

Bank: სს " პანა ბანკი საქართველო"
 Date: 31.03.2020

Table 1 Key metrics

N		1Q2020	4Q2019	3Q2019	2Q2019	1Q2019
Regulatory capital (amounts, GEL)						
<i>Based on Basel III framework</i>						
1	Common Equity Tier 1 (CET1)	82,217,108	94,603,709	99,141,620	100,991,825	104,092,544
2	Tier 1	82,217,108	94,603,709	99,141,620	100,991,825	104,092,544
3	Total regulatory capital	121,247,284	128,956,192	104,896,462	106,059,925	108,556,471
Risk-weighted assets (amounts, GEL)						
4	Risk-weighted assets (RWA) (Based on Basel III framework)	526,675,270	495,553,546	497,745,548	444,080,923	397,551,274
Capital ratios as a percentage of RWA						
<i>Based on Basel III framework</i>						
5	Common equity Tier 1 ratio $\geq 5.73721566897579\%$	15.61%	19.11%	19.92%	22.74%	26.18%
6	Tier 1 ratio $\geq 7.65201395376208\%$	15.61%	19.11%	19.92%	22.74%	26.18%
7	Total Regulatory Capital ratio $\geq 14.2857937884652\%$	23.02%	26.05%	21.07%	23.88%	27.31%
Income						
8	Total Interest Income / Average Annual Assets	6.85%	6.72%	6.64%	6.82%	6.97%
9	Total Interest Expense / Average Annual Assets	3.18%	2.43%	2.20%	2.13%	2.19%
10	Earnings from Operations / Average Annual Assets	-3.69%	-0.95%	-0.34%	-1.02%	0.51%
11	Net Interest Margin	3.67%	4.29%	4.43%	4.69%	4.78%
12	Return on Average Assets (ROAA)	-10.21%	-1.93%	-1.74%	-1.88%	-0.97%
13	Return on Average Equity (ROAE)	-51.71%	-7.86%	-6.66%	-6.58%	-3.21%
Asset Quality						
14	Non Performed Loans / Total Loans	0.32%	0.21%	0.21%	0.24%	0.34%
15	LLR/Total Loans	5.60%	2.31%	2.28%	2.29%	2.36%
16	FX Loans/Total Loans	68.60%	64.26%	67.48%	67.55%	69.18%
17	FX Assets/Total Assets	65.61%	63.65%	71.14%	65.69%	64.44%
18	Loan Growth-YTD	0.53%	58.56%	50.28%	24.46%	12.00%
Liquidity						
19	Liquid Assets/Total Assets	14.85%	25.76%	27.97%	29.54%	24.72%
20	FX Liabilities/Total Liabilities	79.11%	75.23%	87.74%	91.77%	89.23%
21	Current & Demand Deposits/Total Assets	11.83%	20.26%	17.42%	15.41%	20.84%
Liquidity Coverage Ratio**						
22	Total HQLA	124,363,393	168,509,641	144,169,789	109,245,317	113,652,797
23	Net cash outflow	86,088,289	94,698,659	111,557,296	80,829,375	82,559,150
24	LCR ratio (%)	145.42%	178.55%	133.10%	135.49%	137.95%

* 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.

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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	1,963,421	4,621,772	6,585,193	738,577	1,524,011	2,262,588
2	Due from NBG	0	66,594,632	66,594,632	321,887	52,032,302	52,354,189
3	Due from Banks	3,080,425	58,277,508	61,357,933	29,216,576	41,558,152	70,774,728
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	38,156,702	1,596,144	39,752,847	21,403,200	1,305,156	22,708,356
6.1	Loans	95,485,902	208,653,238	304,139,140	65,867,235	147,823,068	213,690,303
6.2	Less: Loan Loss Reserves	-5,812,750	-11,224,320	-17,037,070	-2,084,313	-2,956,461	-5,040,775
6	Net Loans	89,673,152	197,428,918	287,102,070	63,782,921	144,866,607	208,649,528
7	Accrued Interest and Dividends Receivable	1,325,200	996,908	2,322,109	950,827	1,047,057	1,997,884
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	25,227,659	0	25,227,659	12,500,283	0	12,500,283
11	Other Assets	13,456,598	257,355	13,713,953	4,907,719	158,752	5,066,471
12	Total assets	172,883,158	329,773,237	502,656,394	133,821,991	242,492,037	376,314,028
	Liabilities						
13	Due to Banks	11,170,166	72,195,085	83,365,251	38,234	123,389,759	123,427,993
14	Current (Accounts) Deposits	7,917,480	46,416,946	54,334,426	8,275,865	28,523,736	36,799,601
15	Demand Deposits	2,439,988	2,701,927	5,141,914	12,626,122	29,013,118	41,639,239
16	Time Deposits	41,396,004	130,968,048	172,364,052	3,481,638	49,371,671	52,853,309
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	8,117,225	23,387,650	31,504,875	0	2,378,733	2,378,733
19	Accrued Interest and Dividends Payable	500,575	2,696,563	3,197,138	68,194	1,347,811	1,416,005
20	Other Liabilities	15,337,926	17,722,049	33,059,975	4,119,031	7,123,265	11,242,296
21	Subordinated Debentures	0	32,845,000	32,845,000	0	0	0
22	Total liabilities	86,879,364	328,933,268	415,812,632	28,609,084	241,148,092	269,757,176
	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	-16,156,238	0	-16,156,238	3,556,851	0	3,556,851
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	Total Equity Capital	86,843,762	0	86,843,762	106,556,851	0	106,556,851
31	Total liabilities and Equity Capital	173,723,126	328,933,268	502,656,394	135,165,935	241,148,092	376,314,028

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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	177,031	287,999	465,030	675,036	396,121	1,071,157
2	Interest Income from Loans	3,497,683	3,212,436	6,710,119	2,125,305	2,470,278	4,595,584
2.1	from the Interbank Loans			0			0
2.2	from the Retail or Service Sector Loans	1,773,013	1,477,758	3,250,771	1,238,720	794,282	2,033,001
2.3	from the Energy Sector Loans	183,904	24,970	208,873	171,176		171,176
2.4	from the Agriculture and Forestry Sector Loans	47,651	471	48,123			0
2.5	from the Construction Sector Loans	153,139	490,027	643,166	30,628	103,052	133,680
2.6	Loans	175	2,445	2,620	341	13,861	14,202
2.7	Loans			0		390,438	390,438
2.8	from Individuals Loans	215,137	324,543	539,680	56,951	93,047	149,998
2.9	from Other Sectors Loans	1,124,663	892,222	2,016,886	627,490	1,075,598	1,703,088
3	Fees/penalties income from loans to customers	29,478	239,652	269,130	1,643	32,480	34,123
4	Interest and Discount Income from Securities	833,465	23,091	856,556	502,286	20,595	522,881
5	Other Interest Income			0			0
6	Total Interest Income	4,537,657	3,763,178	8,300,835	3,304,270	2,919,475	6,223,745
	Interest Expense						
7	Interest Paid on Demand Deposits	97,114	27,899	125,013	57,902	30,830	88,732
8	Interest Paid on Time Deposits	697,288	648,269	1,345,556	435,303	284,578	719,882
9	Interest Paid on Banks Deposits	242,811	726,444	969,254	115,966	1,026,138	1,142,104
10	Interest Paid on Own Debt Securities	611,787	259,373	871,160			0
11	Interest Paid on Other Borrowings	7,611	536,776	544,387		4,579	4,579
12	Other Interest Expenses			0			0
13	Total Interest Expense	1,656,610	2,198,760	3,855,371	609,170	1,346,125	1,955,296
14	Net Interest Income	2,881,047	1,564,418	4,445,465	2,695,100	1,573,350	4,268,449
	Non-Interest Income						
15	Net Fee and Commission Income	-10,758	14,204	3,445	-22,318	24,200	1,882
15.1	Fee and Commission Income	25,782	77,391	103,173	9,420	70,076	79,496
15.2	Fee and Commission Expense	36,540	63,187	99,728	31,738	45,876	77,614
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	-1,076,208	0	-1,076,208	1,463,010	0	1,463,010
20	Gain (Loss) from Foreign Exchange Translation	2,544,259	0	2,544,259	-274,218	0	-274,218
21	Gain (Loss) on Sales of Fixed Assets	28		28			0
22	Non-Interest Income from other Banking Operations	213,670	107,762	321,432	78,792	153,670	232,461
23	Other Non-Interest Income	376		376			0
24	Total Non-Interest Income	1,671,368	121,966	1,793,333	1,245,265	177,870	1,423,135
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	269,553	210,025	479,577	446,853	120,306	567,159
26	Bank Development, Consultation and Marketing Expenses	1,531,889		1,531,889	933,180		933,180
27	Personnel Expenses	4,173,557	0	4,173,557	3,074,722	0	3,074,722
28	Operating Costs of Fixed Assets	2,246	0	2,246	1,510	0	1,510
29	Depreciation Expense	1,485,333	0	1,485,333	631,655	0	631,655
30	Other Non-Interest Expenses	491,352		491,352	303,774		303,774
31	Total Non-Interest Expenses	7,953,930	210,025	8,163,955	5,391,694	120,306	5,512,000
32	Net Non-Interest Income	-6,282,563	-88,059	-6,370,622	-4,146,430	57,564	-4,088,865
33	Net income before Provisions	-3,401,516	1,476,359	-1,925,157	-1,451,330	1,630,914	179,584
34	Loan Loss Reserve	10,165,920	0	10,165,920	836,252	0	836,252
35	Provision for Possible Losses on Investments and Securities		0	0		0	0
36	Provision for Possible Losses on Other Assets	276,346		276,346	207,102		207,102
37	Total Provisions for Possible Losses	10,442,266	0	10,442,266	1,043,354	0	1,043,354
38	Net Income before Taxes and Extraordinary Items	-13,843,782	1,476,359	-12,367,423	-2,494,684	1,630,914	-863,770
39	Taxation		0	0	0	0	0
40	Net Income after Taxation	-13,843,782	1,476,359	-12,367,423	-2,494,684	1,630,914	-863,770
41	Extraordinary Items		0	0		0	0
42	Net Income	-13,843,782	1,476,359	-12,367,423	-2,494,684	1,630,914	-863,770

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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	32,284,092	47,382,901	79,666,992	21,831,877	34,175,069	56,006,946
1.1	Guarantees Issued	16,402,105	18,849,904	35,252,009	13,855,919	21,470,167	35,326,086
1.2	Letters of credit Issued		394,140	394,140		1,287,038	1,287,038
1.3	Undrawn loan commitments	15,881,987	28,138,857	44,020,844	7,975,959	11,417,863	19,393,822
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	42,936,609	325,306,050	368,242,658	33,597,596	113,125,237	146,722,833
4.1	Surety, joint liability	37,946,516	309,534,568	347,481,085	28,554,025	96,290,905	124,844,930
4.2	Guarantees	4,990,092	15,771,482	20,761,574	5,043,571	16,834,332	21,877,903
5	Assets pledged as security for receivables of the bank	110,530,269	919,349,145	1,029,879,415	96,276,439	444,246,846	540,523,285
5.1	Cash	6,661,064	17,096,882	23,757,946	3,166,438	16,356,240	19,522,679
5.2	Precious metals and stones			0			0
5.3	Real Estate:	40,219,176	855,402,027	895,621,203	49,119,176	350,947,968	400,067,144
5.3.1	Residential Property	0	93,414,520	93,414,520	2,849,000	20,603,744	23,452,744
5.3.2	Commercial Property	3,855,876	707,038,562	710,894,439	3,855,876	315,450,673	319,306,550
5.3.3	Complex Real Estate	0	5,419,425	5,419,425	0	4,440,810	4,440,810
5.3.4	Land Parcel	363,300	38,981,534	39,344,834	414,300	5,706,454	6,120,754
5.3.5	Other	36,000,000	10,547,985	46,547,985	42,000,000	4,746,287	46,746,287
5.4	Movable Property	2,180,910	27,143,220	29,324,130	700,000	26,694,592	27,394,592
5.5	Shares Pledged	0	16	16	3,329,662	11	3,329,673
5.6	Securities			0	0	861,248	861,248
5.7	Other	61,469,119	19,707,000	81,176,119	39,961,162	49,386,787	89,347,949
6	Derivatives	52,803,547	284,300,149	337,103,695	19,838,827	66,437,768	86,276,595
6.1	Receivables through FX contracts (except options)	33,218,705	133,990,829	167,209,533	15,137,682	28,178,306	43,315,988
6.2	Payables through FX contracts (except options)	19,584,842	150,309,320	169,894,162	4,701,145	38,259,461	42,960,607
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	274,057	10,786,347	11,060,403	12,129	8,798,577	8,810,707
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	165,961	59,275	225,236	6,523	8,552	15,074
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	69,960	8,446,893	8,516,853	0	6,921,591	6,921,591
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	204,096	2,339,454	2,543,551	12,129	1,876,986	1,889,116
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		1Q2020	4Q2019
1	Risk Weighted Assets for Credit Risk	484,953,577	454,038,587
1.1	Balance sheet items	455,712,925	424,451,021
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	25,896,461	27,569,844
1.3	Counterparty credit risk	3,344,191	2,017,722
2	Risk Weighted Assets for Market Risk	4,225,175	3,576,291
3	Risk Weighted Assets for Operational Risk	37,496,518	37,496,518
4	Total Risk Weighted Assets	526,675,270	495,111,396

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

Members of Supervisory Board		
1	Shahin Mammadov	
2	Jalal Gasimov	
3	Farid Mammadov	
4	George Glonti	
5	Ebru Ogan Knottnerus	
6		
7		
8		
9		
10		
Members of Board of Directors		
1	George Japaridze	
2	Chingiz Abdullayev	
3	Arda Yusuf Arkun	
4	Asaf Huseynov	
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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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	c Carrying values of items	
			b Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	6,585,193		6,585,193
2	Due from NBG	66,594,632		66,594,632
3	Due from Banks	61,357,933		61,357,933
4	Dealing Securities	0		0
5	Investment Securities	39,752,847		39,752,847
6.1	Loans	304,139,140		304,139,140
6.2	<i>Less: Loan Loss Reserves</i>	<i>-17,037,070</i>		<i>-17,037,070</i>
6	Net Loans	287,102,070		287,102,070
7	Accrued Interest and Dividends Receivable	2,322,109		2,322,109
8	Other Real Estate Owned & Repossessed Assets	0		0
9	Equity Investments	0		0
10	Fixed Assets and Intangible Assets	25,227,659	4,626,654	20,601,005
11	Other Assets	13,713,953		13,713,953
	Total exposures subject to credit risk weighting before adjustments	502,656,394	4,626,654	498,029,741

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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	498,029,741
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	78,725,861
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	167,209,533
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	743,965,135
4	Effect of provisioning rules used for capital adequacy purposes	6,752,462
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-52,829,400
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-163,865,343
6	Effect of other adjustments	9,860,452
7	Total exposures subject to credit risk weighting	543,883,306

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Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	86,843,762
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)	-16,156,238
7	Regulatory Adjustments of Common Equity Tier 1 capital	4,626,654
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	4,626,654
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	82,217,108
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	39,030,175
37	Instruments that comply with the criteria for Tier 2 capital	32,845,000
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	6,185,175
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	39,030,175

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Table 9.1 **Capital Adequacy Requirements**

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	23,700,387
1.2	Minimum Tier 1 Requirement	6.00%	31,600,516
1.3	Minimum Regulatory Capital Requirement	8.00%	42,134,022
2	Combined Buffer		
2.1	Capital Conservation Buffer	0.00%	0
2.2	Countercyclical Buffer	0.00%	0
2.3	Systemic Risk Buffer		0
3	Pillar 2 Requirements*		
3.1	CET1 Pillar 2 Requirement	1.24%	6,516,109
3.2	Tier 1 Pillar2 Requirement	1.65%	8,700,749
3.3	Regulatory capital Pillar 2 Requirement	6.29%	33,105,721
Total Requirements		Ratios	Amounts (GEL)
4	CET1	5.74%	30,216,496
5	Tier 1	7.65%	40,301,265
6	Total regulatory Capital	14.29%	75,239,743

* 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>)

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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	6585192.595	
2	Due from NBG	66594631.72	
3	Due from Banks	61357932.61	
4	Dealing Securities	0	
5	Investment Securities	39752846.78	
6.1	Loans	304139140.2	
6.1.1	<i>Of which reserve Loan</i>	0	table 9 (Capital), N17
6.2	Less: Loan Loss Reserves	-17037069.95	
6.2.1	<i>Of which loan loss general reserve</i>	5529304.477	table 9 (Capital), N39
6	Net Loans	287,102,070	
7	Accrued Interest and Dividends Receivable	2322108.55	
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	25227658.59	
10.1	<i>Of which intangible assets</i>	4626653.5	table 9 (Capital), N10
11	Other Assets	13713953.26	
12	Total assets	502,656,394	
13	Due to Banks	83365251.4	
14	Current (Accounts) Deposits	54334426.44	
15	Demand Deposits	5141914.173	
16	Time Deposits	172364051.9	
17	Own Debt Securities	0	
18	Borrowings	31504874.68	
19	Accrued Interest and Dividends Payable	3197138.262	
20	Other Liabilities	33059975	
20.1	<i>Of which off balance sheet items general reserve</i>	655870.8888	table 9 (Capital), N39
21	Subordinated Debentures	32845000	table 9 (Capital), N37
21.1	<i>Of which tier II capital qualifying instruments</i>		
22	Total liabilities	382,967,632	
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	-16,156,238	table 9 (Capital), N 6
29	Asset Revaluation Reserves	0	
30	Total Equity Capital	86,843,762	

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(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																															
1	0	0	0	0	0	0	0	0	0	0	0	66,594,632	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66,594,632		
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
6	0	0	33,131,663	0	0	0	31,957,509	0	0	0	0	1,371,702	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,976,789		
7	0	0	0	0	0	0	0	0	0	0	0	346,321,662	256,800,925	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	372,001,754		
8	0	0	0	0	0	0	0	0	0	0	0	0	214,368,737	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	214,369		
9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
14	6,585,193	0	0	0	0	0	0	0	0	0	0	28,680,295	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,680,295		
Total	6,585,193	0	33,131,663	0	0	0	31,957,509	0	0	0	0	442,968,291	25,894,461	0	0	491,467,838.6																	

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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				25303803.56	99059589.82	124363393.4	20077505.86	57979833.17	78057339.02
Cash outflows										
2	Retail deposits	3683820.939	32544447.99	36228268.93	370389.6751	8863755.155	9234144.83	102070.2713	1874785.858	1976856.129
3	Unsecured wholesale funding	64187842.49	243114125.4	307301967.9	18807112.57	44652066.88	63459179.45	15432859.35	53016312.09	68449171.44
4	Secured wholesale funding	418870.6013	0	418870.6013	0	0	0	0	0	0
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	35011116.32	41050734.93	76061851.25	8803245.923	9402087.467	18205333.39	3177966.301	3725874.456	6903840.757
6	Other contractual funding obligations	0	0	0	0	0	0	0	0	0
7	Other contingent funding obligations	4114301.241	13292891.74	17407192.98	1411413.754	665973.2693	2077387.023	1392095.839	640809.8041	2032905.643
8	TOTAL CASH OUTFLOWS	107415951.6	330002200.1	437418151.7	29392161.92	63583882.77	92976044.69	20104991.76	59257782.21	79362773.97
Cash inflows										
9	Secured lending (eg reverse repos)	0	0	0	0	0	0	0	0	0
10	Inflows from fully performing exposures	105412847.7	239921012.6	345333860.3	5067870.777	1314231.9	6382102.677	10770332.66	56157220.01	66927552.67
11	Other cash inflows	14191832.98	2524234.582	16716067.56	306893.1907	198759.9505	505653.1412	308552.241	200771.4135	509323.6545
12	TOTAL CASH INFLOWS	119604680.7	242445247.2	362049927.9	5374763.967	1512991.851	6887755.818	11078884.9	56357991.43	67436876.33
					Total value according to NBG's methodology* (with			Total value according to Basel methodology (with		
13	Total HQLA				25303803.56	99059589.82	124363393.4	20077505.86	57979833.17	78057339.02
14	Net cash outflow				24017397.95	62070890.92	86088288.88	9026106.863	14814445.55	19840693.49
15	Liquidity coverage ratio (%)				107.06%	160.45%	145.42%	235.37%	318.80%	331.62%

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

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#REF!

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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)	509,408,856
2	(Asset amounts deducted in determining Tier 1 capital)	(4,626,654)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	504,782,202
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	3,344,191
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)	3,344,191
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	78,725,861
18	(Adjustments for conversion to credit equivalent amounts)	(52,075,871)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	26,649,990
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	82,217,108
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	534,776,383
Leverage ratio		
22	Leverage ratio	15.37%
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	