saaqcio sazogadoeba xalik banki saqarTvelo

**finansuri angariSgeba da**

**damoukidebeli auditoris daskvna**

2017 wlis 31 dekembriT dasrulebuli wlis mdgomareobiT

saaqcio sazogadoeba xalik banki saqarTvelo

sarCevi

gverdi

xelmZRvanelobis pasuxismgeblobis angariSi 2017 wlis 31 dekembriT dasrulebuli wlis mdgomareobiT finansuri angariSgebis momzadebasa da damtkicebaze 1

damoukidebeli auditoris daskvna 2-3

finansuri angariSgeba

2017 wlis 31 dekembriT dasrulebuli wlis mdgomareobiT:

finansuri mdgomareobis angariSi 4

mogeba-zaralisa da sxva sruli Semosavlebis angariSi 5

kapitalSi cvlilebebis angariSi 6

fuladi saxsrebis moZraobis angariSi 7

finansur angariSgebasTan arsebuli SeniSvnebi

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3. [axali da Sesworebuli finansuri aRricxvis saerTaSoriso standartebis (fass) miReba 19](#_Toc508629794)
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xelmZRvaneloba pasuxismgebelia finansuri angariSgebis momzadebaze, romelic samarTlianad asaxavs saaqcio sazogadoeba xalik banki saqarTvelos (,,banki”) finansur mdgomareobas 2017 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 informaciis 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.

2017 wlis 31 dekembriT dasrulebuli wlis mdgomareobiT warmodgenili finansuri angariSgeba bankis direqtorTa sabWos mier damtkicebulia gamosaSvebad 2018 wlis 2 marts.

**direqtorTa sabWos saxeliT:**

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

**generaluri direqtori mTavari buRalteri**

**nikoloz geguCaZe gulnara marSaniSvili**

2018 wlis 2 marti 2018 wlis 2 marti

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 2017 wlis 31 dekembris mdgomareobiT, agreTve aRniSnuli dRiT dasrulebuli wlis sxva sruli Semosavlebis, kapitalSi cvlilebebisa da fuladi saxsrebis moZraobis angariSebs da finansur angariSgebaze TandarTul SeniSvnebs, buRaltruli aRricxvis politikis ZiriTadi principebis CaTvliT.

Cveni azriT, warmodgenili finansuri angariSgeba, yvela arsebiTi aspeqtis gaTvaliswinebiT, samarTlianad asaxavs bankis finansur mdgomareobas 2017 wlis 31 dekembris mdgomareobiT, misi saqmianobis Sedegebsa da fuladi saxsrebis moZraobas mocemuli TariRiT dasrulebuli wlisaTvis finansuri angariSgebis saerTaSoriso standartebis (fass) 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, Cven mier Sesrulebuli eTikuri valdebulebebi Seesabameboda rogorc pbek kodeqsis, agreTve aRniSnuli moTxovnebiT gansazRvrul standartebs. Cveni Rrma rwmeniT, Cven mier mopovebuli auditoruli mtkicebulebebi sakmarisia profesiuli daskvnis gasakeTeblad.

**xelmZRvanelobisa da finansur angariSgebaze pasuxismgebel pirTa movaleobebi**

xelmZRvaneloba movalea, moamzados da obieqturad warmoadginos finansuri angariSgeba finansuri angariSgebis saerTaSoriso standartebis Sesabamisad da uzrunvelyos imgvari Sida kontrolis sistemis arseboba, romelic, misi azriT 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.

bankis marTvasa da zedamxedvelobaze pasuxismgebeli pirebi valdebulni arian, zedamxedveloba gauwion bankis finansuri angariSgebis process.

**auditoris movaleobebi finansuri angariSgebis auditis procesSi**

Cveni amocanaa, movipovoT imis safuZvliani rwmena, 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 identificirebas vukeTebT 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 ver SemCnevis riski Secdomis Sedegad gaparuli arsebiTi uzustobis ver SemCnevis risks aRemateba, radgan TaRliToba SeiZleba xdebodes saidumlo garigebis, gayalbebis, informaciis winaswar ganzraxuli 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 bankis 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 principis safuZvelze warmoebis Sesaferisobaze da, mopovebuli auditoruli mtkicebulebebis safuZvelze, gamovTqvamT mosazrebas, arsebobs Tu ara arsebiTi xasiaTis arasarwmunoeba iseT pirobebTan Tu movlenebTan mimarTebaSi, ramac SeiZleba eWvqveS daayenos bankis unari, uwyvetad 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, movaxdinoT daskvnis modificireba. Cveni daskvnebi efuZneba auditoris angariSis momzadebis TariRisaTvis mopovebul auditorul mtkicebulebas. Tumca, momavalSi damdgarma movlenebma Tu garemoebebma SeiZleba banki aiZulos, Sewyvitos moqmedi sawarmos principiT moqmedeba.
* vafasebT finansuri angariSgebis mTlian struqturas, Sinaarssa da warmodgenis formas, maT Soris ganmartebebs da aseve imas, Tu rogor Seesabameba finansuri angariSgebaSi, Sesabamisi tranzaqciebsa da movlenebis 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.

Tamar nacvliSvili

Sps `deloiti da tuSis~ saxeliT

Tbilisi, saqarTvelo

2018 wlis 2 marti

|  |  |  |  |
| --- | --- | --- | --- |
|  | SeniSvna | 31 dekemberi,  2017 | 31 dekemberi,  2016 |
|  |  |  |  |
| **aqtivebi:** |  |  |  |
| fuli da fulis eqvivalentebi | 5 | 20,335 | 30,629 |
| savaldebulo minimaluri rezervi seb-Si |  | 44,955 | 37,751 |
| moTxovnebi bankebis mimarT | 6 | 1,645 | 871 |
| klientebze gacemuli sesxebi | 7 | 326,416 | 273,501 |
| gasayidad gankuTvnili investiciebi | 8 | 54 | 54 |
| dafarvis vadamde flobili investiciebi | 9 | 16,823 | 16,757 |
| ZiriTadi saSualebebi | 10 | 12,041 | 12,119 |
| aramaterialuri aqtivebi | 11 | 3,745 | 3,210 |
| sxva aqtivebi | 12 | 1,647 | 1,465 |
|  |  |  |  |
| **sul aqtivebi** |  | **427,661** | **376,357** |
|  |  |  |  |
| **valdebulebebi:** |  |  |  |
| bankebis depozitebi | 13 | 263,034 | 205,746 |
| klientebis depozitebi | 14 | 61,683 | 80,132 |
| sagadasaxado valdebuleba |  | 1,313 | 412 |
| gadavadebuli sagadasaxado valdebulebebi | 23 | 1,750 | 1,720 |
| sxva valdebulebebi | 15 | 2,598 | 2,373 |
| subordinirebuli sesxi | 16 | 26,013 | 26,561 |
|  |  |  |  |
| **sul valdebulebebi** |  | **356,391** | **316,944** |
|  |  |  |  |
| **kapitali:** |  |  |  |
| **bankis mflobelebis kuTvnili kapitali:** |  |  |  |
| saaqcio kapitali | 17 | 48,000 | 48,000 |
| ZiriTadi saSualebebis gadafasebis rezervi |  | 406 | 410 |
| gaunawilebeli mogeba |  | 22,864 | 11,003 |
|  |  |  |  |
| **sul kapitali** |  | **71,270** | **59,413** |
|  |  |  |  |
| **sul valdebulebebi da kapitali** |  | **427,661** | **376,357** |

**direqtorTa sabWos saxeliT:**

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**generaluri direqtori mTavari buRalteri**

**nikoloz geguCaZe gulnara marSaniSvili**

2018 wlis 2 marti 2018 wlis 2 marti

Tbilisi, saqarTvelo Tbilisi, saqarTvelo

**8-67 gverdebze TandarTuli SeniSvnebi warmoadgens mocemuli finansuri angariSgebis ganuyofel nawils.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | SeniSvna | 2017 |  | 2016 |
|  |  |  |  |  |
| saprocento Semosavali | 18 | 32,227 |  | 28,678 |
| saprocento xarji | 18 | (8,344) |  | (8,738) |
|  |  |  |  |  |
| wminda saprocento Semosavali saprocento Semosavlis mqone aqtivebze gaufasurebis danakargebis xarjamde |  | 23,883 |  | 19,940 |
| saprocento Semosavlebis mqone aqtivebis gaufasurebis danakargebis xarji | 19 | (1,300) |  | (2,664) |
|  |  |  |  |  |
|  |  |  |  |  |
| **wminda saprocento Semosavali** |  | **22,583** |  | **17,276** |
| wminda mogeba savaluto operaciebze | 20 | 1,105 |  | 978 |
| sakomisio Semosavlebi | 21 | 4,356 |  | 3,902 |
| sakomisio xarjebi | 21 | (2,510) |  | (2,443) |
| sxva operaciebis anaricxebi | 15 | (33) |  | (9) |
| sxva Semosavlebi |  | 26 |  | 95 |
|  |  |  |  |  |
|  |  |  |  |  |
| **wminda arasaprocento Semosavali** |  | **2,944** |  | **2,523** |
|  |  |  |  |  |
| **saoperacio Semosavali** |  | **25,527** |  | **19,799** |
|  |  |  |  |  |
| saoperacio xarjebi | 22 | (11,914) |  | (9,888) |
|  |  |  |  |  |
| **mogeba mogebis gadasaxadamde** |  | **13,613** |  | **9,911** |
|  |  |  |  |  |
| mogebis gadasaxadis xarji | 23 | (1,756) |  | (1,219) |
|  |  |  |  |  |
| **wlis wminda mogeba** |  | **11,857** |  | **8,692** |
|  |  |  |  |  |
| **sxva sruli Semosavali** |  |  |  |  |
| mogeba ZiriTadi saSualebebis gadafasebidan |  | - |  | 241 |
| mogebis gadasaxadi | 23 | - |  | (36) |
|  |  |  |  |  |
| **sxva sruli Semosavali mogebis gadasaxadis Semdeg** |  | **-** |  | **205** |
|  |  |  |  |  |
| **sul sruli Semosavali** |  | **11,857** |  | **8,897** |
|  |  |  |  |  |

**direqtorTa sabWos saxeliT:**

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

**generaluri direqtori mTavari buRalteri**

**nikoloz geguCaZe gulnara marSaniSvili**

2018 wlis 2 marti 2018 wlis 2 marti

Tbilisi, saqarTvelo Tbilisi, saqarTvelo

**8-67 gverdebze TandarTuli SeniSvnebi warmoadgens mocemuli finansuri angariSgebis ganuyofel nawils.**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | SeniSvna | saaqcio kapitali |  | gadafasebis rezervi |  | gaunawilebeli mogeba | sul bankis mflobelTa  kapitali |
| **1 ianvari, 2016** |  | **48,000** |  | **207** |  | **2,309** | **50,516** |
|  |  |  |  |  |  |  |  |
| periodis 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** | 17 | **48,000** |  | **410** |  | **11,003** | **59,413** |
| periodis wminda mogeba |  | - |  | - |  | 11,857 | 11,857 |
| gadafasebis rezervis gamoTavisufleba gadafasebuli aqtivebis cveTis gamo |  | - |  | (4) |  | 4 | **-** |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| **31 dekemberi, 2017** | **17** | **48,000** |  | **406** |  | **22,864** | **71,270** |

**direqtorTa sabWos saxeliT:**

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**generaluri direqtori mTavari buRalteri**

**nikoloz geguCaZe gulnara marSaniSvili**

2018 wlis 2 marti 2018 wlis 2 marti

Tbilisi, saqarTvelo Tbilisi, saqarTvelo

**8-67 gverdebze TandarTuli SeniSvnebi warmoadgens mocemuli finansuri angariSgebis ganuyofel nawils.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | SeniSvna | 2017 |  | **2016** |
| **fuladi saxsrebis moZraoba saoperacio saqmianobidan:** |  |  |  |  |
|  |  |  |  |  |
| mogeba mogebis gadasaxadamde |  | 13,613 |  | 9,911 |
| arafuladi erTeulebis koreqtireba: |  |  |  |  |
| gaufasurebis danakargebis rezervi saprocento sargeblis matarebel aqtivebze | 19 | 1,300 |  | 2,664 |
| rezervi sxva operaciebze | 15 | 33 |  | 9 |
| cveTa da amortizacia | 22 | 976 |  | 701 |
| ucxouri valutis gacvliTi kursis cvlilebiT miRebuli mogeba | 20 | 87 |  | 163 |
| cvlileba daricxul procentSi, wminda |  | 2,893 |  | (2,483) |
|  |  |  |  |  |
| **fuladi saxsrebis Semodineba saoperacio saqmianobidan, saoperacio aqtivebisa da valdebulebebis cvlilebebamde** |  | **18,902** |  | **10,965** |
|  |  |  |  |  |
| **saoperacio aqtivebisa da valdebulebebis cvlileba** |  |  |  |  |
| saoperacio aqtivebis (zrda)/kleba: |  |  |  |  |
| fulis savaldebulo rezervi seb-Si |  | (7,138) |  | (27,043) |
| moTxovnebi bankebis mimarT |  | (772) |  | (767) |
| klientebze gacemuli sesxebi |  | (54,197) |  | (102,726) |
| sxva aqtivebi |  | (109) |  | (161) |
| saoperacio valdebulebebis (kleba)/zrda: |  |  |  |  |
| bankebis depozitebi |  | 53,808 |  | 99,157 |
| klientebis depozitebi |  | (18,470) |  | 39,781 |
| sxva valdebulebebi |  | 192 |  | 429 |
|  |  |  |  |  |
| **fuladi saxsrebis Semodineba/(gamoyeneba) saoperacio saqmianobaSi** |  | **(7,784)** |  | **19,635** |
| gadaxdili mogebis gadasaxadi |  | (825) |  | - |
| **fuladi saxsrebis Semodineba/(gamoyeneba) saoperacio saqmianobaSi, wminda** |  | **(8,609)** |  | **19,635** |
|  |  |  |  |  |
| **fuladi saxsrebis moZraoba sainvesticio saqmianobidan:** |  |  |  |  |
|  |  |  |  |  |
| ZiriTadi saSualebebis SeZena |  | (671) |  | (1,940) |
| ZiriTadi saSualebebis realizaciidan miRebuli Tanxebi |  | - |  | 47 |
| aramaterialuri aqtivebis SeZena |  | (838) |  | (1,498) |
| dafarvis vadamde flobili investiciebis Sesyidva |  | (190) |  | 2,502 |
|  |  |  |  |  |
|  |  |  |  |  |
| **sainvesticio saqmianobaSi gamoyenebuli wminda naRdi fuli** |  | **(1,699)** |  | **(889)** |
|  |  |  |  |  |
| valutis gacvliTi kursis cvlilebis efeqti ucxour valutaSi flobil fulis naSTze |  | 14 |  | (2,575) |
|  |  |  |  |  |
| **wminda (kleba)/zrda fulsa da fulis eqvivalentebSi** |  | **(10,294)** |  | **16,171** |
|  |  |  |  |  |
| **fuli da fulis eqvivalentebi, wlis dasawyisi** |  | **30,629** |  | **14,458** |
|  |  |  |  |  |
| **fuli da fulis eqvivalentebi, wlis bolos** |  | **20,335** |  | **30,629** |

2017 wlis 31 dekembriT dasrulebuli wlis ganmavlobaSi bankis mier gadaxdilma da miRebulma procentma Sesabamisad Seadgina 5,447 aTasi da 31,965 aTasi lari. 2016 wlis 31 dekembriT dasrulebuli wlis ganmavlobaSi bankis mier gadaxdilma da miRebulma procentma Sesabamisad Seadgina 10,470 aTasi da 27,972 aTasi lari.

**direqtorTa sabWos saxeliT:**

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

**generaluri direqtori mTavari buRalteri**

**nikoloz geguCaZe gulnara marSaniSvili**

2018 wlis 2 marti 2018 wlis 2 marti

Tbilisi, saqarTvelo Tbilisi, saqarTvelo

**8-67 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.

2017 da 2016 wlebis 31 dekembris mdgomareobiT banks Sesabamisad gaaCnda Svidi filiali saqarTveloSi.

2017 da 2016 wlebis 31 dekembris mdgomareobiT bankis mier gamoSvebul aqciebs flobda Semdegi aqcioneri:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  **2017** |  | **31 dekemberi,**  **2016** |
|  |  |  |  |
| **pirveli donis aqcioneri:** |  |  |  |
| ss xalik banki yazaxeTi | 100% |  | 100% |
|  |  |  |  |
| **sul** | **100%** |  | **100%** |

ss `xalik banki yazaxeTis~ ZiriTadi aqcionerebi arian ss holdingi almeqsi da ss akumulirebuli sapensio fondi. ss xalik bank yazaxeTs srulad floben timur kulibaievi da dinara kulibaieva.

finansuri angariSgeba gamosaSvebad damtkicda 2018 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.

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.

jgufurad Sefasebuli aqtivebis gaufasurebis danakargebis gamoTvlis mizniT, banki defoltis albaTobas afasebs istoriuli gamocdilebisa da defoltis SemTxvevaSi danakargebis safuZvelze, uzrunvelyofis realuri Rirebulebis gamoyenebiT. im SemTxvevaSi, Tu Sida an gare garemo ganicada cvlileba da istoriuli monacemebi aRar asaxavs mimdinare mdgomareobas, banki mimdinare xiluli monacemebis safuZvelze riskis parametrebs akoreqtirebs ise, rom asaxos im arsebuli garemoebebis efeqti, romlebic warsul periodebs ar exeboda da Tanac gaauvnebelhyos ukve ararsebuli warsuli garemoebebis efeqti.

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% |
| სxva | 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.

**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 2-15 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 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.

2017 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,**  **2017** |  | **31 dekemberi**  **2016** |
| lari / 1 aSS dolari | 2.5922 |  | 2.6468 |
| lari / 1 evro | 3.1044 |  | 2.7940 |

**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.

# 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:

* Sesworeba bass 7-Si `ganmartebis iniciativa~;
* Sesworeba bass 12-Si `ararealizebuli zaralis gadavadebuli sagadasaxado aqtivebis aRiareba~;
* fass wliuri gaumjobesebis 2014-2016 cikli - Sesworeba fass 12-Si.

buRaltruli aRricxvis miRebuli praqtika wina finansuri wlis praqtikas Seesabameba. buRaltruli aRricxvis politikis cvlilebis gamomwvevi axali an Sesworebuli standartisa Tu interpretaciis gamoyeneba ar momxdara.

**Sesworebebi bass 7 `ganmartebis iniciativa~**

bankma es Sesworebebi pirvelad mimdinare wels gamoiyena. Sesworebebi kompaniisgan moiTxovs, iseTi ganmartebebi gaakeTos warmodgenili informaciis Taobaze, rac saSualebas miscems finansuri angariSgebis momxmareblebs, saTanadod Seafason finansuri saqmianobidan warmoSobil valdebulebaTa rogorc fuladi, agreTve arafuladi cvlilebebi.

bankSi finansuri saqmianobidan warmoSobili valdebulebebi subordinirebul sesxs moicavs (SeniSvna 16). SesworebaTa gardamavali muxlebis Sesabamisad, bankma wina periodis Sesadari informacia ar ganmarta. Sesworebis amoqmedebas bankis finansur angariSgebaze ar umoqmedia.

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

bankma es Sesworebebi pirvelad mimdinare wels gamoiyena. Sesworebebi ganmartavs, Tu rogor unda daadginos kompaniam eqneba Tu ara momavalSi sakmarisi dasabegri mogeba, romlis mimarT SeuZlia gamoqviTvadi droebiTi sxvaobis gamoyeneba.

am SesworebaTa amoqmedebas bankis finansur angariSgebaze ar umoqmedia, radgan banki ukve afasebs samomavlo dasabegri mogebis dones am SesworebaTa Sesabamisad.

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

bankma mimdinare wels pirvelad gamoiyena fass-ebis wlirui redaqtirebis 2014-2016 wlebis ciklSi Sesuli Sesworeba fass 12-Si. amave ciklSi Sedis sxva Sesworebebi, romelTa amoqmedeba jer savaraudo ar aris da banks maTi gamoyeneba adreulad ar dauwyia (qvemoT ixileT axali da redaqtirebuli, jer aramoqmedebuli fass-ebis sia).

fass 12-is Sesworebebi ganmartavs, rom kompania ar aris valdebuli, gasayidad gankuTvnilad klasificirebul (an amgvarad klasificirebul jgufSi Sesul) Svilobil, dakavSirebul da erTobliv pirebSi flobili wilis Sesaxeb finansuri informacia Sejamebuli saxiT warmoadginos. Sesworebebi azustebs, rom es erTaderTi SeRavaTia, rac kompanias amgvari wilebisaTvis fass 12-Si mocemuli ganmartebebis valdebulebidan aTavisuflebs.

am SesworebaTa amoqmedebas bankis finansur angariSgebaze ar umoqmedia.

**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 instrumentebi1*;
* fass 15 – *Semosavali klientebTan gaformebuli kontraqtebidan (da Sesabamisi ganmartebebi)1*;
* fass 16 - ijara2;
* fass 15 - sadazRvevo kontraqtebi3;
* faisk 22 - *savaluto operaciebi da saavanso anazRaureba1;*
* faisk 23 - *mogebis gadasaxadis damuSavebasTan dakavSirebuli arasarwmunoeba2;*
* Sesworebebi fass 2 - *im tranzaqciebis klasifikacia da gazomva, romelTa anazRaureba xdeba aqciebis meSveobiT1*;
* Sesworebebi fass 10 da bass 28 – *aqtivebis gayidva an dabandeba mekavSire an erTobliv sawarmoSi4*;
* Sesworebebi bass 40 - *sainvesticio qonebis gadacema1*;
* Sesworebebi fass 4 - `*fass 9* *finansuri instrumentebi~ gamoyeneba fass 4 `sadazRvevo kontratebTan~ erTad1*;
* Sesworebebi fass 9 - winaswari gadaxdis maxasiaTeblebi uaryofiTi anazRaurebiT2;
* bass 28 - mekavSire da erTobliv sawarmoebSi arsebuli grZelvadiani wilebi2;
* fass-ebis wliuri redaqtirebis 2014-2016 ww. cikli1;
* fass-ebis wliuri redaqtirebis 2015-2017 ww. cikli2.

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

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

3. ZalaSia 2021 w. 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis, vadamdeli gamoyeneba daSvebulia.

4. ZalaSia jer argamocxadebuli TariRidan an mis Semdeg dawyebuli wliuri periodebisaTvis, vadamdeli gamoyeneba daSvebulia.

**fass 9 *“finansuri instrumentebi”.***

2018 wlis 1 ianvridan bankma daiwyo fass 9 `finansuri instrumentebis~ gamoyeneba. es standarti gvTavazobs finansuri instrumentebis klasifikaciis Secvlil principebs da bass 39-is `momxdari zaralis~ modelis Canacvlebas `mosalodneli zaralis~ modeliT.

finansuri aqtivebis aRricxvis mizniT fass 9-iT Semotanilia klasifikaciis 3 kategoria:

* amortizebuli RirebulebiT aRricxuli instrumentebi;
* realuri RirebulebiT aRricxuli instrumentebi, romelTa Rirebulebis cvlileba aisaxeba sxva srul SemosavalSi;
* realuri RirebulebiT aRricxuli instrumentebi, romelTa Rirebulebis cvlileba aisaxeba saangariSo periodis mogeba-zaralis angariSSi.

fass 9-is moTxovnebis Sesabamisad, banki finansuri aqtivebis marTvis mizniT iyenebs Semdeg biznes-modelebs:

* aqtivis SenarCuneba kontraqtiT gaTvaliswinebuli fuladi nakadebis miRebis mizniT.
* es biznes-modeli gulisxmobs, rom finansuri aqtivebis mizania fuladi nakadebis realizeba finansuri instrumentis moxmarebis vadis ganmavlobaSi ZiriTadi Tanxisa da procentis miRebis gziT. am modelis farglebSi prioritetia finansuri aqtivis floba dafarvis vadamde, magram vadamde realizacia akrZaluli ar aris;
* aqtivis SenarCuneba sakontraqto fuladi nakadebis miRebisa da Semdeg finansuri aqtivebis gayidvis mizniT.
* es modeli gulisxmobs, rom finansuri aqtivebis marTvis mizania rogorc sakontraqto fuladi nakadebis miReba, agreTve finansuri aqtivebis gayidva. mis farglebSi prioritetia fuladi nakadebis miReba finansuri aqtivis gayidviT, rac `aqtivis SenarCuneba kontraqtiT gaTvaliswinebuli fuladi nakadebis miRebis mizniT~ modelTan SedarebiT gayidvebis met sixSiresa da moculobas uzrunvelyofs;
* aqtivis SenarCuneba sxva miznebiT.

am biznes-modelis farglebSi finansuri aqtivebis marTva SesaZlebelia Semdegi mizniT:

* + marTva finansuri aqtivebis gayidvidan fuladi nakadebis miRebis mizniT;
  + likvidobis marTva yoveldRiuri finansuri saWiroebebis dasakmayofileblad;
  + portfeli, romlis marTva da finansuri Sedegebi ganisazRvreba realuri Rirebulebis safuZvelze;
  + portfeli, romelic `gasayidad gankuTvnilis~ gansazRvrebas Seesabameba. finansuri aqtivebi gasayidad gankuTvnilad iTvleba, Tu maTi Sesyidvis mizani, pirvel rigSi, axlo momavalSi (180 dRemde vada) maTi gayidvaa moklevadiani mogebis miRebiT; an finansuri aqtivebi warmoadgens warmoebul finansur instrumentebs (garda finansuri garantiebisa an iseTi warmoebuli finansuri instrumentebisa, romlebic hejirebis instrumentad CaiTvala).

fass 9-is mixedviT, finansuri aqtivebi Semdegnairad klasificirdeba:

* klientebze gacemuli sesxebi, romlebic klasificirdeba rogorc amortizebuli RirebulebiT aRricxuli finansuri aqtivebi iseT biznes-modelSi, romlis mizania fuladi nakadebis miReba mxolod sesxis xelSekrulebiT gaTvaliswinebuli gadauxdeli saprocento da ZiriTadi Tanxis gadasaxdelad;
* naSTebi sakorespondento angariSebze, bankTaSorisi sesxebi/depozitebi, repo tranzaqciebi, klasificirdeba amortizebuli RirebulebiT aRricxul aqtivebad, Tu isini imarTeba iseTi biznes-modeliT, romelic miznad isaxavs kontraqtiT gaTvaliswinebuli fuladi nakadebis miRebas;
* SerCeuli kriteriumis dakmayofilebis SemTxvevaSi, sasesxo fasiani qaRaldebi SeiZleba moxvdes samidan nebismier kategoriaSi;
* wilobrivi fasiani qaRaldebi Cveulebriv klasificirdeba rogorc mogeba-zaralSi realuri RirebulebiT asaxuli instrumentebi.

finansuri aqtivebi nawildeba etapobrivad Semdegi midgomiT:

I etapi: aqtivis Tavdapirveli aRiarebis Semdeg sakredito riski mniSvnelovnad ar gazrdila. momdevno 12 Tvis manZilze gaufasureba aRiardeba rogorc mosalodneli sakredito zarali;

II etapi: aqtivis Tavdapirveli aRiarebis Semdeg sakredito riski mniSvnelovnad gaizarda. finansuri aqtivis vadis ganmavlobaSi gaufasureba aRiardeba rogorc mosalodneli sakredito zarali;

III etapi: finansuri aqtivi defoltis mdgomareobaSia an gaaCnia gaufasurebis obieqturi mtkicebulebebi. finansuri aqtivis vadis ganmavlobaSi gaufasureba aRiardeba rogorc mosalodneli sakredito zarali.

gaufasureba fasdeba Semdegi faqtorebis gaTvaliswinebiT:

* mosalodneli sakredito zaralis gamosaTvlelad banki individualurad da jgufurad afasebs sesxebs zogadi sakredito riskis maxasiaTeblebis mixedviT.
* mosalodneli sakredito zarali aris mosalodneli sakredito zaralis Sefasebuli odenoba, romelic Sewonilia defoltis albaTobiT da gamoiTvleba, rogorc misaReb TanxebSi yvela mosalodneli danakargis mimdinare Rirebuleba. gamoTvla xdeba damtkicebuli da gadamowmebuli informaciis mixedviT, romelic SeiZleba mopovebul iqnes mniSvnelovani xarjebisa Tu Zalisxmevis gareSe. uzrunvelyofili finansuri aqtividan mosalodneli samomavlo fuladi nakadebis mimdinare Rirebuleba asaxavs im fulad nakads, romelic SeiZleba warmoiSvas finansuri aqtivis dakargviT, uzrunvelyofis miRebisa da gayidvis xarjebis gamoklebiT, imis miuxedavad, SesaZlebelia Tu ara Tanxis amoReba. anaricxi efuZneba bankis sakuTar gamocdilebas zaralis Sefasebis sameSi da xelmZRvanelobis daskvnebs sakredito riskis TiToeul kategoriaSi savaraudod asaRiarebeli zaralis donis Taobaze sesxis momsaxurebis unarisa da msesxeblis sakredito istoriis gaTvaliswinebiT.
* saxazino operaciebis (investiciebi savalo fasian qaRaldebSi, refinansirebis tranzaqciebi, bankTaSorisi sesxebi da depozitebi, tranzaqciebi sakorespondento angariSebiT, debitoruli davalianeba saxazino tranzaqciebidan) gaufasureba gamoiTvleba kontragentis reitingis, defoltis albaTobis, tranzaqciis xangrZlivobisa da defoltis SemTxvevaSi zaralis moculobis safuZvelze.
* mogeba-zaralSi realuri RirebulebiT asaxul aqtivebze, fass 9-is mixedviT, gaufasureba ar vrceldeba.
* saxazino operaciebze mosalodneli sakredito zarali fasdeba individualurad (garda debitoruli davalianebis saxiT individualuri moTxovnis SemTxvevebisa).

yvelaze mniSvnelovani zemoqmedeba, rasac fass 9-is gamoyeneba savaraudod moaxdens bankis finansur angariSgebaze, potenciurad gaufasurebis axali moTxovnebidan unda warmoiSvas. fass 9-is gaufasurebis modelis farglebSi finansur instrumentebze gaufasurebis danakargebi gaizrdeba da ufro imeryevebs. fass 9-is gardamavali zegavlena aRiardeba rogorc koreqtireba sawyis kapitalSi 2018 wlis 1 ianvris mdgomareobiT.

2018 wlis 1 ianvars fass 9-is gamoyenebis realuri Sedegebi ucnobia, radgan gardamavali samuSao jer ar damTavrebula da:

* buRaltruli aRricxvis axali politika, daSvebebi, daskvnebi da Sefasebis teqnika SeiZleba Seicvalos, sanam banki ar daasrulebs sawyisi gamoyenebis TariRis Semcvel pirvel finansur angariSgebas;
* amJamad xdeba mosalodneli sakredito zaralis gamoTvlisa da biznes-modelebis daxvewa-dasruleba; da
* bankSi amJamad sruldeba საიფორმაციო ტექნოლოგიური sistemebisa da marTvis qselis kontrolis meqanizmebis testireba da Sefaseba.

***fass 15 – Semosavali klientebTan gaformebuli kontraqtebidan***

fass 15 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.

es xuTi etapia:

* kontraqtis klientTan identificireba;
* sakontraqto valdebulebebis Sesrulebis 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 konstruqciuli xasiaTis instruqcia daemata specifiuri scenaris damuSavebis Temebs. axeve Semodis Semosavlis ganmartebis axali moTxovnebi.

2016 wlis maisSi standartebisa da interpretaciebis sabWom gamosca `fass 15-is ganmarteba~, romelic dakavSirebulia sakontraqto valdebulebaTa Sesrulebis dadgenis, ZiriTadi da agentis anazRaurebis gansazRvris, agreTve licenzirebis gamoyenebis procedurebs.

xelmZRvaneloba ar varaudobs, rom fass 15-is Sesworebis gamoyenebas bankis finansur mdgomareobaze an/da Sedegebze mniSvnelovani zegavlena SeiZleba hqondes.

**Sesworeba fass 16 - ijara**

fass 16-Si mocemulia modeli, romelic miznad isaxavs saijaro garigebebis dadgenis da ijaris buRaltruli damuSavebis procedurebis gaigivebas meijareebsa da moijareebSi. ZalaSi Sesvlis Semdeg fass 16 Caanacvlebs ijaris damuSavebis arsebul instruqciebs, maT Soris `bass 17 - ijara~ da masTan dakavSirebul interpretaciebs.

fass 16 ijarisa da momsaxurebis kontraqtebs erTmaneTisgan ganasxvavebs imis mixedviT, akontrolebs Tu ara identificirebul aqtivs klienti/. saoperacio (ara-sabalanso) ijarisa da finansuri (sabalanso) ijaris gansxvaveba moijaris SemTxvevaSi uqmdeba da Canacvlebulia modeliT, romlis mixedviT, moijarem unda aRiaros gamoyenebis uflebiT flobili aqtivi da Sesabamisi valdebuleba yvela ijaraSi garda moklevadiani ijarebisa da dabali Rirebulebis aqtivebisa.

gamoyenebis uflebiT flobili aqtivi Tavdapirvelad aisaxeba RirebulebiT, SemdegSi ki Rirebulebisa (ramdenime gamonaklisis garda) da dagrovili cveTisa da gaufasurebis danakargebis sxvaobiT, romelic saijaro valdebulebis gadafasebis yoveli SemTxvevisas koreqtirdeba. saijaro valdebuleba Tavdapirvelad aisaxeba jer argadauxdeli saijaro gadaxdebis mimdinare RirebulebiT. SemdgomSi saijaro valdebuleba koreqtirdeba procentisa da saijaro gadaxdebis, agreTve sxva faqtorebs Soris, ijaris modifikaciebis efeqtis gaTvaliswinebiT. garda amisa, icvleba fuladi nakadebis klasifikacia, radgan saoperacio ijaris gadaxdebi, bass 17-is mixedviT, warmodgenilia rogorc saoperacio fuladi nakadebi; xolo fass 16-is modelis mixedviT ki, saijaro gadaxdebi daiyofa ZiriTad Tanxad da procentad, romlebic, Sesabamisad, warmodgenili iqneba fulad nakadebad finansuri da saoperacio saqmianobidan.

moijaris aRricxvisgan gansxvavebiT, meijaris mxaris buRaltruli aRricxva fass 16-Si arsebiTad bass 17-dan aris gadmotanili da misi mixedviT, meijare kvlavac valdebulia, ijara saoperacio an finansur ijarad ganasxvavos.

fass 16 agreTve moiTxovs detalur ganmartebebs.

2017 wlis 31 dekembris mdgomareobiT, banks ar gaaCnia iseTi saoperacio ijaris valdebuleba, romlebic ar SeiZleba gaumdes. amdenad, bankis xelmZRvaneloba ar moelis, rom fass 16-is amoqmedebas mniSvnelovani zegavlena eqneba bankis finansur angariSgebaSi aRiarebul Tanxebze.

**fass 17 sadazRvevo kontraqtebi**

axali standartiT dgindeba sadazRvevo kontraqtebis aRiarebis, gazomvis, warmodgenisa da ganmartebis principebi. is fass 4-s - sadazRvevo kontraqtebs Caanacvlebs:

* fass 17 iZleva `zogad models~, romelic modificirdeba iseTi sadazRvevo kontraqtebisaTvis, romlebic pirdapir monawileobas iTvaliswinebs, rac `cvladi anazRaurebis midgomad~ ganisazRvreba. `zogadi modeli~ martivdeba `premiumis ganawilebis midgomis~ gamoyenebiT darCenili sadazRvevo periodis valdebulebaTa Sefasebis konkretuli kriteriumebis dakmayofilebis SemTxvevaSi.
* `zogad modelSi~ gamoyenebulia konkretuli daSvebebi samomavlo fuladi nakadebis odenobasTan, drosa da arasarwmunoebasTan dakavSirebiT. modeli mkafiod zomavs am arasarwmunoebis Rirebulebas; modeli efuZneba sabazro saprocento ganakveTebsa da polisis mflobelis ofcionebisa da garantiebis zegavlenas.
* sadazRvevo polisebis gayidvidan miRebuli mogeba gadadis rogorc valdebulebis individualuri komponenti pirvel dRes da jamdeba sadazRvevo kontraqtebis jgufebis farglebSi; amis Semdeg xdeba misi sistematiuri angariSgeba mogeba-zaralSi sadazRvevo periodis ganmavlobaSi, samomavlo sadazRvevo periodTan dakavSirebuli daSvebebis mixedviT koreqtirebis Semdeg.
* is fiqsirebul anazRaurebiani momsaxurebis kontraqtebi, romlebic miTiTebul kriteriumebs daakmayofilebs, damuSavdeba fass 15-is `Semosavali klientebTan gaformebuli kontraqtebidan~ mixedviT da ara axali fass 17-is Sesabamisad.

axali standarti ZalaSi Seva 2021 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis. vadamdeli gamoyenebis ufleba eqneba im pirebs, romlebic fass 17-is sawyisi gamoyenebis momentisaTvis an manamde ukve iyeneben fass 9-sa da 15-s. kompaniam fass 17 retrospeqtiulad unda gamoiyenos, garda im SemTxvevebisa, rodesac es SeuZlebelia. aseT dros gamoyenebuli iqneba realuri Rirebulebis midgomis modificirebuli retrospeqtiuli midgoma.

xelmZRvaneloba ar elis, rom am standartis amoqmedeba mniSvnelovan zegavlenas moaxdens bankis finansur angariSgebaze, radgan banks sadazRvevo kontraqtebi ar gaaCnia.

**Sesworeba fass 2 - *im tranzaqciebis 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 tranzaqcia fuliT anazRaurebadidan wiliT anazRaurebadis kategoriaSi gadainacvlebs, unda aRiricxos Semdegnairad:

a. Tavdapirveli valdebuleba Camoiwereba;

b. wiliT anazRaurebadi da aqciebze dafuZnebuli gadaxdis aRiareba xdeba gadacemuli wilobrivi instrumentis modifikaciis dRes dafiqsirebuli realuri RirebulebiT, Tu momsaxureba modifikaciis dRemdea gaweuli; da

g. 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 periodebSi. vadamdeli 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 bass 40 `sainvesticio qonebis gadacema~**

Sesworebebi ganmartavs, rom qonebis gadacema sainvesticio qonebidan an sainvesticio qonebaSi pirs avaldebulebs, Seafasos, akmayofilebs Tu ara qoneba an xom ar amovarda is sainvesticio qonebis gansazRvrebidan. Sefaseba unda eyrdnobodes dakvirvebad mtkicebulebas, rom adgili hqonda gamoyenebis cvlilebas. garda amisa, Sesworebebi ganmartavs, rom gamoyenebis cvlilebas SeiZleba cxadyofdes bass 40-Si CamoTvlils garda sxva garemoebebic da rom gamoyenebis cvlileba SesaZlebelia mimdinare mSeneblobebisaTvis (anu gamoyenebis cvlileba SeiZleba Segvxvdes sxva saxis qonebaSic dasrulebulis garda).

Sesworebebi ZalaSi Sedis 2018 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis. vadamdeli gamoyeneba nebadarTulia. kompaniebs SeuZliaT Sesworeba gamoiyenon retrospeqtiulad (Tu es SesaZlebelia ukana ricxviT codnis efeqtis gareSe) an prospeqtiulad. SesworebaSi mocemulia specifiuri gardamavali debulebebic.

bankis xelmZRvaneloba ar varaudobs, rom am SesworebaTa amoqmedebas mniSvnelovani zegalvena eqneba bankis finansur angariSebze, radgan banks sainvesticio qoneba ar gaaCnia.

**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, vadamdeli gamoyeneba nebadarTulia.

bankis xelmZRvanelobis azriT, am Sesworebebis amoqmedeba ar iqoniebs mniSvnelovan zegavlenas bankis finansur angariSgebaze, radgan banks sadazRvevo kontraqtebi ar gaaCnia.

**faisk 22 savaluto operaciebi da saavanso anazRaureba**

faisk 22 ganmartavs, Tu rogor unda dadgindes `tranzaqciis TariRi~ aqtivis, xarjis an Semosavlis Tavdapirveli aRiarebisas gacvliTi kursis dafiqsirebis mizniT, rodesac am erTeulis anazRaureba ixdeba an miiReba avansad ucxour valutaSi da am qmedebam gamoiwvia arafuladi aqtivis an arafuladi valdebulebis (magaliTad, aunazRaurebadi depozitis an gadavadebuli Semosavlis) aRiareba.

interpretacia akonkretebs, rom tranzaqciis TariRi aris is dRe, rodesac kompaniam Tavdapirvelad aRiara arafuladi aqtivi an arafuladi valdebuleba avansis gadaxdis an miRebis Sedegad. avansis ramdenime nawilad gadaxdis an miRebis SemTxvevaSi, interpretacia kompanias avaldebulebs, tranzaqciis TariRad daadginos avansis TiToeuli gadaxdis an miRebis dRe.

interpretacia ZalaSi Sedis 2018 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis. vadamdeli gamoyeneba nebadarTulia. kompaniebs SeuZliaT Sesworeba gamoiyenon retrospeqtiulad an prospeqtiulad. SesworebaSi mocemulia specifiuri gardamavali debulebebic prospeqtiuli gamoyenebis SemTxvevebisaTvis.

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

**faisk 23 - *mogebis gadasaxadis damuSavebasTan dakavSirebuli arasarwmunoeba***

faisk 23 ganmartavs, Tu rogor unda daadginos kompaniam buRaltruli sagadasaxado pozicia, rodesac arsebobs mogebis gadasaxadTan dakavSirebuli arasarwmunoeba. interpretacia kompanias avaldebulebs, rom man:

* daadginos, arasarwmuno sagadasaxado poziciebi individualurad fasdeba Tu jgufurad; da
* SeafasoT, ramdenad savaraudoa, sagadasaxado organo daeTanxmos kompaniis mier mogebis gadasaxadis deklaraciebSi gamoyenebuli an SemoTavazebuli arasarwmuno sagadasaxado damuSavebis formas:
* Tanxmobis SemTxvevaSi, kompaniam buRaltruli sagadasaxado pozicia daadginos mogebis gadasaxadis deklaraciebSi gamoyenebuli an navaraudevi buRaltruli damuSavebis Sesabamisad.
* uaris SemTxvevaSi, kompaniam arasarwmunoebis efeqti unda asaxos buRaltruli sagadasaxado poziciis dadgenaSi.

interpretacia ZalaSi Sedis 2019 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis. vadamdeli gamoyeneba nebadarTulia. kompaniebs SeuZliaT Sesworeba gamoiyenon mTlianad retrospeqtiulad (Tu es SesaZlebelia ukana ricxviT codnis efeqtis gareSe) an nawilobriv retrospeqtiuli midgomiT SedarebiTi monacemebis gadafasebis gareSe.

bankis xelmZRvaneloba ar varaudobs, rom am interpretaciis gamoyeneba arsebiT zegavlenas iqoniebs bankis finansur angariSgebaze, radgan banki amJamad iyenebs Sesabamis arasarwmuno sagadasaxado poziciebis aRiarebis faisk 23-Si miTiTebuli midgomis principebs.

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

Sesworebebi 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 dawyebul wliur periodebamde.

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 jgufis konsolidirebul finansur angariSgebaze, vinaidan banks ar aqvs sadazRvevo kontraqtebi, romelzec fass 4 gavrceldeboda.

**Sesworebebi fass 9 - winaswari gadaxdis maxasiaTeblebi uaryofiTi anazRaurebiT**

es fokusirebuli Sesworebebi miznad isaxavs im daugegmavi Sedegebis gamosworebas, rac `gonivruli damatebiTi anazRaurebis~ cnebis Semotanam moitana. Sesworebebis mixedviT, SesaZlebelia, Tu ramdenime konkretuli kriteriumi dakmayofilda, iseTi winaswari gadaxdis ofcionis mqone finansurma aqtivebma, romlis mixedviT ofcionis mflobelma SeiZleba miiRos anazRaureba vadamdeli Sewyvetis SemTxvevaSi, daakmayofilos `mxolod ZiriTadi Tanxisa da procentis gadaxdis~ piroba.

garda amisa, standartebis sabWom agreTve ganixila im finansuri valdebulebebis aRricxvis wesi, romlebic modificirdeba an gaicvleba maTi Camoweris gareSe da, Sedegad, Sedis am sakiTxs miZRvnil or paragrafSi saTauriT `daskvnis safuZveli~. am paragrafebSi sabWo acxadebs, rom amgvari SemTxvevebis buRaltruli damuSaveba iseTivea, rogorc finansuri aqtivis modificirebis SemTxvevaSi. Tu mTliani sabalanso Rirebuleba Seicvala, es dauyovnebliv gamoiwvevs mogebis an zaralis asaxvas mogeba-zaralis angariSgebaSi.

Sesworeba ZalaSi Sedis retrospeqtiulad 2019 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis. vadamdeli gamoyeneba nebadarTulia. mocemulia specifiuri gardamavali debulebebi imis mixedviT, Tu rodis xdeba SesworebaTa Tavdapirveli gamoyeneba fass 9-is pirvel gamoyenebasTan mimarTebaSi.

bankis xelmZRvaneloba ar varaudobs, rom am Sesworebis gamoyeneba arsebiT zegavlenas iqoniebs bankis finansur angariSgebaze, radgan igi ar iyenebs uaryofiTi anazRaurebis mqone winaswar gadaxdebs.

**Sesworebebi bass 28 - mekavSire da erTobliv sawarmoebSi arsebuli grZelvadiani wilebi**

Sesworebebi ganmartavs, rom fass 9, misi gaufasurebis moTxovnebis CaTvliT, exeba mekavSire da erTobliv sawarmoebSi arsebul grZelvadian wilebs, romlebic am kompaniebSi piris wminda investiciebis nawils warmoadgens. garda amisa, fass 9-is grZelvadian wilebze gamoyenebis dros, piri mxedvelobaSi ar iRebs bass 28-iT moTxovnil, sabalanso Rirebulebis koreqtirebas (anu grZelvadiani wilebis sabalanso Rirebulebis im koreqtirebas, romelic warmoiSva bass 28-is Sesabamisad investirebis obieqtis zaralis ganawilebis an gaufasurebis Sefasebis Sedegad).

Sesworeba ZalaSi Sedis 2019 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis. vadamdeli gamoyeneba nebadarTulia. mocemulia specifiuri gardamavali debulebebi imis mixedviT, emTxveva Tu ara SesworebaTa Tavdapirveli gamoyeneba fass 9-is pirvel gamoyenebas.

bankis xelmZRvaneloba ar varaudobs, rom am interpretaciis gamoyeneba arsebiT zegavlenas iqoniebs bankis finansur angariSgebaze, radgan mas ar gaaCnia grZelvadiani wilebi mekavSire pirebSi da erTobliv sawarmoebSi.

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

wliuri redatirebis cikli moicavs Sesworebebs fass 1 da bass 28-Si, romlebic jer bankisaTvis savaldebulo ar aris. paketSi agreTve Sedis fass 12-is Sesworeba, romelic ukve savaldebuloa bankisaTvis mimdinare wels - gamoyenebis detalebi ixileT qveTavSi `finansur angariSgebaSi asaxul Tanxebze moqmedi fass-ebis~ Taobaze.

bass 28-is mixedviT, venCuruli kapitalis organizacias da msgavs pirebs SeuZliaT mekavSire sawarmoebSi da erTobliv sawarmoebSi arsebuli mogeba-zaralSi realuri RirebulebiT asaxuli investiciebi asaxon individualurad TiToeuli mekavSire an erToblivi sawarmosaTvis. es arCevani kompaniam unda gaakeTos mekavSire an erToblivi sawarmos Tavdapirveli aRiarebisas. iseTi piris ofciis SemTxvevaSi, romelic ar aris sainvesticio kompania, misi mekavSire da erToblivi sawarmoebis, amavdroulad, sainvesticio kompaniebis mier gamoyenebuli realuri RirebulebiT asaxvis SenarCunebis Tavisufleba, maSin, rodesac Tavad kompania wrfiv meTods iyenebs, Sesworeba aseve ganmartavs, rom kompanias am midgomis gamoyeneba SeuZlia TiToeuli mekavSire da erToblivi sawarmos SemTxvevaSi, Tu es ukanaskneli pirebi sainvesticio kompaniebia. Sesworebebi ZalaSia retrospeqtiulad. vadamdeli gamoyeneba nebadarTulia.

rogorc fass 1-is, agreTve bass 28-is Sesworebebi ZalaSi Sedis 2018 wlis 1 ianvars an mis Semdeg dawyebuli wliuri periodebisaTvis.

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

**fass-ebis wliuri redaqtirebis 2015-2017 ww. cikli**

fass-ebis wliuri redaqtirebis 2015-2017 ww. cikli moicavs ramdenime standartis Sesworebas.

fass 3-is Sesworeba ganmartavs, rom Tu kompaniam kontroli daamyara iseT biznesze, romelic erTobliv saqmianobas warmoadgens, man xelaxla unda Seafasos am biznesSi flobili wilebi. fass 11-is Sesworeba ganmartavs, rom Tu kompaniam erToblivi kontroli daamyara iseT biznesze, romelic erTobliv saqmianobas warmoadgens, man xelaxla ar unda Seafasos am biznesSi flobili wilebi.

bass 12-is Sesworeba ganmartavs, rom dividendebis (anu mogebis ganawilebis) mogebis gadasaxadze moqmedi Sedegebi mogeba-zaralis angariSgebaSi unda aRiardes imis miuxedavad, Tu rogor warmoiSva gadasaxadi.

bass 23-is Sesworeba ganmartavs, rom Tu Sesabamisi aqtivis gamosayeneblad an gasayidad gamzadebis Semdeg dasafari darCa nasesxebi saxsrebis raime nawili, nasesxeb saxsrebze kapitalizaciis koeficientis gamoTvlis procesSi es sesxi unda Sevides im TanxebSi, romlebsac kompania zogadad sesxulobs.

yvela Sesworeba ZalaSia 2019 wlis 1 ianvars an mas Semdeg dawyebuli wliuri periodebisaTvis.

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

# 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. 2017 da 2016 wlebis 31 dekembris mdgomareobiT, dafarvis vadamde flobili finansuri aqtivebis sabalanso Rirebuleba Sesabamisad Seadgens 16,823 aTas da 16,757 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.

**moqmedi sawarmo**.bankis xelmZRvanelobam winamdebare finansuri angariSgeba moamzada, rogorc moqmedma sawarmom. am Sefasebis gakeTebisas xelmZRvanelobam gaiTvaliswina jgufis finansuri mdgomareoba, arsebuli gegmebi, operaciebis momgebianoba da finansur resursebze wvdoma.

2017 wlis 31 dekembris mdgomareobiT, 3 Tvidan 12 Tvemde droiT jgufSi banks aqvs 81,296 aTasi laris odenobis likvidobis deficiti, romelic ZiriTadad warmoSobilia bankis aqcionerebis mimarT moklevadiani valdebulebebis arsebobis Sedegad. praqtikaSi es valdebulebebi Cveulebriv revolvirebadia da, amdenad, amavdroulad, warmoadgens likvidobis bufers. bankis xelmZRvaneloba darwmunebulia, rom likvidobis deficiti ar warmoSobs moqmedi sawarmos principis darRvevis risks, radgan damfuZnebeli kompania mzadaa, gaagrZelos qarTuli Svilobili kompaniis saqmianobis dafinanseba. es mzadyofna Cans, wlidan wlamde dafinansebis saSualebebis zrdaSic, da vadadamdgari moklevadiani depozitebis ganaxlebiT. wlis bolos Semdgom dafarvis vada daudga 16,849 aTasi laris odenobis moklevadian depozitebs. likvidobis saWiroebaTa dasafarad, bankma damfuZnebeli kompaniisgan ganaaxla 11,665 aTasi laris odenobis moklevadiani depozitebi. winamdebare finansuri angariSgebis gamoqveynebamde s.s. `xalik-bank yazaxeTis~ sameTvalyureo sabWoSeTanxmda, rom moaxdinos bankis kapitalSi damatebiTi ineqcia 14,000 aTasi laris odenobiT.

***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.

2017 da 2016 wlebis 31 dekembris mdgomareobiT, gacemulma sesxebma mTlianad Seadgina 333,162 aTasi da 278,955 aTasi lari, Sesabamisad; xolo gaufasurebis danakargebis rezervma Sesabamisad Seadgina 6,746 aTasi da 5,453 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/valdebulebebis aRricxva.** 2016 wlis 13 maiss saqarTvelos xelisuflebam miiRo saqarTvelos sagadasaxado kodeqsis cvlilebebi, romlebic ZalaSi Sedis 2019 wlis 1 ianvridan da exeba komerciul bankebs, sakredito kavSirebs, sadazRvevo organizaciebs, mikrosafinanso organizaciebsa da lombardebs da cvlilebebi, romlebic ZalaSi Sevida 2017 wlis 1 ianvars da exeba sxva kompaniebs. axali kodeqsiT Seicvala bankis mogebis gadasaxadis aRiarebisa da gazomvis principebi da bankis gadavadebuli mogebis gadasaxadis aqtivebis/valdebulebebis asaxvis wesi. kompaniebi ar arian valdebulni, mogebis gadasaxadi gadaixadon dasabegr mogebaze (Tu, es mogeba, komerciuli bankebis, sakredito kavSirebis, sadazRvevo organizaciebis, mikrosafinanso organizaciebisa da lombardebis SemTxvevaSi miRebulia 2017 wlis 1 ianvridan 2019 wlis 1 ianvramde), sanam es mogeba ar ganawildeba dividendebis an mogebis ganawilebis sxva formiT. Tu es kanoni sabanko seqtorisaTvis 2019 wlis 1 ianvars Sevida ZalaSi, mas ufro pirdapiri zegavlena eqneba gadavadebuli gadasaxadis gamoTvlaze.

bankis xelmZRvaneloba darwmunebulia, rom an saangariSo dRes gadavadebuli sagadasaxado aqtivebis/valdebulebebis naSTebi srulad iqneba moxmarebuli kanonis ZalaSi Sesvlis momentisaTvis, an kidev misi efeqti umniSvnelo iqneba finansuri angariSgebis momxmarebelTaTvis. 2017 da 2016 wlebis 31 dekembris mdgomareobiT, gadavadebuli sagadasaxado valdebulebebisa da aqtivebis sabalanso Rirebulebam Seadgina, Sesabamisad, 1,750 aTasi da 1,720 aTasi lari.

***dakavSirebul mxareebTan ganxorcielebuli tranzaqciebis Tavdapirveli aRiareba*.** biznesis mimdinareobisas banki axorcielebs tranzaqciebs dakavSirebul mxareebTan. bass 39-is Sesabamisad, finansuri instrumentebis Tavdapirveli aRiareba unda moxdes samarTliani RirebulebiT. Tu amgvari tranzaqciebis 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.

# fuli da fulis eqvivalentebi

|  |  |  |  |
| --- | --- | --- | --- |
|  | 31 dekemberi, 2017 |  | 31 dekemberi, 2016 |
|  |  |  |  |
| naRdi fuli | 6,635 |  | 6,509 |
| seb-Si arsebuli naSTebi | 8,360 |  | 3,186 |
| **mokorespondento angariSebi da 90 dRemde dafarvis vadiani depozitebi** | 5,340 |  | 20,934 |
| **sul fuli da fulis eqvivalentebi** | **20,335** |  | **30,629** |
|  |  |  |  |

# moTxovnebi bankebis mimarT

2017 da 2016 wlebis 31 dekembris mdgomareobiT, moTxovnebSi bankebis mimarT warmodgenilia sam Tveze meti Tavdapirveli vadianobis depozitebi, romlebic ar aris uzrunvelyofili da arc vadagadacilebulia da arc gaufasurebuli.

2017 da 2016 wlebis 31 dekembris mdgomareobiT, bankebis mimarT arsebuli moTxovnebis naSTebSi warmodgenili, Sesabamisad, 1,645 aTasi da 871 aTasi lari ganTavsebuli iyo depozitebze, rogorc SezRuduli gamoyenebis naRdi fuli mier VISA sabanko operaciebisaTvis sakredito baraTis kompaniasTan arsebuli SeTanxmebis Sesabamisad.

# klientebze gacemuli sesxebi

klientebze gacemuli sesxebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 31 dekemberi, 2017 |  | 31 dekemberi, 2016 |
|  |  |  |  |
| klientebze gacemuli sesxebi | 333,162 |  | 278,954 |
| gamoklebuli: gaufasurebis zaralis rezervi | (6,746) |  | (5,453) |
|  |  |  |  |
|  |  |  |  |
| **sul klientebze gacemuli sesxebi** | **326,416** |  | **273,501** |
|  |  |  |  |

moZraoba gaufasurebis zaralis rezervSi 2017 da 2016 wlebis 31 dekembers dasrulebuli wlebis ganmavlobaSi ganmartebulia SeniSvnaSi 19.

2017 da 2016 wlebis 31 dekembris mdgomareobiT, klientebze gacemuli sesxebi moicavda, Sesabamisad, 3,144 aTasi da 2,870 aTasi laris odenobiT daricxul procents.

qvemoT mocemul cxrilSi naCvenebia klientebze gacemuli sesxebis sabalanso Rirebulebebi seqtorebis mixedviT:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 31 dekemberi, 2017 |  | 31 dekemberi, 2016 |
|  |  |  |  |
| **iuridiul pirebze** |  |  |  |
| vaWroba da momsaxureba | 171,812 |  | 151,380 |
| mSenebloba | 38,440 |  | 28,152 |
| soflis meurneoba | 14,147 |  | 7,711 |
| samTo-mompovebeli mrewveloba | 9,389 |  | 8,189 |
| energetika | 4,817 |  | 5,239 |
| sxva | 10,559 |  | 10,746 |
|  |  |  |  |
|  |  |  |  |
| **sul iuridiul pirebze gacemuli sesxebi** | **249,164** |  | **211,417** |
|  |  |  |  |
|  |  |  |  |
| **fizikur pirebze** |  |  |  |
| samomxmareblo sesxebi | 42,699 |  | 37,139 |
| ipoTekuri sesxebi | 41,299 |  | 30,398 |
|  |  |  |  |
|  |  |  |  |
| **sul fizikur pirebze gacemuli sesxebi** | **83,998** |  | **67,537** |
|  |  |  |  |
|  |  |  |  |
| **mTliani klientebze gacemuli sesxebi** | **333,162** |  | **278,954** |
|  |  |  |  |
| gamoklebuli: gaufasurebis rezervi | (6,746) |  | (5,453) |
|  |  |  |  |
|  |  |  |  |
| **sul klientebze gacemuli sesxebi** | **326,416** |  | **273,501** |
|  |  |  |  |

2017 da 2016 wlebis 31 dekembris mdgomareobiT, bankma misi kapitalis 5%-ze meti odenobis sesxebi gasca, Sesabamisad, 10 da 9 klientze, 56,197 aTasi da 53,047 aTasi laris odenobiT.

qvemoT mocemulia klientebze gacemuli sesxebis sabalanso Rirebulebebi bankis mier miRebuli uzrunvelyofis tipis mixedviT:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 31 dekemberi, 2017 |  | 31 dekemberi, 2016 |
|  |  |  |  |
| kombinirebulad uzrunvelyofili sesxebi | 232,328 |  | 190,833 |
| uZravi qonebiT uzrunvelyofili sesxebi | 86,120 |  | 72,019 |
| naRdi fuliT uzrunvelyofili sesxebi | 7,074 |  | 9,761 |
| garantiebiT uzrunvelyofili sesxebi | 1,548 |  | 1,118 |
| sesxebi uzrunvelyofis gareSe | 6,092 |  | 5,223 |
|  |  |  |  |
|  |  |  |  |
| mTliani klientebze gacemuli sesxebi | 333,162 |  | 278,954 |
|  |  |  |  |
|  |  |  |  |
| gamoklebuli: gaufasurebis danakargebis rezervi | (6,746) |  | (5,453) |
|  |  |  |  |
|  |  |  |  |
| **sul klientebze gacemuli sesxebi** | **326,416** |  | **273,501** |
|  |  |  |  |

2017 da 2016 wlebis 31 dekembris mdgomareobiT, sesxebis didi wili (mTliani portfelis 99%) gaica saqarTveloSi moRvawe kompaniebze, rac warmoadgens mniSvnelovan geografiul koncentracias erT regionSi.

2017 da 2016 wlebis 31 dekembris mdgomareobiT klientebze gacemulma im sesxebma, romelTa pirobebi gadaxedil iqna, Seadgina, Sesabamisad, 12,774 aTasi da 11,731 aTasi lari. sxvagvarad es sesxebi CaiTvleboda vadagadacilebulad, an gaufasurebulad.

2017 da 2016 wlebis 31 dekembris mdgomareobiT, klientebze gacemuli mimdinare sesxebis sakredito xarisxis analizi:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2017 wlis 31 dekembris mdgomareobiT** | **mTliani sesxebi** |  | **gaufasurebis danakargis rezervi** |  | **wminda sesxebi** |  | **gaufasurebis danakargis rezervis fardoba mTlian sesxebTan** |
| **jgufurad Sefasebuli** |  |  |  |  |  |  |  |
| vadagadaucilebeli | 257,612 |  | (2,201) |  | 255,411 |  | 0.85% |
| vadagadacilebuli: |  |  |  |  |  |  |  |
| 30 dRemde | 13,360 |  | (449) |  | 12,912 |  | 3.36% |
| 31-60 dRe | 1,084 |  | (106) |  | 978 |  | 9.78% |
| 61-90 dRe | 1,088 |  | (81) |  | 1,007 |  | 7.44% |
| 91-180 dRe | 595 |  | (99) |  | 496 |  | 16.64% |
| 180 dReze meti | 4,921 |  | (707) |  | 4,213 |  | 14.37% |
| **sul jgufurad Sefasebuli** | **278,660** |  | **(3,643)** |  | **275,017** |  | **1.31%** |
| **individualurad Sefasebuli** |  |  |  |  |  |  |  |
| vadagadaucilebeli | 40,812 |  | (492) |  | 40,320 |  | 1.21% |
| vadagadacilebuli: | - |  | - |  | - |  | - |
| 30 dRemde | 6,605 |  | (171) |  | 6,434 |  | 2.59% |
| 31-60 dRe | - |  | - |  | - |  | - |
| 61-90 dRe | 1,785 |  | (709) |  | 1,076 |  | 39.72% |
| 91-180 dRe | 2,220 |  | (603) |  | 1,617 |  | 27.16% |
| 180 dReze meti | 3,080 |  | (1,128) |  | 1,952 |  | 36.62% |
| **sul individualurad gaufasurebuli sesxebi** | **54,502** |  | **(3,103)** |  | **51,399** |  | **5.69%** |
|  |  |  |  |  |  |  |  |
| **sul klientebze gacemuli sesxebi** | **333,162** |  | **(6,746)** |  | **326,416** |  | **2.02%** |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **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** |  | **1.17%** |
|  |  |  |  |  |  |  |  |
| **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 |  | 11.06% |
| 61-90 dRe | 2,651 |  | (1,160) |  | 1,491 |  | 43.76% |
| 91-180 dRe | - |  | - |  | - |  | - |
| 180 dReze meti | - |  | - |  | - |  | - |
| **sul individualurad gaufasurebuli sesxebi** | **49,312** |  | **(2,755)** |  | **46,557** |  | **5.59%** |
|  |  |  |  |  |  |  |  |
| **sul klientebze gacemuli sesxebi** | **278,954** |  | **(5,453)** |  | **273,501** |  | **1.95%** |

cxrilSi mocemulia klientebze gacemuli sesxebi gaufasurebis mixedviT:

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 31 dekemberi, 2017 | | | | |  | 31 dekemberi, 2016 | | | | |
| sabalanso Rirebu-  leba rezervis Seqmnamde |  | gaufasu-  rebis  danakargebis  rezervi |  | sabalanso Rirebu-  leba |  | sabalanso Rirebu-  leba rezervis Seqmnamde |  | gaufasu-  rebis  danakar-  gebis  rezervi |  | sabalanso Rirebu-  leba |
|  |  |  |  |  |  |  |  |  |  |  |  |
| klientebze gacemuli sesxebi romlis gaufasureba individualurad ganisazRvra | 8,231 |  | (2,623) |  | 5,607 |  | 8,000 |  | (1,324) |  | 6,676 |
| klientebze gacemuli sesxebi romlis gaufasureba jgufurad ganisazRvra | 324,931 |  | (4,123) |  | 320,809 |  | 270,954 |  | (4,129) |  | 266,825 |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **sul** | **333,162** |  | **(6,746)** |  | **326,416** |  | **278,954** |  | **(5,453)** |  | **273,501** |

2017 da 2016 wlebis 31 dekembriT dasrulebul wlebSi bankma miiRo arafinansuri aqtivi uzrunvelyofis dasakuTrebis gziT. 2017 da 2016 wlebis 31 dekembris mdgomareobiT, am aqtivis sabalanso Rirebuleba Sevida sxva aqtivebsa da dasakuTrebul aqtivebSi da Seadgina, Sesabamisad, 555 aTasi da 391 aTasi lari.

# gasayidad gankuTvnili finansuri aqtivebi

gasayidad gankuTvnili finansuri aqtivebi moicavs:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **flobili wili, %** | **31 dekemberi,**  2017 |  | **31 dekemberi,**  2016 |
|  |  |  |  |  |
| 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. 2017 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, 2017 | | |  | 31 dekemberi, 2016 | | |
|  | wliuri nominaluri saprocento ganakveTi |  | Tanxa |  | wliuri nominaluri saprocento ganakveTi |  | Tanxa |
|  |  |  |  |  |  |  |  |
| saxazino valdebulebebi | 9.05%-11.6% |  | 17,080 |  | 6.8%-15.2% |  | 16,900 |
|  |  |  |  |  |  |  |  |
| gamoklebuli: diskonti |  |  | (257) |  |  |  | (143) |
|  |  |  |  |  |  |  |  |
| **sul dafarvis vadamde flobili investiciebi** |  |  | **16,823** |  |  |  | **16,757** |

2017 da 2016 wlebis 31 dekembris mdgomareobiT, dafarvis vadamde flobil investiciebze daricxulma procentma Seadgina, Sesabamisad, 657 aTasi da 668 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, 2016** | **7,872** |  | **1,473** |  | **392** |  | **637** |  | **619** |  | **1,349** |  | **122** |  | **12,464** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sesyidva | 327 |  | 716 |  | 286 |  | 208 |  | 203 |  | 89 |  | 168 |  | 1,997 |
| realizacia | - |  | (117) |  | (121) |  | (17) |  | (133) |  | - |  | (32) |  | (420) |
| transferi | 1,131 |  | 113 |  | - |  | - |  | 46 |  | (1,290) |  | - |  | - |
| gadafaseba | (14) |  | - |  | - |  | - |  | - |  | - |  | - |  | (14) |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **31 dekemberi, 2016** | **9,316** |  | **2,185** |  | **557** |  | **828** |  | **735** |  | **148** |  | **258** |  | **14,027** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sesyidva | - |  | 51 |  | - |  | 80 |  | 165 |  | 181 |  | 119 |  | 596 |
| transferi | - |  | 113 |  | - |  | - |  | 38 |  | (151) |  | - |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **31 dekemberi, 2017** | **9,316** |  | **2,349** |  | **557** |  | **908** |  | **938** |  | **178** |  | **377** |  | **14,623** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **dagrovili cveTa** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **1 ianvari, 2016** | **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** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| wlis daricxva | 123 |  | 263 |  | 45 |  | 80 |  | 106 |  | - |  | 57 |  | 674 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **31 dekemberi, 2017** | **153** |  | **1,147** |  | **220** |  | **546** |  | **398** |  | **-** |  | **118** |  | **2,582** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **wminda sabalanso Rirebuleba** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **31 dekemberi, 2017** | **9,163** |  | **1,202** |  | **337** |  | **362** |  | **540** |  | **178** |  | **259** |  | **12,041** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **31 dekemberi, 2016** | **9,286** |  | **1,301** |  | **382** |  | **362** |  | **443** |  | **148** |  | **197** |  | **12,119** |

2017 da 2016 wlebis 31 dekembris mdgomareobiT banks ar hqonda dagiravebuli ZiriTadi saSualebebi.

2017 da 2016 wlis 31 dekembris mdgomareobiT mTlianad gacveTilma ZiriTadma saSualebebma Seadgina Sesabamisad, 1,062 aTasi da 981 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 maiss Senoba-nagebobebi gadafasda sabazro RirebulebiT. Sefaseba Caatara SemfasebelTa damoukidebelma kompaniam, romelsac gaaCnia aRiarebuli da Sesabamisi profesiuli kvalifikacia da aqvs bolodroindeli gamocdileba msgavsi adgilmdebareobisa da kategoriis aqtivebis SefasebaSi. Sedarebis procesSi maT gamoiyenes sami Sesadari analogi (registrirebuli gayidva an/da gayidvis SeTavazeba), romlis farglebSi fasebi koreqtirda Sesabamisi aqtivebisa da analogebis sxvaobebis safuZvelze. aqtivebis umetesoba Sefasda sabazro midgomiT/meTodiT bazarze arsebuli situaciis gamo, kerZod, imis gamo, rom Sefasebis dRes arsebobda registrirebuli gayidvebisa da gayidvis SeTavazebaTa sakmarisi raodenoba.

cxrilSi mocemulia informacia bankis sakuTrebaSi arsebuli Senoba-nagebobebisa realuri Rirebulebis ierarqiis Sesaxeb, 2017 da 2016 wlebis 31 dekembris mdgomareobiT:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Sefasebis teqnika |  | dakvirvebis gareSe arsebuli monacemebi |  | samarTliani Rirebuleba |  | samarTliani Rirebuleba 2016 w. 31 dekembers |
|  |  |  |  |  |  |  |  |
| Senobebi regionis mixedviT: |  |  |  |  |  |  |  |
| - Tbilisi – kostavas quCa | gayidvebis Sedarebis midgoma |  | III donis fasi kvadratul metrze |  | III done |  | 2,660 |
| - Tbilisi – Sartavas quCa |  |  |  | 4,315 |
| - baTumi – gorgasalis quCa |  |  |  | 883 |
|  |  |  |  |  |  |  |  |
| **sul** |  |  |  |  |  |  | **7,858** |

bankma Caatara uZravi qonebis fasebis meryeobis Sida analizi da daadgina, rom 2017 wlis ganmavlobaSi saqarTveloSi uZravi qonebis fasebs mniSvnelovani meryeoba ar ganucdia.

bankis Senoba-nagebobebi (garda gasayidad gankuTvnili miwisa da Senoba-nagebobebisa) istoriuli RirebulebiT rom gazomiliyo, maTi sabalanso Rirebuleba, 2017 da 2016 wlis 31 dekembris mdgomareobiT iqneboda, Sesabamisad, 8,713 aTasi da 8,829 aTasi lari.

# aramaterialuri aqtivebi

|  |  |  |
| --- | --- | --- |
|  |  | **aramaterialuri aqtivebi** |
|  |  |  |
| **Tavdapirveli RirebulebiT** |  |  |
| **1 ianvari, 2016** |  | **3,183** |
|  |  |  |
| Sesyidva |  | 1,498 |
|  |  |  |
| **31 dekemberi, 2016** |  | **4,681** |
|  |  |  |
| Sesyidva |  | 837 |
|  |  |  |
| **31 dekemberi, 2017** |  | **5,518** |
|  |  |  |
| **dagrovili amortizacia:** |  |  |
|  |  |  |
| **1 ianvari, 2016** |  | **1,269** |
|  |  |  |
| wlis daricxva |  | 202 |
|  |  |  |
| **31 dekemberi, 2016** |  | **1,471** |
|  |  |  |
| wlis daricxva |  | 302 |
|  |  |  |
| **31 dekemberi, 2017** |  | **1,773** |
|  |  |  |
| **wminda sabalanso Rirebuleba** |  |  |
| **31 dekemberi, 2017** |  | **3,745** |
|  |  |  |
| **31 dekemberi, 2016** |  | **3,210** |

aramaterialuri aqtivebi moicavs programebsa da licenziebs.

# sxva aqtivebi

sxva aqtivebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  2017 |  | **31 dekemberi,**  2016 |
|  |  |  |  |
| **sxva finansuri aqtivebi** |  |  |  |
| moTxovnebi | 630 |  | 652 |
|  |  |  |  |
| **sxva arafinansuri aqtivebi** |  |  |  |
| sagadasaxado angariSsworeba, garda mogebis gadasaxadisa | 555 |  | 391 |
| winaswar gaweuli xarjebi | 179 |  | 198 |
| dasakuTrebuli aqtivebi | 1 |  | 99 |
| avansi ZiriTadi saSualebebis Sesyidvaze | 71 |  | - |
| sxva | 211 |  | 125 |
|  |  |  |  |
| **sul sxva aqtivebi** | **1,647** |  | **1,465** |
|  |  |  |  |

# bankebis depozitebi

bankebis depozitebi moicavs:

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | valuta | dafarvis weli | nominaluri saprocento ganakveTi % | Sewonili saSualo efeqturi ganakveTi | | 31 dekemberi,  2017 | |  | | 31 dekemberi,  2016 | |
|  |  |  |  |  |  | |  | |  | |
| depozitebi damfuZnebeli kompaniidan | USD | 2018 | 1.5%-2.6% | 1.87% | 186,434 | |  | | 123,431 | |
| seb-isagan miRebuli sesxebi | USD | 2021 | 3.5%-4% | 3.95% | 76,600 | |  | | 69,078 | |
| rezidenti komerciuli bankebis depozitebi | USD | 2017 | 2.5%-3.5% | 3.3% | - | |  | | 13,237 | |
|  |  |  |  |  |  | |  | |  | |
|  |  |  |  |  |  | |  | |  | |
| **sul bankebis depozitebi** |  |  |  |  | **263,034** | |  | | **205,746** | |
|  |  |  |  |  |  | |  | |  | |

2017 da 2016 wlis 31 dekembris mdgomareobiT, bankebis depozitebSi Sesuli daricxuli procenti Seadgens 3,814 aTas da 711 aTas lars, Sesabamisad.

2017 da 2016 wlis 31 dekembris mdgomareobiT, bankebis depozitebi (263,034 aTasi da 192,509 aTasi lari – 100% da 94%) warmodgenili iyo erTi bankis mimarT arsebuli valdebulebiT, rac mniSvnelovan koncentracias warmoadgens.

# klientebis depozitebi

klientebis depozitebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  2017 |  | **31 dekemberi,**  2016 |
|  |  |  |  |
| moTxovnamde angariSebi | 27,539 |  | 44,825 |
| vadiani depozitebi | 34,144 |  | 35,307 |
|  |  |  |  |
| **sul klientebis depozitebi** | **61,683** |  | **80,132** |
|  |  |  |  |

2017 da 2016 wlebis 31 dekembris mdgomareobiT, klientebis depozitebi moicavs daricxul procents 783 aTasi da 987 aTasi laris odenobiT, Sesabamisad.

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  2017 |  | **31 dekemberi,**  2016 |
|  |  |  |  |
| **analizi dargebis mixedviT:** |  |  |  |
| vaWroba da momsaxureba | 21,574 |  | 32,883 |
| fizikuri pirebi | 22,898 |  | 21,687 |
| mSenebloba | 6,521 |  | 9,346 |
| saxelmwifo da sajaro organizaciebi | 2,322 |  | 3,117 |
| transporti da kavSirgabmuloba | 1,331 |  | 4,348 |
| energetika | 110 |  | 101 |
| sxva | 6,927 |  | 8,650 |
|  |  |  |  |
| **sul valdebulebebi klientebis mimarT** | **61,683** |  | **80,132** |
|  |  |  |  |

2017 da 2016 wlebis 31 dekembris mdgomareobiT 10 klientis depozitebma jamurad Seadgina 19,446 aTasi da 36,183 aTasi lari (sul klientTa depozitebis 32% da 45%), Sesabamisad, rac warmoadgens mniSvnelovan koncentracias.

2017 da 2016 wlebis 31 dekembris mdgomareobiT klientebis depozitebma, romlebic uzrunvelyofis saxiT iyo warmodgenili bankis mier gacemul garantiebze, jamurad Seadgina 2,575 aTasi da 16,188 aTasi lari, Sesabamisad.

2017 da 2016 wlebis 31 dekembris mdgomareobiT klientebis depozitebi, 7,956 aTasi da 9,815 aTasi laris odenobiT, Sesabamisad, gamoyenebul iqna, rogorc klientebze gacemuli sesxebis uzrunvelyofa.

# sxva valdebulebebi

sxva valdebulebebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  2017 |  | **31 dekemberi,**  2016 |
|  |  |  |  |
| **sxva finansuri valdebulebebi:** |  |  |  |
| kreditoruli davalianeba | 730 |  | 668 |
|  |  |  |  |
| **sxva arafinansuri valdebulebebi:** |  |  |  |
| TanamSromelTa daricxuli anazRaureba | 1,677 |  | 1,440 |
| garantiebis rezervi | 179 |  | 146 |
| sagadasaxado valdebulebebi mogebis gadasaxadis garda | 12 |  | 119 |
|  |  |  |  |
| **sul sxva valdebulebebi** | **2,598** |  | **2,373** |
|  |  |  |  |

moZraobebi sxva operaciebis rezervebis kuTxiT iyo Semdegi:

|  |  |
| --- | --- |
|  | garantiebi |
|  |  |
| **1 ianvari, 2016** | **137** |
|  |  |
| wlis ganmavlobaSi aRiarebuli rezervi | **9** |
|  |  |
| **31 dekemberi, 2016** | **146** |
|  |  |
| wlis ganmavlobaSi aRiarebuli rezervi | **33** |
|  |  |
| **31 dekemberi, 2017** | **179** |

# subordinirebuli sesxi

subordinirebuli sesxi moicavs:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | valuta | dafarvis vada | nominaluri saprocento ganakveTi  % | saSualo Sewonili efeqturi ganakveTi  2016 w. | 31 dekemberi, 2016 | 31 dekemberi, 2017 |
|  |  |  |  |  |  |  |
| ss "xalik-banki yazaxeTi” | aSS dolari | 2022 | 6% | 6% | 26,013 | 26,561 |
|  |  |  |  |  |  |  |
| **sul subordinirebuli sesxi** |  |  |  |  | **26,013** | **26,561** |

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

2017 da 2016 wlebis 31 dekembris mdgomareobiT, subordinirebul sesxSi Sedis daricxuli procenti, Sesabamisad, 91 da 93 aTasi laris odenobiT.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | 1 ianvari, 2017 | finansirebis fuladi nakadebi | procentis daricxva 2017 wlis ganmavlobaSi | procentis gadaxda 2017 wlis ganmavlobaSi | sakurso sxvaobiT miRebuli mogeba 2017 wlis ganmavlobaSi | 31 dekemberi, 2017 |
|  |  |  |  |  |  |  |
| subordinirebuli sesxi | 26,561 | - | 1,526 | (1,530) | (544) | 26,013 |

# saaqcio kapitali

2017 da 2016 wlebis 31 dekembris mdgomareobiT, bankis gancxadebuli da gamoSvebuli saaqcio kapitali Sedgeboda 48,000 Cveulebrivi aqciisagan, Sesabamisad, TiToeuli nominaluri RirebulebiT 1,000 laris odenobiT. 2017 da 2016 wlebis 31 dekembris mdgomareobiT, bankis mier gamocemuli saaqcio kapitali srulad iqna gadaxdili.

# wminda saprocento Semosavali

|  |  |  |  |
| --- | --- | --- | --- |
|  | 2017 |  | 2016 |
| **saprocento Semosavali moicavs:** |  |  |  |
| **amortizebuli RirebulebiT asaxul finansur aqtivebze:** |  |  |  |
| - gaufasurebul finansur aqtivebze | 29,730 |  | 26,278 |
| - finansur aqtivebze, romlebic ar aris gaufasurebuli | 2,105 |  | 2,112 |
| sxva | 392 |  | 288 |
|  |  |  |  |
|  |  |  |  |
| **sul saprocento Semosavali** | **32,227** |  | **28,678** |
|  |  |  |  |
| amortizebuli RirebulebiT asaxul finansur aqtivebze: |  |  |  |
| klientebze gacemuli sesxebi | 29,337 |  | 25,990 |
| dafarvis vadamde flobili investiciebi | 1,737 |  | 1,818 |
| fuli da fulis eqvivalentebi | 674 |  | 496 |
| savaldebulo rezervi seb-Si | 87 |  | 86 |
| sxva | 392 |  | 288 |
|  |  |  |  |
| **sul saprocento Semosavali amortizebuli RirebulebiT asaxul finansur aqtivebze** | **32,227** |  | **28,678** |
|  |  |  |  |
| **saprocento xarji moicavs:** |  |  |  |
| saprocento xarji amortizebuli RirebulebiT asaxul finansur valdebulebebze: |  |  |  |
|  |  |  |  |
| bankebis depozitebi | (4,553) |  | (4,714) |
| klientebis depozitebi | (2,266) |  | (2,356) |
| subordinirebuli sesxi | (1,525) |  | (1,668) |
|  |  |  |  |
| **sul saprocento xarji:** | **(8,344)** |  | **(8,738)** |
|  |  |  |  |
| **wminda saprocento Semosavali saprocento sargeblis mqone aqtivebze gaufasurebis danakargebamde** | **23,883** |  | **19,940** |

# gaufasurebis danakargebis rezervi saprocento Semosavlis mqone aqtivebze

gaufasurebis danakargebis rezervis moZraoba saprocento sargeblis mqone aqtivebze moicavs:

|  |  |
| --- | --- |
|  | klientebze gacemuli sesxebi |
|  |  |
| **1 ianvari, 2016** | **2,788** |
|  |  |
| damatebiTi rezervebis aRiareba | 2,664 |
| Camowerili aqtivebis aRdgena | 1 |
|  |  |
| **31 dekemberi, 2016** | **5,453** |
|  |  |
| damatebiT aRiarebuli rezervebi | 1,300 |
| aqtivebis Camowera | (7) |
|  |  |
| **31 dekemberi, 2017** | **6,746** |

# wminda mogeba ucxouri valutiT ganxorcielebul operaciebze

wminda mogeba ucxouri valutiT ganxorcielebul operaciebze moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 2017 |  | 2016 |
|  |  |  |  |
| savaWro operaciebi, wminda | 1,192 |  | 1,142 |
| sakurso sxvaoba, wminda | (87) |  | (164) |
|  |  |  |  |
| **sul wminda mogeba ucxouri valutiT ganxorcielebul operaciebze** | **1,105** |  | **978** |

# sakomisio Semosavlebi da xarjebi

sakomisio Semosavlebi da xarjebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 2017 |  | 2016 |
|  |  |  |  |
| **sakomisio Semosavlebi:** |  |  |  |
| plastikuri baraTebiT ganxorcielebuli operaciebi | 3,767 |  | 3,397 |
| angariSsworebis sakomisio | 277 |  | 212 |
| naRd fulTan dakavSirebuli operaciebi | 246 |  | 217 |
| sxva | 66 |  | 76 |
|  |  |  |  |
| **sul sakomisio Semosavlebi** | **4,356** |  | **3,902** |
|  |  |  |  |
| **sakomisio xarjebi:** |  |  |  |
| plastikuri baraTebiT ganxorcielebuli operaciebi | (2,325) |  | (2,260) |
| angariSsworebis sakomisio | (151) |  | (149) |
| naRd fulTan dakavSirebuli operaciebi | (34) |  | (33) |
| sxva | - |  | (1) |
|  |  |  |  |
| **sul sakomisio xarjebi** | **(2,510)** |  | **(2,443)** |

2017 da 2016 wlebis 31 dekembris mdgomareobiT, sakomisio Semosavlebsa da xarjebSi Sevida plastikuri baraTiT ganxorcielebul operaciebze daricxuli momsaxurebis gadasaxadi. banki Suamavlis rols asrulebs ramdenime rezident kompaniasa da plastikuri baraTis momsaxurebis momwodeblebs, `vizasa~ da `masterkards~ Soris. am momsaxurebisaTvis banki iRebs da ixdis sakomisio gadasaxads.

# saoperacio xarjebi

saoperacio xarjebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 2017 |  | 2016 |
|  |  |  |  |
| xelfasebi da premiebi | 7,503 |  | 6,526 |
| cveTa da amortizacia | 976 |  | 701 |
| sareklamo xarjebi | 524 |  | 355 |
| saoperacio ijara | 452 |  | 347 |
| profesiuli momsaxureba | 149 |  | 137 |
| komunaluri xarjebi | 140 |  | 110 |
| gadasaxadebi, mogebis gadasaxadis garda | 125 |  | 117 |
| komunikaciis xarjebi | 119 |  | 153 |
| dazRvevis xarjebi | 117 |  | 7 |
| saofise maragebi | 80 |  | 63 |
| dacvis xarjebi | 49 |  | 45 |
| ZiriTadi saSualebebis SekeTeba | 35 |  | 60 |
| warmomadgenlobiTi xarjebi | 29 |  | 14 |
| samivlinebo xarjebi | 23 |  | 30 |
| sxva xarjebi | 1,593 |  | 1,223 |
|  |  |  |  |
| **sul saoperacio xarjebi** | **11,914** |  | **9,888** |
|  |  |  |  |

# 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. 2017 da 2016 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.

2017 da 2016 wlebis 31 dekembris mdgomareobiT gadavadebuli sagadasaxado (valdebulebebi)/aqtivebi Seadgens:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  **2017** |  | **31 dekemberi,**  **2016** |
|  |  |  |  |
| sxva valdebulebebi | 278 |  | 246 |
| sxva aqtivebi | (123) |  | 10 |
| ZiriTadi saSualebebi da aramaterialuri aqtivebi | (545) |  | (461) |
| klientebze gacemuli sesxebi | (1,360) |  | (1,515) |
|  |  |  |  |
|  |  |  |  |
| **wminda gadavadebuli sagadasaxado valdebuleba** | **(1,750)** |  | **(1,720)** |
|  |  |  |  |

kavSiri sagadasaxado xarjebsa da buRaltrul mogebas Soris, 2017 da 2016 wlis 31 dekembriT dasrulebuli wlebisaTvis, aixsneba Semdegnairad:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **2017** |  | **2016** |
|  |  |  |  |
| **mogeba mogebis gadasaxadamde** | **13,613** |  | **9,911** |
|  |  |  |  |
| gadasaxadi kanoniT gansazRvruli ganakveTiT (15%) | 2,042 |  | 1,487 |
| mudmivi sxvaobebis sagadasaxado efeqti | (286) |  | (268) |
|  |  |  |  |
|  |  |  |  |
| **mogebis gadasaxadis xarji** | **1,756** |  | **1,219** |
|  |  |  |  |
| mimdinare wlis gadasaxadis xarji | 1,726 |  | 412 |
| mimdinare wels aRiarebuli gadavadebuli gadasaxadis xarji | 30 |  | 807 |
|  |  |  |  |
| **mogebis gadasaxadis xarji** | **1,756** |  | **1,219** |
|  |  |  |  |
|  |  |  |  |
| **gadavadebuli sagadasaxado (valdebuleba)/aqtivi** | **2017** |  | **2016** |
|  |  |  |  |
| 1 ianvris mdgomareobiT - gadavadebuli sagadasaxado aqtivi | **(1,720)** |  | **(877)** |
|  |  |  |  |
| mogebis gadavadebuli sagadasaxado aqtivis cvlileba asaxuli mogeba-zaralis angariSgebaSi | (30) |  | (807) |
| mogebis gadavadebuli sagadasaxado aqtivis cvlileba asaxuli sxva srul SemosavalSi | - |  | (36) |
|  |  |  |  |
| **31 dekemberis mdgomareobiT - gadavadebuli sagadasaxado aqtivi** | **(1,750)** |  | **(1,720)** |

# 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.

2017 da 2016 wlebis 31 dekembris mdgomareobiT, bankis danakargebis rezervi pirobiT valdebulebebze Seadgenda Sesabamisad, 179 aTas da 146 lars.

2017 da 2016 wlebis 31 dekembris mdgomareobiT, pirobiTi valdebulebebi moicavs:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **31 dekemberi,**  2017 |  | **31 dekemberi,**  2016 |
|  |  |  |  |
| **pirobiTi valdebulebebi da sakredito valdebulebebi:** |  |  |  |
| gacemuli garantiebi da msgavsi valdebulebi | 9,910 |  | 8,094 |
| sesxebisa da auTvisebeli sakredito xazebis valdebulebebi | 25,731 |  | 16,942 |
|  |  |  |  |
| **sul pirobiTi da sakredito valdebulebebi** | **35,641** |  | **25,036** |

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

kapitaluri valdebulebebi – 2017 da 2016 wlebis 31 dekembris mdgomareobiT banks ar gaaCnda arsebiTi kapitaluri valdebulebebi.

saoperacio lizingTan dakavSirebuli valdebulebebi – 2017 da 2016 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, rogoricaa ekonomikuri, politikuri da socialuri, iuridiuli da sakanonmdeblo riskebi, romlebic ar arsebobs ganviTarebul bazarze. wesebi da kanonebi, romlebic gavlenas axdens biznesze saqarTveloSi, swrafad viTardeba, xolo sagadasaxado, savaluto da sabaJo kanonmdeblobas axasiaTebs sxvadasxvagvari interpretacia. saqarTveloSi amJamad moRvawe mewarmeTa winaSe dgas sxva samarTlebrivi da fiskaluri gamowvevebic. saqarTvelos ekonomikis ganviTarebis momavali mimarTuleba mniSvnelovnadaa damokidebuli xelisuflebis mier ganxorcielebuli ekonomikuri, fiskaluri da monetaruli RonisZiebebis efeqturobaze, sakanonmdeblo, maregulirebeli da politikuri movlenebis paralelurad.

bolo ori wlis ganmavlobaSi saqarTveloSi ramdenime sakanonmdeblo cvlileba ganxorcielda, romlebic ZiriTadad qveynis evrokavSirTan daaxloebis gegmebs ukavSirdeba. 2016 da 2017 wlis ganmavlobaSi Catarebul sakanonmdeblo cvlilebebs erTgvarad gzis gamkvlevis funqcia ekisreboda, saqarTvelo-evrokavSiris daaxloebis samoqmedo gegmis paralelurad mravali sxva reformaa mosalodneli.

# 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**

subordinirebuli sesxis realuri 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 ierarqia | 2017 w. 31 dekemberi | | | |  | 2016 w. 31 dekemberi | | | |
|  | sabalanso |  | realuri |  | sabalanso | |  | realuri |
|  |  |  |  |  |  |  | |  |  |
| fuli da fulis eqvivalentebi | 1-eli done | 20,335 |  | 20,335 |  | 30,629 | |  | 30,629 |
| savaldebulo balansi seb-Si | me-2 done | 44,955 |  | 44,955 |  | 37,751 | |  | 37,751 |
| moTxovnebi bankebis mimarT | me-2 done | 1,645 |  | 1,645 |  | 871 | |  | 871 |
| klientebze gacemuli sesxebi | me-3 done | 326,416 |  | 327,405 |  | 273,510 | |  | 274,966 |
| dafarvamde flobili investiciebi | me-2 done | 16,823 |  | 18,857 |  | 16,757 | |  | 18,091 |
| sxva finansuri aqtivebi | me-3 done | 630 |  | 630 |  | 652 | |  | 652 |
| bankebis depozitebi | me-2 done | 263,034 |  | 262,658 |  | 205,746 | |  | 232,045 |
| klientebis depozitebi | me-3 done | 61,683 |  | 61,996 |  | 80,132 | |  | 75,974 |
| sxva finansuri valdebulebebi | me-3 done | 730 |  | 730 |  | 668 | |  | 668 |
| subordinirebuli sesxi | me-3 done | 26,013 |  | 26,013 |  | 26,561 | |  | 26,561 |

# 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 monitoringi 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 kapitalis moTxovnebiT bankebi valdebulni arian:

a) flobdnen saaqcio kapitalis minimalur dones Semdegi grafikiT

1. 30,000 aTasi lari - 2017 wlis 31 dekembris mdgomareobiT
2. 40,000 aTasi lari - 2018 wlis 30 ivnisis mdgomareobiT
3. 50,000 aTasi lari - 2018 wlis 31 dekembris mdgomareobiT

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.

`kapitalis adekvaturobis moTxovnebis regulireba komerciuli bankebisaTvis~ Sesworebis mixedviT, pirveli komponentis minimaluri moTxovnebi gaxda bazelis sabanko zedamxedvelobis komitetis mier dadgenili CarCo-normebis Sesatyvisi. kerZod, adre minimalur moTxovnebTan Serwymuli 2.5%-iani konservaciis buferi minimaluri kapitalis moTxovnebs gamoeyo (pirveli rigis sabazo kapitali, pirveli rigisa da mTliani maregulirebeli kapitali, Sesabamisad, 7%, 8.5% da 10.5%). amdenad, minimaluri kapitalis ganaxlebuli moTxovnebia: 4.5%, 6% da 8%, Sesabamisad, pirveli rigis sabazo kapitalis, pirveli rigisa da mTliani maregulirebeli kapitalisaTvis.

zemoaRniSnuli cvlilebebis garda, bankebi valdebulni arian, flobdnen damatebiT, e.w. `kombinirebul bufers~ pirveli rigis sabazo kapitalis farglebSi. misi ganakveTi ganisazRvra riskze Sewonili aqtivebis 2.5%-iT, xolo 0%-iani ganakveTi dadginda kontrcikliuri buferisaTvis. es ukanaskneli SeiZleba meryeobdes 0-2.5% farglebSi da periodulad unda gadaixedos finansuri da makroekonomikuri garemos cvlilebis paralelurad.

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 instruqciebis Sesabamisad:

|  |  |  |  |
| --- | --- | --- | --- |
|  | 2017 |  | 2016 |
|  |  |  |  |
| saaqcio kapitali | 48,000 |  | 48,000 |
| gaunawilebeli mogeba da periodis mogeba | 13,982 |  | 2,277 |
| gamoklebuli: aramaterialuri aqtivebi | (3,745) |  | (2,838) |
|  |  |  |  |
| pirveladi kapitali | 58,237 |  | 47,439 |
|  |  |  |  |
| saerTo rezervebi (maqsimum sakredito da sabazro riskis mixedviT Sewonili aqtivebis 1.25%) | 4,983 |  | 4,829 |
| subordinirebuli sesxi (pirveladi kapitalis 100/50%-mde) | 20,738 |  | 26,468 |
|  |  |  |  |
| meoradi kapitali | 25,721 |  | 31,297 |
|  |  |  |  |
| **sul sazedamxedvelo kapitali** | **83,958** |  | **78,736** |
|  |  |  |  |
| **riskis mixedviT Sewonili aqtivebi** | **421,310** |  | **547,248** |
|  |  |  |  |
| pirveladi kapitalis adekvaturobis koeficienti | 13.82% |  | 8.67% |
| sul sazedamxedvelo kapitalis adekvaturobis koeficienti | 19.93% |  | 14.39% |

2017 da 2016 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.

gaufasurebul sesxebze miRebuli zarali aRiardeba maSinve, rogorc ki gaCndeba obieqturi mtkicebuleba, rom sesxis an sesxebis portfelis gaufasurda. gaufasurebis anaricxebi, romelic iTvleba individualur sesxebze an maT jgufebze, aRiricxeba balansSi gaufasurebuli sesxebis sabalanso RirebulebaSi. iseTi zarali, romelic SeiZleba momavalSi warmoiSvas, ar aRiardeba.

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.

individualurad mniSvnelovan msesxeblebze gaufasurebis anaricxebi efuZneba individualur sesxebze samomavlo diskontirebul fulad nakadebs, gadaxdebisa da uzrunvelyofis saxiT flobili aqtivebis realizaciis gaTvaliswinebiT.

gaufasurebis rezervis daTvlis mizniT banki afasebs uzrunvelyofis salikvidacio Rirebulebas gasayidi periodisa da sabazro RirebulebasTan sxvaobis gaTvaliswinebiT.

**portfelis jgufuri Sefasebis meTodologia.** gaufasureba jgufurad fasdeba im zaralis dasafarad, romlebic bankma gaswia, magram jer ar daukavSirebia individualurad Sesafasebel sesxebTan an sesxebis homogenur jgufebTan, romlebic individualurad mniSvnelovnad ar iTvleba.

individualurad Sefasebuli sesxebi, romlebzec ar arsebobs konkretulad identificirebuli gaufasurebis mtkicebuleba individualur safuZvelze, gaufasurebis Sesafaseblad jgufdeba sakredito riskis maxasiaTeblebis mixedviT. amgvari Sefaseba asaxavs gaufasurebis danakargebs, romlebic jgufma ganicada balansis TariRamde momxdari movlenebis Sedegad da romelTac jgufi ver avlens da sarwmunod ver afasebs individualuri sesxebis safuZvelze. jgufSi individualur sesxebze danakargebis Taobaze informaciis gaCenis paralelurad es sesxebi jgufidan amoiReba da fasdeba individualurad.

individualurad umniSvnelod CaTvlili sesxebis homogenuri jgufebis koleqtiuri gaufasurebis danakargebis dasadgenad statistikuri meTodebi gamoiyeneba. jgufuri Sefaseba tardeba ara kontraqtis, aramed msesxeblis doneze.

jgufuri SefasebisTvis SerCeuli portfeli daiyo korporaciul, mcire da saSualo sawarmoebis, uzrunvelyofil sacalo da arauzrunvelyofil sacalo segmentebad.

Sesabamisi empiriuli informaciis arsebobisas jgufi iyenebs migraciis matricebis meTodologias, romliTac istoriuli monacemebis statistikuri analizisa da defoltisa da gadaxdisuunarobis gamocdilebis kombinaciiT sarwmunod izomeba sesxebis is odenoba, romlebic droTa ganmavlobaSi defoltad CaiTvleba sabalanso uwyisis TariRamde momxdari movlenebis Sedegad, magram mocemul momentSi individualurad ver fasdeba.

TiToeul segmentze dakvirvebis periodi ganisazRvra 1 wliT 2016 wlis noembridan. dakvirvebis periodis ganmavlobaSi, bankma SeimuSava erTTviani matricebi TiToeuli sesxis Tvis bolos arsebuli mdgomareobisa da riskdamokidebulebis meSveobiT. portfelis zrdis efeqtis gamoricxvis mizniT, 2016 wlis ivnisis Semdgom gacemuli sesxebi statistikur analizSi ar Sevida.

migraciis matricis Sedegebi gamoiyeneba TiToeuli segmentis defoltis 12-Tviani albaTobis gamosaTvlelad. defolti ganisazRvra, rogorc yovel segmentSi 90 dRiani vadagadacileba.

gadefoltebuli riskdamokidebuleba mcirdeba sesxis amoRebadi TanxiT, romelic ganisazRvra uzrunvelyofad gamoyenebuli qonebis diskontirebuli salikvdacio RirebulebiT.

TiToeuli portfelis Sinagani danakargebi fasdeba statistikuri modelebiT, romlebic istoriul monacemebs efuZneba. monacemebi periodulad axldeba portfelisa da ekonomikuri tendenciebis gaTvaliswinebiT. Tu ekonomikuri, maregulirebeli garemosa da qceviTi viTarebis cvlilebebidan warmoqmnili uaxlesi tendenciebi statistikur modelSi ar aisaxeba, am faqtorebis gaTvaliswineba xdeba am statistikuri modelebidan miRebuli gaufasurebis rezervis koreqtirebiT sabalanso uwyisis TariRis mdgomareobiT.

**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.

|  |  |  |  |
| --- | --- | --- | --- |
| 31 dekemberi, 2017 | maqsimaluri riskdamokidebuleba |  | wminda riskdamokidebuleba |
|  |  |  |  |
| fuli da fulis qvivalentebi | 13,700 |  | 13,700 |
| savaldebulo rezervi seb-Si | 44,955 |  | 44,955 |
| moTxovnebi bankebis mimarT | 1,645 |  | 1,645 |
| klientebze gacemuli sesxebi | 333,162 |  | 326,416 |
| gasayidad gankuTvnili investiciebi | 54 |  | 54 |
| dafarvis vadamde flobili investiciebi | 16,823 |  | 16,823 |
| sxva finansuri aqtivebi | 630 |  | 630 |

|  |  |  |  |
| --- | --- | --- | --- |
| 31 dekemberi, 2016 | maqsimaluri riskdamokidebuleba |  | wminda riskdamokidebuleba |
|  |  |  |  |
| fuli da fulis qvivalentebi | 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 |

***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. 2017 da 2016 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,**  **2017**  sul |
|  |  |  |  |  |  |  |  |
| **arawarmoebuli finansuri aqtivebi** |  |  |  |  |  |  |  |
| fuli da fulis eqvivalentebi | 19,102 |  | 1,233 |  | - |  | 20,335 |
| savaldebulo rezervi seb-Si | 44,955 |  | - |  |  | - | 44,955 |
| moTxovnebi bankebis mimarT | - |  | 1,645 |  | - |  | 1,645 |
| klientebze gacemuli sesxebi | 325,661 |  | 755 |  | - |  | 326,416 |
| gasayidad gankuTvnili investiciebi | 54 |  | - |  | - |  | 54 |
| dafarvis vadamde flobili investiciebi | 16,823 |  | - |  | - |  | 16,823 |
| sxva finansuri aqtivebi | 630 |  | - |  | - |  | 630 |
|  |  |  |  |  |  |  |  |
| **sul arawarmoebuli finansuri aqtivebi** | **407,225** |  | **3,633** |  |  | **-** | **410,858** |
|  |  |  |  |  |  |  |  |
| **arawarmoebuli finansuri valdebulebebi** |  |  |  |  |  |  |  |
| bankebis depozitebi | 48,952 |  | 11,545 |  | 1,186 |  | 61,683 |
| klientebis depozitebi | - |  | 263,034 |  | - |  | 263,034 |
| sxva finansuri valdebulebebi | 730 |  | - |  | - |  | 730 |
| subordinirebuli sesxi | - |  | 26,013 |  | - |  | 26,013 |
|  |  |  |  |  |  |  |  |
| **sul arawarmoebuli finansuri valdebulebebi** | 49,682 |  | 300,592 |  | 1,186 |  | 351,460 |
| **wminda pozicia finansur instrumentebze** | 357,543 |  | (296,959) |  | (1,186) |  | 59,398 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | 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 |

**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. 2017 da 2016 wlebis 31 dekembris mdgomareobiT, gamoyenebuli uzrunvelyofebis sabazro Rirebuleba iyo, Sesabamisad, 789,073 aTasi da 630,407 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** |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |
| 2017 w. 31 dekemberi | 40,812 | 5,458 | 8,231 | (2,623) | 5,609 |
| 2016 w. 31 dekemberi | 19,019 | 22,293 | 8,000 | (2,755) | 46,557 |

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 2017 da 2016 wlis 31 dekembris mdgomareobiT bankis finansuri aqtivebis sakredito reitings:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 31 dekemberi, 2017 | **AA** | **A** | **AA-** | **BBB** | **<BBB** | Seufa-  **sebeli** | **sul** |
|  |  |  |  |  |  |  |  |
| fuli da fulis eqvivalenti | - | - | - | - | 20,230 | 105 | **20,335** |
| savaldebulo rezervi seb-Si | - | - | - | - | 44,955 | - | **44,955** |
| moTxovnebi bankebis mimarT | - | - | 1,645 | - | - | - | **1,645** |
| klientebze gacemuli sesxebi | - | - | - | - | - | 326,416 | **326,416** |
| gasayidad gankuTvnili investiciebi | - | - | - | - | - | 54 | **54** |
| dafarvis vadamde flobili investiciebi | - | - | - | - | 16,823 | - | **16,823** |
| sxva finansuri aqtivebi | - | - | - | - | - | 630 | **630** |
|  |  |  |  |  |  |  |  |
| 31 dekemberi, 2016 | **AA** | **A** | **AA-** | **BBB** | **<BBB** | Seufa-  **sebeli** | **sul** |
|  |  |  |  |  |  |  |  |
| fuli da fulis eqvivalentebi | - | 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** |
|  |  |  |  |  |  |  |  |

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, 2017 |  | D31 dekemberi, 2016 |
|  |  |  |  |
| klientebze gacemuli sesxebi | 12,774 |  | 11,731 |
| gamoklebuli: anaricxebi | (2,043) |  | (1,791) |
|  |  |  |  |
| **sabalanso Rirebuleba** | **10,731** |  | **9,940** |

### likvidobis 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.

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

likvidobisa da saprocento ganakveTis riskebis 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 |  | 2017 wlis 31 dekemberi, sul |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **finansuri aqtivebi** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **fuli da fulis eqvivalentebi** | 8,360 |  | - |  | - |  | - |  | - |  | - |  | 8,360 |
| savaldebulo rezervi seb-Si | 44,955 |  | - |  | - |  | - |  | - |  | - |  | 44,955 |
| dafarvis vadamde flobili investiciebi | 108 |  | 507 |  | 42 |  | 5,302 |  | 10,864 |  | - |  | 16,823 |
| klientebze gacemuli sesxebi | 12,930 |  | 12,663 |  | 70,760 |  | 134,687 |  | 95,376 |  | - |  | 326,416 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| sul procentiani finansuri aqtivebi | **66,353** |  | **13,170** |  | **70,802** |  | **139,989** |  | **106,240** |  | **-** |  | **396,554** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| fuli da fulis eqvivalentebi | 11,975 |  | - |  | - |  | - |  | - |  | - |  | 11,975 |
| moTxovnebi bankebis mimarT | - |  | - |  | - |  | - |  | 1,645 |  | - |  | 1,645 |
| gasayidad gankuTvnili investiciebi | - |  | - |  | - |  | - |  | - |  | 54 |  | 54 |
| sxva finansuri aqtivebi | 630 |  | - |  | - |  | - |  | - |  | - |  | 630 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| sul uprocento finansuri aqtivebi | **12,605** |  | **-** |  | **-** |  | **-** |  | **1,645** |  | **54** |  | **14,304** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **sul finansuri aqtivebi** | **78,958** |  | **13,170** |  | **70,802** |  | **139,989** |  | **107,885** |  | **54** |  | **410,858** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **finansuri valdebulebebi** |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| bankebis depozitebi | 7,821 |  | 18,264 |  | 160,349 |  | 76,600 |  | - |  | - |  | 263,034 |
| klientebis depozitebi | 9,062 |  | 3,940 |  | 16,521 |  | 4,621 |  | - |  | - |  | 34,144 |
| subordinirebuli sesxi | - |  | - |  | - |  | - |  | 26,013 |  | - |  | 26,013 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| sul procentiani finansuri valdebulebebi | **16,883** |  | **22,204** |  | **176,870** |  | **81,221** |  | **26,013** |  | **-** |  | **323,191** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| klientebis depozitebi | 27,539 |  | - |  | - |  | - |  | - |  | - |  | 27,539 |
| sxva finansuri valdebulebebi | 730 |  | - |  | - |  | - |  | - |  | - |  | 730 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| sul uprocento finansuri valdebulebebi | 28,269 |  | - |  | - |  | - |  | - |  | - |  | 28,269 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **sul finansuri valdebulebebi** | **45,152** |  | **22,204** |  | **176,870** |  | **81,221** |  | **26,013** |  | **-** |  | **351,460** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| saprocento pozicia | 49,470 |  | (9,034) |  | (106,068) |  | 58,768 |  | 80,227 |  | - |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **jamuri saprocento pozicia** | **49,470** |  | **40,436** |  | **(65,632)** |  | **(6,864)** |  | **73,363** |  | **73,363** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| likvidobis deficiti | 33,806 |  | (9,034) |  | (106,068) |  | 58,768 |  | 81,872 |  | 54 |  |  |
| **likvidobis jamuri deficiti** | **33,806** |  | **24,772** |  | **(81,296)** |  | **(22,528)** |  | **59,344** |  | **59,398** |  |  |
| **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 | 19,441 |  | - |  | - |  | - |  | - |  | - |  | 19,442 |
| 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 |  | 4,3956 |  | - |  | - |  | 35,302 |
| subordinirebuli sesxi | - |  | - |  | - |  | - |  | 26,561 |  | - |  | 26,561 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| sul saprocento Semosavlis mqone finansuri valdebulebebi | 81,644 |  | 62,569 |  | 37,924 |  | 58,909 |  | 26,561 |  | - |  | 267,60 |
| klientebis depozitebi | 44,830 |  | - |  | - |  | - |  | - |  | - |  | 44,830 |
| sxva finansuri valdebulebebi | 668 |  | - |  | - |  | - |  | - |  | - |  | 668 |
| sul finansuri valdebulebebi saprocento Semosavlis gareSe | 45,498 |  | - |  | - |  | - |  | - |  | - |  | 45,498 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **sul finansuri valdebulebebi** | **127,142** |  | **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** |  |  |

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 | 2017 wlis 31 dekemberi sul |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
| fiqsirebul ganakveTiani instrumentebi |  |  |  |  |  |  |  |
| bankebis depozitebi | 2.46% | 7,824 | 18,314 | 162,356 | 83,662 | - | 272,156 |
| klientebis depozitebi | 5.12% | 9,066 | 3,960 | 17,144 | 5,186 | - | 35,356 |
| subordinirebuli sesxi | 6.00% |  |  |  |  | 26,013 | 26,013 |
|  |  |  |  |  |  |  |  |
| sul fiqsirebul ganakveTiani finansuri valdebulebebi |  | 16,890 | 22,274 | 179,500 | 88,848 | 26,013 | 333,525 |
|  |  |  |  |  |  |  |  |
| uprocento instrumentebi |  |  |  |  |  |  |  |
| klientebis depozitebi |  | 27,538 | - | - | - | - | 27,538 |
| sxva finansuri valdebulebebi |  | 730 | - | - | - | - | 730 |
|  |  |  | - | - | - | - | 28,268 |
| sul uprocento finansuri valdebulebebi |  | 28,2 |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| **sul finansuri valdebulebebi** |  | 45,158 | 22,274 | 179,500 | 88,848 | 26,013 | 361,793 |
|  |  |  |  |  |  |  |  |

|  | 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 | 7.00% | 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** |

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 2017 da 2016 wlis 31 dekembrisa da 2013 w. 1 ianvris mdgomareobiT Seadgens:

|  |  |  | 2017 w. 31 dekembers | | |  | 2016 w. 31 dekembers | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | ganakveTi  +2% | | |  | ganakveTi  -2% |  | | ganakveTi  +2% |  | ganakveTi  -2% |
| **arawarmoebuli finansuri aqtivebi:** |  | | |  |  |  | |  |  |  |
| fuli da fulis eqvivalentebi | 167 | | |  | (167) |  | | 224 |  | (224) |
| savaldebulo rezervi seb-Si | 899 | | |  | (899) |  | | 755 |  | (755) |
| klientebze gacemuli sesxebi | 6,530 | | |  | (6,530) |  | | 5,470 |  | (5,470) |
| dafarvis vadamde flobili investiciebi | 335 | | |  | (335) |  | | 335 |  | (335) |
|  |  | | |  |  |  | |  |  |  |
| **arawarmoebuli finansuri valdebulebebi:** |  | | |  |  |  | |  |  |  |
| bankebis depozitebi | (5,261) | | |  | 5,261 |  | | (4,115) |  | 4,115 |
| klientebis depozitebi | (683) | | |  | 683 |  | | (706) |  | 706 |
| subordinirebuli sesxi | (520) | | |  | 520 |  | | (531) |  | 531 |
|  |  | | |  |  |  | |  |  |  |
| **wminda zegavlena mogebaze mogebis gadasaxadamde** | **1,467** | | |  | **(1,467)** |  | | **1,432** |  | **(1,432)** |
|  |  | | |  |  |  | |  |  |  |
| **wminda zegavlena saaqcio kapitalze** | **1,247** | | |  | **(1,247)** |  | | **1,218** |  | **(1,218)** |

***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 = 25922lari |  | evro 1 evro = 3.1044  lari |  | sxva valuta |  | 31 dekemberi, 2017  sul |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **finansuri aqtivebi** |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| fuli da fulis eqvivalentebi | 11,206 |  | 8,023 |  | 955 |  | 151 |  | 20,335 |
| minimaluri savaldebulo naSTi seb-Si | - |  | 44,501 |  | 454 |  | - |  | 44,955 |
| moTxovnebi bankebis mimarT | - |  | 1,645 |  | - |  | - |  | 1,645 |
| klientebze gacemuli sesxebi | 59,848 |  | 266,225 |  | 343 |  | - |  | 326,416 |
| gasayidad gankuTvnili investiciebi | 54 |  | - |  | - |  | - |  | 54 |
| dafarvis vadamde flobili investiciebi | 16,823 |  | - |  | - |  | - |  | 16,823 |
| sxva finansuri aqtivebi | 296 |  | 334 |  | - |  | - |  | 630 |
|  |  |  |  |  |  |  |  |  |  |
| **sul finansuri aqtivebi** | **88,227** |  | **320,728** |  | **1,752** |  | **151** |  | **410,858** |
| **finansuri valdebulebebi** |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| bankebis depozitebi | - |  | 263,034 |  | 0 |  | - |  | 263,034 |
| klientebis depozitebi | 26,599 |  | 33,342 |  | 1,657 |  | 85 |  | 61,683 |
| subordinirebuli sesxebi | - |  | 26,013 |  | - |  | - |  | 26,013 |
| sxva finansuri valdebulebebi | 472 |  | 195 |  | 63 |  | - |  | 730 |
|  |  |  |  |  |  |  |  |  |  |
| **sul finansuri valdebulebebi** | **27,071** |  | **322,584** |  | **1,720** |  | **85** |  | **351,460** |
|  |  |  |  |  |  |  |  |  |  |
| **Ria sabalanso pozicia** | **61,156** |  | **(1,856)** |  | **32** |  | **66** |  |  |

|  | 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 | 43,986 |  | 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 | 28,734 |  | 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** |  |  |

**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 2017 da 2016 wlis 31 dekembris mdgomareobiT Seadgens:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **2017 w. 31 dekemberi** | |  | **2016 w. 31 dekemberi** | |
|  | **GEL/USD** | **GEL/USD** |  | **GEL/USD** | **GEL/USD** |
| **25%** | **(25%)** |  | **25%** | **(25%)** |
|  |  |  |  |  |  |
| gavlena mogeba-zaralze | (464) | 464 |  | 248 | (248) |
| gavlena kapitalze | (395) | 395 |  | 211 | (211) |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **2017 w. 31 dekemberi** | |  | **2016 w. 31 dekemberi** | |
|  | **GEL/EUR** | **GEL/EUR** |  | **GEL/EUR** | **GEL/EUR** |
| **25%** | **(25%)** |  | **10%** | **(10%)** |
|  |  |  |  |  |  |
| gavlena mogeba-zaralze | 8 | (8) |  | 16 | (16) |
| gavlena kapitalze | 6 | (6) |  | 14 | (14) |

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, 2017 | | |  | 31 dekemberi, 2016 | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | ****dakavSire-****  ****buli****  ****mxareebis naSTebi**** |  | ****mTliani kategoria finansuri angariSgebis mixedviT**** |  | ****dakavSire-****  ****buli****  ****mxareebis naSTebi**** |  | ****mTliani kategoria finansuri angariSgebis mixedviT**** |
|  |  |  |  |  |  |  |  |
| fuli da fulis eqvivalentebi | 1,185 |  | 20,335 |  | 203 |  | 30,629 |
| *- damfuZnebeli* | 1,127 |  |  |  | 203 |  |  |
| *- sxva dakavSirebuli mxareebi* | 58 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| klientebze gacemuli sesxebi | 922 |  | 333,162 |  | 783 |  | 278,954 |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 749 |  |  |  | 377 |  |  |
| *- sxva dakavSirebuli mxareebi* | 173 |  |  |  | 406 |  |  |
|  |  |  |  |  |  |  |  |
| klientebze gacemuli sesxebis gaufasurebis rezervi | 6 |  | 6,746 |  | 5 |  | 5,453 |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 5 |  |  |  | 1 |  |  |
| *- sxva dakavSirebuli mxareebi* | 1 |  |  |  | 4 |  |  |
|  |  |  |  |  |  |  |  |
| bankebis depozitebi | 263,034 |  | 263,034 |  | 192,509 |  | 205,746 |
| *- damfuZnebeli* | 263,034 |  |  |  | 192,509 |  |  |
|  |  |  |  |  |  |  |  |
| klientebis depozitebi | 2,692 |  | 61,683 |  | 669 |  | 80,132 |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 305 |  |  |  | 380 |  |  |
| *- sxva dakavSirebuli mxareebi* | 2,387 |  |  |  | 289 |  |  |
|  |  |  |  |  |  |  |  |
| subordinirebuli sesxebi | 26,013 |  | 26,013 |  | 26,561 |  | 26,561 |
| *- damfuZnebeli* | 26,013 |  |  |  | 26,561 |  |  |

direqtorebisa da umaRlesi rangis xelmZRvanelobis anazRaureba moicavs:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | ****2017**** | | |  | ****2016**** | | |
|  | **dakavSire-buli mxareebis tranzaqciebi** |  | **kategoria finansuri angariSgebis mixedviT** |  | **dakavSire-buli mxareebis tranzaqciebi** |  | **kategoria finansuri angariSgebis mixedviT** |
| **umaRlesi rangis xelmZRvanelobis anazRaureba:** |  |  |  |  |  |  |  |
| *- TanamSromelTa moklevadiani sargebeli* | 1,191 |  | 7,503 |  | 851 |  | 6,526 |
| **sul** | **1,191** |  | **7,503** |  | **851** |  | **6,526** |

2017 da 2016 wlebis 31 dekembriT dasrulebuli wlisaTvis mogeba-zaralisa da sxva sruli Semosavlis angariSi moicavs Semdeg Tanxebs, romlebic dakavSirebul mxareebTan operaciebis Sedegad warmoiSva:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | ****2017**** | | |  | ****2016**** | | |
|  | **dakavSire-buli mxareebis tranzaqciebi** |  | **kategoria finansuri angariSgebis mixedviT** |  | **dakavSire-buli mxareebis tranzaqciebi** |  | **kategoria finansuri angariSgebis mixedviT** |
|  |  |  |  |  |  |  |  |
| saprocento Semosavali | 67 |  | 32,227 |  | 117 |  | 28,678 |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 61 |  |  |  | 36 |  |  |
| *- sxva dakavSirebuli mxareebi* | 6 |  |  |  | 81 |  |  |
|  |  |  |  |  |  |  |  |
| saprocento xarji | 6,144 |  | 8,344 |  | 6,152 |  | 8,738 |
| *- damfuZnebeli* | 6,065 |  |  |  | 6,138 |  |  |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 5 |  |  |  | 2 |  |  |
| *- sxva dakavSirebuli mxareebi* | 74 |  |  |  | 9 |  |  |
|  |  |  |  |  |  |  |  |
| saoperacio xarjebi | 1,197 |  | 11,914 |  | 857 |  | 9,888 |
| *- bankis umaRlesi rangis xelmZRvaneloba* | 1,197 |  |  |  | 857 |  |  |
|  |  |  |  |  |  |  |  |
| sakomisio xarjebi | 48 |  | 2,510 | 0 | - |  | 2,443 |
| *- damfuZnebeli* | 48 |  |  |  | - |  |  |
|  |  |  |  |  |  |  |  |
| wminda mogeba ucxouri valutis operaciebze | 5 |  | 1,105 |  | - |  | 978 |
| *- damfuZnebeli* | 5 |  |  |  | - |  |  |

# Semdgomi movlenebi

2018 wlis 14 Tebervals s.s. `xalik-bank yazaxeTis~ direqtorTa sabWom miaRwia SeTanxmebas, rom moaxdinos bankis kapitalSi damatebiTi ineqcia 14,000 aTasi laris odenobiT.