periodsa da cveTas, agreTve aqtivis fizikur saoperacio garemos. CamoTvlili pirobebidan romelime erTi pirobis an Sefasebis cvlilebam SeiZleba gamoiwvios cveTisa da amortizaciis momavali ganakveTis koreqtirebis aucilebloba.

***gadavadebuli sagadasaxado aqtivebis aRdgena.*** 2019 wlis 1 ianvridan saqarTvelos sagadasaxado kodeqsSi asamoqmedebeli cvlilebebis mixedviT, bankebi movaleni iqnebian, mogebis gadasaxadi gadaixadon gacemuli dividendebi. Sesabamisad, arsebobs molodini, rom cvlilebebis ZalaSi Sesvlis dRidan moyolebuli droebiTi sxvaobebi gaqreba. bankis xelmZRvaneloba darwmunebulia, rom samomavlo periodis ganmavlobaSi imave sagadasaxado iurisdisqciaSi banks eqneba sakmarisi dasabegri mogeba iseTi moculobiT, rac sakmarisi iqneba gadavadebuli sagasadasaxado valdebulebis srulad realizaciisaTvis an, finansuri angariSgebis momxmarebelTaTvis, efeqti araarsebiTi iqneba. gadavadebuli sagadasaxado valdebulebebisa da aqtivebis sabalanso Rirebulebam, 2016 da 2015 wlebis 31 dekembris mdgomareobiT, Sesabamisad Seadgina 1741 aTasi da 877 aTasi lari.

***dakavSirebul mxareebTan ganxorcielebuli transaqciebis Tavdapirveli aRiareba*.** biznesis mimdinareobisas banki axorcielebs transaqciebs dakavSirebul mxareebTan. bass 39-is Sesabamisad, finansuri instrumentebis Tavdapirveli aRiareba unda moxdes samarTliani RirebulebiT. Tu amgvari transaqciebis moqmedi bazari ar arsebobs, xelmZRvaneloba afasebs, efuZneba Tu ara tranzaqciis fasi sabazro saprocento ganakveTebs. amisaTvis dgindeba, Tu rogor xdeba faswarmoqmna aradakavSirebul mxareebTan ganxorcielebuli msgavsi tranzaqciebis SemTxvevaSi da keTdeba efeqturi saprocento ganakveTis analizi. dakavSirebul mxareebTan arsebuli naSTebis Sesaxeb informacia ganmartebulia 28-e SeniSvnaSi.

# axali da Sesworebuli finansuri aRricxvis saerTaSoriso standartebis (fass) miReba

**finansur angariSebSi naCveneb Tanxebze moqmedi fass-ebSi Setanili Sesworebebi.**

mimdinare wels bankma miiRo Semdegi axali da redaqtirebuli standartebi da interpretaciebi, ramac zegavlena iqonia winamdebare angariSebSi warmodgenil Tanxebze:

* Sesworeba fass 10, fass 12 da bass 28 *sainvesticio sawarmoebi: konsolidirebis gamonaklisis gamoyeneba;*
* Sesworeba fass 11 *erTobliv operaciebSi Sesyiduli wilebis aRricxva*;
* Sesworeba bass 1 *ganmartebis iniciativa*;
* Sesworeba bass 16 da bass 38 *cveTisa da amortizaciis dasaSvebi meTodebis ganmarteba*;
* Sesworeba bass 16 da bass 41 *soflis meurneoba: msxmoiare mcenareebi*;
* fass 14 *gadavadebuli satarifo koreqtirebis angariSebi*;
* Sesworeba bass 27 - *wilobrivi meTodi gancalkevebul finansur angariSgebaSi*;
* fass wliuri gaumjobesebis 2012-2014 cikli

**Sesworeba bass 1 `ganmartebis iniciativa~**

bankma es Sesworeba pirvelad mimdinare wels gamoiyena. Sesworeba ganmartavs, rom kompania valdebuli ar aris, fass-is mixedviT aucilebeli konkretuli ganmarteba gaakeTos, Tu am ganmartebiT miRebuli informacia ar aris arsebiTi xasiaTisa. Sesworeba agreTve rekomendaciebs awvdis kompaniebs ganmartebis gakeTebisas informaciis gaerTianebisa da gancalkevebis safuZvlebis Sesaxeb. Tumca, Sesworeba aseve ambobs, rom sasurvelia, bankebma mainc gaakeTodn damatebiTi ganmarteba, Tu fass-is konkretuli moTxovnebis dakmayofilebis miuxedavad, finansuri angariSgeba ver miawvdis momxmarebels sakmaris informacias konkretuli transaqciebis, movlenebisa da mdgomareobis Taobaze bankis finansuri mdgomareobisa da finansuri Sedegebis garSemo.

am Sesworebebis amomedebas ar gamouwvevia raime Sedegi bankis finansuri Sedegebis Tu finansuri mdgomareobis TvalsazrisiT

**Sesworeba bass 16 da bass 38 `cveTisa da amortizaciis misaRebi meTodebis ganmarteba~**

bankma es Sesworebebi pirvelad mimdinare wels gamoiyena. bass 16-is Sesworeba mewarmes ukrZalavs ZiriTadi saSualebebis cveTis daricxvas Semosavlis safuZvelze. bass 38-is Sesworebas Semoaqvs gabaTilebadi varaudi, rom Semosavali ar warmoadgens aramaterialuri aqtivis amortizaciis saTanado safuZvels. es varaudi mxolod maSin SeiZleba gabaTildes, rodesac:

1. aramaterialuri aqtivi gamoxatulia Semosavlis sazomis saxiT; an
2. SeiZleba Cveneba, rom Semosavali da aramaterialuri aqtivisgan misaRebi ekonomikuri sargeblis moxmareba erTmaneTTan axlo korelaciaSia.

vinaidan banki ZiriTad saSualebebsa da aramaterialur aqtivebs, Sesabamisad, cveTasa da amortizacias ukve wrfivi meTodiT aricxavs, am Sesworebebis amoqmedebas bankis konsolidirebul finansur angariSgebaze zegavlena ar mouxdenia.

**fass-ebis wliuri redaqtirebis 2012-2014 ww. cikli.**

bankma es Sesworebebi pirvelad mimdinare wels gamoiyena. fass-ebis 2012-2014 wlebis cikli moicavs ramdenime qvemoT mocemul Sesworebas.

fass 5-is SesworebaSi mocemulia miTiTeba im SemTxvevebisaTvis, rodesac kompanias aqtivi (an sarealizacio jgufi) gadaaqvs gasayidad gankuTvnili jgufidan mflobelTaTvis gasanawilebel jgufSi (an piriqiT). Sesworeba ganmartavs, rom amgvari cvlileba unda CaiTvalos realizaciis Tavdapirveli gegmis nawilad. Sesabamisad, fass 5-is moTxovna realizaciis gegmis cvlilebasTan dakavSirebiT am SemTxvevaSi ar moqmedebs. Sesworeba agreTve moicavs miTiTebas iseTi SemTxvevisTvis, rodesac aqtivebis `gasanawileblad gankuTvnili jgufad~ aRricxva wydeba.

fass 7-is Sesworeba moicavs damatebiT miTiTebebs, rogor gavakrvioT, kvlavac Sedis Tu ara momsaxurebis kontraqti sxva pirisaTvis gadacemul aqtivSi aseT aqtivebTan dakavSirebuli savaldebulo ganmartebebis miznebisaTvis.

bass 19-is Sesworeba ganmartavs, rom TanamSromelTa benefitebis obligaciebis diskontirebis ganakveTi unda dadgindes maRali xarisxis korporaciul obligaciebze saangariSo periodis bolos naCvenebi ukugebis sabazro donis mixedviT. maRali xarisxis korporaciuli obligaciebis bazris siRrmis Sefaseba unda moxdes valutis doneze (anu moxdes imave valutaSi, romelSic benefitebi gadaixdeba). im valutebis SemTxvevaSi, romelTaTvis aseTi maRali xarisxis korporaciuli obligaciebis Rrma bazari ar arsebobs, gamoyenebuli unda iqnas saangariSo periodis bolos am valutaSi denominirebuli saxelmwifo obligaciebze naCvenebi ukugebis ganakveTebi.

am Sesworebebis gamoyenebas bankis finansur angariSgebaze mniSvnelovani zegavlena ar mouxdenia.

**axali da redaqtirebuli, gamoqveynebuli, magram ZalaSi jer arSesuli fass-ebi**

banki ar iyenebs Semdeg axal da redaqtirebul, gamoqveynebul magram ZalaSi jer arSesul fass-ebs:

* fass 9 - *finansuri instrumentebi2*;
* fass 15 – *Semosavali klientebTan gaformebuli kontraqtebidan2*;
* fass 16 - *ijara*
* Sesworebebi fass 2 - *im transaqciebis klasifikacia da gazomva, romelTa anazRaureba xdeba aqciebis meSveobiT2*;
* Sesworebebi fass 10 da bass 28 – *aqtivebis gayidva an dabandeba mekavSire an erTobliv sawarmoSi1*;
* Sesworebebi bass 7 - *ganmartebis iniciativa1*;
* Sesworebebi bass 12 - *ararealizebuli zaralis gadavadebuli sagadasaxado aqtivebis aRiareba1*;
* Sesworebebi fass 4 - `*fass 9* *finansuri instrumentebi~ gamoyeneba fass 4 `sadazRvevo kontratebTan~ erTad2*;
* faisk 22 *savaluto operaciebi da saavanso anazRaureba2;*
* Sesworebebi bass 40 - *sainvesticio qonebis gadacema2*;
* fass-ebis wliuri redaqtirebis 2012-2014 ww. cikli1;

1. ZalaSia 2017 w. 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis, vadamdeli gamoyeneba daSvebulia.

2. ZalaSia 2018 w. 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis, vadamdeli gamoyeneba daSvebulia.

3. ZalaSia 2019 w. 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis, vadamdeli gamoyeneba daSvebulia.

**fass 9 *“finansuri instrumentebi”.***2009 wlis noemberSi gamoqveynebuli fass 9 axal moTxovnebs awesebs finansuri aqtivebis klasifikaciisa da gazomvis TvalsazrisiT. 2010 wlis oqtomberSi fass-Si 9 Sevida Sesworeba, romeliT iTvaliswinebs moTxovnebs finansuri valdebulebebis klasifikaciis, gazomvisa da aRiarebis gauqmebis TvalsazrisiT. 2013 wlis noemberSi ki mas daemata axali moTxovna hejirebis zogad aRricxvasTan dakavSirebiT. 2014 wlis ivlisSi buRaltruli aRricxvis saerTaSoriso standartebis sabWom gamoaqveyna fass 9-is saboloo versia. igi mTlianobaSi moicavs finansuri aqtivebis gaufasurebis moTxovnebsa da mcire Sesworebebs, romlebic finansuri aqtivebis klasifikaciisa da gazomvis moTxovnebs exeba. fass 9 miznad isaxavs, Caanacvlos bass 39 – finansuri instrumentebi: aRiareba da gazomva.

fass 9-is ZiriTadi moTxovnebi:

* **finansuri aqtivebis klasifikacia da gazomva**. finansuri aqtivebi klasificirdeba im biznes-modelis mixedviT, romelSic xdeba maTi floba da sakontraqto fuladi saxsrebis moZraobis maxasiaTeblebis gaTvaliswinebiT. kerZod, savalo investiciebi, romlebsac piri flobis iseTi biznes modeliT, romlis mizani sakontraqto fuladi saxsrebis Sekrebaa da romelTa sakontraqto fuladi saxsrebi mxolod ZiriTadi Tanxisa da mis darCenil nawilze daricxul procents moicavs, Tavdapirveli aRiarebis Semdgom gaizomos amortizebuli RirebulebiT. fass 9-is 2014 wlis redaqciaSi Semotanilia savalo instrumentebis aRricxvis axali kategoria `samarTliani Rirebuleba sxva sruli SemosavlebiT”. aRniSnuli exeba savalo instrumentebs, romlebic moqceulia iseT biznes-modelSi, romlis mizani miiRweva sakontraqto fuladi nakadebis SegrovebiTa da finansuri aqtivebis gayidviT. aRniSnul savalo instrumentebSi gaTvaliswinebuli unda iyos finansuri aqtivis sakontraqto pirobebi, romlebic konkretul dRes warmoSobs iseTi fuladi saxsrebis moZraobas, rac warmoadgens ZiriTadi Tanxisa da darCenili Tanxis procentis gadaxdebs. amgvari savalo instrumentebi, Tavdapirveli aRiarebis Semdeg izomeba samarTliani RirebulebiT sxva srul SemosavlebSi. yvela sxva savalo da saaqcio investicia izomeba samarTliani RirebulebiT. garda amisa, fass 9-is mixedviT, pirs SeuZlia Seuqcevadad warmoadginos kapitalSi investiciis (ara savaWrod gankuTvnilisa) samarTliani Rirebulebis retrospeqiuli cvlilebebi da mogeba-zaralSi mxolod dividenduri Semosavlebi asaxos.

finansuri valdebulebebi aseve bass 39-is mixedviT klasificirdeba. Tumca, arsebobs gansxvaveba mewarme piris sakredito riskis gazomvis moTxovnebSi. fass 9 iTxovs, rom am valdebulebis sakredito riskis cvlilebiT gamowveuli samarTliani Rirebulebis cvlilebis odenoba warmodgenili iqnes sxva srul SemosavlebSi, Tu valdebulebis sakredito riskis cvlilebis Sedegebis aRiareba sxva srul SemosavlebSi sabuRaltro Seusabamobas Seqmnis an gazrdis mas mogeba-zaralSi. finansuri valdebulebis sakredito riskiT gamowveuli samarTliani Rirebulebis cvlileba SemdgomSi mogeba-zaralSi ar reklasificirdeba.

* **gaufasureba.** fass 9-is 2014 wlis redaqciaSi Semotanilia finansuri aqtivebis gaufasurebis gazomvis “mosalodneli sakredito danakargis” modeli, rac bass 39-is gaweuli sakredito danakargis modelis sapirispiroa. mosalodneli sakredito danakargis modeli mewarme pirs avaldebulebs, yovel saangariSo dRes aRricxos mosalodneli sakredito danakargebi da maTi cvlileba ise, rom man asaxos sakredito riskis cvlileba Tavdapirveli aRiarebis Semdgom. sxvagvarad rom vTqvaT, aRar aris aucilebeli sakredito danakargis aRiarebas win sakredito xdomileba uswrebdes.
* **hejirebis aRricxva.** hejirebis aRricxvis axali modeli inarCunebs hejirebis aRricxvis meqanizmebis sam ZiriTad saxes, romelic dResdReobiT asaxulia bass 39-Si. fass 9 mewarmeebs sTavazobs ufro moqnil midgomas hejirebis aRricxvis tranzaqciebis tipebTan mimarTebaSi. kerZod, gafarToebulia im instrumentebis saxeobaTa rigi, romlebic klasificirdeba hejirebis intrumentebad da arasafinanso erTeulebis riskis komponentebis iseTi tipebis raodenoba, romlebic SeiZleba hejirebis aRricxvisTvis gamoviyenoT. garda amisa, efeqturobis testi gauqmda da Canacvlda “ekonomikuri urTierTobis” principiT. aseve aRar aris saWiro hejis efeqturobis retrospeqtiuli Sefaseba. axsna-ganmartebiTi SeniSvnebisaTvis Semotanilia gazrdili moTxovnebi mewarmis riskis marTvis RonisZiebebTan dakavSirebiT.
* **aRiarebis Sewyveta.** finansuri aqtivebisa da valdebulebebis aRiarebis Sewyvetis moTxovnebi gadmotanilia bass 39-dan.

standarti savaldebulo ZalaSi Sedis 2018 w. 1 ianvars. dasaSvebia misi vadamde danergva. fass 9-is gamoyenebis SerCeuli midgomis gaTvaliswinebiT, standartze gadasvlisas SesaZlebelia, sxvadasxva moTxovna angariSis momzadebisas erTdroulad ki ar iqnes gaTvaliswinebuli, aramed sxvadasxva dros.

bankis xelmZRvanelobis prognoziT, momavalSi fass 9-is gamoyenebam SeiZleba mniSvnelovani zegavlena iqonios bankis finansur aqtivebTan da finansur valdebulebebTan dakavSirebiT naCveneb Tanxebze. Tumca, detaluri Semowmebis gareSe fass 9-is efeqtze adekvaturi msjeloba aragonivruli iqneboda.

**fass 14 - tarifebis gadavadebuli koreqtirebis angariSebi.** fass 14 mewarmes, romelic fass-ebis gamoyenebaze gadadis, saSualebas aZlevs, mcire cvlilebebiT gaagrZelos tarifebis gadavadebuli koreqtirebis angariSgeba Zveli, buRaltruli aRricxvis sayovelTao principebis Sesabamisad rogorc fass-ebis pirveli gamoyenebisas, aseve Semdgom finansur angariSebSi.

fass 14-is gamoyeneba bankis samomavlo finansur angariSebze zegavlenas ar iqoniebs, radgan banki ukve iyenebs fass-ebiT nawarmoeb angariSgebas.

***fass 15 – Semosavali klientebTan gaformebuli kontraqtebidan.*** 2014 wlis maisSi gamoica fass 15, romelic mewarme pirebs klientebTan gaformebuli kontraqtebidan miRebuli Semosavlebis aRricxvis erTian, srul models sTavazobs. ZalaSi Sesvlis Semdeg fass 15 Caanacvlebs Semosavlis aRiarebis arsebul princips, maT Soris bass 18 – Semosavlebi, bass 11 – samSeneblo kontraqtebi da maTTan dakavSirebul interpretaciebs.

fass 15-is amosavali principi imaSi mdgomareobs, rom pirma Semosavali ise unda aRiaros, rom amiT asaxos klientebisaTvis nakisri saqonlisa Tu momsaxurebis gadacema iseTi TanxiT, romelic asaxavs anazRaurebas, ris miRebasac piri varaudobs am saqonlisa da momsaxurebis sanacvlod.

kerZod, standarti gvTavazobs erT, principebze dafuZnebul, xuTetapian models, romelic klientebTan gaformebuli yvela kontraqtze vrceldeba:

* kontraqtis klientTan identificireba;
* sakontraqto valdebulebebis dadgena;
* tranzaqciis fasis gansazRvra;
* tranzaqciis fasis mikuTvneba sakontraqto valdebulebasTan;
* Semosavlis aRiareba, rodesac (an Tu) piri sakontraqto valdebulebas Seasrulebs.

fass 15-is mixedviT, piri Semosavals aRiarebs sakontraqto valdebulebis Sesrulebisas, anu maSin, rodesac Sesabamis valdebulebasTan dakavSirebul saqonelsa Tu momsaxurebaze “kontroli” klients gadaecema. ufro direqtiuli xasiaTis instruqcia daemata iseT Temebs, rogoricaa, magaliTad, Semosavlis aRiarebis momenti, cvladi anazRaurebis aRricxva, kontraqtis Sesrulebisa da miRebis xarjebi da sxva msgavsi aspeqtebi. axeve Semodis Semosavlis ganmartebis axali moTxovnebi.

bankis xelmZRvaneloba varaudobs, rom aRniSnuli Sesworebis gamoyenebas bankis finansur angariSebze mniSvnelovani zegavlena SeiZleba hqondes. Tumca, amJamad, detaluri Semowmebis gareSe fass 15-is efeqtze adekvaturi msjeloba aragonivruli iqneboda.

**Sesworeba fass 16 - ijara.** fass 16 akonkretebs, rogor unda aRiaros, gazomos, warmoadginos da uCvenos angariSmgebma pirma ijara. standartSi mocemulia meijaris erTiani aRricxvis modeli, romelic meijares avaldebulebs, aRiaros ijarasTan dakavSirebuli yvela aqtivi da pasivi, Tu ijaris vada 12 Tve an naklebi araa, an Tu Sesabamisi aqtivis Rirebuleba sakmarisad mcire ar aris. moijareebi ijaras kvlavac dayofen saoperacio an finansur ijarad. am TvalsazrisiT, fass 16-is midgoma moijaris mimarT, mTlianobaSi misi winamorbedis, bass 17-is midgomisgan ar gansxvavdeba.

**Sesworeba fass 2 - *im transaqciebis klasifikacia da gazomva, romelTa anazRaureba xdeba aqciebis meSveobiT***

Sesworebas Semoaqvs Semdegi ganmartebebi:

1. aqciebiT anazRaurebadi gadaxdebis realuri Rirebulebis gaangariSebisas, wilobriv uflebebSi Sesvlisa da wilobrivi uflebebis moxsnis pirobebis buRaltruli aRricxva unda moxdes iseTive midgomiT, rogorc wiliT anazRaurebadi gadaxdebis SemTxvevaSi.
2. im SemTxvevaSi, rodesac sagadasaxado norma pirs sTxovs, TanamSromlis sagadasaxado valdebulebis dasakmayofileblad daakavos am valdebulebis monetaruli mniSvnelobis toli wilobrivi instrumentebis konkretuli raodenoba da Semdgom gadauricxos es valdebuleba sagadasaxado organos, anu aqciebze dafuZnebul anazRaurebas gaaCnia netingis maxasiaTebeli, amgvari garigeba mTlianad unda CaiTvalos wiliT anazRaurebadi, mxolod im pirobiT, Tu aqciaze dafuZnebuli anazRaureba, netingis maxasiaTeblis arqonis SemTxvevaSi, wiliT anazRaurebad CaiTvleboda.
3. aqciebiT anazRaurebadi gadaxdis modifikacia, romlis farglebSic transaqcia fuliT anazRaurebadidan wiliT anazRaurebadis kategoriaSi gadainacvlebs, unda aRiricxos Semdegnairad:
   1. Tavdapirveli valdebuleba Camoiwereba;
   2. wiliT anazRaurebadi da aqciebze dafuZnebuli gadaxdis aRiareba xdeba gadacemuli wilobrivi instrumentis modifikaciis dRes dafiqsirebuli realuri RirebulebiT, Tu momsaxureba modifikaciis dRemdea gaweuli; da
4. nebismieri sxvaoba modifikaciis dRes valdebulebis sabalanso Rirebulebasa da wilobriv kapitalSi asaxul odenobas Soris dauyovnebliv unda iqnes aRiarebuli mogeba-zaralSi.

Sesworebebi ZalaSi Sedis 2018 wlis 1 ianvars an mis Semdeg dawyebul wliur saangariSo periodebze. adreuli gamoyeneba nebadarTulia. moqmedebs konkretuli gardamavali debulebebi.

bankis xelmZRvanelobis azriT, am Sesworebebis gamoyeneba momavalSi mniSvnelovan zegavlenas ar moaxdens bankis finansur angariSgebaze, radgan banki ar aris Sesuli fuliT anazRaurebad da aqciebze dafuZnebul garigebebSi an saSemosavlo gadasaxadTan dakavSirebul garigebebSi sagadasaxado organoebTan aqciebze dafuZnebul gadaxdebTan mimarTebaSi.

**Sesworebebi fass 10 da bass 28 – aqtivebis gayidva an Setana investorsa da mis asocirebul kompanias Tu erTobliv sawarmos Soris**

aRniSnuli Sesworeba exeba iseT viTarebas, rodesac investorsa da asocirebul pirsa Tu erTobliv sawarmos Soris xdeba aqtivebis yidva-gayidva an gadacema. kerZod, Sesworeba ambobs, rom iseTi Svilobili kompaniis kontrolis dakargvidan warmoSobili mogeba an zarali, romelic ar Seicavs bizness asocirebul pirsa Tu erTobliv sawarmosTan, romelic aRiricxeba kapitalis meTodiT, aRiricxeba damfuZnebeli kompaniis mogeba-zaralSi mxolod am asocirebul pirsa Tu erTobliv sawarmoSi sxva investorebis wilebis farglebSi. msgavsad, yofil Svilobil sawarmoSi (romelic gaxda asocirebuli piri an erToblivi sawarmo da axla wrfivi meTodiT aRiricxeba) SenarCunebuli investiciebis realur Rirebulebamde gadafasebiT miRebuli mogeba da zarali aRiardeba Tavdapirveli damfuZnebeli kompaniis mogeba-zaralSi mxolod am asocirebul pirsa Tu erTobliv sawarmoSi sxva investorebis wilebis farglebSi.

Sesworebis ZalaSi Sesvlis TariRi buRaltruli aRricxvis saerTaSoriso standartebis sabWos jer ar daudgenia; Tumca, adreuli gamoyeneba nebadarTulia.

bankis xelmZRvanelobis azriT, am Sesworebebis amoqmedebam SeiZleba zegavlena iqonios bankis finansur angariSgebaze, Tu amgvari tranzaqciebi ganxorcielda.

**Sesworebebi bass 7 `ganmartebis iniciativa~**

Sesworebebi kompaniisgan moiTxovs, iseTi ganmartebebi gaakeTos warmodgenili informaciis Taobaze, rac saSualebas miscems finansuri angariSgebis momxmareblebs, saTanadod Seafason finansuri saqmianobidan warmoSobil valdebulebaTa cvlilebebi.

Sesworebebi ZalaSia prospeqtiulad 2017 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis. adreuli gamoyeneba nebadarTulia. bankis xelmZRvaneloba ar varaudobs, rom am SesworebaTa gamoyeneba arsebiT zegavlenas moaxdens bankis finansur angariSgebaze.

**Sesworebebi bass 12 `ararealizebuli zaralis gadavadebuli sagadasaxado aqtivebis aRiareba~**

Sesworebebi ganmartavs:

1. realuri RirebulebiT gazomili fiqsirebul ganakveTiani iseTi savalo instrumentis sabalanso Rirebulebis Semcireba TviTRirebulebaze nakleb Tanxamde, romlis sagadasaxado baza TviTRirebulebis doneze rCeba, warmoSobs gamoqviTvad droebiT sxvaobas, imis miuxedavad, varaudobs Tu ara am instrumentis flobeli misi sabalanso Rirebulebis amoRebas realizaciiT Tu gamoyenebiT, da imis maRali albaTobis miuxedavad, rom gamomSvebi gadaixdis sakontraqto fulad gadasaxads.
2. rodesac kompania afasebs, eqneba Tu ara mas dasabegri mogeba, raTa gamoqviTvadi droebiTi sxvaoba gamoiyenos, xolo sagadasaxado norma zRudavs zaralis gamoyenebas konkretuli tipis Semosavlidan gamosaqviTad (mag. kapitaluri danaxarjebi SeiZleba mxolod kapitaluri Semosavlebidan gamoiqviTos), gamoqviTvadi droebiTi sxvaoba fasdeba imave tipis sxva gamoqviTvad droebiT sxvaobasTan erTad, magram sxva tipis gamoqviTvadi droebiTi sxvaobebisgan gancalkevebiT;
3. savaraudo samomavlo dasabegri mogebis mTlian odenobaSi SeiZleba gaTvaliswinebuli iqnes piris aqtivebis amoReba maT sabalanso Rirebulebaze meti odenobiT, Tu arsebobs imis sakmarisi mtkicebuleba, rom amis miRweva savaraudoa; da
4. sakmarisi samomavlo dasabegri mogebis arsebobis dadgenisas, kompaniam gamoqviTvadi droebiTi sxvaobebi samomavlo dasabegr mogebas unda Seadaros im sagadasaxado gamoqviTvebis gauTvaliswineblad, romlebic am gamoqviTvadi droebiTi sxvaobebis gauqmebiT warmoiSoba.

Sesworebebi ZalaSia prospeqtiulad 2017 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis. adreuli gamoyeneba nebadarTulia. bankis xelmZRvaneloba ar varaudobs, rom am SesworebaTa gamoyeneba arsebiT zegavlenas moaxdens bankis finansur angariSgebaze.

**Sesworebebi fass 4 - `fass 9 `finansuri instrumentebi~ gamoyeneba fass 4 `sadazRvevo kontratebTan erTad~**

Sesworeba umeteswilad sadazRvevo saqmianobiT dakavebul kompaniebs aZlevs arCevans, gaagrZelon aRricxvis arsebuli, fass-ebze dafuZnebuli meTodis gamoyeneba da fass 9-is amoqmedeba gadadon an axali sadazRvevo standartis amoqmedebamde an 2021 wlis 1 ianvars an mis Semdeg dawyebul periodebamde (`vadis gasvlis piroba~). aris Tu ara kompania `umeteswilad~ dazRveviT dakavebuli, unda Sefasdes angariSmgebeli piris doneze, uSualod 2016 wlis 1 aprilamde wliur saangariSo dRes. amis Semdeg am kriteriumis gadaxedva aRar SeiZleba, Tu kompaniis saqmianobaSi ar moxda iseTi mniSvnelovani cvlileba, rac dRis wesrigSi daayenebs kriteriumis dakmayofilebis savaldebulo gadaxedvas. kompania gamoiyenebs im Sesworebebs, romlebic konkretuli kriteriumebis damakmayofilebel mzRvevelebs saSualebas miscems, droebiT gadadon fass 9-is gamoyeneba 2018 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebis ganmavlobaSi.

garda amisa, Sesworebebi fass 4-is moqmedebis farglebSi arsebuli kontraqtebis mflobel yvela kompanias agreTve aZlevs arCevans, srulad aamoqmedon fass 9 Tu iseTi koreqtivebi Seitanon mogeba-zaralSi, romlebic, Sesabamis dasaxelebul finansur aqtivebTan mimarTebaSi fass 9-is zemoqmedebas gaauvnebelyofda bass 39-Tan SedarebiT. am midgomas `gadamfaravi midgoma~ ewodeba da misi gamoyeneba SesaZlebelia calkeul aqtivebTan mimarTebaSi. kompania valdebulia, gadamfaravi qmedebebis Semcveli es Sesworebebi gamoiyenos fass 9-is Tavdapirvelad amoqmedebisas.

bankis xelmZRvaneloba ar varaudobs, rom am Sesworebebis gamoyeneba arsebiT zegavlenas moaxdens bankis finansur angariSgebaze, vinaidan banks ar aqvs sadazRvevo kontraqtebi, romelzec fass 4 gavrceldeboda.

**faisk 22 `savaluto operaciebi da saavanso anazRaureba~**

es interpretacia ganmartavs, rom rodesac kompania ixdis an iRebs Tanxas avansad ucxour valutaSi, transaqciis TariRi, Sesabamisi aqtivis, danaxarjis an Semosavlis Tavdapirveli aRiarebisas gacvliTi kursis dasadgenad, unda iyos saavanso gadaxdis TariRi, anu is dRe, rodesac moxda avansad miRebuli Semosavlis an xarjis aRiareba. Tu saavanso gadaxda an saavanso Semosavlis miReba moxda erT jerze metad, unda dadgindes TiToeuli gadaxdis an Semosavlis miRebis transaqciis TariRi. es Sesworebebi exeba 2018 wlis 1 ianvars an mis Semdgom dawyebul wliur periodebs. adreuli gamoyeneba nebadarTulia. kompanias SeuZlia Sesworeba gamoiyenos retrospeqtiulad an prospeqtiulad.

bankis xelmZRvaneloba ar varaudobs, rom am Sesworebebis gamoyeneba arsebiT zegavlenas iqoniebs bankis finansur angariSgebaze, radgan banki amJamad iyenebs faisk 22-Si miTiTebul midgomas.

**Sesworebebi bass 40 `sainvesticio qonebis gadacema~**

Sesworebebi miznad isaxavs imis ganmartebas, rom kompanias qonebis reklasificireba sainvesticio qonebad an piriqiT SeuZlia mxolod maSin, rodesac arsebobs imis mtkicebuleba, rom adgili hqonda qonebis gamoyenebis formis cvlilebas. Sesworebebi xazs usvams, rom mxolod xelmZRvanelobis ganzraxvis cvlileba sakmarisi araa qonebis gadasacemad. standartSi mocemulia im garemoebaTa CamonaTvali, romlebic saWiroa imis dasadgenad, moxda Tu ara gamoyenebis formis cvlileba. Tumca, zogi eqspertis azriT, es sia amomuravia, Sesworeba azustebs, rom is mxolod magaliTebis CamonaTvalia. Sesworebebi exeba 2018 wlis 1 ianvars an mis Semdgom dawyebul wliur periodebs. adreuli gamoyeneba nebadarTulia. . kompanias SeuZlia Sesworeba gamoiyenos retrospeqtiulad (Tu es SesaZlebelia `wina ricxviT codnis~ efeqtis gareSe) an prospeqtiulad.

bankis xelmZRvaneloba ar varaudobs, rom am SesworebaTa gamoyeneba arsebiT zegavlenas iqoniebs bankis finansur angariSgebaze.

**fass-ebis wliuri redaqtirebis 2014-2016 ww. cikli**

wliuri redaqtirebebis paketis farglebSi mocemulia Sesworeba sam standartSi:

fass 1-is SesworebiT uqmdeba finansuri instrumentebis, TanamSromelTa benefitebisa da sainvesticio kompaniebis Sesaxeb ganmartebis valdebulebisgan mokle vadiT gaTavisuflebis saSualeba, radgan is saangariSo periodi, romlebzec valdebulebisgan gaTavisufleba vrceldeboda, ukve gavida da amdenad, es gamonaklisi veRar imoqmedebs. Sesworebebi ZalaSia 2018 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis.

fass 12-is Sesworebebi ganmartavs, rom gasayidad gankuTvnilad klasificirebuli an sarealizacio jgufSi Sesuli Svilobili kompaniebis, asocirebuli kompaniebis an erToblivi sawarmoebis Sesaxeb Sejamebuli informaciis warmodgenis moTxovna erTaderTia, romelic SeiZleba ar CaiTvalos savaldebulod. Sesworebebi gamoiyeneba retrospeqtiulad da ZalaSia 2017 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis.

bass 28-is mixedviT, venCuruli kapitalis organizaciebsa da sxva msgavs pirebs SeuZliaT asocirebul kompaniebsa da erTobliv sawarmoebSi Cadebuli investiciebi asaxon mogeba-zaralSi asaxuli realuri RirebulebiT. garda amisa, kompanias, romelic ar aris sainvesticio kompania, magram gaaCnia wili iseT asocirebul kompaniaSi an erTobliv sawarmoSi, romelic Tavad aris sainvesticio kompania, wilobrivi meTodis gamoyenebisas, SeuZlia, gamoiyenos am asocirebuli kompaniis an erToblivi sawarmos mier TavTavis Svilobil kompaniebSi flobili wilebis realuri Rirebulebis gasazomad gamoyenebuli forma. bass 28-is Sesworebebi ganmartavs, rom es gadawyvetileba kompaniam unda miiRos calcalke TiToeuli asocirebuli pirisa Tu erToblivi sawarmos SemTxvevaSi Tavdapirveli aRiarebisas. Sesworebebi gamoiyeneba retrospeqtiulad da ZalaSia 2018 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis.

bankis xelmZRvaneloba ar varaudobs, rom am SesworebaTa gamoyeneba arsebiT zegavlenas iqoniebs bankis finansur angariSgebaze.

# fuli da fulis eqvivalentebi

|  |  |  |  |
| --- | --- | --- | --- |
|  | 31 dekemberi, 2016 |  | 31 dekemberi, 2015 |
|  |  |  |  |
| naRdi fuli | 6,509 |  | 4,362 |
| seb-Si arsebuli naSTebi | 3,186 |  | 3,687 |
| **mokorespondento angariSebi da 90 dRemde dafarvis vadiani depozitebi** | 20,934 |  | 6,409 |
| **sul fuli da fulis eqvivalentebi** | **30,629** |  | **14,458** |
|  |
|  |

# moTxovnebi bankebis mimarT

moTxovnebi bankebis mimarT moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 31 dekemberi,  2016 |  | 31 dekemberi,  2015 |
|  |  |  |  |
| vadiani depozitebi | 871 |  | 239 |
|  |  |  |  |
| *gamoklebuli: gaufasurebis danakargebis rezervi* | - |  | - |
|  | - |  | - |
| **sul moTxovnebi bankebis mimarT** | 871 |  | **239** |
|  |  |  |  |

2016 da 2015 wlebis 31 dekembris mdgomareobiT, moTxovnebSi bankebis mimarT warmodgenilia bankis mier VISA sabanko operaciebisaTvis garantiebis saxiT ganTavsebuli depozitebi.

# klientebze gacemuli sesxebi

klientebze gacemuli sesxebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 31 dekemberi,  2016 |  | 31 dekemberi,  2015 |
|  |  |  |  |
| klientebze gacemuli sesxebi | 278,954 |  | 204,398 |
| gamoklebuli: gaufasurebis danakargebis rezervi | (5,453) |  | (2,788) |
|  |  |  |  |
| **sul klientebze gacemuli sesxebi** | **273,501** |  | **201,610** |
|  |  |  |  |

2016 da 2015 wlebis 31 dekembriT dasrulebuli wlisaTvis gaufasurebis danakargebis rezervis moZraoba mocemulia me-19 SeniSvnaSi.

2016 da 2015 wlis 31 dekembris mdgomareobiT, klientebze gacemuli sesxebi moicavs daricxul procents 2,870 aTasi da 2,099 aTasi laris odenobiT, Sesabamisad.

qvemoT mocemul cxrilSi Sejamebulia seqtorulad gaanalizebuli, klientebze gacemuli sesxebis sabalanso Rirebulebebi:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 31 dekemberi, 2016 |  | 31 dekemberi, 2015 |
|  |  |  |  |
| **iuridiul pirebze** |  |  |  |
| vaWroba da momsaxureba | 151,380 |  | 116,142 |
| mSenebloba | 28,152 |  | 16,661 |
| samTo-mompovebeli mrewveloba | 8,189 |  | 5,633 |
| soflis meurneoba | 7,711 |  | 4,834 |
| transportireba | 5,239 |  | - |
| sxva | 10,746 |  | 8,623 |
|  |  |  |  |
|  |  |  |  |
| **sul iuridiul pirebze gacemuli sesxebi** | **211,417** |  | **151,893** |
|  |  |  |  |
|  |  |  |  |
| **fizikur pirebze** |  |  |  |
| samomxmareblo sesxebi | 37,139 |  | 33,242 |
| ipoTekuri sesxebi | 30,398 |  | 19,263 |
|  |  |  |  |
|  |  |  |  |
| **sul fizikur pirebze gacemuli sesxebi** | **67,537** |  | **52,505** |
|  |  |  |  |
|  |  |  |  |
| **mTliani klientebze gacemuli sesxebi** | **278,954** |  | **204,398** |
|  |  |  |  |
| gamoklebuli: gaufasurebis rezervi | (5,453) |  | (2,788) |
|  |  |  |  |
|  |  |  |  |
| **sul klientebze gacemuli sesxebi** | **273,501** |  | **201,610** |
|  |  |  |  |

2016 da 2015 wlis 31 dekembris mdgomareobiT, banks bankis kapitalis 5%-ze meti odenobis sesxebi individualurad gacemuli aqvs 9 da 6 klientze, 53,047 aTasi da 31,762 aTasi laris odenobiT, Sesabamisad.

qvemoT mocemuli cxrili asaxavs klientebze gacemuli sesxebis sabalanso Rirebulebas bankis mier miRebuli uzrunvelyofis mixedviT:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 31 dekemberi,  2016 |  | 31 dekemberi,  2015 |
|  |  |  |  |
| sesxebi uzrunvelyofili kombinirebuli uzrunvelyofiT | 190,833 |  | 130,914 |
| sesxebi uzrunvelyofili uZravi qonebiT | 72,019 |  | 60,386 |
| sesxebi uzrunvelyofili fuladi saxsrebiT | 9,761 |  | 8,517 |
| sesxebi uzrunvelyofili garantiebiT | 1,118 |  | 1,216 |
| sesxebi uzrunvelyofis gareSe | 5,223 |  | 3,365 |
|  |  |  |  |
| mTliani klientebze gacemuli sesxebi | 278,954 |  | 204,398 |
|  |  |  |  |
| gamoklebuli: gaufasurebis rezervi | (5,453) |  | (2,788) |
|  |  |  |  |
| **sul klientebze gacemuli sesxebi** | **273,501** |  | **201,610** |

2016 da 2015 wlebis 31 dekembris mdgomareobiT sesxebis didi wili (mTliani portfelis 99%) gaica saqarTveloSi moRvawe kompaniebze, rac warmoadgens mniSvnelovan geografiul koncentracias erT regionSi.

2016 da 2015 wlebis 31 dekembris mdgomareobiT klientebze gacemulma im sesxebma, romelTa pirobebi gadaxedil iqna, Seadgina 11,731 aTasi da 8,781 aTasi lari, Sesabamisad. sxvagvarad es sesxebi CaiTvleboda vadagadacilebulad, an gaufasurebulad.

2016 da 2015 wlebis 31 dekembris mdgomareobiT, klientebze gacemuli mimdinare sesxebis sakredito xarisxis analizi:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2016 wlis 31 dekembris mdgomareobiT** | **mTliani sesxebi** |  | **gaufasurebis danakargis rezervi** |  | **wminda sesxebi** |  | **gaufasurebis danakargis rezervis fardoba mTlian sesxebTan** |
| **jgufurad Sefasebuli** |  |  |  |  |  |  |  |
| vadagadaucilebeli | 211,585 |  | (1,607) |  | 209,978 |  | 0.76% |
| vadagadacilebuli: |  |  |  |  |  |  |  |
| 30 dRemde | 5,569 |  | (159) |  | 5,410 |  | 2.86% |
| 31-60 dRe | 3,581 |  | (149) |  | 3,432 |  | 4.16% |
| 61-90 dRe | 5,320 |  | (420) |  | 4,900 |  | 7.89% |
| 91-180 dRe | 1,815 |  | (158) |  | 1,657 |  | 8.71% |
| 180 dReze meti | 1,772 |  | (205) |  | 1,567 |  | 11.57% |
| **sul jgufurad Sefasebuli** | **229,642** |  | **(2,698)** |  | **226,944** |  | **1.18%** |
|  |  |  |  |  |  |  |  |
| **individualurad Sefasebuli** |  |  |  |  |  |  |  |
| vadagadaucilebeli | 20,755 |  | (369) |  | 20,386 |  | 1.78% |
| vadagadacilebuli: |  |  |  |  |  |  |  |
| 30 dRemde | 24,450 |  | (1,065) |  | 23,385 |  | 4.36% |
| 31-60 dRe | 1,456 |  | (161) |  | 1,295 |  | 11.060% |
| 61-90 dRe | 2,651 |  | (1,160) |  | 1,491 |  | 43.76% |
| 91-180 dRe | - |  | - |  | - |  | - |
| 180 dReze meti | - |  | - |  | - |  | - |
| **sul individualurad შეფასებული sesxebi** | **49,312** |  | **(2,755)** |  | **46,557** |  | **5.59%** |
| **sul klientebze gacemuli sesxebi** | **278,954** |  | **(5,453)** |  | **273,501** |  | **1.96%** |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2015 wlis 31 dekembris mdgomareobiT** | **mTliani sesxebi** |  | **gaufasurebis danakargis rezervi** |  | **wminda sesxebi** |  | **gaufasurebis danakargis rezervis fardoba mTlian sesxebTan** |
| **jgufurad Sefasebuli** |  |  |  |  |  |  |  |
| vadagadaucilebeli | 148,922 |  | (934) |  | 147,988 |  | 0.63% |
| vadagadacilebuli: |  |  |  |  |  |  |  |
| 30 dRemde | 9,467 |  | (172) |  | 9,295 |  | 1.82% |
| 31-60 dRe | 971 |  | (28) |  | 943 |  | 2.88% |
| 61-90 dRe | 611 |  | (19) |  | 592 |  | 3.11% |
| 91-180 dRe | 1,720 |  | (140) |  | 1,580 |  | 8.14% |
| 180 dReze meti | 496 |  | (57) |  | 439 |  | 11.49% |
| **sul jgufurad Sefasebuli** | **162,187** |  | **(1,350)** |  | **160,837** |  | **0.83%** |
|  |  |  |  |  |  |  |  |
| **individualurad Sefasebuli** |  |  |  |  |  |  |  |
| vadagadaucilebeli | 32,796 |  | (776) |  | 32,020 |  | 2.37% |
| vadagadacilebuli: |  |  |  |  |  |  |  |
| 30 dRemde | 9,415 |  | (662) |  | 8,753 |  | 7.03% |
| 31-60 dRe | - |  | - |  | - |  | - |
| 61-90 dRe | - |  | - |  | - |  | - |
| 91-180 dRe | - |  | - |  | - |  | - |
| 180 dReze meti | - |  | - |  | - |  | - |
| **sul individualurad შეფასებული sesxebi** | **42,211** |  | **(1,438)** |  | **40,773** |  | **3.41%** |
| **sul klientebze gacemuli sesxebi** | **204,398** |  | **(2,788)** |  | **201,610** |  | **1.37%** |

cxrilSi mocemulia klientebze gacemuli sesxebi gaufasurebis mixedviT:

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 31 dekemberi, 2016 | | | | |  | 31 dekemberi, 2015 | | | | |
| sabalanso Rirebuleba rezervis Seqmnamde |  | gaufasu-  rebis  danakar-gebis  rezervi |  | sabalanso Rirebu-  leba |  | sabalanso Rirebuleba rezervis Seqmnamde |  | gaufasu-  rebis  danakar-  gebis  rezervi |  | sabalanso Rirebuleba |
|  |  |  |  |  |  |  |  |  |  |  |  |
| klientebze gacemuli sesxebi romlis gaufasureba individualurad ganisazRvra | 8,000 |  | (1,324) |  | 6,676 |  | 3,924 |  | (1,025) |  | 2,899 |
| klientebze gacemuli sesxebi romlis gaufasureba jgufurad ganisazRvra | 270,954 |  | (4,129) |  | 266,825 |  | 200,474 |  | (1,763) |  | 198,711 |
| sesxebi, romelTa gaufasureba ar momxdara | - |  | - |  | - |  | - |  | - |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **sul** | **278,954** |  | **(5,453)** |  | **273,501** |  | **204,398** |  | **(2,788)** |  | **201,610** |

2016 wlis ganmavlobaSi bankma uzunvelyofis dasakuTrebis gziT miiRo arafinansuri aqtivi. 2016 wlis 31 dekembris mdgomareobiT, am aqtivis sabalanso Rirebuleba iyo 391 aTasi lari, rac dasakuTrebuli aqtivebis saxiT Sevida sxva aqtivebis kategoriaSi.

# gasayidad gankuTvnili finansuri aqtivebi

gasayidad gankuTvnili finansuri aqtivebi moicavs:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **flobili wili, %** | **31 dekemberi,**  2016 |  | **31 dekemberi,**  2015 |
|  |  |  |  |  |
| s.s. `gaerTianebuli kliring-centri~ | 6,25% | 54 |  | 54 |
|  |  |  |  |  |
| **sul gasayidad gankuTvnili finansuri aqtivebi investiciebi** |  | **54** |  | **54** |
|  |  |  |  |  |

xelmZRvaneloba sarwmunod ver afasebs ss gaerTianebuli kliring-centris aqciebSi investiciis samarTlian Rirebulebas. es investicia aRiricxeba TviTRirebulebiT. 2016 wlis 31 dekembris mdgomareobiT, saaqcio sazogadoebas operaciebis Sesaxeb mimdinare finansuri informacia ar gamouqveynebia, misi aqciebi bazarze ar kotirdeba da bolo vaWrobis fasebi sajarod xelmisawvdomi ar aris.

# dafarvis vadamde flobili investiciebi

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | 31 dekemberi, 2016 | | |  | 31 dekemberi, 2015 | | |
|  | wliuri nominaluri saprocento ganakveTi |  | Tanxa |  | wliuri nominaluri saprocento ganakveTi |  | Tanxa |
|  |  |  |  |  |  |  |  |
| saxazino valdebulebebi | 6.8%-15.2% |  | 16,900 |  | 6.8%-15.2% |  | 19,468 |
|  |  |  |  |  |  |  |  |
| gamoklebuli: diskonti |  |  | (143) |  |  |  | (185) |
|  |  |  |  |  |  |  |  |
| **sul dafarvis vadamde flobili investiciebi** |  |  | **16,757** |  |  |  | **19,283** |

2016 da 2015 wlebis 31 dekembris mdgomareobiT, dafarvis vadamde flobil investiciebze daricxulma procentma Seadgina, Sesabamisad, 668 aTasi da 733 aTasi lari.

# ZiriTadi saSualebebi

ZiriTadi saSualebebi moicavs:

|  | Senobebi  da sxva uZravi  qoneba |  | **kompiute-**  **rebi**  da kavSir-gabmulobis mowyobiloba |  | **trans-**  porti |  | aveji  da  mowyobi-lobebi |  | sxva |  | daumTavre-  beli mSenebloba |  | ijariT aRebuli qonebis gaumjobe-  seba |  | sul |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Tavdapirveli RirebulebiT/gadafasebiT** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **1 ianvari, 2015** | **7,872** |  | **1,274** |  | **392** |  | **560** |  | **524** |  | **59** |  | **65** |  | **10,746** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sesyidva | - |  | 198 |  | - |  | 77 |  | 93 |  | 1,296 |  | 57 |  | 1,721 |
| რealizacia | - |  | - |  | - |  | - |  | (3) |  | - |  | - |  | (3) |
| Camowera | - |  | - |  | - |  | - |  | - |  | - |  | - |  | - |
| ტransferi | - |  | 1 |  | - |  | - |  | 5 |  | (6) |  | - |  | - |
| გadafaseba | - |  | - |  | - |  | - |  | - |  | - |  | - |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **31 dekemberi, 2015** | **7,872** |  | **1,473** |  | **392** |  | **637** |  | **619** |  | **1,349** |  | **122** |  | **12,464** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sesyidva | 327 |  | 716 |  | 286 |  | 208 |  | 203 |  | 89 |  | 168 |  | 1,997 |
| რealizacia | - |  | (117) |  | (121) |  | (17) |  | (133) |  | - |  | (32) |  | (420) |
| ტransferi | 1,131 |  | 113 |  | - |  | - |  | 46 |  | (1,290) |  | - |  | - |
| gadafaseba | (14) |  | - |  | - |  | - |  | - |  | - |  | - |  | (14) |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **31 dekemberi, 2016** | **9,316** |  | **2,185** |  | **557** |  | **828** |  | **735** |  | **148** |  | **258** |  | **14,027** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **dagrovili cveTa** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **1 ianvari, 2015** | **27** |  | **706** |  | **235** |  | **362** |  | **289** |  | **-** |  | **15** |  | **1,634** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| wlis daricxva | 110 |  | 126 |  | 21 |  | 60 |  | 69 |  | - |  | 19 |  | 405 |
| gauqmeba realizaciis Sedegad | - |  | - |  | - |  | - |  | (2) |  | - |  | - |  | (2) |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **31 dekemberi, 2015** | **137** |  | **832** |  | **256** |  | **422** |  | **356** |  | **-** |  | **34** |  | **2,037** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| wlis daricxva | 120 |  | 167 |  | 40 |  | 61 |  | 71 |  | - |  | 40 |  | 499 |
| gauqmeba realizaciis  Sedegad |  |  | (115) |  | (121) |  | (17) |  | (135) |  | - |  | (13) |  | (401) |
| gauqmeba gadafasebis Sedegad | (227) |  | - |  | - |  | - |  | - |  | - |  | - |  | (227) |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **31 dekemberi, 2016** | **30** |  | **884** |  | **175** |  | **466** |  | **292** |  | - |  | **61** |  | **1,908** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **wminda sabalanso Rirebuleba** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **31 dekemberi, 2016** | **9,286** |  | **1,301** |  | **382** |  | **362** |  | **443** |  | **148** |  | **197** |  | **12,119** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **31 dekemberi, 2015** | **7,735** |  | **641** |  | **136** |  | **215** |  | **263** |  | **1,349** |  | **88** |  | **10,427** |

2016 da 2015 wlebis 31 dekembris mdgomareobiT banks ar hqonda dagiravebuli ZiriTadi saSualebebi.

2016 da 2015 wlis 31 dekembris mdgomareobiT mTlianad gacveTilma ZiriTadma saSualebebma Seadgina Sesabamisad, 981 aTasi da 1,137 aTasi lari.

bankis kuTvnili Senoba-nagebobebi mocemulia gadafasebuli RirebulebiT, rac warmoadgens gadafasebis dRes arsebul realur Rirebulebas, rasac akldeba SemdgomSi dagrovili cveTa da SemdgomSi dagrovili gaufasurebis zarali.

2016 wlis 31 dekembris mdgomareobiT, Senoba-nagebobebis samarTliani Rirebuleba gansazRvrulia bazris SedarebiTi meTodiT, romelic efuZneba msgavs qonebaze uaxloes warsulSi ganxorcielebuli tranzaqciebis fasebs.

cxrilSi mocemulia informacia bankis sakuTrebaSi arsebuli Senoba-nagebobebisa realuri Rirebulebis ierarqiis Sesaxeb, 2016 da 2015 wlebis 31 dekembris mdgomareobiT:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | samarTliani Rirebulebis ierarqia |  | samarTliani Rirebuleba 2016 w. 31 dekembers |  | samarTliani Rirebuleba 2015 w. 31 dekembers |
|  |  |  |  |  |  |
| Senobebi regionis mixedviT: |  |  |  |  |  |
| - Tbilisi – kostavas quCa | me-3 done |  | 2,660 |  | 2,801 |
| - Tbilisi – Sartavas quCa | me-3 done |  | 4,315 |  | 4,192 |
| - baTumi – gorgasalis quCa | me-3 done |  | 883 |  | 852 |
| **sul** |  |  | **7,858** |  | **7,845** |

bankis Senoba-nagebobebi (garda gasayidad gankuTvnili miwisa da Senoba-nagebobebisa) istoriuli RirebulebiT rom gazomiliyo, maTi sabalanso Rirebuleba, 2016 da 2015 wlis 31 dekembris mdgomareobiT iqneboda, Sesabamisad, 6,102 aTasi da 7,303 aTasi lari.

# aramaterialuri aqtivebi

|  |  |  |
| --- | --- | --- |
|  |  | **aramaterialuri aqtivebi** |
|  |  |  |
| **Tavdapirveli RirebulebiT** |  |  |
| **1 ianvari, 2015** |  | **2,522** |
|  |  |  |
| Sesyidva |  | 661 |
|  |  |  |
| **31 dekemberi, 2015** |  | **3,183** |
|  |  |  |
| Sesyidva |  | 1,498 |
| **31 dekemberi, 2016** |  | **4,681** |
|  |  |  |
| **dagrovili amortizacia:** |  |  |
|  |  |  |
| **1 ianvari, 2015** |  | **1,122** |
|  |  |  |
| wlis daricxva |  | 147 |
|  |  |  |
| **31 dekemberi, 2015** |  | **1,269** |
|  |  |  |
| wlis daricxva |  | 202 |
|  |  |  |
| **31 dekemberi, 2016** |  | **1,471** |
|  |  |  |
| **wminda sabalanso Rirebuleba** |  |  |
| **31 dekemberi, 2016** |  | **3,210** |
|  |  |  |
| **31 dekemberi, 2015** |  | **1,914** |

aramaterialuri aqtivebi moicavs programebsa da licenziebs.

# sxva aqtivebi

sxva aqtivebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  2016 |  | **31 dekemberi,**  2015 |
|  |  |  |  |
| **sxva finansuri aqtivebi** |  |  |  |
| moTxovnebi | 652 |  | 1,002 |
|  |  |  |  |
| **sxva arafinansuri aqtivebi** |  |  |  |
| dasakuTrebuli aqtivebi | 391 |  | 64 |
| winaswar gaweuli xarjebi | 198 |  | 78 |
| sagadasaxado angariSsworeba, garda mogebis gadasaxadisa | 99 |  | 86 |
| avansi ZiriTadi saSualebebis Sesyidvaze | - |  | 57 |
| sxva | 125 |  | 76 |
|  |  |  |  |
|  |  |  |  |
| **sul sxva aqtivebi** | **1,465** |  | **1,363** |
|  |  |  |  |

# bankebis depozitebi

bankebis depozitebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  2016 |  | **31 dekemberi,**  2015 |
|  |  |  |  |
| depozitebi damfuZnebeli kompaniidan | 123,431 |  | 129,421 |
| seb-isagan miRebuli sesxebi | 69,078 |  | 9,500 |
| rezidenti komerciuli bankebis depozitebi | 13,237 |  | 1,442 |
|  |  |  |  |
|  |  |  |  |
| **sul bankebis depozitebi** | **205,746** |  | **140,363** |
|  |  |  |  |

2016 da 2015 wlis 31 dekembris mdgomareobiT, bankebis depozitebSi Sesuli daricxuli procenti Seadgens 711 aTasi da 2,494 aTas lars, Sesabamisad.

2016 da 2015 wlis 31 dekembris mdgomareobiT, bankebis depozitebi 218,361 aTasi da 129,421 aTasi – (94% da 92%) warmodgenili iyo erTi bankis mimarT arsebuli valdebulebiT, rac mniSvnelovan koncentracias warmoadgens.

# klientebis depozitebi

klientebis depozitebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  2016 |  | **31 dekemberi,**  2015 |
|  |  |  |  |
| moTxovnamde angariSebi | 44,825 |  | 21,165 |
| vadiani depozitebi | 35,307 |  | 27,005 |
|  |  |  |  |
| **sul klientebis depozitebi** | **80,132** |  | **48,170** |
|  |  |  |  |

2016 da 2015 wlebis 31 dekembris mdgomareobiT, klientebis depozitebi moicavs daricxul procents 987 aTasi da 837 aTasi laris odenobiT, Sesabamisad.

2016 da 2015 wlebis 31 dekembris mdgomareobiT 10 klientis depozitebma jamurad Seadgina 36,183 aTasi da 28,348 aTasi lari (sul klientTa depozitebis 45% da 59%), Sesabamisad, rac warmoadgens mniSvnelovan koncentracias.

2016 da 2015 wlebis 31 dekembris mdgomareobiT klientebis depozitebma romlebic uzrunvelyofis saxiT iyo warmodgenili bankis mier gacemul garantiebze, jamurad Seadgina 16,188 aTasi da 8,191 aTasi lari, Sesabamisad.

2016 da 2015 wlebis 31 dekembris mdgomareobiT klientebis depozitebi, 10,347 aTasi da 8,464 aTasi laris odenobiT, Sesabamisad, gamoyenebul iqna, rogorc klientebze gacemuli sesxebis uzrunvelyofa.

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  2016 |  | **31 dekemberi,**  2015 |
|  |  |  |  |
| **analizi dargebis /klientebis tipebis mixedviT:** |  |  |  |
| vaWroba da momsaxureba | 32,883 |  | 23,322 |
| fizikuri pirebi | 21,687 |  | 13,176 |
| mSenebloba | 9,346 |  | 2,112 |
| transporti da kavSirgabmuloba | 4,348 |  | 43 |
| saxelmwifo da sajaro organizaciebi | 3,117 |  | 4,801 |
| energetika | 101 |  | - |
| sxva | 8,650 |  | 4,716 |
|  |  |  |  |
| **sul valdebulebebi klientebis mimarT** | **80,132** |  | **48,170** |
|  |  |  |  |

# sxva valdebulebebi

sxva valdebulebebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  2016 |  | **31 dekemberi,**  2015 |
|  |  |  |  |
| **sxva finansuri valdebulebebi:** |  |  |  |
| kreditoruli davalianeba | 668 |  | 1,047 |
|  |  |  |  |
| **sxva arafinansuri valdebulebebi:** |  |  |  |
| TanamSromelTa anazRaurebis rezervi | 1,440 |  | 653 |
| garantiebis rezervi | 146 |  | 137 |
| sagadasaxado valdebulebebi mogebis gadasaxadis garda | 119 |  | 98 |
|  |  |  |  |
| **sul sxva valdebulebebi** | **2,373** |  | **1,935** |
|  |  |  |  |

moZraobebi sxva operaciebis rezervebis kuTxiT iyo Semdegi:

|  |  |
| --- | --- |
|  | garantiebi |
|  |  |
| **1 ianvari, 2015** | **6** |
|  |  |
| wlis ganmavlobaSi aRiarebuli rezervi | **131** |
|  |  |
| **31 dekemberi, 2015** | **137** |
|  |  |
| wlis ganmavlobaSi aRiarebuli rezervi | **9** |
|  |  |
| **31 dekemberi, 2016** | **146** |

# subordinirebuli sesxi

subordinirebuli sesxi moicavs:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | valuta | dafarvis vada | nominaluri saprocento ganakveTi  % | saSualo Sewonili efeqturi ganakveTi | 2016 w. 31 dekembers | 2015 w. 31 dekembers |
|  |  |  |  |  |  |  |
| ss yazaxeTis saxalxo banki | aSS dolari | 2022 | 6% | 6% | 26,561 | 24,047 |
|  |  |  |  |  |  |  |
| **sul subordinirebuli sesxi** |  |  |  |  | **26,561** | **24,047** |

bankis gakotrebis an likvidaciis SemTxvevaSi, es sesxi daifareba yvela sxva kreditoris davalianebis dafarvis Semdeg.

2016 da 2015 wlebis 31 dekembris mdgomareobiT, subordinirebul sesxSi Sedis daricxuli procenti, Sesabamisad, 93 da 98 aTasi laris odenobiT.

# saaqcio kapitali

2016 da 2015 wlebis 31 dekembris mdgomareobiT, bankis gancxadebuli da gamoSvebuli saaqcio kapitali Sedgeboda 48,000 Cveulebrivi aqciisagan, TiToeuli nominaluri RirebulebiT 1,000 laris odenobiT. 2016 da 2015 wlebis 31 dekembris mdgomareobiT, bankis mier gamocemuli saaqcio kapitali srulad iqna gadaxdili.

# wminda saprocento Semosavali

|  |  |  |  |
| --- | --- | --- | --- |
|  | 2016 |  | 2015 |
| **saprocento Semosavali moicavs:** |  |  |  |
| saprocento Semosavali amortizebuli RirebulebiT asaxul finansur aqtivebze: |  |  |  |
| -saprocento Semosavali gaufasurebul finansur aqtivebidan | 26,278 |  | 19,568 |
| -saprocento Semosavali finansur aqtivebidan, romlebic ar aris gaufasurebuli | 2,400 |  | 2,220 |
| **sul saprocento Semosavali** | **28,678** |  | **21,788** |
|  |  |  |  |
| saprocento Semosavali amortizebuli RirebulebiT asaxul finansur aqtivebze: |  |  |  |
| klientebze gacemuli sesxebi | 25,990 |  | 19,388 |
| dafarvis vadamde flobili investiciebi | 1,818 |  | 1,862 |
| fuli da fulis eqvivalentebi | 496 |  | 314 |
| garantiebi | 288 |  | 180 |
| savaldebulo rezervi seb-Si | 86 |  | 44 |
|  |  |  |  |
| **sul saprocento Semosavali amortizebuli RirebulebiT asaxul finansur aqtivebze** | **28,678** |  | **21,788** |
|  |  |  |  |
| **saprocento xarji moicavs:** |  |  |  |
| saprocento xarji amortizebuli RirebulebiT asaxul finansur valdebulebebze: |  |  |  |
|  |  |  |  |
| bankebis depozitebi | (4,714) |  | (3,505) |
| klientebis depozitebi | (2,356) |  | (1,938) |
| subordinirebuli sesxi | (1,668) |  | (1,620) |
|  |  |  |  |
| **sul saprocento xarji** | **(8,738)** |  | **(7,063)** |
|  |  |  |  |
| **wminda saprocento Semosavali saprocento sargeblis mqone aqtivebze gaufasurebis danakargebamde** | **19,940** |  | **14,725** |

# gaufasurebis danakargebis rezervi saprocento Semosavlis mqone aqtivebze

gaufasurebis danakargebis rezervis moZraoba saprocento sargeblis mqone aqtivebze moicavs:

|  |  |
| --- | --- |
|  | klientebze gacemuli sesxebi |
|  |  |
| **1 ianvari, 2015** | **1,500** |
|  |  |
| damatebiTi rezervebis aRiareba | 1,291 |
| aqtivebis Camowera | (5) |
| Camowerili aqtivebis aRdgena | 2 |
|  |  |
| **31 dekemberi, 2015** | **2,788** |
|  |  |
| damatebiT aRiarebuli rezervebi | 2,664 |
| Camowerili aqtivebis aRdgena | 1 |
|  |  |
| **31 dekemberi, 2016** | **5,453** |

# wminda mogeba ucxouri valutiT ganxorcielebul operaciebze

wminda mogeba ucxouri valutiT ganxorcielebul operaciebze moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 2016 |  | 2015 |
|  |  |  |  |
| savaWro operaciebi, wminda | 1,142 |  | 747 |
| sakurso sxvaoba, wminda | (164) |  | (20) |
|  |  |  |  |
| **sul wminda mogeba ucxouri valutiT ganxorcielebul operaciebze** | **978** |  | **727** |

# sakomisio Semosavlebi da xarjebi

sakomisio Semosavlebi da xarjebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 2016 |  | 2015 |
|  |  |  |  |
| **sakomisio Semosavlebi:** |  |  |  |
| plastikuri baraTebiT ganxorcielebuli operaciebi | 3,397 |  | 837 |
| naRd fulTan dakavSirebuli operaciebi | 217 |  | 181 |
| angariSsworebis sakomisio | 212 |  | 142 |
| sxva | 76 |  | 60 |
|  |  |  |  |
| **sul sakomisio Semosavlebi** | **3,902** |  | **1,220** |
|  |  |  |  |
| **sakomisio xarjebi:** |  |  |  |
| plastikuri baraTebiT ganxorcielebuli operaciebi | (2,260) |  | (415) |
| angariSsworebis sakomisio | (149) |  | (105) |
| naRd fulTan dakavSirebuli operaciebi | (33) |  | (13) |
| sxva | (1) |  | (2) |
|  |  |  |  |
| **sul sakomisio xarjebi** | **(2,443)** |  | **(535)** |

# 

2016 da 2015 wlebis 31 dekembris mdgomareobiT, sakomisio xarjebi da Semosavlebi Seicavdnen sakomisioebs plastikuri baraTebiT ganxorcielebuli operaciebidan. banki aris Suamavli ramodenime resident kompaniasa da plastikuri baraTebis servisis provaider kompaniebs – “vizasa” da “masterqards” Soris, risTvisac banki iRebs da ixdis sakomisioebs.

# saoperacio xarjebi

saoperacio xarjebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 2016 |  | 2015 |
|  |  |  |  |
| xelfasebi da premiebi | 6,526 |  | 4,968 |
| cveTa da amortizacia | 701 |  | 552 |
| sareklamo xarjebi | 355 |  | 218 |
| saoperacio ijara | 347 |  | 329 |
| komunikaciis xarjebi | 153 |  | 112 |
| profesiuli momsaxureba | 137 |  | 121 |
| gadasaxadebi, mogebis gadasaxadis garda | 117 |  | 98 |
| komunaluri xarjebi | 110 |  | 86 |
| saofise maragebi | 63 |  | 56 |
| ZiriTadi saSualebebis SekeTeba | 60 |  | 28 |
| dacvis xarjebi | 45 |  | 42 |
| samivlinebo xarjebi | 30 |  | 38 |
| warmomadgenlobiTi xarjebi | 14 |  | 9 |
| dazRvevis xarjebi | 7 |  | 55 |
| sxva xarjebi | 1,223 |  | 1,062 |
|  |  |  |  |
| **sul saoperacio xarjebi** | **9,888** |  | **7,774** |
|  |  |  |  |

# mogebis gadasaxadi

banki mimdinare mogebis gadasaxadis odenobasa da aqtivebisa da valdebulebebis saxiT warmodgenil sagadasaxado baziss angariSobs da aRricxavs saqarTvelos sagadasaxado kanonmdeblobis safuZvelze, romelic SesaZloa gansxvavdebodes finansuri angariSgebis saerTaSoriso standartebisagan.

imis gamo, rom sagadasaxado miznebisaTvis garkveuli xarjebi ar eqvemdebareba gamoqviTvas, xolo garkveuli Semosavali ganixileba rogorc daubegravi, banks SeiZleba gauCndes garkveuli mudmivi sagadasaxado sxvaobebi.

finansuri angariSgebis miznebisaTvis gadavadebuli gadasaxadebi asaxavs aqtivebisa da valdebulebebis sabalanso Rirebulebasa da sagadasaxado miznebisaTvis gamoyenebul Tanxebs Soris droebiTi sxvaobebis wminda sagadasaxado efeqtebs. 2016 da 2015 wlebis 31 dekembris mdgomareobiT arsebuli droebiTi sxvaobebi ZiriTadad dakavSirebulia Semosavlebisa da xarjebis aRiarebis gansxvavebul meTodebsa /

drosa da aseve garkveuli saxis aqtivebis aRricxvianobis sxvaobasTan sabuRaltro monacemebze dayrdnobiT.

monacemebis Sejamebisas gamoyenebuli sagadasaxado ganakveTi warmoadgens 15%-ian korporatiul sagadasaxado ganakveTs, romelsac saqarTvelos sagadasaxado kanonmdeblobis safuZvelze korporatiuli sawarmoebi ixdian dasabegr mogebaze.

2016 da 2015 wlebis 31 dekembris mdgomareobiT gadavadebuli sagadasaxado valdebulebebi Seadgens:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  **2016** |  | **31 dekemberi,**  **2015** |
|  |  |  |  |
| sxva operaciebis rezervebi | 221 |  | 98 |
| sxa finansuri valdebulebebi | 25 |  | 29 |
| sxva aqtivebi | 10 |  | 15 |
| klientebze gacemuli sesxebi | (461) |  | (301) |
| ZiriTadi saSualebebi da aramaterialuri aqtivebi | (1,515) |  | (718) |
|  |  |  |  |
| **wminda gadavadebuli sagadasaxado valdebuleba** | **(1,720)** |  | **(877)** |
|  |  |  |  |

kavSiri sagadasaxado xarjebsa da buRaltrul mogebas Soris, 2016 da 2015 wlis 31 dekembriT dasrulebuli wlebisaTvis, aixsneba Semdegnairad:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **2016** |  | **2015** |
|  |  |  |  |
| **mogeba mogebis gadasaxadamde** | **9,911** |  | **7,006** |
|  |  |  |  |
| gadasaxadi kanoniT gansazRvruli ganakveTiT (15%) | 1,487 |  | 1,051 |
| daubegravi mogebis efeqti | - |  | (78) |
| mudmivi sxvaobebis sagadasaxado efeqti | (268) |  | 31 |
|  |  |  |  |
| **mogebis gadasaxadis xarji** | **1,219** |  | **1,004** |
|  |  |  |  |
| mimdinare wlis gadasaxadis xarji | 412 |  | - |
| mimdinare wels aRiarebuli gadavadebuli gadasaxadis xarji | 807 |  | 1,004 |
|  |  |  |  |
| **mogebis gadasaxadis xarji** | **1,219** |  | **1,004** |
|  |  |  |  |
|  |  |  |  |
| **gadavadebuli sagadasaxado (valdebuleba)/aqtivi** | **2016** |  | **2015** |
|  |  |  |  |
| 1 ianvris mdgomareobiT - gadavadebuli sagadasaxado (valdebuleba)/aqtivi | **(877)** |  | **127** |
|  |  |  |  |
| mogebis gadavadebuli sagadasaხადო valdebulebis cvlileba asaxuli mogeba-zaralis angariSgebaSi | (807) |  | (1,004) |
| mogebis gadavadebuli sagadasaxado valdebulebis cvlileba asaxuli sxva srul SemosavalSi | (36) |  | - |
|  |  |  |  |
|  |  |  |  |
| **31 dekemberis mdgomareobiT - gadavadebuli sagadasaxado valdebuleba** | **(1,720)** |  | **(877)** |

2016 wlis maisSi saqarTvelos parlamentma miiRo da prezidentma xeli moawera mogebis gadasaxadis cvlilebasTan dakavSirebul kanonproeqts, romelic ZalaSi Seva 2019 wlis pirveli ianvridan. es kanoni exeba qarTul kopaniebs da saqarTvelos rezident kompaniebs, aseve konkretul finansur institutebs.

wina mogebis gadasaxadis reJimi, romlis mixedviTac kompaniebi ibegrebodnen TavianTi wliuri dasabegri mogebis mixedviT, Seicvala sistemiT, sadac mxolod ganawilebuli mogeba ibegreba.

am cvlilebas pirdapiri efeqti hqonda gadavadebuli mogebis gadasaxadTan, radgan mis Sedegad aRar iarsebebs droebiTi sxvaoba aqtivebisa da valdebulebebis sabalanso Rirebulebasa da sagadasaxado Rirebulebas Soris. sagadasaxado kanonmdeblobis cvlilebis Sedegad, wina periodebis droebiTi sxvaobebis Sedegad gadavadebuli mogebis gadasaxadis Sesabamisi aqtivi unda Camoiweros srulad 2019 wlis 1 ianvramde.

# garantiebi da pirobiTi valdebulebebi

banki Tavisi Cveuli saqmianobis procesSi klientebis moTxovnebis dakmayofilebis mizniT iyenebs finansur instrumentebs garesabalanso riskebiT. aRniSnuli instrumentebi, romlebic moicavs sxvadasxva xarisxis sakredito risks, ar aris asaxuli finansuri mdgomareobis angariSgebaSi.

banki garesabalanso valdebulebebTan mimarTebaSi imave sakredito da marTvis politikiT xelmZRvanelobs, romelsac sabalanso operaciebSi iyenebs.

2016 da 2015 wlebis 31 dekembris mdgomareobiT, bankis danakargebis rezervi pirobiT valdebulebebze Seadgenda Sesabamisad, 176 aTassa da nul lars.

2016 da 2015 wlebis 31 dekembris mdgomareobiT, pirobiTi valdebulebebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  2016 |  | **31 dekemberi,**  2015 |
|  |  |  |  |
| **pirobiTi valdebulebebi da sakredito valdebulebebi:** |  |  |  |
| gacemuli garantiebi da msgavsi valdebulebi | 8,094 |  | 7,162 |
| sesxebisa da auTvisebeli sakredito xazebis valdebulebebi | 16,942 |  | 12,066 |
|  |  |  |  |
| **sul pirobiTi da sakredito valdebulebebi** | **25,036** |  | **19,228** |

sakredito xazis farglebSi klientisaTvis sesxis gacemas banki amtkicebs individualurad. sesxis gacema damokidebulia msesxeblis finansur maCveneblebze, sesxis momsaxurebasa da sxva pirobebze.

kapitaluri valdebulebebi – 2016 da 2015 wlebis 31 dekembris mdgomareobiT banks ar gaaCnda arsebiTi kapitaluri valdebulebebi.

saoperacio lizingTan dakavSirebuli valdebulebebi – 2016 da 2015 wlebis 31 dekembris mdgomareobiT banks ar gaaCnda materialuri saijaro valdebulebebi.

***sasamarTlo davebi***  – biznesis Cveulebrivi funqcionirebisas drodadro Cndeba klientebisa da kontragentebis moTxovnebi bankis mimarT. xelmZRvanelobis azriT, arsebiTi dauricxavi zarali ar aris mosalodneli da amgvarad finansuri angariSgeba ar moicavs Sesabamisi zaralis rezervs.

gadasaxadebi ***–*** saqarTvelos kanonmdeblobaSi arsebobs iseTi muxlebi, romelTa interpretacia sxvadasxvagvaradaa SesaZlebeli. aseve arsebobs sagadasaxado organoebis mier biznesis saqmianobis Taobaze TviTneburi daskvnebis gakeTebis saSiSroeba. im SemTxvevaSi, Tu sagadasaxado organoebi ar moiwoneben bankis romelime konkretul qmedebas, romelic efuZneba xelmZRvanelobis mier kanonis Taviseburad gagebas, aman SeiZleba gamoiwvios damatebiTi gadasaxadebis, jarimebisa da sauravebis daricxva.

saqarTvelos kanonmdeblobis mixedviT kanoni “saerTaSoriso kontrolirebuli operaciebis Sefaseba” 2014 wlis 1 ianvridan Seicvala. kanonSi Sevida damatebiTi saangariSgebo da dokumentaciis ganmsazRvreli moTxovnebi. axali kanonis mixedviT sagadasaxado uwyebebs ufleba aqvT, mewarmes daakisron damatebiTi sagadasaxado valdebulebebi garkveuli tranzaqciebis farglebSi, romlebic aseve moicavs garigebebs dakavSirebul mxareebTan, Tu sagadasaxado organom CaTvala, rom tranzaqciis fasi komerciul safuZvelze ar aris gansazRvruli. sagadasaxado organoebis mier bankis saerTaSoriso kontrolirebuli operaciebis eWvqveS dayenebis SesaZlo Sedegis sarwmunod gansazRvra SeuZlebelia.

amgvarma uzustobebma SeiZleba Tavi iCinos finansuri instrumentebis Sefasebis, moTxovnebis gaufasurebis rezervis Seqmnisa da garigebebis sabazro fasis dadgenisas. aseve, amgvarma uzustobebma SeiZleba Tavi iCinos klientebis sesxebisa da sxva moTxovnebis gaufasurebis rezervis an rezervis aRdgenaze droebiTi gansxvavebebis Sefasebisas, rac iwvevs dasabegri mogebis Semcirebulad warmodgenas. bankis xelmZRvaneloba miiCnevs, rom yvela sagadasaxado Tanxa ukve daricxulia da amdenad finansur angariSgebaSi raime rezervi gaTvaliswinebuli ar aris.

saoperacio garemo – saqarTvelo, rogorc ganviTarebadi bazari, xasiaTdeba iseTi riskebiT, maT Soris ekonomikuri, politikuri da socialuri, iuridiuli da sakanonmdeblo riskebiT, romlebic ar arsebobs ganviTarebul bazarze. wesebi da kanonebi, romlebic gavlenas axdens biznesze saqarTveloSi, swrafad icvleba. sagadasaxado, savaluto da sabaJo kanonmdeblobas axasiaTebs sxvadasxvagvari interpretacia. saqarTveloSi amJamad moRvawe mewarmeTa winaSe dgas sxva samarTlebrivi da fiskaluri gamowvevebic. saqarTvelos momavali ekonomikuri mimarTuleba mniSvnelovnadaa damokidebuli xelisuflebis mier ganxorcielebuli ekonomikuri, fiskaluri da monetaruli RonisZiebebis efeqturobaze, sakanonmdeblo, maregulirebeli da politikuri movlenebis paralelurad.

2016 wlis ganmavlobaSi saqarTvelos mezobel qveynebSi, romlebic, amavdroulad, msxvil savaWro partniorebs warmoadgenen, ekonomika mSfoTvare politikuri da ekonomikuri movlenebis arealSi aRmoCnda ramac saqarTvelos ekonomikaze seriozuli zegavlena iqonia. am movlenebma gamoiwvia qarTuli laris mniSvnelovani gaufasureba aSS dolarisa da sxva mniSvnelovani valutebis mimarT.

# finansuri instrumentebis samarTliani Rirebuleba

fass-is Tanaxmad, samarTliani Rirebuleba warmoadgens Tanxas, romelic miiReba aqtivis gayidvisas an gadaixdeba valdebulebis gasxvisebisTvis bazarze komerciuli operaciis Sedegad garigebis TariRSi.

**aqtivebi da valdebulebebi, romelTa samarTliani Rirebuleba sabalanso RirebulebasTanaa miaxloebuli**

moklevadiani (3 Tveze naklebi) finansuri aqtivebisa da valdebulebebis SemTxvevaSi igulisxmeba, rom maTi sabalanso Rirebuleba miaxloebulia samarTlian RirebulebasTan. es daSveba agreTve vrceldeba moTxovnamde anabrebsa da mimdinare angariSebze, romelTa dafarvis vada gansazRvruli ar aris.

**fuli da fulis eqvivalentebi, savaldebulo rezervi seb-Si, moTxovnebi bankebis mimarT, bankebis depozitebi da klientebis depozitebi**

samarTliani Rirebulebis Sefaseba fulisa da fulis eqvivalentebis, seb-Si savaldebulo rezervebis, bankebis mimarT moTxovnebis, bankebis depozitebisa da klientebis depozitebis SemTxvevaSi xdeba msgavsi sakredito riskisa da dafarvis vadis mqone finansur instrumentebze saangariSgebo TariRSi arsebuli sabazro ganakveTebis safuZvelze,.

**klientebze gacemuli sesxebi**

fizikur pirebze sesxebi gaicema rogorc fiqsirebuli, agreTve cvladi ganakveTiT. vinaidan amgvari sesxebisa da avansebis aqtiuri, meoradi bazari ar arsebobs, portfelis sabazro Rirebulebis saimedod Sefaseba SeuZlebelia. fiqsirebuli ganakveTi - uzrunvelyofili sesxebis garkveuli nawili gaicema fiqsirebuli ganakveTiT. samarTliani Rirebulebis Sefaseba xdeba msgavsi sakredito riskisa da dafarvis vadis mqone finansur instrumentebze saangariSgebo TariRSi arsebuli sabazro ganakveTebis safuZvelze.

**dafarvis vadamde flobili investiciebi**

samarTliani Rirebulebis Sefaseba fiqsirebuli ganakveTis mqone instrumentebze xdeba mosalodneli momavali fuladi nakadebis diskontirebis safuZvelze immimdinare saprocento ganakveTiT romelic axasiaTebs axal finansur instrumentebs msgavsi sakredito riskiTa da darCenili vadiT. diskontis ganakveTi damokidebulia instrumentis valutaze, vadaze da kontragentis sakredito riskze.

**subordinirebuli sesxi da nasesxebi saxsrebi**

subordinirebuli sesxisa da nasesxebi saxsrebis samarTliani Rirebuleba ganisazRvreba Sefasebis sazogadod gavrcelebuli modelebiT da efuZneba msgavs instrumentebze dakvirvebadi sabazro tranzaqciebis fasebis gamoyenebiT Sedgenili saxsrebis moZraobis analizs.

**sxva finansuri aqtivebi da valdebulebebi**

sxva finansuri aqtivebi da valdebulebebi, ZiriTadad, warmodgenilia moklevadiani moTxovnebiTa da gadasaxdelebiT. amdenad, maTi sabalanso Rirebuleba iTvleba samarTlian Rirebulebad.

**iseTi finansuri aqtivebisa da finansuri valdebulebebis samarTliani Rirebuleba, romlebic regularulad ar aisaxeba samarTliani RirebulebiT (da romelTa mimarT arsebobs samarTliani Rirebulebis ganmartebis moTxovna).**

qvemoT mocemulia bankis finansuri mdgomareobis angariSgebaSi warmodgenili finansuri aqtivebisa da valdebulebebis samarTliani Rirebuleba romelic Sedarebulia maT Sesabamis sabalanso RirebulebasTan:

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | realuri  Rirebuleba | 2016 w. 31 dekemberi | | | |  | 2015 w. 31 dekemberi | | | |
|  | sabalanso |  | realuri |  | sabalanso | |  | realuri |
|  |  |  |  |  |  |  | |  |  |
| moTxovnebi bankebis mimarT | me-3 done | 871 |  | 871 |  | 239 | |  | 239 |
| klientebze gacemuli sesxebi | me-3 done | 273,501 |  | 274,966 |  | 201,610 | |  | 203,168 |
| dafarvamde flobili investiciebi | me-3 done | 16,757 |  | 18,091 |  | 19,283 | |  | 18,356 |
| sxva finansuri aqtivebi | me-3 done | 652 |  | 652 |  | 1,002 | |  | 1,002 |
| bankebis depozitebi | me-3 done | 205,746 |  | 232,045 |  | 140,363 | |  | 140,037 |
| klientebis depozitebi | me-3 done | 80,132 |  | 75,974 |  | 48,170 | |  | 48,170 |
| sxva finansuri valdebulebebi | me-3 done | 668 |  | 668 |  | 1,047 | |  | 1,047 |
| subordinirebuli sesxi | me-3 done | 26,561 |  | 26,561 |  | 24,047 | |  | 24,366 |
|  |  |  |  |  |  |  | |  |  |

# kapitalis riskis marTva

banki sakuTar kapitals marTavs imisaTvis, rom SeZlos Cveul reJimSi funqcionirebis gagrZeleba, raTa sesxebisa da kapitalis naSTebis optimizaciis saSualebiT moaxdinos aqcionerebis ukugebis maqsimizacia.

bankis kapitalis adekvaturoba sxva RonisZiebebTan erTad monitorings eqvemdebareba saqarTvelos erovnuli bankis mier zedamxedvelobis procesSi dadgenil koeficientebze dayrdnobiT.

seb-is mier dadgenili koeficientebis monitoring xdeba yovelTviurad angariSebis meSveobiT, sadac gadaixedeba maTi gaangariSebis Sedegi. angariSebs xels aweren bankis generaluri direqtori da finansuri menejeri. Semdeg isini igzavneba seb-Si. kapitalis marTvis sxva miznebi mudmivad gadaixedeba.

seb-is mier dadgenili mimdinare kapitaliT bankebi valdebulni arian : a) flobdnen saaqcio kapitalis minimalur dones - 12,000,000 lari; b) SeinarCunon riskebis mixedviT Sewonili aqtivebis maregulirebeli kapitalis koeficienti da riskis mixedviT Sewonili aqtivebis („sawesdebo kapitalis koeficienti“) dadgenili 12% an meti da g) SeinarCunon sazedamxedvelo kapitalis Sefardeba riskis mixedviT Sewonil aqtivebTan (pirveladi kapitalis koepicienti) dadgenil minimalur 8%-ian zRvarze an zeviT.

2014 wlis ivnisidan moyolebuli, zemoT naxsenebi koeficientebis garda, bankebi valdebulebi arian, gamoiTvalon kapitalis adekvaturobis koeficienti 2013 w. 28 oqtombris komerciuli bankebis kapitalis adekvaturobis moTxovnebis maregulirebeli wesis Sesabamisad, romelic iTxovs, rom bankma SeinarCunos (a) 1-eli rigis ZiriTadi kapitalisa da riskze Sewonili aqtivebis fardoba sul mcire 7%-ze, (b) pirveli rigis kapitalisa da riskze Sewonili aqtivebis fardoba sul mcire 8.5%-ze da, (g) sazedamxedvelo kapitalisa da riskze Sewonili aqtivebis fardoba sul mcire 10.5%-ze.

bankis kapitalis struqtura Sedgeba aqcionerTa kapitalisgan, romelic, Tavis mxriv, moicavs gamoSvebul kapitalsa da akumulirebul deficits (naCvenebia kapitalis cvlilebis angariSgebaSi).

Semdeg cxrilSi gaanalizebulia bankis sazedamxedvelo kapitali, kapitalis adekvaturobis miznebisaTvis saqarTvelos erovnuli bankis moTxovnebis mixedviT momzadebuli angariSis Tanaxmad. koeficientebi iTvleba bazel III-is moTxovnebis Sesabamisad:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **2016 wlis 31 dekembriT**  dasrulebuli wlisaTvis |  | **2015 wlis 31 dekembriT**  dasrulebuli wlisaTvis |
|  |  |  |  |
| saaqcio kapitali | 48,000 |  | 48,000 |
| gaunawilebeli mogeba da periodis mogeba | 2,277 |  | (1,710) |
| gamoklebuli: aramaterialuri aqtivebi | (2,838) |  | (1,914) |
|  |  |  |  |
| pirveladi kapitali | 47,439 |  | 44,376 |
|  |  |  |  |
| periodis mogeba | - |  | - |
| saerTo rezervebi (maqsimum sakredito da sabazro riskis mixedviT Sewonili aqtivebis 1.25%) | 4,829 |  | 3,717 |
| subordinirebuli sesxi (pirveladi kapitalis 100/50%-mde) | 26,468 |  | 23,949 |
|  |  |  |  |
| meoradi kapitali | 31,297 |  | 27,666 |
|  |  |  |  |
| **sul sazedamxedvelo kapitali** | **78,736** |  | **72,042** |
|  |  |  |  |
| **riskis mixedviT Sewonili aqtivebi** | **547,248** |  | **374,998** |
|  |  |  |  |
| pirveladi kapitalis adekvaturobis koeficienti | 8.67% |  | 11.83% |
| sul sazedamxedvelo kapitalis adekvaturobis koeficienti | 14.39% |  | 19.21% |

2016 da 2015 wlis 31 dekembris mdgomareobiT kapitalis adekvaturobis miznebisaTvis sazedamxedvelo kapitalis gaangariSebisas miznebisTvis bankma gaiTvaliswina miRebuli subordinirebuli depoziti, romelic SezRudulia pirveladi kapitalis 100%-mde. bankis gakotrebis an likvidaciis SemTxvevaSi am valdebulebis gadaxda subordinirebulia bankis yvela sxva kreditoris mimarT arsebuli valdebulebebis gadaxdasTan.

# riskis marTvis politika

riskebis marTva mniSvnelovan rols asrulebs sabanko saqmianobaSi da aris bankis operaciebis mniSvnelovani elementi. bankis saqmianobisaTvis damaxasiaTebeli ZiriTadi riskebi moicavs:

* sakredito risks
* likvidobis risks
* sabazro risks

banki aRiarebs, rom riskis efeqturi marTvis procesebis arseboba mniSvnelovania. amisaTvis bankma daadgina riskis marTvis farglebi, romlis umTavresi mizania banki daicvas riskisagan da saSualeba misces miaRwios sakuTar miznebs. misi meSveobiT banki axorcielebs Semdegi saxis riskebis marTvas:

**sakredito riski.** banks axasiaTebs sakredito riski, romelic warmoadgens risks, rom finansur instrumentTan dakavSirebuli romelime mxare ver SeZlebs dakisrebuli valdebulebis Sesrulebas, ris Sedegadac meore mxares miadgeba finansuri zarali.

sakredito riskis marTva da monitoringi xorcieldeba bankis direqtorTa sabWos mier dawesebul farglebSi. riskis marTvis ganyofileba mniSvnelovan rols asrulebs sakredito riskis marTvasa da kontrolSi. es ganyofileba pasuxismgebelia sakredito riskis gamovlenasa da Sefasebaze, kontrolis ganxorcielebasa da monitoringze. riskis marTvis ganyofileba pirdapir monawileobs sakredito gadawyvetilebis miRebis procesSi da Sida wesebis, regulaciebisa da sakredito programebis ganxilvaSi. amasTan, ganyofileba banks awvdis damoukidebel rekomendaciebs sakredito riskis Sesamcireblad, axorcielebs sakredito riskis kontrolsa da monitorings, xelmZRvanelobas umzadebs Sesabamis moxsenebebs da uzrunvelyofs dakreditebis procesis Sesabamisobas gare kanonebTan/wesebTan iseve, rogorc Sida moTxovnebsa da procedurebTan. banki sakredito risks marTavs riskis moculobis limitebis dawesebiT erT msesxebelze/kontragentze an msesxebelTa jgufze da dargobriv (geografiul) segmentze. sakredito riskis koncentraciis zRvari dargebis mixedviT mtkicdeba da kontroldeba aqtivebis da valdebulebebis marTvis komitetis mier. sakredito riskis zRvars sakredito programebTan mimarTebaSi (mcire da saSualo zomis sawarmoebi) direqtorTa sabWo amtkicebs. riskdamokidebuleba TiToeul msesxebelTan, moicavs sabalanso da garesabalanso riskdamokidebulebas, romelic ganixileba sakredito komitetisa da aqtivebisa da valdebulebebis marTvis komitetis mier. realuri riskdamokidebuleba yoveldRiur monitorings eqvemdebareba.

saWiroebis dadgomisas da garantiebis gacemis SemTxvevaSi, banki iRebs uzrunvelyofasa da korporaciul da pirad garantiebs.

kreditis gacemis valdebulebas warmoadgens garantiebi an akreditivebi. garesabalanso finansuri instrumentebis sakredito riski ganimarteba, rogorc danakargebis albaToba, gamomdinare kontragentis uunarobidan, Seasrulos saxelSekrulebo pirobebi. rac Seexeba sakredito valdebulebis sakredito risks, banki potenciurad dgas mTliani gamouyenebeli valdebulebebis odenobis Tanxis dakargvis saSiSroebis winaSe. Tumca, danakargis SesaZlo odenoba naklebia mTlian gamouyenebel valdebulebebze, radgan akreditis gazrdis valdebulebebis umetesoba aris pirobiTi da gamomdinareobs klientebis mier specifiuri sakredito moTxovnebis dacvidan. banki akontrolebs garesabalanso sakredito valdebulebebis vadianobas, radgan grZelvadian valdebulebebs ZiriTadad aqvT ufro didi sakredito riski, vidre moklevadian valdebulebebs.

**sakredito riskis Sefaseba.** msesxeblebis mimarT sakredito riskdamokidebulebis Sesafaseblad bankma SeimuSava fass-ebis Sesabamisi meTodologia.

banki sesxebis mTlian portfels hyofs individualurad mniSvnelovan da umniSvnelo msesxeblebad. individualurad mniSvnelovnad iTvleba msesxeblebi, romelTa riskdamokidebuleba 500,000 aSS dolars aWarbebs. aseTi msesxeblebis defoltis albaToba fasdeba bankis specifiuri meTodologiis mixedviT. gaufasurebis niSnebis ararsebobisas individualurad Sefasebuli sesxi fasdeba im ganakveTiT, romelic efuZneba msesxebelTa imave kategoriis koleqtiur Sefasebas.

**individualuri Sefasebis meTodologia.** imis obieqturi mtkicebulebis dasadgenad, gaufasurda Tu ara sesxi, gamoiyeneba iseTi faqtorebi, rogorebicaa informacia msesxeblis likvidobis, gadaxdisunarianobisa da biznesisa da finansuri riskdamokidebulebebis, aseve msgavsi finansuri aqtivebis gadaxdisuunarobis doneebisa da tendenciebis, mowodebuli uzrunvelyofis (uZravi qonebisa da depozitebis) samarTliani Rirebulebis Sesaxeb. es da sxva faqtorebi, rogorc individualurad, agreTve erTad aRebuli, warmoadgens imis mniSvnelovan obieqtur mtkicebulebas, rom finansur aqtivs an finansuri aqtivebis jgufs gaufasurebis danakargi daericxa.

gaufasurebis rezervis daTvlis mizniT banki afasebs uzrunvelyofis salikvidacio Rirebulebasa da momaval fulad nakadebs. uZravi da moZravi qonebis salikvidacio Rirebuleba gayidvis periodis ganmavlobaSi diskontirdeba Tavdapirveli efeqturi saprocento ganakveTiT.

msesxeblis defoltis riski mcirdeba diskontirebuli uzrunvelyofis salikvidacio RirebulebiT.

**portfelis jgufuri Sefasebis meTodologia.** portfelis jgufuri Sefaseba xdeba migraciis matricebis gamoyenebiT. portfeli daiyo segmentebad: korporaciuli, mcire da saSualo sawarmoebi, uzrunvelyofili sacalo da arauzrunvelyofili sacalo. TiToeul segmentze dakvirvebis periodi ganisazRvra 1 wliT 2015 wlis noembridan. dakvirvebis periodis ganmavlobaSi, bankma SeimuSava erTTviani matricebi TiToeuli sesxis Tvis bolos arsebuli mdgomareobisa da riskdamokidebulebis meSveobiT. portfelis zrdis efeqtis gamoricxvis mizniT, 2015 wlis ivnisis Semdgom gacemuli sesxebi statistikaSi ar Sevida.

migraciis matricis gamoyenebiT, TiToeuli segmentisaTvis moxda defoltis albaTobis gamoTvla. defolti ganisazRvra, rogorc yovel segmentSi 90 dRiani vadagadacileba. gadefoltebuli riskdamokidebuleba mcirdeba sesxis amoRebadi TanxiT, romelic ganisazRvra uzrunvelyofad gamoyenebuli qonebis diskontirebuli salikvdacio RirebulebiT.

**qarTuli laris gaufasurebis zegavlena sesxze danakargis rezervis Seqmnaze.** sakredito portfelSi erovnuli valutis devalvaciiT gamowveuli danakargis aRiarebis mizniT gaanalizda sacalo da mcire-saSualo sawarmoTa segmentebze aSS dolarSi gacemuli sesxebi. 2015 wels bankma damatebiT daakoreqtira wina periodis stres-testis Sedegebi mTliani sesxebis portfelis zrdis koeficientiT (66%) da aSS dolari/laris gacvliTi kursiT (29%). am analizze dayrdnobiT, bankma makoreqtirebeli faqtorebi gamoiyena jgufur SefasebaSi sesxze rezervis gazrdis mizniT 344 aTasi laris odenobiT. 2016 wels sesxis danakargis rezervis ganakveTis gaangariSebaSi makroekonomikuri efeqtebis, agreTve valutis gaufasurebis efeqtis gasaTvaliswineblad bankma miiRo axali meTodologia. wina wlebis defoltis albaTobebis analizisa da wina periodebSi gaufasurebuli sesxebis realuri ganakveTebis safuZvelze, bankma jgufuri Sefasebisas gamoiyena makoreqtirebeli faqtorebi, romelTa meSveobiT SesaZlebeli gaxda stresis testis Sedegebis asaxva sesxze danakargis gaangariSebaSi 2,329 aTasi laris odenobiT

**maqsimaluri sakredito riskdamokidebuleba.** bankis maqsimaluri sakredito riskdamokidebuleba cvalebadia da ganpirobebulia rogorc individualuri riskebiT, aseve sabazro ekonomikasTan dakavSirebuli zogadi riskebiTac.

qvemoT mocemuli cxrili warmoadgens sabalanso da garesabalanso finansuri aqtivebis maqsimalur sakredito riskdamokidebulebas. balansis uwyisSi asaxuli finansuri aqtivebis maqsimaluri riskdamokidebuleba utoldeba aqtivebis sabalanso Rirebulebas gaqviTvamde an uzrunvelyofamde. pirobiTi valdebulebebidan gamomdinare, maqsimaluri sakredito riskdamokidebuleba im SemTxvevaSi, Tu uzrunvelyofa, sapasuxo moTxovnebi an garantia gaufasurda da pirobiTi valdebulebeba an kreditis gacemis valdebuleba ar sruldeba, warmodgenilia am instrumentebis sakontraqto RirebulebiT.

|  |  |  |  |
| --- | --- | --- | --- |
| 2016 w. 31 dekemberi | maqsimaluri riskdamokidebuleba |  | wminda riskdamokidebuleba |
|  |  |  |  |
| fuli da fulis eqvivalentebi | 24,120 |  | 24,120 |
| savaldebulo rezervi seb-Si | 37,751 |  | 37,751 |
| moTxovnebi bankebis mimarT | 871 |  | 871 |
| klientebze gacemuli sesxebi | 278,954 |  | 273,501 |
| gasayidad gankuTvnili investiciebi | 54 |  | 54 |
| dafarvis vadamde flobili investiciebi | 16,757 |  | 16,757 |
| sxva finansuri aqtivebi | 652 |  | 652 |
|  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| 2015 w. 31 dekemberi | maqsimaluri riskdamokidebuleba |  | wminda riskdamokidebuleba |
|  |  |  |  |
| fuli da fulis eqvivalentebi | 10,096 |  | 10,096 |
| savaldebulo rezervi seb-Si | 16,560 |  | 16,560 |
| moTxovnebi bankebis mimarT | 239 |  | 239 |
| klientebze gacemuli sesxebi | 204,398 |  | 201,610 |
| gasayidad gankuTvnili investiciebi | 54 |  | 54 |
| dafarvis vadamde flobili investiciebi | 19,283 |  | 19,283 |
| sxva finansuri aqtivebi | 1,002 |  | 1,002 |
|  |  |  |  |

***garesabalanso riski.*** garesabalanso riskebis samarTavad gamoiyeneba riskis marTvis arsebiTad iseTive politika, rogoric sabalanso riskebis SemTxvevaSi. sasesxo valdebulebis SemTxvevaSi, klientebsa da kontragentebze gavrceldeba kreditis marTvis iseTive politika, rogoric sesxebisa da avansebis SemTxvevaSi. bankma uzrunvelyofa SeiZleba moiTxovos kontragentis finansuri siZlierisa da garigebis xasiaTis mixedviT.

***geografiuli koncentracia.*** aqtivebis da valdebulebebis marTvis komiteti akontrolebs kanonmdeblobasa da maregulirebel wesebTan dakavSirebul riskebs da afasebs maT gavlenas bankis saqmianobaze. 2016 da 2015 wlis 31 dekembris mdgomareobiT bankis finansuri aqtivebi da finansuri valdebulebebi koncentrirebuli iyo saqarTveloSi.

aqtivebis da valdebulebebis geografiuli koncentracia warmodgenilia qvemoT:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | saqarTvelo |  | sxva ara eTgo-s qveynebi |  | eTgo-s  qveynebi |  | **31 dekemberi,**  **2016**  sul |
|  |  |  |  |  |  |  |  |
| **arawarmoebuli finansuri aqtivebi** |  |  |  |  |  |  |  |
| fuli da fulis eqvivalentebi | 19,928 |  | 10,480 |  | 221 |  | 30,629 |
| Msavaldebulo rezervi seb-Si | 37,751 |  | - |  | - |  | 37,751 |
| moTxovnebi bankebis mimarT | - |  | - |  | 871 |  | 871 |
| klientebze gacemuli sesxebi | 272,226 |  | 1,275 |  | - |  | 273,501 |
| gasayidad gankuTvnili investiciebi | 54 |  | - |  | - |  | 54 |
| dafarvis vadamde flobili investiciebi | 16,757 |  | - |  | - |  | 16,757 |
| sxva finansuri aqtivebi | 652 |  | - |  | - |  | 652 |
|  |  |  |  |  |  |  |  |
| **sul arawarmoebuli finansuri aqtivebi** | **347,368** |  | **11,755** |  | **1,092** |  | **360,215** |
|  |  |  |  |  |  |  |  |
| **arawarmoebuli finansuri valdebulebebi** |  |  |  |  |  |  |  |
| bankebis depozitebi | 64,464 |  | 12,391 |  | 3,277 |  | 80,132 |
| klientebis depozitebi | 13,237 |  | 192,509 |  | - |  | 205,746 |
| sxva finansuri valdebulebebi | 668 |  | - |  | - |  | 668 |
| subordinirebuli sesxi | - |  | 26,561 |  | - |  | 26,561 |
|  |  |  |  |  |  |  |  |
| **sul arawarmoebuli finansuri valdebulebebi** | 78,369 |  | 231,461 |  | 3,277 |  | 313,107 |
| **wminda pozicia finansur instrumentebze** | 268,999 |  | (219,706) |  | (2,185) |  | 47,108 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | saqarTvelo |  | sxva ara eTgo-s qveynebi |  | eTgo-s  qveynebi |  | **31 dekemberi,**  **2015**  sul |
|  |  |  |  |  |  |  |  |
| **arawarmoebuli finansuri aqtivebi** |  |  |  |  |  |  |  |
| fuli da fulis eqvivalentebi | 11,751 |  | 117 |  | 2,590 |  | 14,458 |
| Msavaldebulo rezervi seb-Si | 16,560 |  | - |  | - |  | 16,560 |
| moTxovnebi bankebis mimarT | - |  | - |  | 239 |  | 239 |
| klientebze gacemuli sesxebi | 201,170 |  | 440 |  | - |  | 201,610 |
| gasayidad gankuTvnili investiciebi | 54 |  | - |  | - |  | 54 |
| dafarvis vadamde flobili investiciebi | 19,283 |  | - |  | - |  | 19,283 |
| sxva finansuri aqtivebi | 1,002 |  | - |  | - |  | 1,002 |
|  |  |  |  |  |  |  |  |
| **sul arawarmoebuli finansuri aqtivebi** | **249,820** |  | **557** |  | **2,829** |  | **253,206** |
|  |  |  |  |  |  |  |  |
| **arawarmoebuli finansuri valdebulebebi** |  |  |  |  |  |  |  |
| bankebis depozitebi | 10,942 |  | 129,421 |  | - |  | 140,363 |
| klientebis depozitebi | 46,160 |  | 2,010 |  | - |  | 48,170 |
| sxva finansuri valdebulebebi | 1,047 |  | - |  | - |  | 1,047 |
| subordinirebuli sesxi | - |  | 24,067 |  | - |  | 24,067 |
|  |  |  |  |  |  |  |  |
| **sul arawarmoebuli finansuri valdebulebebi** | 58,149 |  | 155,498 |  | - |  | 213,647 |
| **wminda pozicia finansur instrumentebze** | 191,671 |  | (154,941) |  | 2,829 |  | 39,559 |

**uzrunvelyofa**

bankis mier moTxovnili uzrunvelyofis moculoba da saxeoba damokidebulia kontragentis sakredito riskis Sefasebaze. uzrunvelyofis saxeobebis misaRebloba da Sefasebis parametrebi dgindeba instruqciis Sesabamisad.

bankis mier miRebuli uzrunvelyofis ZiriTadi saxeobebia:

* komerciuli sesxebisaTvis: uZravi qoneba, garantiebi, satransporto saSualebebi da danadgarebi;
* sacalo sesxebisaTvis: sacxovrebeli farTis giravnoba, garantiebi, satransporto saSualebebi da danadgarebi.

xelmZRvaneloba akvirdeba uzrunvelyofis sabazro Rirebulebas, iTxovs damatebiT uzrunvelyofas sabaziso SeTanxmebis Sesabamisad da akvirdeba miRebuli uzrunvelyofis sabazro Rirebulebas gaufasurebis danakargis rezervebis adekvaturobis mimoxilvisas. 2016 da 2015 wlebis 31 dekembris mdgomareobiT, gamoyenebuli uzrunvelyofebis sabazro Rirebuleba iyo, Sesabamisad, 630,407 da 305,874 aTasi lari.

**sakredito xarisxi finansuri aqtivebis klasis mixedviT**

qvemoT mocemuli cxrili asaxavs klientebze gacemuli, individualurad Sefasebuli sesxebis analizs:

| klientebze gacemuli sesxebi | arc vadagadacilebuli da arc individualurad gaufasurebuli | vadagadacilebuli, magram individualurad argaufasurebuli | individualurad gaufasurebuli | (gaufasurebis rezervi) | **sul** |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |
| 2016 w. 31 dekemberi | 19,019 | 22,293 | 8,000 | (2,755) | 46,557 |
| 2015 w. 31 dekemberi | 27,856 | 10,429 | 3,926 | (1,438) | 40,773 |

finansuri aqtivebi xarisxdeba saerTaSoriso saagento "fiCis" mier miniWebuli mimdinare sakredito reitingis mixedviT. aaa maqsimaluri reitingia. sainvesticio rangis finansuri aqtivebis reitingi meryeobs AAA - BBB farglebSi. am ukanasknelze naklebi reitingis mqone finansuri aqtivebi iTvleba spekulaciurad.

Semdegi cxrili detalurad warmoadgens 2016 da 2015 wlis 31 dekembris mdgomareobiT bankis finansuri aqtivebis sakredito reitings:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 2016 w. 31 dekemberi | **AAA** | **AA** | **A** | **BBB** | **<BBB** | Seufa-  **sebeli** | **sul** |
|  |  |  |  |  |  |  |  |
| fuli da fulis eqvivalenti | - | - | 10,480 | 203 | 10,233 | 9,713 | **30,629** |
| savaldebulo rezervi seb-Si | - | - | - | - | 37,751 | - | **37,751** |
| moTxovnebi bankebis mimarT | - | 871 | - | - | - | - | **871** |
| klientebze gacemuli sesxebi | - | - | - | - | - | 273,501 | **273,501** |
| gasayidad gankuTvnili investiciebi | - | - | - | - | - | 54 | **54** |
| dafarvis vadamde flobili investiciebi | - | - | - | - | 16,757 | - | **16,757** |
| sxva finansuri aqtivebi | - | - | - | - | - | 652 | **652** |
|  |  |  |  |  |  |  |  |
| 2015 w. 31 dekemberi |  |  |  |  |  |  |  |
| fuli da fulis eqvivalenti | - | - | - | 239 | 2,874 | 6,983 | **10,096** |
| savaldebulo rezervi seb-Si | - | - | - | - | 16,560 | - | **16,560** |
| moTxovnebi bankebis mimarT | - | 239 | - | - | - | - | **239** |
| klientebze gacemuli sesxebi | - | - | - | - | - | 201,610 | **201,610** |
| gasayidad gankuTvnili investiciebi | - | - | - | - | - | 54 | **54** |
| dafarvis vadamde flobili investiciebi | - | - | - | - | 19,283 | - | **19,283** |
| sxva finansuri aqtivebi | - | - | - | - | - | 1,002 | **1,002** |
|  |  |  |  |  |  |  |  |

klientebze gacemuli sesxebisgan gansxvavebuli finansuri aqtivebis daxarisxeba xdeba saerTaSoriso saagentoebis, "fiCi", "standard & fuarzi" da "mudisi" mier miniWebuli mimdinare sakredito reitingis mixedviT.

sabanko industrias sazogadod axasiaTebs sakredito riski klientebze gacemuli sesxebisa da bankTaSorisi depozitebis gamo. klientebze gacemuli sesxebis SemTxvevaSi riskdamokidebuleba koncentrirebulia saqarTvelos farglebSi. riskdamokidebuleba regularul monitorings eqvemdebareba raTa uzrunvelyofil iqnas bankis riskis marTvis politikiT dadgenili sakredito limitebisa da kreditunarianobis moTxovnebis dacva.

saqarTvelos sakredito reitingi saerTaSoriso sareitingo saagentoebis Tanaxmad Seesabameba sainvestio dones – bb-.

banki axorcielebs mraval garigebas, sadac kontragentebi ar arian Sefasebulni saerTaSoriso Sefasebis saagentoebis mier. bankma SeimuSava Sefasebis Sida modeli, ris mixedviTac igi gansazRvravs kontragentis reitings. msesxebelTa Sefasebis mizniT bankma SeimuSava sakredito reitingis dadgenis meTodologia. am meTodis saSualebiT msesxebels reitingi eniWeba finansuri informaciis gamWvirvalobis, audit gavlili finansuri angariSebis, mmarTvelobis xarisxis, konkurentunarianobis, sabazro wilis, dakavSirebuli mxareebisa da sxva indikatorebis mixedviT.

**restruqturizebuli sesxebi da avansebi.** sesxebsa da avansebze pirobebis cvlileba, rogorc wesi, xdeba klientebTan urTierTobis ganviTarebis procesis farglebSi an msesxeblis mdgomareobis gauaresebis dros. am ukanasknel SemTxvevaSi, molaparakebis Sedegad SesaZloa gagrZeldes sesxis gadaxdis vada an Seicvalos gadaxdis gegma , romlis mixedviTac banki SeRavaTian saprocento ganakveTs sTavazobs im msesxeblebs, romlebic namdvilad mZime viTarebaSi aRmoCndnen. amis Sedegad, aqtivi kvlavac vadagadacilebuli rCeba da individualurad gaufasurebulia, Tu xelmeore molaparakebis Sedegad dadgenili saprocento ganakveTisa da ZiriTadi Tanxis gadaxda naklebia aqtivis Tavdapirvel sabalanso Rirebulebaze. sxva SemTxvevaSi, molaparakebebis Sedegad ideba axali xelSekruleba, romelic axal sesxad ganixileba.

qvemoT mocemul cxrilSi naCvenebia finansuri aqtivebis sabalanso Rirebuleba, klasebis mixedviT, romelTa pirobebi Seicvala:

|  |  |  |  |
| --- | --- | --- | --- |
| finansuri aqtivebis klasi | D31 dekemberi, 2016 |  | D31 dekemberi, 2015 |
|  |  |  |  |
| klientebze gacemuli sesxebi | 11,731 |  | 8,781 |
| gamoklebuli: anaricxebi | (1,791) |  | (1,247) |

sabanko industrias zogadad axasiaTebs sakredito riski klientebze gacemuli sesxebisa da bankTaSorisi depozitebis arsebobis gamo. klientebze gacemul sesxebTan dakavSirebuli riskebi koncentrirebulia saqarTvelos farglebSi. sakredito riskis monitoringi regularulad tardeba, raTa uzrunvelyofil iqnas bankis riskis marTvis politikiT dadgenili sakredito limitebisa da kreditunarianobis moTxovnebis dacva.

### likvidurobis riski

likvidobis riski exeba depozitebis gadinebis da sxva finansuri valdebulebebis uzrunvelsayofad sakmarisi saxsrebis arsebobas, roca maTi vada amoiwureba.

aqtivebis da valdebulebebis marTvis komiteti akontrolebs zemoT aRniSnul riskebs vadianobis analizis safuZvelze da gansazRvravs bankis strategias Semdgomi finansuri periodisaTvis. mimdinare likvidurobis kontroli xorcieldeba saxazino departamentis mier, romlis funqciac aris fulad bazrebze garigebebis dadeba mimdinare likvidobis SesanarCuneblad da fuladi nakadebis optimizaciisaTvis.

likvidobis riskis samarTavad, banki axorcielebs yoveldRiur monitorings klientebis momavalSi mosalodneli fuladi nakadebze da bankis operaciebze, romelic warmoadgens aqtiv-pasivebis marTvis procesis nawils. direqtorati awesebs limitebs xelmisawvdomi saxsrebis minimalur wilze gasanaRdebeli depozitebis uzrunvelsayofad da bankTaSorisi da sxva sasesxo wyaros minimalur doneze, romelic aucilebelia imisaTvis, rom dakmayofildes ganaRdeba moTxovnis moulodneli warmoqmnisas.

banki likvidobis riskis gasakontroleblad, likvidobis jamuri deficitisa (sxvaoba aqtivebsa da valdebulebebs Soris) da mTliani aqtivebis fardobaze awesebs zRvars. aRniSnuli zRvris darRvevis SemTxvevaSi komiteti iRebs gadawyvetilebas koreqciuli zomebis SemoRebis Sesaxeb.

likvidobisa da saprocento ganakveTis analizi:

1. finansuri valdebulebebis dafarvis vadamde darCenili periodi, romelic gamoiangariSeba finansuri valdebulebebis daudiskontirebeli fuladi saxsrebis (sesxis ZiriTadi Tanxa da procenti) im uaxloesi TariRiT, rodesac banki valdebulia dafaros valdebuleba; da
2. finansuri aqtivebis Sefasebul dafarvis vadamde darCenili periodi, romelic iangariSeba finansur aqtivebze (procentis CaTvliT) aradiskontirebuli fuladi saxsrebis moZraobis safuZvelze, romelic miRebuli iqneba aqtivebze dafarvis sakontraqto vadaSi, im SemTxvevebis garda, rodesac banki fuladi saxsrebis Semodinebas sxva dros varaudobs.

Semdeg cxrilSi gaanalizebulia likvidobis da saprocento ganakveTis riskebi. qvemoT mocemuli monacemebi efuZneba bankis umaRlesi xelmZRvanelobis mier warmodgenil informacias:

|  | | **1 Tvemde** | | |  | **1-dan 3 Tvemde** | | |  | 3 Tvidan 1 wlamde | | |  | **1-dan 5 wlamde** | | |  | 5 welze meti | | |  | ganusa-zRvreli vadianoba | | |  | 2016 wlis 31 dekemberi, sul | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| **finansuri aqtivebi** | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| **fuli da fulis eqvivalentebi** | | 11,188 | | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 11,188 | |
| savaldebulo rezervi seb-Si | | 37,751 | | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 37,751 | |
| dafarvis vadamde flobili investiciebi | | 5,309 | | |  | 1,033 | | |  | 87 | | |  | 5,264 | | |  | 5,064 | | |  | - | | |  | 16,757 | |
| klientebze gacemuli sesxebi | | 15,754 | | |  | 15,088 | | |  | 63,202 | | |  | 105,014 | | |  | 74,443 | | |  | - | | |  | 273,501 | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| sul saprocento Semosavlis mqone finansuri aqtivebi | | **70,002** | | |  | **16,121** | | |  | **63,289** | | |  | **110,278** | | |  | **79,507** | | |  | **-** | | |  | **339,197** | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| fuli da fulis eqvivalentebi | | 19,442 | | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 19,441 | |
| moTxovnebi bankebis mimarT | | - | | |  | - | | |  | - | | |  | 871 | | |  | - | | |  | - | | |  | 871 | |
| gasayidad gankuTvnili investiciebi | | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 54 | | |  | 54 | |
| sxva finansuri aqtivebi | | 652 | | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 652 | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| sul finansuri aqtivebi saprocento Semosavlis gareSe | | **20,093** | | |  | **-** | | |  | **-** | | |  | **871** | | |  | **-** | | |  | **54** | | |  | **21,018** | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| **sul finansuri aqtivebi** | | **90,095** | | |  | **16,121** | | |  | **63,289** | | |  | **111,149** | | |  | **79,507** | | |  | **54** | | |  | **360,215** | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| **finansuri valdebulebebi** | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| bankebis depozitebi | | 74,148 | | |  | 60,901 | | |  | 16,182 | | |  | 54,515 | | |  | - | | |  | - | | |  | 205,746 | |
| klientebis depozitebi | | 7,496 | | |  | 1,668 | | |  | 21,742 | | |  | 4,396 | | |  | - | | |  | - | | |  | 35,302 | |
| subordinirebuli sesxi | | - | | |  | - | | |  | - | | |  | - | | |  | 26,561 | | |  | - | | |  | 26,561 | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| sul saprocento Semosavlis mqone finansuri valdebulebebi | | 81,644 | | |  | 62,569 | | |  | 37,924 | | |  | 58,911 | | |  | 26,561 | | |  | - | | |  | 267,609 | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| klientebis depozitebi | | 44,830 | | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 44,830 | |
| sxva finansuri valdebulebebi | | 668 | | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 668 | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| sul finansuri valdebulebebi saprocento Semosavlis gareSe | | 45,498 | | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 45,498 | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| **sul finansuri valdebulebebi** | | **127,143** | | |  | **62,569** | | |  | **37,924** | | |  | **58,911** | | |  | **26,561** | | |  | **-** | | |  | **313,107** | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| saprocento pozicia | | (11,642) | | |  | (46,448) | | |  | 25,365 | | |  | 51,367 | | |  | 52,946 | | |  | - | | |  |  | |
| **jamuri saprocento pozicia** | | (11,642) | | |  | (58,090) | | |  | (32,725) | | |  | 18,642 | | |  | 71,588 | | |  | 71,588 | | |  |  | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
| likvidobis deficiti | | (37,047) | | |  | (46,448) | | |  | 25,365 | | |  | 52,238 | | |  | 52,955 | | |  | 54 | | |  |  | |
| **likvidobis jamuri deficiti** | | **(37,047)** | | |  | **(83,495)** | | |  | **(58,130)** | | |  | **(5,892)** | | |  | **47,054** | | |  | **47,108** | | |  |  | |
|  | |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| **finansuri aqtivebi** | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| **fuli da fulis eqvivalentebi** | | 1,672 | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 1,672 | | |
| savaldebulo rezervi seb-Si | | 16,560 | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 16,560 | | |
| dafarvis vadamde flobili investiciebi | | 370 | |  | 731 | | |  | 2,094 | | |  | 11,015 | | |  | 5,073 | | |  | - | | |  | 19,283 | | |
| klientebze gacemuli sesxebi | | 7,563 | |  | 14,819 | | |  | 42,686 | | |  | 80,699 | | |  | 55,843 | | |  | - | | |  | 201,610 | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| sul saprocento Semosavlis mqone finansuri aqtivebi | | 26,165 | |  | 15,550 | | |  | 44,780 | | |  | 91,714 | | |  | 60,916 | | |  | - | | |  | 239,125 | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| fuli da fulis eqvivalentebi | | 12,786 | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 12,786 | | |
| moTxovnebi bankebis mimarT | | - | |  | - | | |  | - | | |  | 239 | | |  | - | | |  | - | | |  | 239 | | |
| gasayidad gankuTvnili investiciebi | | - | |  | - | | |  | - | | |  | - | | |  | - | | |  | 54 | | |  | 54 | | |
| sxva finansuri aqtivebi | | 1,002 | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 1,002 | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| sul finansuri aqtivebi saprocento Semosavlis gareSe | | 13,788 | |  | - | | |  | - | | |  | 239 | | |  | - | | |  | 54 | | |  | 14,081 | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| **sul finansuri aqtivebi** | | **39,953** | |  | **15,550** | | |  | **44,780** | | |  | **91,953** | | |  | **60,916** | | |  | **54** | | |  | **253,206** | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| **finansuri valdebulebebi** | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| bankebis depozitebi | | 53,815 | |  | 1,442 | | |  | 47,185 | | |  | 37,921 | | |  | - | | |  | - | | |  | 140,363 | | |
| klientebis depozitebi | | 2,993 | |  | 2,890 | | |  | 17,351 | | |  | 3,773 | | |  | - | | |  | - | | |  | 27,007 | | |
| subordinirebuli sesxi | | - | |  | - | | |  | - | | |  | - | | |  | 24,047 | | |  | - | | |  | 24,047 | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| sul saprocento Semosavlis mqone finansuri valdebulebebi | | 56,808 | |  | 4,332 | | |  | 64,536 | | |  | 41,694 | | |  | 24,047 | | |  | - | | |  | 191,417 | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| klientebis depozitebi | | 21,163 | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 21,163 | | |
| sxva finansuri valdebulebebi | | 1,047 | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 1,047 | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| sul finansuri valdebulebebi saprocento Semosavlis gareSe | | 22,210 | |  | - | | |  | - | | |  | - | | |  | - | | |  | - | | |  | 22,210 | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| **sul finansuri valdebulebebi** | | **79,018** | |  | **4,332** | | |  | **64,536** | | |  | **41,694** | | |  | **24,047** | | |  | **-** | | |  | **213,627** | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| saprocento pozicia | | (30,643) | |  | 11,218 | | |  | (19,756) | | |  | 50,020 | | |  | 36,869 | | |  | - | | |  |  | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| **jamuri saprocento pozicia** | | **(30,643)** | |  | **(19,425)** | | |  | **(39,181)** | | |  | **10,839** | | |  | **47,708** | | |  | **47,708** | | |  |  | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| likvidobis deficiti | | (39,065) | |  | 11,218 | | |  | (19,756) | | |  | 50,259 | | |  | 36,870 | | |  | 54 | | |  |  | | |
|  | |  | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |  |  | | |
| **likvidobis jamuri deficiti** | | **(39,065)** | |  | **(27,847)** | | |  | **(47,603)** | | |  | **2,656** | | |  | **39,526** | | |  | **39,580** | | |  |  | | |

Semdegi cxrilebi detalurad warmoadgens bankis darCenil sakontraqto valdebulebebs gadaxdis winaswar SeTanxmebuli periodiT. cxrili Sedga aradiskontirebuli fuladi saxsrebis Semodinebis safuZvelze bankis mier maTi dafarvis yvelaze adreuli TariRis gaTvaliswinebiT. cxrili moicavs procentisa da ZiriTadi Tanxis fuladi saxsrebis moZraobas. imis gaTvaliswinebiT, rom saprocento Semosavlebi emyareba cvlad saprocento ganakveTs, aradiskontirebuli Tanxebi gamomdinareobs saprocento ganakveTis mrudebidan saangariSgebo periodis bolos. kontraqtiT gaTvaliswinebuli dafarvis vada emyareba yvelaze adreul TariRs rodesac banks SeiZleba mouwios Tanxis dafarva.

klientebis moTxovnamde depozitebi Sedis 1-Tvemde likvidobis kategoriaSi, radgan kontraqtis mixedviT, saangariSo dRes klientis moTxovniT SeiZleba gatanil iqnes nebismieri Tanxa. bankis mTavari depozitarebi arian is msesxeblebi, romlebic, sasesxo xelSekrulebis mixedviT, valdebulni arian, bankSi iqonion moqmedi angariSebi da SeinarCunon garkveuli brunva. amdenad, bankis xelmZRvaneloba darwmuneblia, rom mimdinare angariSebidan savaraudo gadineba mniSvnelovnad gansxvavdeba sakontraqto likvidobisgan.

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | saSualo Sewonili efeqturi saprocento ganakveTi | **1 Tvemde** |  | **1-dan 3 Tvemde** |  | 3 Tvidan 1 wlamde |  | 1-dan 5 wlamde |  | 5 welze meti |  | 2016 wlis 31 dekemberi sul |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| fiqsirebul ganakveTiani instrumentebi |  |  |  |  |  |  |  |  |  |  |  |  |
| bankebis depozitebi | 3.58% | 74,180 |  | 60,964 |  | 16,397 |  | 61,306 |  | 33,039 |  | 245,886 |
| klientebis depozitebi | 7.56% | 7,496 |  | 1,739 |  | 22,666 |  | 5,113 |  | - |  | 37,014 |
| subordinirebuli sesxi | 6.00% | 51 |  | 160 |  | 1,261 |  | 3,757 |  | 26,561 |  | 31,790 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| sul fiqsirebul ganakveTiani finansuri valdebulebebi |  | **81,727** |  | **62,863** |  | **40,324** |  | **70,176** |  | **59,600** |  | **314,690** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| instrumentebi saprocento sargeblis gareSe |  |  |  |  |  |  |  |  |  |  |  |  |
| bankebis depozitebi |  | 44,830 |  | - |  | - |  | - |  | - |  | 44,830 |
| sxva finansuri valdebulebebi |  | 668 |  | - |  | - |  | - |  | - |  | 668 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| sul finansuri valdebulebebi saprocento sargeblis gareSe |  | 45,498 |  | - |  | - |  | - |  | - |  | 45,498 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **sul finansuri valdebulebebi** |  | **127,225** |  | **62,863** |  | **40,324** |  | **70,176** |  | **59,600** |  | **360,188** |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | saSualo Sewonili efeqturi saprocento ganakveTi | **1 Tvemde** |  | **1-dan 3 Tvemde** |  | 3 Tvidan 1 wlamde |  | 1-dan 5 wlamde |  | 5 welze meti |  | 2015 wlis 31 dekemberi sul |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| fiqsirebul ganakveTiani instrumentebi |  |  |  |  |  |  |  |  |  |  |  |  |
| bankebis depozitebi | 3.58% | 53,873 |  | 1,518 |  | 48,410 |  | 44,208 |  | - |  | 148,009 |
| klientebis depozitebi | 7.56% | 3,557 |  | 3,107 |  | 17,556 |  | 4,210 |  | 432 |  | 28,862 |
| subordinirebuli sesxi | 7.00% | 24 |  | 72 |  | 72 |  | 1,437 |  | 24,047 |  | 25,652 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| sul fiqsirebul ganakveTiani finansuri valdebulebebi |  | 57,454 |  | 4,697 |  | 66,038 |  | 49,855 |  | 24,479 |  | 202,523 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| instrumentebi saprocento sargeblis gareSe |  |  |  |  |  |  |  |  |  |  |  |  |
| bankebis depozitebi |  | 21,163 |  | - |  | - |  | - |  | - |  | 21,163 |
| sxva finansuri valdebulebebi |  | 1,047 |  | - |  | - |  | - |  | - |  | 1,047 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| sul finansuri valdebulebebi saprocento sargeblis gareSe |  | 22,210 |  | - |  | - |  | - |  | - |  | 22,210 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **sul finansuri valdebulebebi** |  | **79,664** |  | **4,697** |  | **66,038** |  | **49,855** |  | **24,479** |  | **224,733** |

zemoT mocemul cxrilSi vadianoba sakontraqto pirobebs Seesabameba. Tumca, arsebuli kanonmdeblobiT, fizikur pirs ufleba aqvs, vadamde adre gawyvitos saanabre xelSekruleba.

cvladganakveTiani instrumentebisaTvis (arawarmoebuli finansuri aqtivebisa da valdebulebebis SemTxvevaSi) mocemuli Tanxebi Seicvleba, Tu cvladi ganakveTi gansxvavdeba saangariSo periodis bolos dadgenili saprocento ganakveTisgan.

***sabazro riski.*** sabazro riski aris imis riski, rom bankis mogebaze an kapitalze an mis mier miznebis miRwevis unarze uaryofiT zegavlenas moaxdens sabazro ganakveTebis an fasebis donis cvlileba an meryeoba. sabazro riski moicavs saprocento ganakveTis risks, savaluto risksa da sxva. bankis mier riskebis gamoTvlis meTodebSi da im riskebSi, romlebsac is eqvemdebareba, cvlilebebs adgili ar hqonia. aseve ar Secvlila riskebis marTvisa da gazomvis meTodebi.

aqtivebis da valdebulebebis marTvis komiteti agreTve marTavs saprocento ganakveTisa da sabazro riskebs bankis saprocento ganakveTis poziciis SenarCunebiT, rac uzrunvelyofs bankis pozitiur saprocento marJas. finansuri zedamxedvelobis departamenti awarmoebs bankis mimdinare finansuri maCveneblebis monitorings, afasebs mis mgrZnobiarobas saprocento ganakveTis cvalebadobis mimarT da am ganakveTis cvlilebis zegavlenas bankis momgebianobaze.

***mgrZnobiaroba saprocento ganakveTis mimarT.*** potenciuri danakargebis perioduli Sefasebis gziT banki marTavs samarTliani Rirebulebis saprocento ganakveTis riskebs, romelic SesaZlebelia warmoiSvas bazris mdgomareobis negatiuri cvlilebebis Sedegad. bankis xelmZRvaneloba axorcielebs bankis finansuri saqmianobis monitorings, afasebs bankis mgrZnobiarobas samarTliani Rirebulebis saprocento ganakveTis cvlilebis mimarT da mis gavlenas bankis momgebianobaze.

saprocento ganakveTis riskis marTvis mTavar meqanizms warmoadgens saprocento poziciaze zRvaris daweseba da monitoringi. bankis sabazro riskis marTvis politikis mixedviT, saprocento poziciaze zRvari wesdeba imis gaTvaliswinebiT, rom saprocento ganakveTebSi 2%-iani cvlilebiT gamowveuli danakargi ar unda aWarbebdes wliur biujetSi mocemuli wminda saprocento Semosavlis 10%-s.

Semdegi cxrili warmoadgens saprocento ganakveTis riskis mimarT mgrZnobiarobis analizs, romelic ganisazRvra ,,riskis cvalebadobis SesaZlo misaReb cvlilebebze” dayrdnobiT. am cvlilebebis done ganisazRvreba xelmZRvanelobis mier da gaTvaliswinebulia angariSebSi riskebis Taobaze, romlebsac bankis umaRlesi rangis xelmZRvanelobas warudgenen.

gavlena mogebaze gadasaxadis gadaxdamde aqtivebis Rirebulebaze dayrdnobiT 2016 da 2015 wlis 31 dekembris mdgomareobiT Seadgens:

|  |  |  | 2016 w. 31 dekembris mdgomareobiT | | |  | 2015 w. 31 dekembris mdgomareobiT | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | ganakveTi  +2% | | |  | ganakveTi  -2% |  | | ganakveTi  +2% |  | ganakveTi  -2% |
| **arawarmoebuli finansuri aqtivebi:** |  | | |  |  |  | |  |  |  |
| fuli da fulis eqvivalentebi | 224 | | |  | (224) |  | | 33 |  | (33) |
| savaldebulo rezervi seb-Si | 755 | | |  | (755) |  | | 331 |  | (331) |
| klientebze gacemuli sesxebi | 5,470 | | |  | (5,470) |  | | 4,032 |  | (4,032) |
| dafarvis vadamde flobili investiciebi | 335 | | |  | (335) |  | | 386 |  | (386) |
|  |  | | |  |  |  | |  |  |  |
| **arawarmoebuli finansuri valdebulebebi:** |  | | |  |  |  | |  |  |  |
| bankebis depozitebi | (4,115) | | |  | 4,115 |  | | (2,807) |  | 2,807 |
| klientebis depozitebi | (706) | | |  | 706 |  | | (540) |  | 540 |
| subordinirebuli sesxi | (531) | | |  | 531 |  | | (481) |  | 481 |
|  |  | | |  |  |  | |  |  |  |
| **wminda zegavlena mogebaze mogebis gadasaxadamde** | **1,432** | | |  | **(1,432)** |  | | **954** |  | **(954)** |

efeqti aqcionerTa kapitalze:

|  |  |  | 2016 w. 31 dekembers | | | | |  | 2015 w. 31 dekembers | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | ganakveTi  +2% | | |  | ganakveTi  -2% |  | ganakveTi  +2% | | |  | ganakveTi  -2% |
| **arawarmoebuli finansuri aqtivebi:** |  | | |  |  |  |  | | |  |  |
| fuli da fulis eqvivalentebi | 190 | | |  | (190) |  | 28 | | |  | (28) |
| savaldebulo rezervi seb-Si | 642 | | |  | (642) |  | 281 | | |  | (281) |
| klientebze gacemuli sesxebi | 4,650 | | |  | (4,650) |  | 3,427 | | |  | (3,427) |
| dafarvis vadamde flobili investiciebi | 285 | | |  | (285) |  | 328 | | |  | (328) |
|  |  | | |  |  |  |  | | |  |  |
| **arawarmoebuli finansuri valdebulebebi:** |  | | |  |  |  |  | | |  |  |
| bankebis depozitebi | (3,498) | | |  | 3,498 |  | (2,386) | | |  | 2,386 |
| klientebis depozitebi | (600) | | |  | 600 |  | (459) | | |  | 459 |
| subordinirebuli sesxi | (451) | | |  | 451 |  | (409) | | |  | 409 |
|  |  | | |  |  |  |  | | |  |  |
| **wminda zegavlena mogebaze mogebis gadasaxadamde** | **1,218** | | |  | **(1,218)** |  | **810** | | |  | **(810)** |

***savaluto riski.*** savaluto riski ganimarteba, rogorc riski imisa, rom finansuri instrumentis Rirebuleba Seicvleba ucxouri valutis gacvliTi kursis cvalebadobasTan erTad. ZiriTadi ucxouri valutis gacvliTi kursebis ryeva gavlenas axdens bankis finansur mdgomareobasa da fulad nakadebze.

aqtivebis da valdebulebebis marTvis komiteti savaluto risks akontrolebs laris gaufasurebis da sxva makroekonomikuri indikatorebis dadgenili safuZvelze Ria savaluto poziciis marTviT, rac banks aZlevs saSualebas, minimumamde daiyvanos erovnul valutasTan mimarTebaSi savaluto kursis cvalebadobis Sedegad gancdili danakargebi. saxazino ganyofileba axorcielebs bankis Ria savaluto poziciis yoveldRiur monitorings, raTa seb-is moTxovnebTan Sesabamisoba uzrunvelyofili iqnes.

bankis savaluto riskdamokidebuleba warmodgenilia cxrilSi:

|  | lari |  | aSS dolari  1 aSS dolari = 2.6468 lari |  | evro 1 evro = 2.7940  lari |  | sxva valuta |  | 31 dekemberi, 2016  sul |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **finansuri aqtivebi** |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| fuli da fulis eqvivalentebi | 14,011 |  | 13,667 |  | 2,849 |  | 102 |  | 30,629 |
| minimaluri savaldebulo naSTi seb-Si | - |  | 36,786 |  | 965 |  | - |  | 37,751 |
| moTxovnebi bankebis mimarT | - |  | 871 |  | - |  | - |  | 871 |
| klientebze gacemuli sesxebi | 43,977 |  | 228,202 |  | 1,322 |  | - |  | 273,501 |
| gasayidad gankuTvnili investiciebi | 54 |  | - |  | - |  | - |  | 54 |
| dafarvis vadamde flobili investiciebi | 16,757 |  | - |  | - |  | - |  | 16,757 |
| sxva finansuri aqtivebi | 652 |  | - |  | - |  | - |  | 652 |
|  |  |  |  |  |  |  |  |  |  |
| **sul finansuri aqtivebi** | **75,451** |  | **279,526** |  | **5,136** |  | **102** |  | **360,215** |
|  |  |  |  |  |  |  |  |  |  |
| **finansuri valdebulebebi** |  |  |  |  |  |  |  |  |  |
| bankebis depozitebi | - |  | 205,746 |  | - |  | - |  | 205,746 |
| klientebis depozitebi | 26,734 |  | 46,229 |  | 5,071 |  | 98 |  | 80,132 |
| subordinirebuli sesxebi | - |  | 26,561 |  | - |  | - |  | 26,561 |
| sxva finansuri valdebulebebi | 668 |  | - |  | - |  | - |  | 668 |
|  |  |  |  |  |  |  |  |  |  |
| **sul finansuri valdebulebebi** | **29,402** |  | **278,536** |  | **5,071** |  | **98** |  | **313,107** |
|  |  |  |  |  |  |  |  |  |  |
| **Ria sabalanso pozicia** | **46,049** |  | **990** |  | **65** |  | **4** |  |  |

|  | lari |  | aSS dolari  1 aSS dolari = 2.3949 lari |  | evro 1 evro = 2.6169  lari |  | sxva valuta |  | 31 dekemberi, 2015  sul |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **finansuri aqtivebi** |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| fuli da fulis eqvivalentebi | 6,364 |  | 6,386 |  | 1,596 |  | 112 |  | 14,458 |
| minimaluri savaldebulo naSTi seb-Si | - |  | 16,309 |  | 251 |  | - |  | 16,560 |
| moTxovnebi bankebis mimarT | - |  | 239 |  | - |  | - |  | 239 |
| klientebze gacemuli sesxebi | 46,264 |  | 153,678 |  | 1,668 |  | - |  | 201,610 |
| gasayidad gankuTvnili investiciebi | 54 |  | - |  | - |  | - |  | 54 |
| dafarvis vadamde flobili investiciebi | 19,283 |  | - |  | - |  | - |  | 19,283 |
| sxva finansuri aqtivebi | 1,002 |  | - |  | - |  | - |  | 1,002 |
|  |  |  |  |  |  |  |  |  |  |
| **sul finansuri aqtivebi** | **72,967** |  | **176,612** |  | **3,515** |  | **112** |  | **253,206** |
|  |  |  |  |  |  |  |  |  |  |
| **finansuri valdebulebebi** |  |  |  |  |  |  |  |  |  |
| bankebis depozitebi | 9,500 |  | 129,421 |  | 1,442 |  | - |  | 140,363 |
| klientebis depozitebi | 22,471 |  | 23,609 |  | 2,054 |  | 36 |  | 48,170 |
| subordinirebuli sesxebi | - |  | 24,047 |  | - |  | - |  | 24,047 |
| sxva finansuri valdebulebebi | 1,047 |  | - |  | - |  | - |  | 1,047 |
|  |  |  |  |  |  |  |  |  |  |
| **sul finansuri valdebulebebi** | **33,018** |  | **177,077** |  | **3,496** |  | **36** |  | **213,627** |
|  |  |  |  |  |  |  |  |  |  |
| **Ria sabalanso pozicia** | **39,949** |  | **(465)** |  | **19** |  | **76** |  |  |

**mgrZnobiaroba savaluto riskis mimarT*.***Semdegi cxrili detalurad warmoadgens bankis mgrZnobiarobas aSS dolaris larTan kursis 25%-ian zrdasa da Semcirebaze. 25% aris mgrZnobiarobis ganakveTi, romelic gamoiyeneba umaRlesi rangis xelmZRvanelobisaTvis ucxouri valutis riskze angariSis wardgenisas da warmoadgens xelmZRvanelobis mier ucxouri valutis gacvliTi kursis cvlilebis Sefasebas. mgrZnobiarobis analizi moicavs mxolod arsebul ucxour valutaSi denominirebuli fuladi erTeulebis mimdinare nawils da akoreqtirebs maTs gacvliT kurss periodis bolos ucxouri valutis ganakveTis 25%-iani cvlilebiT.

gavlena wminda mogebasa da kapitalze aqtivebis Rirebulebaze dayrdnobiT 2016 da 2015 wlis 31 dekembris mdgomareobiT Seadgens:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **2016 w. 31 dekemberi** | |  | **2015 w. 31 dekemberi** | |
|  | **GEL/USD** | **GEL/USD** |  | **GEL/USD** | **GEL/USD** |
| **25%** | **(25%)** |  | **25%** | **(25%)** |
|  |  |  |  |  |  |
| gavlena mogeba-zaralze | 248 | (248) |  | (116) | 116 |
| gavlena kapitalze | 211 | (211) |  | (99) | 99 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **2016 w. 31 dekemberi** | |  | **2015 w. 31 dekemberi** | |
|  | **GEL/EUR** | **GEL/EUR** |  | **GEL/EUR** | **GEL/EUR** |
| **25%** | **(25%)** |  | **10%** | **(10%)** |
|  |  |  |  |  |  |
| gavlena mogeba-zaralze | 16 | (16) |  | 5 | (5) |
| gavlena kapitalze | 14 | (14) |  | 4 | (4) |

mgrZnobiarobis analizis SezRudvebi. zemoT mocemuli cxrili gviCvenebs ZiriTad daSvebebSi momxdari cvlilebebis Sedegebs, xolo sxva daSvebebi rCeba ucvleli. realobaSi arsebobs korelacia daSvebebsa da sxva faqtorebs Soris. aseve unda gaviTvaliswinoT, rom mgrZnobiaroba ar aris wrfivi da ufro didi an patara gavlena ar unda iqnas interpolirebuli an eqstrapolirebuli am Sedegebidan gamomdinare.

mgrnobiarobis analizi ar iTvaliswinebs im faqts, rom bankis aqtivebi da valdebulebebi sakmaod aqtiurad imarTeba. amasTan, bankis finansuri pozicia SeiZleba icvlebodes im droisaTvis, rodesac faqtiuri sabazro moZraobebi iCens Tavs. magaliTad, bankis finansuri riskis marTvis strategia miznad isaxavs sabazro ryevebisadmi damokidebulebis marTvas. sxvadasxva donis mimarT sainvesticio bazris moZraobis paralelurad, mmarTvelobiTi zomebi SeiZleba mocavdes investiciebis gayidvas, sainvesticio portfelis gadanawilebis cvlilebas da sxva dacviTi RonisZiebebis ganxorcielebas. amis Sedegad, daSvebebSi cvlilebebs SeiZleba ar qondes zegavlena valdebulebebze, maSin, rodesac aqtivebi finansuri mdgomareobis angariSSi sabazro RirebulebiT aRiricxeba. aseT viTarebaSi aqtivebisa da valdebulebebis gazomvis gansxvavebulma meTodebma SeiZleba migviyvanos aqcionerebis kapitalis cvalebadobasTan.

sxva SezRudvebi mgrZnobiarobis analizSi moicavs hipoTetiuri sabazro moZraobebis gamoyenebas potenciuri riskis demonstrirebisaTvis, romelic warmoadgens bankis Sexedulebas axlo momavalSi mosalodnel sabazro cvlilebebze, romelTa darwmunebiT gaTvaliswineba SeuZlebelia da mosazrebas, rom yvela saprocento ganakveTi erTmaneTis msgavsad imoqmedebs.

***safaso riski.*** safaso riski aris sabazro fasebis cvalebadobis Sedegad finansuri instrumentis Rirebulebis meryeobis riski, miuxedavad imisa, aRniSnuli cvalebadoba gamowveulia konkretuli fasiani qaRaldisTvis, an misi gamomSvebisTvis specifiuri faqtorebiT, Tu bazarze arsebul yvela fasiani qaRaldze moqmedi faqtorebiT. bankze gavlenas axdens misi produqtebis safaso riski, romelic eqvemdebareba ZiriTad da specifiur sabazro ryevebs.

banki safaso risks potenciuri danakargebis perioduli SefasebiT marTavs. aRniSnuli danakargebi SesaZlebelia gamoiwvios sabazro pirobebis gauaresebam da danakargebis SesaCerebeli Sesabamisi limitebisa da marJebis, aseve uzrunvelyofis moTxovnebis dadgenam da SenarCunebam. gaunaRdebel sasesxo valdebulebebTan mimarTebaSi banki potenciurad eqvemdebareba amgvari valdebulebebis mTliani odenobis danakargs. Tumca, danakargis savaraudo odenoba naklebia, vinaidan pirobiTi valdebulebebis umetesoba damokidebulia sakredito xelSekrulebebis garkveul pirobebze.

***saoperacio riski.*** saoperacio riski warmoadgens iseTi zaralis risks, romelic warmoiSoba sistemis moSlis, adamianuri Secdomis, TaRliTobis da gare movlenebis Sedegad. Tu kontroli ar muSaobs, saoperacio riskma SeiZleba avnos kompaniis reputacias, gamoiwvios samarTlebrivi sirTuleebi da finansuri zarali. banki ver Seamcirebs yvela saoperacio risks, magram igi cdilobs, marTos aRniSnuli riskebi da daamyaros kontroli garemoze potenciuri riskebis monitoringisa da maTze adekvaturi reagirebis saSualebiT. marTvis meqanizmebi moicavs movaleobebis gadanawilebas, wvdomis, avtorizaciisa da Sedarebis efeqtian procedurebs, personalis ganaTlebasa da procesebis Sefasebas.

# tranzaqciebi dakavSirebul mxareebTan

tranzaqciebi banksa da mis Svilobil struqturebs Soris, romlebic, amavdroulad, arian bankTan dakavSirebuli mxareebi, eqvemdebareba eliminacias da isini winamdebare SeniSvnaSi ganmartebuli ar aris. qvemoT mocemulia informacia sxva dakavSirebul mxareebTan ganxorcielebuli tranzaqciebis Sesaxeb.

|  | 31 dekemberi, 2016 | | |  | 31 dekemberi, 2015 | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | ****dakavSire-****  ****buli****  ****mxareebis naSTebi**** |  | ****mTliani kategoria finansuri angariSgebis mixedviT**** |  | ****dakavSire-****  ****buli****  ****mxareebis naSTebi**** |  | ****mTliani kategoria finansuri angariSgebis mixedviT**** |  |
|  |  |  |  |  |  |  |  |  |
| fuli da fulis eqvivalentebi | 203 |  | 30,629 |  | 95 |  | 14,458 |  |
| *- damfuZnebeli* | 203 |  |  |  | 95 |  |  |  |
| klientebze gacemuli sesxebi | 783 |  | 278,954 |  | 1,087 |  | 204,398 |  |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 377 |  |  |  | 306 |  |  |  |
| *- sxva dakavSirebuli mxareebi* | 406 |  |  |  | 782 |  |  |  |
|  |  |  |  |  |  |  |  |  |
| klientebze gacemuli sesxebis gaufasurebis rezervi | 5 |  | 5,453 |  | 5 |  | 2,788 |  |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 1 |  |  |  | 1 |  |  |  |
| *- sxva dakavSirebuli mxareebi* | 4 |  |  |  | 4 |  |  |  |
|  |  |  |  |  |  |  |  |  |
| bankebis depozitebi | 192,509 |  | 205,746 |  | 129,421 |  | 140,363 |  |
| *- damfuZnebeli* | 192,509 |  |  |  | 129,421 |  |  |  |
|  |  |  |  |  |  |  |  |  |
| klientebis depozitebi | 669 |  | 80,132 |  | 1,400 |  | 48,170 |  |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 380 |  |  |  | 161 |  |  |  |
| *- sxva dakavSirebuli mxareebi* | 289 |  |  |  | 1,239 |  |  |  |
|  |  |  |  |  |  |  |  |  |
| subordinirebuli sesxebi | 26,561 |  | 26,561 |  | 24,047 |  | 24,047 |  |
| *- damfuZnebeli* | 26,561 |  |  |  | 24,047 |  |  |  |
|  |  |  |  |  |  |  |  |  |

direqtorebisa da umaRlesi rangis xelmZRvanelobis anazRaureba moicavs:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | ****2016**** | | |  | ****2015**** | | |
|  | **dakavSire-buli mxareebis tranzaqciebi** |  | **kategoria finansuri angariSgebis mixedviT** |  | **dakavSire-buli mxareebis tranzaqciebi** |  | **kategoria finansuri angariSgebis mixedviT** |
| **umaRlesi rangis xelmZRvanelobis anazRaureba:** |  |  |  |  |  |  |  |
| *- TanamSromelTa moklevadiani sargebeli* | 851 |  | 6,526 |  | 750 |  | 4,968 |
| **sul** | **851** |  | **6,526** |  | **750** |  | **4,968** |

2016 da 2015 wlebis 31 dekembriT dasrulebuli wlisaTvis mogeba-zaralisa da sxva sruli Semosavlis angariSi moicavs Semdeg Tanxebs, romlebic dakavSirebul mxareebTan operaciebis Sedegad warmoiSva:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | ****2016**** | | |  | ****2015**** | | |
|  | **dakavSire-buli mxareebis tranzaqciebi** |  | **kategoria finansuri angariSgebis mixedviT** |  | **dakavSire-buli mxareebis tranzaqciebi** |  | **kategoria finansuri angariSgebis mixedviT** |
|  |  |  |  |  |  |  |  |
| saprocento Semosavali | 117 |  | 28,678 |  | 117 |  | 21,788 |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 36 |  |  |  | 36 |  |  |
| *- sxva dakavSirebuli mxareebi* | 81 |  |  |  | 81 |  |  |
|  |  |  |  |  |  |  |  |
| saprocento xarji | 6,152 |  | 8,738 |  | 4,711 |  | 7,063 |
| *- damfuZnebeli* | 6,138 |  |  |  | 4,700 |  |  |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 2 |  |  |  | 2 |  |  |
| *- sxva dakavSirebuli mxareebi* | 9 |  |  |  | 9 |  |  |
|  |  |  |  |  |  |  |  |
| saoperacio xarjebi |  |  |  |  |  |  |  |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 857 |  | 9,888 |  | 857 |  | 7,774 |
| *- sxva dakavSirebuli mxareebi* | 857 |  |  |  | 857 |  |  |
|  |  |  |  |  |  |  |  |

# Semdgomi movlenebi

saangariSo periodis Semdeg qarTulma larma gaagrZela gaufasureba aSS dolaris mimarT. 2017 wlis 2 მარტის mdgomareobiT, oficialuri gacvliTi kursiT, 1 aSS dolari gautolda 2.4828 qarTul lars.

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