

Bank: სს "კაზან ბანკი საქართველო"
Date: 30.06.2018

Table 1 **Key metrics**

N	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017
Regulatory capital (amounts, GEL)					
<i>Based on Basel III framework</i>					
1	105,097,157	104,015,563	99,202,514	99,530,552	97,950,858
2	105,097,157	104,015,563	99,202,514	99,530,552	97,950,858
3	108,658,931	107,558,140	102,158,275	102,360,399	100,680,956
Risk-weighted assets (amounts, GEL)					
4	321,413,598	283,406,165	283,322,298	308,422,862	293,837,247
Capital ratios as a percentage of RWA					
<i>Based on Basel III framework</i>					
5	32.70%	36.70%	38.44%	39.89%	44.34%
6	32.70%	36.70%	38.44%	39.89%	44.34%
7	33.81%	37.95%	39.58%	41.03%	45.58%
Income					
8	6.94%	6.49%	7.28%	7.56%	7.52%
9	1.66%	1.64%	1.58%	1.64%	1.78%
10	2.79%	2.90%	1.63%	2.20%	2.01%
11	5.28%	4.85%	5.70%	5.92%	5.74%
12	1.45%	1.29%	1.57%	2.19%	1.91%
13	3.76%	3.29%	3.86%	5.32%	4.77%
Asset Quality					
14	0.04%	0.05%	0.06%	0.06%	0.06%
15	2.24%	2.21%	2.22%	2.23%	2.29%
16	54.20%	52.26%	48.27%	48.51%	40.42%
17	57.24%	57.26%	54.82%	56.74%	49.22%
18	26.01%	17.16%	16.37%	16.45%	26.45%
Liquidity					
19	20.48%	16.66%	25.43%	18.76%	11.80%
20	88.05%	86.88%	87.87%	93.61%	88.61%
21	10.69%	7.35%	7.07%	3.90%	3.60%
Liquidity Coverage Ratio**					
22	64,331,527	78,025,742	66,612,789		
23	30,768,823	43,752,908	38,281,363		
24	228.02%	181.60%	174.01%		

** These includes Minimum capital requirements (4.5%, 6%, 8%) and Capital Conservation Buffer (2.5%) according to article 8 of the regulation on Capital Adequacy Requirements for Commercial Banks.

*** LCR calculated according to NBC's methodology which is more focused on local risks than Basel framework. See the table 14. LCR, Commercial banks are required to comply with the limits by coefficients calculated according to NBC's methodology. The numbers calculated within Basel framework are given for illustrative purposes.

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Table 2 **Balance Sheet** in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	296,698	471,663	768,361	330,258	301,682	631,940
2	Due from NBG	6,960,430	31,009,808	37,970,237	179,494	16,767,628	16,947,122
3	Due from Banks	26,496,042	33,731,044	60,227,086	14,059,222	28,423,129	42,482,351
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	18,463,200	25,702,984	44,166,184	34,247,282	26,962,432	61,209,713
6.1	Loans	64,504,429	76,335,426	140,839,855	72,364,428	49,085,602	121,450,030
6.2	Less: Loan Loss Reserves	-1,622,649	-1,526,709	-3,149,358	-1,515,849	-1,264,232	-2,780,082
6	Net Loans	62,881,779	74,808,718	137,690,497	70,848,579	47,821,369	118,669,948
7	Accrued Interest and Dividends Receivable	810,255	622,954	1,433,209	970,062	556,910	1,526,971
8	Other Real Estate Owned & Repossessed Assets	0	0	0	0	0	0
9	Equity Investments	0	0	0	0	0	0
10	Fixed Assets and Intangible Assets	3,060,381	0	3,060,381	3,057,874	0	3,057,874
11	Other Assets	5,845,690	743,346	6,589,036	1,282,566	300,155	1,582,720
12	Total assets	124,814,475	167,090,516	291,904,991	124,975,336	121,133,304	246,108,640
	Liabilities						
13	Due to Banks	7,065,435	99,990,855	107,056,290	7,062,824	80,665,559	87,728,383
14	Current (Accounts) Deposits	4,165,055	27,051,695	31,216,750	5,133,252	3,723,271	8,856,523
15	Demand Deposits	0	0	0	0	0	0
16	Time Deposits	1,529,086	33,074,583	34,603,670	163,570	32,060,778	32,224,348
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	8,000,000	311,104	8,311,104	3,000,000	3,554,196	6,554,196
19	Accrued Interest and Dividends Payable	34,532	1,258,116	1,292,648	16,524	486,707	503,231
20	Other Liabilities	1,276,046	939,539	2,215,585	852,528	5,735,374	6,587,902
21	Subordinated Debentures	0	0	0	0	0	0
22	Total liabilities	22,070,155	162,625,892	184,696,046	16,228,697	126,225,887	142,454,584
	Equity Capital						
23	Common Stock	103,000,000	0	103,000,000	103,000,000	0	103,000,000
24	Preferred Stock	0	0	0	0	0	0
25	Less: Repurchased Shares	0	0	0	0	0	0
26	Share Premium	0	0	0	0	0	0
27	General Reserves	0	0	0	0	0	0
28	Retained Earnings	4,208,945	0	4,208,945	654,057	0	654,057
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	Total Equity Capital	107,208,945	0	107,208,945	103,654,057	0	103,654,057
31	Total liabilities and Equity Capital	129,279,099	162,625,892	291,904,991	119,882,754	126,225,887	246,108,640

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Table 3		Income statement			in Lari		
N	N	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
		Interest Income					
1	Interest Income from Bank's "Nostro" and Deposit Accounts	681,719	598,942	1,280,661	419,201	575,598	994,799
2	Interest Income from Loans	3,655,922	2,231,505	5,887,428	4,476,861	1,064,925	5,541,786
2.1	from the Interbank Loans	2,589	78	2,667	25,890		25,890
2.2	from the Retail or Service Sector Loans	1,530,223	1,121,713	2,651,937	2,299,542	762,265	3,061,807
2.3	from the Energy Sector Loans	323,680	258,624	582,304	836,308	2,699	839,007
2.4	from the Agriculture and Forestry Sector Loans			0			0
2.5	from the Construction Sector Loans	259,678		259,678	15,090	4,637	19,728
2.6	from the Mining and Mineral Processing Sector Loans		133,405	133,405		105,425	105,425
2.7	from the Transportation or Communications Sector Loans		394,206	394,206	255,459		255,459
2.8	from Individuals Loans	27,158	7,047	34,205	17,465	2,899	20,364
2.9	from Other Sectors Loans	1,512,594	316,432	1,829,026	1,027,106	186,999	1,214,105
3	Fees/penalties income from loans to customers	24,214	1,038	25,251	41,360	511	41,871
4	Interest and Discount Income from Securities	1,803,375	582,109	2,385,484	2,268,827	768,433	3,037,260
5	Other Interest Income			0			0
6	Total Interest Income	6,165,230	3,413,594	9,578,824	7,206,249	2,409,466	9,615,716
		Interest Expense					
7	Interest Paid on Demand Deposits	134,716	34,021	168,737	64,430	12,154	76,583
8	Interest Paid on Time Deposits	9,540	290,556	300,096	17,132	346,791	363,923
9	Interest Paid on Banks Deposits	265,610	1,393,234	1,658,844	310,434	901,479	1,211,913
10	Interest Paid on Own Debt Securities			0			0
11	Interest Paid on Other Borrowings	156,408	3,445	159,853	550,188	51,451	601,639
12	Other Interest Expenses	2,792		2,792	19,228	7,791	27,019
13	Total Interest Expense	569,066	1,721,256	2,290,322	961,412	1,319,666	2,281,078
14	Net Interest Income	5,596,164	1,692,338	7,288,502	6,244,837	1,089,800	7,334,638
		Non-Interest Income					
15	Net Fee and Commission Income	-40,749	62,828	22,080	-42,857	17,516	-25,341
15.1	Fee and Commission Income	14,262	115,807	130,069	11,686	55,236	66,922
15.2	Fee and Commission Expense	55,011	52,978	107,989	54,543	37,720	92,263
16	Dividend Income			0			0
17	Gain (Loss) from Dealing Securities			0			0
18	Gain (Loss) from Investment Securities			0			0
19	Gain (Loss) from Foreign Exchange Trading	2,086,897	0	2,086,897	582,389	0	582,389
20	Gain (Loss) from Foreign Exchange Translation	-988,366	0	-988,366	272,012	0	272,012
21	Gain (Loss) on Sales of Fixed Assets	26,095		26,095			0
22	Non-Interest Income from other Banking Operations	413,736	154,469	568,204	88,720	132,480	221,199
23	Other Non-Interest Income	1,020		1,020	2,336		2,336
24	Total Non-Interest Income	1,498,634	217,297	1,715,931	902,600	149,996	1,052,596
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	911,685	42,751	954,436	851,118	61,033	912,151
26	Bank Development, Consultation and Marketing Expenses	930,117		930,117	1,060,253		1,060,253
27	Personnel Expenses	3,496,007	0	3,496,007	2,393,935	0	2,393,935
28	Operating Costs of Fixed Assets	1,811	0	1,811	1,604	0	1,604
29	Depreciation Expense	460,738	0	460,738	924,705	0	924,705
30	Other Non-Interest Expenses	275,978		275,978	245,970		245,970
31	Total Non-Interest Expenses	6,076,336	42,751	6,119,087	5,477,586	61,033	5,538,619
32	Net Non-Interest Income	-4,577,702	174,546	-4,403,155	-4,574,985	88,963	-4,486,022
33	Net Income before Provisions	1,018,462	1,866,884	2,885,347	1,669,852	1,178,763	2,848,615
34	Loan Loss Reserve	669,762	0	669,762	293,663	0	293,663
35	Provision for Possible Losses on Investments and Securities		0	0		0	0
36	Provision for Possible Losses on Other Assets	219,250	0	219,250	106,264	0	106,264
37	Total Provisions for Possible Losses	889,012	0	889,012	399,927	0	399,927
38	Net Income before Taxes and Extraordinary Items	129,450	1,866,884	1,996,335	1,269,925	1,178,763	2,448,688
39	Taxation	0	0	0	0	0	0
40	Net Income after Taxation	129,450	1,866,884	1,996,335	1,269,925	1,178,763	2,448,688
41	Extraordinary Items	0	0	0	0	0	0
42	Net Income	129,450	1,866,884	1,996,335	1,269,925	1,178,763	2,448,688

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Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Contingent Liabilities and Commitments	13,489,139	32,093,065	45,582,204	8,824,187	10,767,390	19,591,577
1.1	Guarantees Issued	10,417,258	16,796,184	27,213,442	8,731,466	8,552,766	17,284,232
1.2	Letters of credit Issued		1,397,412	1,397,412		1,372,104	1,372,104
1.3	Undrawn loan commitments	3,071,882	13,899,469	16,971,351	92,721	842,520	935,241
1.4	Other Contingent Liabilities			0			0
2	Guarantees received as security for liabilities of the bank			0		251,351	251,351
3	Assets pledged as security for liabilities of the bank	0	0	0	0	0	0
3.1	Financial assets of the bank			0			0
3.2	Non-financial assets of the bank			0			0
4	Guarantees received as security for receivables of the bank	58,324,227	46,765,410	105,089,636	85,337,896	34,418,605	119,756,501
4.1	Surety, joint liability	23,807,391	21,196,613	45,004,004	79,468,243	13,038,426	92,506,670
4.2	Guarantees	34,516,835	25,568,796	60,085,632	5,869,653	21,380,179	27,249,832
5	Assets pledged as security for receivables of the bank	63,237,752	268,690,049	331,927,801	100,023,511	125,570,922	225,594,433
5.1	Cash	1,362,086	20,641,263	22,003,350	96,570	25,841,292	25,937,862
5.2	Precious metals and stones			0			0
5.3	Real Estate:	46,266,176	205,042,546	251,308,722	43,567,452	58,360,992	101,928,444
5.3.1	Residential Property	33,000	558,474	591,474	0	331,712	331,712
5.3.2	Commercial Property	4,233,176	190,913,548	195,146,725	377,300	12,810,228	13,187,528
5.3.3	Complex Real Estate			0			0
5.3.4	Land Parcel	0	8,653,837	8,653,837	0	5,152,614	5,152,614
5.3.5	Other	42,000,000	4,916,686	46,916,686	43,190,152	40,066,438	83,256,590
5.4	Movable Property	10,000,000	22,239,178	32,239,178	26,000,000	38,191,133	64,191,133
5.5	Shares Pledged	3,329,662	0	3,329,662	28,079,662	0	28,079,662
5.6	Securities	0	735,480	735,480	0	3,177,504	3,177,504
5.7	Other	2,279,827	20,031,582	22,311,409	2,279,827	0	2,279,827
6	Derivatives	12,324,968	18,538,121	30,863,089	0	0	0
6.1	Receivables through FX contracts (except options)	12,324,968	3,141,051	15,466,019			0
6.2	Payables through FX contracts (except options)		15,397,070	15,397,070			0
6.3	Principal of interest rate contracts (except options)			0			0
6.4	Options sold			0			0
6.5	Options purchased			0			0
6.6	Nominal value of potential receivables through other derivatives			0			0
6.7	Nominal value of potential payables through other derivatives			0			0
7	Receivables not recognized on-balance	5,607	8,006,847	8,012,453	5,607	7,373,289	7,378,896
7.1	Principal of receivables derecognized during last 3 month			0			0
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	0	-15,973	-15,973	0	207,693	207,693
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	0	6,304,887	6,304,887	0	6,190,702	6,190,702
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	5,607	1,701,960	1,707,566	5,607	1,182,587	1,188,194
8	Non-cancelable operating lease	0	0	0	0	0	0
8.1	Through indefinit term agreement			0			0
8.2	Within one year			0			0
8.3	From 1 to 2 years			0			0
8.4	From 2 to 3 years			0			0
8.5	From 3 to 4 years			0			0
8.6	From 4 to 5 years			0			0
8.7	More than 5 years			0			0
9	Capital expenditure commitment			0			0

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Table 5 **Risk Weighted Assets** *in Lari*

N		2Q2018	1Q2018
1	Risk Weighted Assets for Credit Risk	284,941,962	252,262,827
1.1	Balance sheet items	262,122,954	235,710,383
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	22,509,688	15,986,304
1.3	Counterparty credit risk	309,320	566,140
2	Risk Weighted Assets for Market Risk	5,970,341	642,043
3	Risk Weighted Assets for Operational Risk	30,501,295	30,501,295
4	Total Risk Weighted Assets	321,413,598	283,406,165

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Table 6 **Information about supervisory board, directorate, beneficiary owners and shareholders**

Members of Supervisory Board		
1	Shahin Mammadov	
2	Taleh Kazimov	
3	Jalal Gasimov	
4	Hikmet Cenk Eynehan	
5	Farid Mammadov	
6		
7		
8		
9		
10		
Members of Board of Directors		
1	Chingiz Abdullayev	
2	George Japaridze	
3	Arda Yusuf Arkun	
4		
5		
6		
7		
8		
9		
10		
List of Shareholders owning 1% and more of issued capital, indicating Shares		
1	PASHA Bank OJSC	100%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares		
1	Mr. Arif Pashayev	10.00%
2	Mrs. Arzu Aliyeva	45.00%
3	Mrs. Leyla Aliyeva	45.00%

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	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per local accounting rules	b Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	768,361		768,361
2	Due from NBG	37,970,237		37,970,237
3	Due from Banks	60,227,086		60,227,086
4	Dealing Securities	0		0
5	Investment Securities	44,166,184		44,166,184
6.1	Loans	140,839,855		140,839,855
6.2	Less: Loan Loss Reserves	-3,149,358		-3,149,358
6	Net Loans	137,690,497		137,690,497
7	Accrued Interest and Dividends Receivable	1,433,209		1,433,209
8	Other Real Estate Owned & Repossessed Assets	0		0
9	Equity Investments	0		0
10	Fixed Assets and Intangible Assets	3,060,381	2,111,788	948,593
11	Other Assets	6,589,036		6,589,036
	Total exposures subject to credit risk weighting before adjustments	291,904,991	2,111,788	289,793,203

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Table 8 Differences between carrying values per standardized balance sheet used for regulatory reporting purposes and the exposure amount *in Lari*

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	289,793,203
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	45,582,204
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	15,466,019
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	350,841,426
4	Effect of provisioning rules used for capital adequacy purposes	3,249,631
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-23,072,517
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-15,156,698
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	315,861,842

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Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	107,208,945
2	Common shares that comply with the criteria for Common Equity Tier 1	103,000,000
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	
4	Accumulated other comprehensive income	
5	Other disclosed reserves	
6	Retained earnings (loss)	4,208,945
7	Regulatory Adjustments of Common Equity Tier 1 capital	2,111,788
8	Revaluation reserves on assets	
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss	
10	Intangible assets	2,111,788
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	
12	Investments in own shares	
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	
14	Cash flow hedge reserve	
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	0
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	
19	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	
23	Common Equity Tier 1	105,097,157
24	Additional tier 1 capital before regulatory adjustments	0
25	Instruments that comply with the criteria for Additional tier 1 capital	0
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
29	Regulatory Adjustments of Additional Tier 1 capital	0
30	Investments in own Additional Tier 1 instruments	
31	Reciprocal cross-holdings in Additional Tier 1 instruments	
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
33	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
35	Additional Tier 1 Capital	0
36	Tier 2 capital before regulatory adjustments	3,561,775
37	Instruments that comply with the criteria for Tier 2 capital	
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	3,561,775
40	Regulatory Adjustments of Tier 2 Capital	0
41	Investments in own shares that meet the criteria for Tier 2 capital	
42	Reciprocal cross-holdings in Tier 2 capital	
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
44	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
45	Tier 2 Capital	3,561,775

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Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	≥4,5%	
1.2	Minimum Tier 1 Requirement	≥6%	
1.3	Minimum Regulatory Capital Requirement	≥8%	
2	Combined Buffer		
2.1	Capital Conservation Buffer	≥2,5%	
2.2	Countercyclical Buffer	≥0%	
2.3	Systemic Risk Buffer	≥0%	
3	Pillar 2 Requirements*	≥0%	
3.1	CET1 Pillar 2 Requirement		
3.2	Tier 1 Pillar2 Requirement		
3.3	Regulatory capital Pillar 2 Requirement		
Existing Ratios/Amounts		Ratios	Amounts (GEL)
4	CET1	0%	
5	Tier 1	0%	
6	Total regulatory Capital	0%	

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N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	768360.9422	
2	Due from NBG	37970237.46	
3	Due from Banks	60227085.81	
4	Dealing Securities	0	
5	Investment Securities	44166183.89	
6.1	Loans	140839854.7	
6.1.1	<i>Of which reserve Loan</i>	0	
6.2	Less: Loan Loss Reserves	-3149358.012	
6.2.1	<i>Of which loan loss general reserve</i>	2989557.449	table 9 (Capital), N39
6	Net Loans	137,690,497	
7	Accrued Interest and Dividends Receivable	1433209.207	
8	Other Real Estate Owned & Repossessed Assets	0	
9	Equity Investments	0	
9.1	<i>Of which above 10% equity holdings in financial institutions</i>		
9.2	<i>Of which significant investments subject to limited recognition</i>		
9.3	<i>Of which below 10% equity holdings subject to limited recognition</i>		
10	Fixed Assets and Intangible Assets	3060380.77	
10.1	<i>Of which intangible assets</i>	2111787.63	table 9 (Capital), N10
11	Other Assets	6589035.942	
12	Total assets	291,904,991	
13	Due to Banks	107056290.2	
14	Current (Accounts) Deposits	31216749.76	
15	Demand Deposits	0	
16	Time Deposits	34603669.54	
17	Own Debt Securities	0	
18	Borrowings	8311103.676	
19	Accrued Interest and Dividends Payable	1292647.714	
20	Other Liabilities	2215585.272	
20.1	<i>Of which off balance sheet items general reserve</i>	572217.0738	table 9 (Capital), N39
21	Subordinated Debentures	0	
21.1	<i>Of which tier II capital qualifying instruments</i>		
22	Total liabilities	184,696,046	
23	Common Stock	103,000,000	table 9 (Capital), N 2
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	0	
27	General Reserves	0	
28	Retained Earnings	4,208,945	table 9 (Capital), N 6
29	Asset Revaluation Reserves	0	
30	Total Equity Capital	107,208,945	

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

Table 11

Risk weights Exposure classes	a		b		c		d		e		f		g		h		i		j		k		l		m		n		o		p		q Risk Weighted Exposures before Credit Risk Mitigation
	0%		20%		35%		50%		75%		100%		150%		250%																		
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			
1	Claims or contingent claims on central governments or central banks	6,960,430		0		0		0		0		0		0		0		0		0		31,009,671		0		0		0		0		31,009,671	
2	Claims or contingent claims on regional governments or local authorities	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		-	
3	Claims or contingent claims on public sector entities	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		-	
4	Claims or contingent claims on multilateral development banks	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		-	
5	Claims or contingent claims on international organizations/institutions	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		-	
6	Claims or contingent claims on commercial banks	0		12,372,498		0		26,240,310		0		0		47,305,896		0		0		0		0		0		0		0		0		62,900,551	
7	Claims or contingent claims on corporates	0		0		0		0		0		0		165,738,879		223,347,501		0		0		0		0		0		0		0		188,073,629	
8	Retail claims or contingent retail claims	0		0		0		0		691,745		0		0		174,937,756		0		0		0		0		0		0		0		693,746	
9	Claims or contingent claims secured by mortgages on residential property	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		-	
10	Past due items	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		-	
11	Items belonging to regulatory high-risk categories	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		-	
12	Short-term claims on commercial banks and corporates	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		-	
13	Claims in the form of collective investment undertakings ("CIU")	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		-	
14	Other items	768,361		0		0		0		0		0		1,955,044		0		0		0		0		0		0		0		0		1,955,044	
	Total	7,728,791	0	12,372,498	0	0	0	26,240,310	0	691,745	0	0	0	246,009,490	0	22,509,688	0	0	0	0	0	0	0	0	0	0	0	0	0	0	284632641.4		

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Table 13 **Standardized approach - Effect of credit risk mitigation**

	a	b	c		d	e	f
			On-balance sheet exposures	Off-balance sheet exposures - Nominal value			
			Off-balance sheet exposures				
					RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
Asset Classes							
1 Claims or contingent claims on central governments or central banks	37,970,101				31,009,671	31,009,671	82%
2 Claims or contingent claims on regional governments or local authorities	0				0	0	0%
3 Claims or contingent claims on public sector entities	0				0	0	0%
4 Claims or contingent claims on multilateral development banks	0				0	0	0%
5 Claims or contingent claims on international organizations/institutions	0				0	0	0%
6 Claims or contingent claims on commercial banks	85,918,704				62,900,551	62,900,551	73%
7 Claims or contingent claims on corporates	165,738,879	44,707,516	22,334,750		188,073,629	188,073,629	100%
8 Retail claims or contingent retail claims	691,745	874,689	174,938		693,746	693,746	80%
9 Claims or contingent claims secured by mortgages on residential property	0				0	0	0%
10 Past due items	0				0	0	0%
11 Items belonging to regulatory high-risk categories	0				0	0	0%
12 Short-term claims on commercial banks and corporates	0				0	0	0%
13 Claims in the form of collective investment undertakings ('CIU')	0				0	0	0%
14 Other items	2,723,405				1,955,044	1,955,044	72%
Total	293,042,834	45,582,204	22,509,688		284,632,641	284,632,641	407%

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Table 11 Liquidity Coverage Ratio

	Total unweighted value (daily average**)			Total weighted values according to NBG's			Total weighted values according to Basel		
	GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets									
1 Total HQLA				16082515	48249012	64331527	9540548	29731753	39272301
Cash outflows									
2 Retail deposits	812347	12765269	13574235	89723	5473998	5563721	19884	1152506	1172391
3 Unsecured wholesale funding	13047037	133774657	146821694	10091301	25889885	35981186	9793604	23855523	33649127
4 Secured wholesale funding	5324171	521418	5845589	0	0	0	0	0	0
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	13642001	46947900	60589901	2782134	26905475	29687609	994672	23603279	24597952
6 Other contractual funding obligations	72521	586403	658923	0	0	0	0	0	0
7 Other contingent funding obligations	1231239	1933191	3164430	1152714	731462	1884176	1152714	731462	1884176
8 TOTAL CASH OUTFLOWS	34129316	196528838	230654773	14115872	59000820	73116692	11960874	49342772	61303646
Cash inflows									
9 Secured lending (eg reverse repos)	13703	1172	14875	0	0	0	0	0	0
10 Inflows from fully performing exposures	69277219	103177137	172454356	7115022	4277796	11392817	13687239	31595192	45282430
11 Other cash inflows	26595777	47898263	74494040	7439175	23515877	30955052	7439175	23515877	30955052
12 TOTAL CASH INFLOWS	95886699	151076573	246963271	14554196	27793673	42347869	21126413	55111068	76237482
				Total value according to NBG's methodology* (with			Total value according to Basel methodology (with		
13 Total HQLA				16082515	48249012	64331527	9540548	29731753	39272301
14 Net cash outflow				3528968	31207148	30768823	2990218	12335693	15325911
15 Liquidity coverage ratio (%)				304.79%	172.73%	228.02%	311.41%	246.62%	261.76%

* Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

