

Bank: სს * კაზი ბანკი საქართველო *
Date: 6/30/2022

Table 1 Key metrics

N		2Q-2022	1Q-2022	4Q-2021	3Q-2021	2Q-2021
Regulatory capital (amounts, GEL)						
<i>Based on Basel III framework</i>						
1	CET1 capital	87,689,198	89,340,855	65,001,418	69,006,996	70,133,158
2	Tier1 capital	87,689,198	89,340,855	65,001,418	69,006,996	70,133,158
3	Regulatory capital	110,772,679	113,442,882	88,849,008	100,472,169	103,406,697
4	CET1 capital total requirement	54,870,356	55,260,501	32,475,900	29,710,918	29,071,308
5	Tier1 capital total requirement	69,067,716	69,608,944	43,313,689	39,626,758	38,774,991
6	Regulatory capital total requirement	93,992,320	94,847,748	71,714,522	64,245,591	62,321,137
Total Risk Weighted Assets (amounts, GEL)						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	495,834,913	493,521,123	475,591,138	451,690,843	444,839,017
Capital Adequacy Ratios						
<i>Based on Basel III framework *</i>						
8	CET1 capital	17.69%	18.10%	13.67%	15.28%	15.77%
9	Tier1 capital	17.69%	18.10%	13.67%	15.28%	15.77%
10	Regulatory capital	22.34%	22.99%	18.68%	22.24%	23.25%
11	CET1 capital total requirement	11.07%	11.20%	6.83%	6.88%	6.54%
12	Tier1 capital total requirement	13.93%	14.10%	9.11%	9.17%	8.72%
13	Regulatory capital total requirement	18.96%	19.22%	15.08%	15.22%	14.01%
Income						
14	Total Interest Income / Average Annual Assets	8.13%	7.80%	7.59%	6.95%	6.78%
15	Total Interest Expense / Average Annual Assets	3.46%	3.42%	3.38%	3.25%	3.09%
16	Earnings from Operations / Average Annual Assets	0.14%	-0.56%	0.53%	-0.15%	0.03%
17	Net Interest Margin	4.66%	4.38%	4.21%	3.70%	3.69%
18	Return on Average Assets (ROAA)	-1.41%	-1.17%	-1.38%	-0.84%	-0.63%
19	Return on Average Equity (ROAE)	-7.98%	-7.22%	-8.37%	-5.05%	-3.80%
Asset Quality						
20	Non Performed Loans / Total Loans	10.86%	11.9%	12.7%	11.2%	8.2%
21	LLR/Total Loans	6.05%	6.3%	6.7%	6.3%	6.5%
22	FX Loans/Total Loans	60.20%	64.3%	64.4%	67.5%	71.0%
23	FX Assets/Total Assets	61.34%	62.3%	62.1%	67.9%	68.1%
24	Loan Growth-YTD	8.70%	7.1%	-7.8%	-14.6%	-13.3%
Liquidity						
25	Liquid Assets/Total Assets	8.52%	9.87%	13.75%	18.56%	8.31%
26	FX Liabilities/Total Liabilities	80.45%	79.53%	79.28%	78.04%	81.52%
27	Current & Demand Deposits/Total Assets	10.56%	11.16%	11.55%	12.35%	10.82%
Liquidity Coverage Ratio***						
28	Total HQLA	103,990,480	86,473,326	104,280,998	108,143,749	86,056,497
29	Net cash outflow	43,278,783	50,521,892	43,044,126	38,706,725	47,485,889
30	LCR ratio (%)	244.71%	179.00%	246.01%	280.48%	187.21%
Net Stable Funding Ratio						
31	Available stable funding	361,215,801	357,008,994	298,809,539	329,806,884	329,580,680
32	Required stable funding	271,237,916	273,085,223	262,699,005	247,216,831	252,802,494
33	Net stable funding ratio (%)	133.17%	130.73%	113.75%	133.41%	130.37%

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

*** LCR calculated according to NBG'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 NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

Bank: სს "პაშა ბანკი საქართველო"
Date: 6/30/2022

Table 2 **Balance Sheet** *in Lari*

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	1,581,189	3,095,312	4,676,501	1,023,980	4,123,447	5,147,427
2	Due from NBG	1,909,115	35,369,788	37,278,903	986,673	40,364,173	41,350,846
3	Due from Banks	5,021,859	38,779,151	43,801,011	5,730,438	30,077,963	35,808,402
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	25,436,000	15,638,176	41,074,176	27,004,000	12,844,224	39,848,224
6.1	Loans	132,605,342	200,587,606	333,192,948	83,471,327	204,674,667	288,145,994
6.2	Less: Loan Loss Reserves	-6,008,987	-14,145,239	-20,154,226	-6,455,557	-12,288,511	-18,744,068
6	Net Loans	126,596,355	186,442,367	313,038,722	77,015,770	192,386,156	269,401,926
7	Accrued Interest and Dividends Receivable	1,559,882	1,223,825	2,783,708	1,277,664	1,734,141	3,011,805
8	Other Real Estate Owned & Repossessed Assets	232,301	0	232,301	98,175	0	98,175
9	Equity Investments	0	0	0	0	0	0
10	Fixed Assets and Intangible Assets	12,291,147	0	12,291,147	16,641,425	0	16,641,425
11	Other Assets	2,207,195	36,969	2,244,164	1,970,509	262,898	2,233,407
12	Total assets	176,835,044	280,585,590	457,420,634	131,748,635	281,793,001	413,541,636
	Liabilities						
13	Due to Banks	5,503,573	62,667,103	68,170,676	10,532,358	60,047,939	70,580,297
14	Current (Accounts) Deposits	6,904,626	39,587,902	46,492,528	5,653,503	37,798,880	43,452,383
15	Demand Deposits	320,694	1,478,706	1,799,400	427,716	849,892	1,277,608
16	Time Deposits	37,242,481	129,893,553	167,136,034	22,723,571	115,307,168	138,030,739
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	16,000,000	22,114,891	38,114,891	20,000,000	15,815,032	35,815,032
19	Accrued Interest and Dividends Payable	524,883	2,053,416	2,578,299	402,975	6,068,931	6,471,906
20	Other Liabilities	4,834,558	6,444,235	11,278,792	2,902,481	8,816,977	11,719,459
21	Subordinated Debentures	0	29,289,000	29,289,000	0	31,603,000	31,603,000
22	Total liabilities	71,330,814	293,528,806	364,859,619	62,642,605	276,307,819	338,950,424
	Equity Capital						
23	Common Stock	129,000,000	0	129,000,000	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	-36,438,985	0	-36,438,985	-28,408,788	0	-28,408,788
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	Total Equity Capital	92,561,015	0	92,561,015	74,591,212	0	74,591,212
31	Total liabilities and Equity Capital	163,891,828	293,528,806	457,420,634	137,233,817	276,307,819	413,541,636

Bank: სს "პაზი ბანკი საქართველო"
Date: 6/30/2022

Table 3 **Income statement** in Lari

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	635,375	110,540	745,914	253,923	-18,267	235,655
2	Interest Income from Loans	8,772,665	6,881,284	15,653,950	5,630,301	7,120,362	12,750,663
2.1	from the Interbank Loans		3	3		3	3
2.2	from the Retail or Service Sector Loans	2,331,767	3,590,874	5,922,642	1,978,111	3,472,222	5,450,333
2.3	from the Energy Sector Loans		941,456	941,456		148,303	148,303
2.4	from the Agriculture and Forestry Sector Loans	318,739	58,029	376,768	292,201	34,324	326,525
2.5	from the Construction Sector Loans	392,129	985,881	1,378,010	525,033	1,126,226	1,651,259
2.6	from the Mining and Mineral Processing Sector Loans			0	501	2,843	3,344
2.7	from the Transportation or Communications Sector Loans			0			0
2.8	from Individuals Loans	2,370,714	323,726	2,694,441	1,268,775	650,981	1,919,756
2.9	from Other Sectors Loans	3,359,316	981,315	4,340,631	1,565,680	1,685,460	3,251,140
3	Fees/penalties income from loans to customers	125,922	138,613	264,535	83,974	270,632	354,606
4	Interest and Discount Income from Securities	1,789,998	582,439	2,372,437	1,598,700	523,794	2,122,494
5	Other Interest Income			0			0
6	Total Interest Income	11,323,959	7,712,877	19,036,836	7,566,898	7,896,520	15,463,418
	Interest Expense						
7	Interest Paid on Demand Deposits	355,219	30,424	385,644	210,037	56,638	266,675
8	Interest Paid on Time Deposits	2,155,131	2,118,006	4,273,137	1,221,327	2,016,594	3,237,921
9	Interest Paid on Banks Deposits	274,022	1,178,755	1,452,778	192,990	1,426,941	1,619,931
10	Interest Paid on Own Debt Securities			0			0
11	Interest Paid on Other Borrowings	948,234	1,053,294	2,001,528	745,911	1,172,398	1,918,309
12	Other Interest Expenses			0			0
13	Total Interest Expense	3,732,607	4,380,479	8,113,086	2,370,265	4,672,572	7,042,837
14	Net Interest Income	7,591,353	3,332,397	10,923,750	5,196,633	3,223,948	8,420,582
	Non-Interest Income						
15	Net Fee and Commission Income	41,775	64,290	106,065	-27,213	47,750	20,537
15.1	Fee and Commission Income	119,305	233,021	352,326	55,727	197,126	252,853
15.2	Fee and Commission Expense	77,531	168,731	246,262	82,940	149,376	232,316
16	Dividend Income			0			0
17	Gain (Loss) from Dealing Securities			0			0
18	Gain (Loss) from Investment Securities		52	52			0
19	Gain (Loss) from Foreign Exchange Trading	6,402,616	0	6,402,616	4,065,037	0	4,065,037
20	Gain (Loss) from Foreign Exchange Translation	-3,067,871	0	-3,067,871	-2,622,892	0	-2,622,892
21	Gain (Loss) on Sales of Fixed Assets	-77,386		-77,386	-435,813		-435,813
22	Non-Interest Income from other Banking Operations	597,403	193,272	790,675	688,585	229,209	917,794
23	Other Non-Interest Income	40,875		40,875	322,490		322,490
24	Total Non-Interest Income	3,937,413	257,613	4,195,026	1,990,193	276,960	2,267,153
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	396,753	507,381	904,134	497,898	553,172	1,051,070
26	Bank Development, Consultation and Marketing Expenses	4,285,118	4,374	4,289,491	1,891,081	1,373	1,892,454
27	Personnel Expenses	9,146,110	0	9,146,110	6,954,540	0	6,954,540
28	Operating Costs of Fixed Assets	4,683	0	4,683	3,206	0	3,206
29	Depreciation Expense	2,753,956	0	2,753,956	3,021,994	0	3,021,994
30	Other Non-Interest Expenses	827,885		827,885	763,100		763,100
31	Total Non-Interest Expenses	17,414,504	511,755	17,926,259	13,131,818	554,545	13,686,363
32	Net Non-Interest Income	-13,477,091	-254,142	-13,731,233	-11,141,625	-277,585	-11,419,210
33	Net Income before Provisions	-5,885,739	3,078,256	-2,807,483	-5,944,992	2,946,363	-2,998,629
34	Loan Loss Reserve	203,014	0	203,014	-850,553	0	-850,553
35	Provision for Possible Losses on Investments and Securities		0	0		0	0
36	Provision for Possible Losses on Other Assets	292,893		292,893	-659,099		-659,099
37	Total Provisions for Possible Losses	495,907	0	495,907	-1,509,652	0	-1,509,652
38	Net Income before Taxes and Extraordinary Items	-6,381,645	3,078,256	-3,303,390	-4,435,340	2,946,363	-1,488,977
39	Taxation			0			0
40	Net Income after Taxation	-6,381,645	3,078,256	-3,303,390	-4,435,340	2,946,363	-1,488,977
41	Extraordinary Items	0	0	0	62,882	0	62,882
42	Net Income	-6,381,645	3,078,256	-3,303,390	-4,372,457	2,946,363	-1,426,094

Bank: სს " პაზა ბანკი საქართველო"
Date: 6/30/2022

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	63,435,996	17,493,565	80,929,560	30,717,117	26,150,381	56,867,498
1.1	Guarantees Issued	29,963,461	10,659,341	40,622,802	14,971,024	17,280,906	32,251,929
1.2	Letters of credit Issued		0	0			0
1.3	Undrawn loan commitments	33,472,535	6,834,223	40,306,758	15,746,093	8,869,475	24,615,569
1.4	Other Contingent Liabilities			0			0
2	Guarantees received as security for liabilities of the bank			0			0
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	8,254,264	346,360,361	354,614,625	31,915,400	358,449,788	390,365,187
4.1	Surety, joint liability	2,907,985	334,923,037	337,831,023	28,599,904	339,486,260	368,086,164
4.2	Guarantees	5,346,279	11,437,324	16,783,602	3,315,496	18,963,528	22,279,024
5	Assets pledged as security for receivables of the bank	102,352,659	1,069,419,943	1,171,772,602	71,954,272	1,015,434,649	1,087,388,921
5.1	Cash	1,904,716	5,846,489	7,751,205	2,831,425	10,561,316	13,392,742
5.2	Precious metals and stones			0			0
5.3	Real Estate:	37,655,875	934,116,561	971,772,437	38,789,450	968,551,743	1,007,341,194
5.3.1	Residential Property	1	42,773,666	42,773,667	0	63,345,407	63,345,407
5.3.2	Commercial Property	3,855,876	809,216,751	813,072,627	3,855,876	855,698,996	859,554,872
5.3.3	Complex Real Estate	0	3,302,921	3,302,921	0	3,495,292	3,495,292
5.3.4	Land Parcel	0	41,879,249	41,879,249	0	36,822,209	36,822,209
5.3.5	Other	33,799,998	36,943,975	70,743,973	34,933,574	9,189,840	44,123,414
5.4	Movable Property	6,408,546	11,883,425	18,291,971	2,308,546	17,359,746	19,668,292
5.5	Shares Pledged	0	47	47	0	25	25
5.6	Securities			0			0
5.7	Other	56,383,522	1,573,423	57,956,945	28,024,850	19,125,341	47,150,191
6	Derivatives	27,406,180	131,420,547	158,826,726	22,732,664	176,497,117	199,229,781
6.1	Receivables through FX contracts (except options)	7,328,007	71,861,668	79,189,676	16,784,060	82,950,190	99,734,250
6.2	Payables through FX contracts (except options)	20,078,173	59,558,878	79,637,051	5,948,604	93,546,926	99,495,531
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	4,077,265	4,910,919	8,988,184	2,306,391	4,449,342	6,755,734
7.1	Principal of receivables derecognized during last 3 month	-33,243	0	-33,243	543,799	0	543,799
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	682,358	1,314,351	1,996,709	429,825	825,311	1,255,137
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	1,831,215	0	1,831,215	1,206,204	0	1,206,204
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	2,246,050	4,910,919	7,156,969	1,100,187	4,449,342	5,549,529
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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 Date: 6/30/2022

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

N		2Q-2022	1Q-2022	4Q-2021	3Q-2021	2Q-2021
1	Risk Weighted Assets for Credit Risk	440,293,243	438,994,708	420,416,310	408,896,276	397,624,044
1.1	Balance sheet items *	415,169,308	422,082,516	403,563,014	388,901,880	376,228,699
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)			-	-	-
1.2	Off-balance sheet items	23,540,141	15,299,570	15,405,027	17,855,652	19,400,660
1.3	Counterparty credit risk	1,583,794	1,612,622	1,448,269	2,138,743	1,994,685
2	Risk Weighted Assets for Market Risk	11,183,511	10,168,256	10,816,669	1,190,115	5,610,520
3	Risk Weighted Assets for Operational Risk	44,358,159	44,358,159	44,358,159	41,604,452	41,604,452
4	Total Risk Weighted Assets	495,834,913	493,521,123	475,591,138	451,690,843	444,839,017

* COVID 19 related provisions are deducted from balance sheet items after applying relevant risks weights and mitigation

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Date: 6/30/2022

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

	Members of Supervisory Board	Independence status
1	Shahin Mammadov	Member of PASHA Bank Supervisory Board
2	George Glonti	Senior Independent Member of PASHA Bank Supervisory Board
3	Ebru Ogan Knottnerus	Independent Member of PASHA Bank Supervisory Board
4	Jalal Gasimov	Member of PASHA Bank Supervisory Board
5	Farid Mammadov	Chairman of PASHA Bank Supervisory Board
6		
7		
8		
9		
10		
	Members of Board of Directors	Position/Subordinated business units
1	Nikoloz Shurghaia	Chairman of Board of Directors, CEO
2	Selim Berent	Member of the Board of Directors, CFO
3	Levan Aladashvili	Member of the Board of Directors, Chief Risk Officer
4	George Chanadiri	Member of the Board of Directors - Chief Information Officer/Chief Operating Officer
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	19.49%
2	Mrs. Arzu Aliyeva	34.91%
3	Mrs. Leyla Aliyeva	34.91%
4	Mr. Mir Jamal Pashayev	10.69%

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Date: 6/30/2022

Table 7 Linkages between financial statement assets and balance sheet items subject to credit risk weighting

	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	c Subject to credit risk weighting
1	Cash	4,676,501		4,676,501
2	Due from NBG	37,278,903		37,278,903
3	Due from Banks	43,801,011		43,801,011
4	Dealing Securities	-		0
5	Investment Securities	41,074,176		41,074,176
6.1	Loans	333,192,948		333,192,948
6.2	Less: Loan Loss Reserves	(20,154,226)		-20,154,226
6	Net Loans	313,038,722		313,038,722
7	Accrued Interest and Dividends Receivable	2,783,708		2,783,708
8	Other Real Estate Owned & Repossessed Assets	232,301		232,301
9	Equity Investments	-		0
10	Fixed Assets and Intangible Assets	12,291,147	4,871,817	7,419,330
11	Other Assets	2,244,164		2,244,164
	Total exposures subject to credit risk weighting before adjustments	457,420,634	4,871,817	452,548,817

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Date: 6/30/2022

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	452,548,817
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	80,837,677
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	79,189,676
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	612,576,169
4	Effect of provisioning rules used for capital adequacy purposes	6,068,171
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-57,297,535
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-77,605,882
6	Effect of other adjustments *	
7	Total exposures subject to credit risk weighting	483,740,923

*Other adjustments include COVID 19 related provisions too. These provisions are deducted from risk weighted balance sheet items. See table "5.RWA"

Bank: სს " პაზ ბანკი საქართველო "

Date: 6/30/2022

Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	92,561,015
2	Common shares that comply with the criteria for Common Equity Tier 1	129,000,000
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)	-36,438,985
7	Regulatory Adjustments of Common Equity Tier 1 capital	4,871,817
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	4,871,817
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	
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	87,689,198
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	23,083,482
37	Instruments that comply with the criteria for Tier 2 capital	17,579,816
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	5,503,666
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	23,083,482

Bank: სს "პაშა ბანკი საქართველო"

Date: 3/31/2022

Table 9.1 **Capital Adequacy Requirements**

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	22,312,571
1.2	Minimum Tier 1 Requirement	6.00%	29,750,095
1.3	Minimum Regulatory Capital Requirement	8.00%	39,666,793
2	Combined Buffer		
2.1	Capital Conservation Buffer *	2.50%	12,395,873
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	4.07%	20,161,912
3.2	Tier 1 Pillar2 Requirement	5.43%	26,921,748
3.3	Regulatory capital Pillar 2 Requirement	8.46%	41,929,655
	Total Requirements		
		Ratios	Amounts (GEL)
4	CET1	11.07%	54,870,356
5	Tier 1	13.93%	69,067,716
6	Total regulatory Capital	18.96%	93,992,320

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

Bank: სს "პაშა ბანკი საქართველო"
Date: 6/30/2022

Table 10 **Reconciliation of balance sheet to regulatory capital** in Lari

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	4,676,501	
2	Due from NBG	37,278,903	
3	Due from Banks	43,801,011	
4	Dealing Securities	0	
5	Investment Securities	41,074,176	
6.1	Loans	333,192,948	
6.2	Less: Loan Loss Reserves	-20,154,226	
6.2.1	<i>Of which: General Reserves</i>	4,703,728	ცხრილი 9 (Capital), N39
6.2.2	<i>Of which: COVID-19 Related Reserves</i>		
6	Net Loans	313,038,722	
7	Accrued Interest and Dividends Receivable	2,783,708	
8	Other Real Estate Owned & Repossessed Assets	232,301	
9	Equity Investments		
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	12,291,147	
10.1	<i>Of which intangible assets</i>	4,871,817	table 9 (Capital), N10
11	Other Assets	2,244,164	
12	Total assets	457,420,634	
13	Due to Banks	68,170,676	
14	Current (Accounts) Deposits	46,492,528	
15	Demand Deposits	1,799,400	
16	Time Deposits	167,136,034	
17	Own Debt Securities		
18	Borrowings	38,114,891	
19	Accrued Interest and Dividends Payable	2,578,299	
20	Other Liabilities	11,278,792	
20.1	<i>Of which general reserves on other liabilities</i>	799,937	
21	Subordinated Debentures	29,289,000	
21.1	<i>Of which tier 2 capital qualifying instruments</i>	17,579,816	
22	Total liabilities	364,859,619	
23	Common Stock	129,000,000	
24	Preferred Stock		
25	Less: Repurchased Shares		
26	Share Premium		
27	General Reserves		
28	Retained Earnings	-36,438,985	
29	Asset Revaluation Reserves		
30	Total Equity Capital	92,561,015	

Bank: სს "პაზი ბანკი საქართველო"
 Date: 6/30/2022

Credit Risk Weighted Exposures

Table 11 (On-balance items and off-balance items after credit conversion factor)

Exposure classes	Risk weights																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	
1 Claims or contingent claims on central governments or central banks	7,381,855	-	-	-	-	-	-	-	-	-	-	35,369,350	-	-	-	-	35,369,350
2 Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Claims or contingent claims on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Claims or contingent claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Claims or contingent claims on international organizations/institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Claims or contingent claims on commercial banks	-	-	27,851,482	-	-	-	16,038,070	-	-	-	-	-	635,000	-	-	-	14,224,331
7 Claims or contingent claims on corporates	-	-	-	-	-	-	-	-	-	-	-	290,170,662	21,701,931	-	-	-	311,872,593
8 Retail claims or contingent retail claims	-	-	-	-	-	-	-	-	-	-	-	32,900,972	1,203,210	-	-	-	34,104,182
9 Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Past due items	-	-	-	-	-	-	-	-	-	-	-	34,458,928	-	-	-	-	34,458,928
11 Items belonging to regulatory high-risk categories	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Short-term claims on commercial banks and corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Other items	4,676,501	-	-	-	-	-	-	-	-	-	-	9,769,167	-	-	-	-	9,769,167
Total	12,058,357	-	27,851,482	-	-	-	16,038,070	-	-	-	-	402,669,079	23,540,141	-	-	-	439,798,552

Bank: სს "პაშა ბანკი საქართველო"

Date: 3/31/2022

Table 13 Standardized approach - Effect of credit risk mitigation

	a	b	c	d	e	f
Asset Classes						
1 Claims or contingent claims on central governments or central banks	35,369,350			35,369,350	35,369,350	100%
2 Claims or contingent claims on regional governments or local authorities	-			-	-	0%
3 Claims or contingent claims on public sector entities	-			-	-	0%
4 Claims or contingent claims on multilateral development banks	-			-	-	0%
5 Claims or contingent claims on international organizations/institutions	-			-	-	0%
6 Claims or contingent claims on commercial banks	13,589,331	1,270,000	635,000	12,954,331	12,954,331	91%
7 Claims or contingent claims on corporates	290,170,662	48,641,289	21,701,931	268,468,731	267,454,411	86%
8 Retail claims or contingent retail claims	32,900,972	30,926,388	1,203,210	31,697,762	31,622,979	93%
9 Claims or contingent claims secured by mortgages on residential property	-			-	-	0%
10 Past due items	34,458,928			34,458,928	34,458,928	100%
11 Items belonging to regulatory high-risk categories	-			-	-	0%
12 Short-term claims on commercial banks and corporates	-			-	-	0%
13 Claims in the form of collective investment undertakings ('CIU')	-			-	-	0%
14 Other items	9,769,167			9,769,167	9,769,167	100%
Total	416,258,411	80,837,677	23,540,141	392,718,270	391,629,167	89%

Bank: სს " პაშა ბანკი საქართველო"
Date: 6/30/2022

Table 11 Liquidity Coverage Ratio

		Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)		
		GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets										
1	Total HQLA				22,085,676	81,904,804	103,990,480	8,522,562	42,009,978	50,532,540
Cash outflows										
2	Retail deposits	5,755,714	33,599,425	39,355,138	557,756	6,280,578	6,838,334	139,035	1,508,694	1,647,730
3	Unsecured wholesale funding	47,729,348	254,465,706	302,195,054	16,913,211	24,936,078	41,849,288	13,452,036	24,785,395	38,237,431
4	Secured wholesale funding	16,571,429	-	16,571,429	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	57,518,437	19,480,344	76,998,782	9,685,844	6,222,384	15,908,227	3,507,310	2,604,214	6,111,524
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	2,695,855	8,453,467	11,149,322	2,007,137	1,675,057	3,682,194	2,007,137	1,675,057	3,682,194
8	TOTAL CASH OUTFLOWS	130,270,782	315,998,942	446,269,724	29,163,947	39,114,096	68,278,043	19,105,518	30,573,361	49,678,878
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	127,125,680	190,099,772	317,225,452	17,491,267	5,710,426	23,201,692	30,168,269	48,223,401	78,391,670
11	Other cash inflows	5,330,760	18,543,025	23,873,785	655,190	1,142,377	1,797,567	655,190	1,142,377	1,797,567
12	TOTAL CASH INFLOWS	132,456,440	208,642,797	341,099,236	18,146,457	6,852,803	24,999,260	30,823,459	49,365,778	80,189,237
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				22,085,676	81,904,804	103,990,480	8,522,562	42,009,978	50,532,540
14	Net cash outflow				11,017,490	32,261,294	43,278,783	4,776,379	7,643,340	12,419,720
15	Liquidity coverage ratio (%)				222.01%	258.28%	244.71%	177.87%	561.51%	403.75%

* 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.

Bank: სს "კაზა ბანკი საქართველო"

Date: 6/30/2022

Table 15 Counterparty credit risk

		a	b	c	d	e	f	g	h	i	j	k	l
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	79,189,676		1,583,794	0	0	0	0	0	1,583,794	0	0	1,583,794
1.1	Maturity less than 1 year	79,189,676	2.0%	1,583,794						1,583,794			1,583,794
1.2	Maturity from 1 year up to 2 years	0	5.0%	0									0
1.3	Maturity from 2 years up to 3 years	0	8.0%	0									0
1.4	Maturity from 3 years up to 4 years	0	11.0%	0									0
1.5	Maturity from 4 years up to 5 years	0	14.0%	0									0
1.6	Maturity over 5 years	0											0
2	Interest rate contracts	0		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year		0.5%	0									0
2.2	Maturity from 1 year up to 2 years		1.0%	0									0
2.3	Maturity from 2 years up to 3 years		2.0%	0									0
2.4	Maturity from 3 years up to 4 years		3.0%	0									0
2.5	Maturity from 4 years up to 5 years		4.0%	0									0
2.6	Maturity over 5 years												0
	Total	79,189,676		1,583,794	0	0	0	0	0	1,583,794	0	0	1,583,794

Bank: სს " პაშა ბანკი საქართველო "

Date: 6/30/2022

Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	463,488,805
2	(Asset amounts deducted in determining Tier 1 capital)	(4,871,817)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	458,616,988
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	1,583,794
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	1,583,794
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	80,837,677
18	(Adjustments for conversion to credit equivalent amounts)	(54,347,250)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	26,490,427
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
20	Tier 1 capital	87,689,198
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	486,691,208
Leverage ratio		
22	Leverage ratio	18.017%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

*COVID 19 related provisions are deducted from balance sheet items

Bank: სს " პაშა ბანკი საქართველო"
Date: 6/30/2022

Table 16 **Net Stable Funding Ratio**

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
Available stable funding						
1	Capital:	105,269,014	-	-	198,249,991	303,519,005
2	<i>Regulatory capital</i>	105,269,014			-	105,269,014
3	<i>Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year</i>				198,249,991	198,249,991
4	year	13,740,734	16,129,331	7,023,385	649,098	25,397,343
5	<i>Residents' deposits</i>	3,901,656	6,437,661	3,749,801	635,479	13,988,367
6	<i>Non-residents' deposits</i>	9,839,078	9,691,670	3,273,584	13,619	11,408,976
7	Wholesale funding	35,714,970	55,684,109	5,059,534	1,171,560	32,299,453
8	<i>Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the government or enterprises controlled by the government, international financial institutions and legal entities, excluding representatives of financial sector</i>	31,835,987	27,703,386	4,645,271	(0)	32,092,322
9	<i>Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions</i>	3,878,983	27,980,724	414,263	1,171,560	207,132
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	17,823,822	-	-	-
12	<i>Liabilities related to derivatives</i>		723,163	-	-	-
13	<i>All other liabilities and equity not included in the above categories</i>	-	17,100,659	-	-	-
14	Total available stable funding					361,215,801
Required stable funding						
15	Total high-quality liquid assets (HQLA)	78,129,164	22,010,600	-	-	2,909,218
16	Performing loans and securities:	890,781	57,201,399	50,664,032	189,670,280	208,890,086
17	<i>Loans and deposits to financial institutions secured by Level 1 HQLA</i>	-	-	-	-	-
18	<i>Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	890,781	24,659,727	17,881,318	14,899,467	27,672,702
19	<i>Loans to non-financial institutions and retail customers, of which:</i>	-	31,911,672	30,962,714	158,157,236	165,870,844
20	<i>With a risk weight of less than or equal to 35%</i>					
21	<i>Residential mortgages, of which:</i>					
22	<i>With a risk weight of less than or equal to 35%</i>					
23	<i>Securities that do not qualify as HQLA</i>	-	630,000	1,820,000	16,613,576	15,346,540
24	Assets with matching interdependent liabilities					
25	Other assets:	7,419,330	2,267,929	308,165	43,334,786	52,180,058
26	<i>Assets related to derivatives</i>		275,788	-	-	275,788
27	<i>All other assets not included in the above categories</i>	7,419,330	1,992,142	308,165	43,334,786	51,904,270
28	Off-balance sheet items	-	51,058,283	3,577,082	25,402,374	7,258,555
29	Total required stable funding					271,237,916
30	Net stable funding ratio					133.17%

*Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, current/demand deposits, etc.

Bank: სს " პაშა ბანკი საქართველო"
 Date: 6/30/2022

Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	37,281,806			5,469,400		42,751,206
2	Claims or contingent claims on regional governments or local authorities						-
3	Claims or contingent claims on public sector entities						-
4	Claims or contingent claims on multilateral development banks						-
5	Claims or contingent claims on international organizations/institutions						-
6	Claims or contingent claims on commercial banks	32,637,416	11,252,136				43,889,552
7	Claims or contingent claims on corporates		118,221,582	118,153,745	86,661,560		323,036,886
8	Retail claims or contingent retail claims		545,602	33,948,074			34,493,676
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*		5,768,783	15,553,892	13,136,253		34,458,928
11	Items belonging to regulatory high-risk categories						-
12	Short-term claims on commercial banks and corporates						-
13	Claims in the form of collective investment undertakings ("CIU")						-
14	Other items	4,676,501	2,349,836			7,419,330	14,445,668
15	Total	74,595,723	132,369,155	152,101,819	92,130,960	7,419,330	458,616,988

Past due items* - Past due items will be filled in paragraph 10 and also will be redistributed to the classes in which they were recorded before they were classified as "Past due items". An overdue loan line is not included in the formula for eliminating double counting.

Bank: სს " კაზა ბანკი საქართველო"
 Date: 6/30/2022

Table 18

Risk classes	On Balance Assets	a	b	c	d	e	f	g
		Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value (a+b-c-d-e)
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					
1	Claims or contingent claims on central governments or central banks		42,751,206					42,751,206
2	Claims or contingent claims on regional governments or local authorities	-						-
3	Claims or contingent claims on public sector entities							-
4	Claims or contingent claims on multilateral development banks							-
5	Claims or contingent claims on international organizations/institutions							-
6	Claims or contingent claims on commercial banks		43,889,552					43,889,552
7	Claims or contingent claims on corporates	34,511,847	302,163,954	13,638,915	5,407,062			317,629,824
8	Retail claims or contingent retail claims	1,774,615	33,963,232	1,244,171	661,109	407,811		33,832,567
9	Claims or contingent claims secured by mortgages on residential property							-
10	Past due items*	28,372,346	15,834,410	9,747,827	194,981			34,263,947
11	Items belonging to regulatory high-risk categories							-
12	Short-term claims on commercial banks and corporates							-
13	Claims in the form of collective investment undertakings ("CIU")							-
14	Other items	371,930	19,085,184	139,629				19,317,485
15	Total	36,658,392	441,853,128	15,022,715	6,068,171	-	407,811	457,420,634
16	Of which: loans	36,166,064	298,706,753	14,817,306	5,336,921		407,811	314,718,591
17	Of which: securities		42,842,268		731,250			42,111,018

Past due items* - Past due items will be filled in paragraph 10 and also will be redistributed to the classes in which they were recorded before they were classified as "Past due items". An overdue loan line is not included in the formula for eliminating double counting.

Bank: სს "პაშა ბანკი საქართველო"

Date: 6/30/2022

Table 19

Sector of repayment source / counterparty type	a	b	c	d	e	f	g
	Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					(a+b-c-d-e)
1 State, state organizations	329,082	51,471,374	197,863	170,725		93,858	51,431,868
2 Financial Institutions	330,225	113,446,507	134,277	1,383,208		1,831	112,259,248
3 Pawn-shops	-	19,189	-	383		2,780	18,806
4 Construction Development, Real Estate Development and other Land Loans	2,331,983	28,688,255	703,551	572,642		-	29,744,046
5 Real Estate Management	1,264,900	34,678,488	472,162	668,132		-	34,803,095
6 Construction Companies	219,229	8,162,906	260,848	142,096		66,209	7,979,191
7 Production and Trade of Construction Materials	2,478,236	12,502,177	748,388	249,335		34,207	13,982,690
8 Trade of Consumer Foods and Goods	736,854	11,448,254	227,662	227,017		2,983	11,730,429
9 Production of Consumer Foods and Goods	152,282	953,643	49,040	18,993		3,000	1,037,892
10 Production and Trade of Durable Goods	174,915	204,479	52,475	4,078		-	322,842
11 Production and Trade of Clothes, Shoes and Textiles	-	3,618,793	356,444	808		-	3,261,540
12 Trade (Other)	179,869	7,356,344	141,770	143,885		52,161	7,250,558
13 Other Production	54,937	1,598,149	48,647	31,465		67,186	1,572,974
14 Hotels, Tourism	15,262,044	26,196,849	5,384,101	428,141		4,557	35,646,650
15 Restaurants	7,624,623	2,689,676	2,420,027	27,153		-	7,867,119
16 Industry	-	33,589	-	668		-	32,920
17 Oil Importers, Filling stations, gas stations and Retailers	1,025,752	11,659,669	1,332,871	27,391		-	11,325,158
18 Energy	18,755	52,903,774	6,626	1,047,041		-	51,868,861
19 Auto Dealers	2,999	16,893,657	2,999	333,300		-	16,560,357
20 HealthCare	77,309	5,369,006	63,066	102,505		1,530	5,280,745
21 Pharmacy	4,980	314,946	1,608	6,238		661	312,079
22 Telecommunication	10,040	319,066	7,237	6,276		2,874	315,593
23 Service	3,085,423	10,471,716	1,055,298	193,371		27,603	12,308,471
24 Agriculture	479,756	6,367,463	143,927	126,452		-	6,576,839
25 Other	411,779	12,670,590	1,060,053	102,908		46,373	11,919,407
26 Assets on which the Sector of repayment source is not accounted for	30,489	2,729,384	12,146	53,957			2,693,770
27 Other assets	371,930	19,085,184	139,629				19,317,485
28 Total	36,658,392	441,853,128	15,022,715	6,068,171	-	407,811	457,420,634

Bank: სს " პაშა ბანკი საქართველო "

Date: 6/30/2022

Table 20

Changes in reserve for loans and Corporate debt securities		Change in reserves for loans during the reporting period	Change in reserves for Corporate debt securities during the reporting period
1	Opening balance	20,585,768	804,042
2	An increase in the reserve for possible losses on assets	4,892,103	-
2.1	As a result of the origination of the new assets	4,343,587	-
2.2	As a result of classification of assets as a low quality	539,334	-
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	9,183	-
2.4	As a result of an increase in "additional general reserves"	-	-
3	Decrease in reserve for possible losses on assets	5,323,645	72,792
3.1	As a result of write-off of assets	-	-
3.2	As a result of partial or total payment of standard assets	1,566,614	54,000
3.3	As a result of partial or total payment of adversely classified assets	2,648,347	-
3.4	As a result of classification of assets as a high quality	-	-
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	1,108,683	18,792
3.6	As a result of an decrease in "additional general reserves"	-	-
4	Closing balance	20,154,226	731,250

Bank: სს "პაშა ბანკი საქართველო"

Date: 6/30/2022

Table 21

Changes in the stock of non-performing loans over the period		Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
1	Opening balance	38,521,321	
2	Inflows to non-performing portfolios	3,485,329	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes		
4	Outflows from non-performing portfolios	5,835,507	
5	Outflow to standard loan portfolio		
6	Outflow to watch loan portfolio		
7	Outflow due to loan repayment, partial or total	3,616,850	
8	Outflow due to taking possession of collateral		
9	Outflow due to sale of portfolios		
10	Outflows due to write-offs	-	
11	Outflow due to other situations		
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	2,218,657	
13	Closing balance	36,171,143	

Bank: სს "პანა ბანკი საქართველო"

Date: 6/30/2022

Table 24

Sector of repayment source	Loans	Gross carrying value					General and Special Reserves					Additional General Reserve	
		Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss		
1	State, state organizations	8,986,991	8,536,254	125,982	160,825	62,479	101,450	364,261	170,725	12,598	48,248	31,239	101,450
2	Financial Institutions	55,612,051	55,160,387	116,361	251,497	73,230	10,576	1,237,485	1,103,208	11,636	75,449	36,615	10,576
3	Pawn-shops	19,138	19,138					383	383				
4	Construction Development, Real Estate Development and other Land Loans	30,964,061	28,632,077		2,324,958	1,924	5,102	1,276,193	572,642		697,487	962	5,102
5	Real Estate Management	31,790,844	29,599,026	926,917	1,264,900		-	1,064,142	591,981	92,692	379,470		
6	Construction Companies	8,284,910	7,104,815	969,120	48,880	42,154	119,941	394,690	142,096	96,912	14,664	21,077	119,941
7	Production and Trade of Construction Materials	14,938,506	12,466,767	619	2,466,299		4,821	994,108	249,335	62	739,890		4,821
8	Trade of Consumer Foods and Goods	8,977,992	8,250,841	4,851	699,676	19,433	3,192	388,313	165,017	485	209,903	9,717	3,192
9	Production of Consumer Foods and Goods	1,101,953	949,671		145,503	2,781	3,999	68,033	18,993		43,651	1,390	3,999
10	Production and Trade of Durable Goods	378,835	203,920	-	174,915			56,553	4,078		52,475		
11	Production and Trade of Clothes, Shoes and Textiles	3,604,850	40,406	3,564,444				357,253	808	356,444			
12	Trade (Other)	7,466,119	7,194,254	98,072	43,508	34,900	95,384	279,579	143,885	9,807	13,053	17,450	95,384
13	Other Production	1,641,144	1,573,243	16,774	9,321	2,453	39,353	76,518	31,465	1,677	2,796	1,227	39,353
14	Hotels, Tourism	41,373,779	21,407,064	4,747,138	14,746,537	708	472,332	5,799,502	428,141	474,714	4,423,961	354	472,332
15	Restaurants	10,300,776	1,357,651	1,323,502	7,619,209		414	2,445,680	27,153	132,350	2,285,763		414
16	Industry	33,415	33,415					668	668				
17	Oil Importers, Filling stations, gas stations and Retailers	12,646,770	1,369,564	10,251,454	1,025,752			1,360,262	27,391	1,025,145	307,726		
18	Energy	41,682,149	41,661,564	2,031	17,616		938	839,658	833,231	203	5,285		938
19	Auto Dealers	16,668,006	16,665,007				2,999	336,300	333,300				2,999
20	HealthCare	1,703,688	1,625,242	7,930	665	29,144	40,707	88,777	32,505	793	199	14,572	40,707
21	Pharmacy	318,043	311,921	1,142	4,980			7,847	6,238	114	1,494		
22	Telecommunication	325,696	313,809	1,948		5,996	3,944	13,413	6,276	195		2,998	3,944
23	Service	11,824,851	8,204,066	548,633	2,948,000	28,778	95,374	1,213,107	164,082	54,863	884,400	14,389	95,374
24	Agriculture	6,802,379	6,322,623		479,756			270,379	126,452		143,927		
25	Other	12,987,699	5,145,404	7,438,943	85,215	70,964	247,172	1,155,021	102,908	743,894	25,565	35,482	247,172
26	Assets on which the Sector of repayment source is not accounted for	2,758,303	2,697,827	29,988	30,488		0	66,103	53,957	2,999	9,146		0
27	Total	333,192,948	266,845,954	30,175,851	34,548,502	374,943	1,247,698	20,154,226	5,336,921	3,017,585	10,364,551	187,472	1,247,698

Bank: სს " პაშა ბანკი საქართველო "

Date: 6/30/2022

Table 25

Gross carrying value/nominal value - distribution according to Collateral type		a	b	c	d	e	f	g	h	i
		Secured by deposit	Secured by the state and state institutions	Secured by bank and /or financial institutions	Secured by gold / gold jewelry	Secured by Immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
Loans, corporate debt securities and Off-balance-sheet items										
1	Loans	1,215,049				193,642,385		54,151,975	3,014,218	81,169,322
2	Corporate debt securities					3,500,000		14,000,000		19,057,427
3	Off-balance-sheet itmes	3,201,897	-	16,761,805	-	20,871,164	-	4,066,498	259,770	35,768,426
4	Of which: Non-Performing Loans					35,449,821		1,142,870	706,803	1,221,827
5	Of which: Non-Performing Corporate debt securities									
6	Of which: Non-Performing Off-balance-sheet itmes	1,524,541	-	-	112,644	43,652				

Bank: სს "პანა ბანკი საქართველო"
Date: 6/30/2022

Table 26

Retail Products	Gross carrying value of Loans					Reserves					Number of Loans	Weighted average nominal interest rate on quarterly disbursed loans	Weighted average effective interest rate on quarterly disbursed loans	Weighted average nominal interest rate (on Gross carrying value of Loans)	Weighted average maturity of loans according to the remaining maturity (months)		
	Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss							
1 Auto loans												-					
2 Consumer Loans	20,750,556	19,162,807	430,576	411,414	262,798	482,962	1,164,099	383,256	43,058	123,424	131,399	482,962	2,854	17%	20%	16%	37
3 Pay Day Loans													-				
4 Momental Installments													-				
5 Overdrafts													-				
6 Credit Cards	15,494	11,127	2,686	798	-	883	1,614	223	269	239	-	883	43	13%	14%	15%	4
7 Mortgages	14,926,687	14,143,763	210,542	168,717	112,144	291,521	702,139	282,877	21,054	50,615	56,072	291,521	11,472	36%	39%	36%	39
7.1 Mortgages - Purchase of completed real estate	161,832		161,832				48,550			48,550			1			9%	43
7.2 Mortgages - Construction, the purchase of real estate under construction	161,832		161,832				48,550			48,550			1			0	43
7.3 Mortgages - For Real Estate Renovation																	
8 Retail Pawnshop loans																	
9 Student loans																	
10 Total Retail Products																	
10.1 Between them: Loans issued on the basis of income from a pension or other state social disbursement	35,854,570	33,317,697	805,635	580,929	374,943	775,366	1,916,402	666,356	64,380	222,828	187,472	775,366	14,370	0	0	0	38