

Bank: სს "კაზან ბანკი საქართველო"
Date: 30.09.2019

Table 1 Key metrics

N		3Q2019	2Q2019	1Q2019	4Q2018	3Q2018
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	99,141,620	100,991,825	104,092,544	105,273,906	106,590,792
2	Tier 1	99,141,620	100,991,825	104,092,544	105,273,906	106,590,792
3	Total regulatory capital	104,896,462	106,059,925	108,556,471	109,314,026	110,474,879
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	497,745,548	444,080,923	397,551,274	364,770,143	350,541,955
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
5	Common equity Tier 1 ratio >=9.16010124876227%	19.92%	22.74%	26.18%	29.10%	30.42%
6	Tier 1 ratio >=11.3871110272088%	19.92%	22.74%	26.18%	29.10%	30.42%
7	Total Regulatory Capital ratio >=19.1803313272827%	21.07%	23.88%	27.31%	30.21%	31.53%
	Income					
8	Total Interest Income / Average Annual Assets	6.64%	6.82%	6.97%	7.08%	7.07%
9	Total Interest Expense / Average Annual Assets	2.20%	2.13%	2.19%	1.68%	1.69%
10	Earnings from Operations / Average Annual Assets	-0.34%	-1.02%	0.51%	1.48%	2.16%
11	Net Interest Margin	4.43%	4.69%	4.78%	5.40%	5.38%
12	Return on Average Assets (ROAA)	-1.74%	-1.88%	-0.97%	0.88%	1.58%
13	Return on Average Equity (ROAE)	-6.66%	-6.58%	-3.21%	2.40%	4.23%
	Asset Quality					
14	Non Performed Loans / Total Loans	0.21%	0.24%	0.34%	0.03%	0.04%
15	LLR/Total Loans	2.28%	2.29%	2.36%	2.20%	2.24%
16	FX Loans/Total Loans	67.48%	67.55%	69.18%	62.54%	56.03%
17	FX Assets/Total Assets	71.14%	65.69%	64.44%	62.30%	62.22%
18	Loan Growth-YTD	50.28%	24.46%	12.00%	70.71%	34.20%
	Liquidity					
19	Liquid Assets/Total Assets	27.97%	29.54%	24.72%	29.00%	26.09%
20	FX Liabilities/Total Liabilities	87.74%	91.77%	89.23%	86.65%	88.07%
21	Current & Demand Deposits/Total Assets	17.42%	15.41%	20.84%	18.29%	12.71%
	Liquidity Coverage Ratio**					
22	Total HQLA	144,169,789	109,245,317	113,652,797	88,492,217	89,187,148
23	Net cash outflow	111,557,296	80,829,375	82,559,150	61,317,323	68,021,872
24	LCR ratio (%)	133.10%	135.49%	137.95%	145.86%	133.61%

** 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 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 illustrative purposes.

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Date: 30.09.2019

Table 2 **Balance Sheet** in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	948,007	2,073,001	3,021,008	416,632	1,067,056	1,483,688
2	Due from NBG	327,351	84,790,907	85,118,258	79,817	47,105,228	47,185,045
3	Due from Banks	2,865,125	69,746,140	72,611,265	30,616,267	37,628,514	68,244,781
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	26,290,574	1,434,600	27,725,173	18,463,200	27,417,820	45,881,020
6.1	Loans	93,234,445	193,492,292	286,726,737	65,952,086	84,040,797	149,992,883
6.2	Less: Loan Loss Reserves	-2,655,857	-3,869,846	-6,525,703	-1,675,603	-1,680,816	-3,356,419
6	Net Loans	90,578,587	189,622,446	280,201,034	64,276,483	82,359,981	146,636,464
7	Accrued Interest and Dividends Receivable	867,086	669,915	1,537,000	1,098,202	1,137,495	2,235,698
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	16,019,548	0	16,019,548	2,957,758	0	2,957,758
11	Other Assets	4,103,945	1,666,836	5,770,781	1,515,044	0	1,515,044
12	Total assets	142,000,223	350,003,844	492,004,067	119,423,404	196,716,095	316,139,499
	Liabilities						
13	Due to Banks	8,511,267	111,605,736	120,117,004	17,051,983	103,719,431	120,771,414
14	Current (Accounts) Deposits	5,792,265	66,288,607	72,080,872	4,186,447	36,001,799	40,188,246
15	Demand Deposits	9,242,830	4,361,734	13,604,564	0	0	0
16	Time Deposits	17,393,603	110,477,646	127,871,248	1,594,669	40,626,864	42,221,533
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	0	39,633,214	39,633,214	0	222,965	222,965
19	Accrued Interest and Dividends Payable	189,453	2,571,831	2,761,284	31,326	1,567,440	1,598,766
20	Other Liabilities	6,649,928	7,140,952	13,790,881	1,834,836	696,232	2,531,068
21	Subordinated Debentures	0	0	0	0	0	0
22	Total liabilities	47,779,346	342,079,720	389,859,066	24,699,262	182,834,731	207,533,993
	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	-854,999	0	-854,999	5,605,506	0	5,605,506
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	Total Equity Capital	102,145,001	0	102,145,001	108,605,506	0	108,605,506
31	Total liabilities and Equity Capital	149,924,347	342,079,720	492,004,067	133,304,768	182,834,731	316,139,499

Bank: სს "პირა ბანკი საქართველო"
Date: 30.09.2019

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	1,111,827	1,041,660	2,153,487	1,205,227	959,474	2,164,701
2	Interest Income from Loans	7,175,313	8,473,155	15,648,468	5,872,796	3,874,206	9,747,001
2.1	from the Interbank Loans			0	2,589	78	2,667
2.2	from the Retail or Service Sector Loans	4,182,351	3,557,654	7,740,005	2,816,280	1,673,969	4,490,249
2.3	from the Energy Sector Loans	503,492	16,741	520,233	513,494	280,736	794,231
2.4	from the Agriculture and Forestry Sector Loans			0			0
2.5	from the Construction Sector Loans	77,676	773,138	850,813	269,414		269,414
2.6	from the Mining and Mineral Processing Sector Loans	1,086	44,276	45,362		180,760	180,760
2.7	from the Transportation or Communications Sector Loans			400,221		763,616	763,616
2.8	from Individuals Loans	199,133	555,476	754,609	44,152	23,920	68,072
2.9	from Other Sectors Loans	2,211,575	3,125,650	5,337,225	2,226,867	951,127	3,177,994
3	Fees/penalties income from loans to customers	20,117	420,244	440,361	27,382	12,461	39,843
4	Interest and Discount Income from Securities	1,819,155	65,615	1,884,771	2,316,260	892,342	3,208,602
5	Other Interest Income			0			0
6	Total Interest Income	10,126,412	10,000,675	20,127,087	9,421,665	5,738,482	15,160,147
		Interest Expense					
7	Interest Paid on Demand Deposits	119,337	83,337	202,674	173,848	108,896	282,743
8	Interest Paid on Time Deposits	1,197,589	1,371,635	2,569,224	14,937	459,110	474,047
9	Interest Paid on Banks Deposits	314,399	3,426,035	3,740,433	430,058	2,217,894	2,647,952
10	Interest Paid on Own Debt Securities		5,101	5,101			0
11	Interest Paid on Other Borrowings		164,436	164,436	203,337	8,330	211,667
12	Other Interest Expenses			0	2,792		2,792
13	Total Interest Expense	1,631,324	5,050,544	6,681,868	824,971	2,794,230	3,619,200
14	Net Interest Income	8,495,088	4,950,131	13,445,219	8,596,695	2,944,252	11,540,947
		Non-Interest Income					
15	Net Fee and Commission Income	-49,343	89,237	39,893	-65,817	81,120	15,303
15.1	Fee and Commission Income	51,417	248,008	299,425	22,346	164,017	186,363
15.2	Fee and Commission Expense	100,761	158,771	259,532	88,163	82,897	171,060
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	3,863,351	0	3,863,351	1,889,527	0	1,889,527
20	Gain (Loss) from Foreign Exchange Translation	-993,990	0	-993,990	-96,840	0	-96,840
21	Gain (Loss) on Sales of Fixed Assets	-639,786		-639,786	26,095		26,095
22	Non-Interest Income from other Banking Operations	288,184	385,653	673,836	454,690	219,856	674,546
23	Other Non-Interest Income			0	1,020		1,020
24	Total Non-Interest Income	2,468,416	474,890	2,943,305	2,208,675	300,975	2,509,651
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	1,064,042	453,186	1,517,228	1,503,256	54,986	1,558,242
26	Bank Development, Consultation and Marketing Expenses	3,200,273		3,200,273	1,535,544		1,535,544
27	Personnel Expenses	10,935,897	0	10,935,897	5,311,989	0	5,311,989
28	Operating Costs of Fixed Assets	1,985	0	1,985	2,947	0	2,947
29	Depreciation Expense	2,428,043	0	2,428,043	689,937	0	689,937
30	Other Non-Interest Expenses	970,338		970,338	386,141		386,141
31	Total Non-Interest Expenses	18,600,577	453,186	19,053,763	9,429,813	54,986	9,484,800
32	Net Non-Interest Income	-16,132,161	21,704	-16,110,457	-7,221,138	245,989	-6,975,149
33	Net Income before Provisions	-7,637,073	4,971,835	-2,665,238	1,375,557	3,190,241	4,565,798
34	Loan Loss Reserve	2,391,141		2,391,141	876,823		876,823
35	Provision for Possible Losses on Investments and Securities		0	0		0	0
36	Provision for Possible Losses on Other Assets	219,241		219,241	296,079		296,079
37	Total Provisions for Possible Losses	2,610,382	0	2,610,382	1,172,902	0	1,172,902
38	Net Income before Taxes and Extraordinary Items	-10,247,455	4,971,835	-5,275,620	202,655	3,190,241	3,392,896
39	Taxation	0	0	0	0	0	0
40	Net Income after Taxation	-10,247,455	4,971,835	-5,275,620	202,655	3,190,241	3,392,896
41	Extraordinary Items	0	0	0	0	0	0
42	Net Income	-10,247,455	4,971,835	-5,275,620	202,655	3,190,241	3,392,896

Bank: სს " პაშა ბანკი საქართველო"
Date: 30.09.2019

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	21,956,416	31,298,063	53,254,479	15,543,819	40,956,220	56,500,038
1.1	Guarantees Issued	15,716,868	13,809,892	29,526,761	10,733,056	25,092,751	35,825,807
1.2	Letters of credit Issued		1,110,116	1,110,116		1,490,607	1,490,607
1.3	Undrawn loan commitments	6,239,548	16,378,054	22,617,602	4,810,762	14,372,862	19,183,624
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	60,550,967	256,346,412	316,897,379	11,899,820	45,836,379	57,736,199
4.1	Surety, joint liability	53,616,220	246,010,628	299,626,848	7,250,540	26,209,384	33,459,924
4.2	Guarantees	6,934,747	10,335,784	17,270,531	4,649,280	19,626,995	24,276,275
5	Assets pledged as security for receivables of the bank	91,765,559	934,504,356	1,026,269,915	97,564,147	349,632,103	447,196,250
5.1	Cash	5,684,138	17,067,200	22,751,337	1,427,669	20,988,140	22,415,809
5.2	Precious metals and stones			0			0
5.3	Real Estate:	46,219,176	780,599,486	826,818,663	49,119,176	270,080,272	319,199,449
5.3.1	Residential Property	0	86,245,979	86,245,979	2,849,000	1,537,156	4,386,156
5.3.2	Commercial Property	3,855,876	656,332,386	660,188,262	3,855,876	255,453,231	259,309,107
5.3.3	Complex Real Estate	0	4,876,080	4,876,080			0
5.3.4	Land Parcel	363,300	29,144,581	29,507,881	414,300	7,845,300	8,259,600
5.3.5	Other	42,000,000	4,000,460	46,000,460	42,000,000	5,244,586	47,244,586
5.4	Movable Property	2,180,910	32,753,975	34,934,885	0	20,721,049	20,721,049
5.5	Shares Pledged	0	24,244,476	24,244,476	3,329,662	0	3,329,662
5.6	Securities	0	945,664	945,664	0	784,530	784,530
5.7	Other	37,681,335	78,893,556	116,574,891	43,687,640	37,058,112	80,745,752
6	Derivatives	30,924,439	156,980,406	187,904,845	25,052,586	43,504,580	68,557,166
6.1	Receivables through FX contracts (except options)	20,231,392	73,383,711	93,615,103	16,553,505	17,747,057	34,300,562
6.2	Payables through FX contracts (except options)	10,693,047	83,596,695	94,289,742	8,499,081	25,757,523	34,256,604
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	83,722	9,658,757	9,742,479	5,607	8,552,766	8,558,373
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	2,910	-2,577	333	0	11,934	11,934
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	69,960	7,600,017	7,669,977	0	6,725,367	6,725,367
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	13,762	2,058,740	2,072,502	5,607	1,827,399	1,833,006
8	Non-cancelable operating lease	0	0	0	0	0	0
8.1	Through indefint 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

Bank: სს "პაშა ბანკი საქართველო"
Date: 30.09.2019

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

N		3Q2019	2Q2019
1	Risk Weighted Assets for Credit Risk	460,387,351	405,448,013
1.1	Balance sheet items	437,777,852	375,217,242
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	20,737,197	28,853,720
1.3	Counterparty credit risk	1,872,302	1,377,051
2	Risk Weighted Assets for Market Risk	3,879,178	5,153,891
3	Risk Weighted Assets for Operational Risk	33,479,019	33,479,019
4	Total Risk Weighted Assets	497,745,548	444,080,923

Bank: სს " პაშა ბანკი საქართველო "

Date: 30.09.2019

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		
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%

Bank: სს " კაზა ბანკი საქართველო"
 Date: 30.09.2019

	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	3,021,008		3,021,008
2	Due from NBG	85,118,258		85,118,258
3	Due from Banks	72,611,265		72,611,265
4	Dealing Securities	0		0
5	Investment Securities	27,725,173		27,725,173
6.1	Loans	286,726,737		286,726,737
6.2	Less: Loan Loss Reserves	-6,525,703		-6,525,703
6	Net Loans	280,201,034		280,201,034
7	Accrued Interest and Dividends Receivable	1,537,000		1,537,000
8	Other Real Estate Owned & Repossessed Assets	0		0
9	Equity Investments	0		0
10	Fixed Assets and Intangible Assets	16,019,548	3,003,381	13,016,167
11	Other Assets	5,770,781		5,770,781
	Total exposures subject to credit risk weighting before adjustments	492,004,067	3,003,381	489,000,686

Bank: სს "პაშა ბანკი საქართველო"
Date: 30.09.2019

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	489,000,686
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	52,888,270
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	93,615,103
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	635,504,060
4	Effect of provisioning rules used for capital adequacy purposes	7,092,169
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-32,151,073
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-91,742,801
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	518,702,354

Bank: სს " პანა ბანკი საქართველო"
 Date: 30.09.2019

Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	102,145,001
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)	-854,999
7	Regulatory Adjustments of Common Equity Tier 1 capital	3,003,381
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	3,003,381
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	99,141,620
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	0
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	0
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	0

Bank: სს " პაშა ბანკი საქართველო "

Date: 30.09.2019

Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	22,398,549.67
1.2	Minimum Tier 1 Requirement	6.00%	29,864,732.89
1.3	Minimum Regulatory Capital Requirement	8.00%	39,819,643.86
2	Combined Buffer		
2.1	Capital Conservation Buffer	2.50%	12,443,638.71
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	0.00%	-
3	Pillar 2 Requirements*		
3.1	CET1 Pillar 2 Requirement	2.16%	10,751,807.80
3.2	Tier 1 Pillar2 Requirement	2.89%	14,370,466.61
3.3	Regulatory capital Pillar 2 Requirement	8.68%	43,205,962.75
Total Requirements		Ratios	Amounts (GEL)
4	CET1	9.16%	45,593,996.18
5	Tier 1	11.39%	56,678,838.21
6	Total regulatory Capital	19.18%	95,469,245.32

Bank: სს "პაზი ბანკი საქართველო"
Date: 30.09.2019

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	3021008.127	
2	Due from NBG	85118258.12	
3	Due from Banks	72611265	
4	Dealing Securities	0	
5	Investment Securities	27725173.27	
6.1	Loans	286726736.9	
6.1.1	<i>Of which reserve Loan</i>	0	table 9 (Capital), N17
6.2	Less: Loan Loss Reserves	-6525703.182	
6.2.1	<i>Of which loan loss general reserve</i>	-573617.5062	table 9 (Capital), N39
6	Net Loans	280,201,034	
7	Accrued Interest and Dividends Receivable	1537000.283	
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	16019547.91	
10.1	<i>Of which intangible assets</i>	3003381.21	table 9 (Capital), N10
11	Other Assets	5770780.831	
12	Total assets	492,004,067	
13	Due to Banks	120117003.5	
14	Current (Accounts) Deposits	72080871.78	
15	Demand Deposits	13604564.13	
16	Time Deposits	127871248.2	
17	Own Debt Securities	0	
18	Borrowings	39633213.52	
19	Accrued Interest and Dividends Payable	2761284.101	
20	Other Liabilities	13790880.85	
20.1	<i>Of which off balance sheet items general reserve</i>	573617.5062	table 9 (Capital), N39
21	Subordinated Debentures	0	
21.1	<i>Of which tier II capital qualifying instruments</i>		
22	Total liabilities	389,859,066	
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	-854,999	table 9 (Capital), N 6
29	Asset Revaluation Reserves	0	
30	Total Equity Capital	102,145,001	

Bank: სს " პაბა ბანკი საქართველო"
 Date: 30.09.2019

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

Table 11		Credit Risk Weighted Exposures (On-balance items and off-balance items after credit conversion factor)																Risk Weighted Exposures before Credit Risk Mitigation																	
		a		b		c		d		e		f		g		h			i		j		k		l		m		n		o		p		q
Risk weights		0%		20%		35%		50%		75%		100%		150%		250%																			
Exposure classes		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	On-balance sheet amount	Off-balance sheet amount		
1	Claims or contingent claims on central governments or central banks	327,351		0		0		0		0		0		0		84,790,907		0		0		0		0		0		0		0		84,790,907			
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		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		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		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		0		-	
6	Claims or contingent claims on commercial banks	0		59,451,447		0		14,810,971		0		0		2,416,242		0		0		0		0		0		0		0		0		21,712,017		-	
7	Claims or contingent claims on corporates	0		0		0		0		0		0		316,049,984	20,523,323	0		0		0		0		0		0		0		0		336,573,307		-	
8	Retail claims or contingent retail claims	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		-	
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		0		-	
10	Past due items	0		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		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		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		0		-	
14	Other items	3,021,008		0		0		0		0		0		15,224,944	213,874	0		0		0		0		0		0		0		0		15,438,818		-	
Total		3,348,359	0	59,451,447	0	0	0	14,810,971	0	0	0	0	0	418,482,077	20,737,197	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	458,515,049.3	0	-		

Bank: სს "პაშა ბანკი საქართველო"
 Date: 30.09.2019

Table 13 Standardized approach - Effect of credit risk mitigation

	a	b		c	d	e	f
		On-balance sheet exposures	Off-balance sheet exposures				
Asset Classes		Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)	
1 Claims or contingent claims on central governments or central banks	85,118,258			84,790,907	84,790,907	100%	
2 Claims or contingent claims on regional governments or local authorities	0			0	0	#DIV/0!	
3 Claims or contingent claims on public sector entities	0			0	0	#DIV/0!	
4 Claims or contingent claims on multilateral development banks	0			0	0	#DIV/0!	
5 Claims or contingent claims on international organizations/institutions	0			0	0	#DIV/0!	
6 Claims or contingent claims on commercial banks	76,678,661			21,712,016	21,712,016	28%	
7 Claims or contingent claims on corporates	308,970,230	51,818,901	20,523,323	295,526,661	295,526,661	90%	
8 Retail claims or contingent retail claims	0			0	0	#DIV/0!	
9 Claims or contingent claims secured by mortgages on residential property	0			0	0	#DIV/0!	
10 Past due items	0			0	0	#DIV/0!	
11 Items belonging to regulatory high-risk categories	0			0	0	#DIV/0!	
12 Short-term claims on commercial banks and corporates	0			0	0	#DIV/0!	
13 Claims in the form of collective investment undertakings ('CIU')	0			0	0	#DIV/0!	
14 Other items	21,236,832	1,069,369	213,874	15,011,070	15,011,070	70%	
Total	492,003,981	52,888,270	20,737,197	417,040,654	417,040,654	81%	

Bank: სს " პაშა ბანკი საქართველო"
Date: 30.09.2019

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				25,348,948	118,820,841	144,169,789	20,376,868	86,429,245	106,806,112
Cash outflows										
2	Retail deposits	1,749,565	33,415,603	35,165,169	313,193	15,620,201	15,933,394	86,190	3,067,220	3,153,410
3	Unsecured wholesale funding	35,244,811	277,813,620	313,058,430	14,667,421	77,088,696	91,756,118	13,872,149	94,943,637	108,815,786
4	Secured wholesale funding	-	-	-	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	19,534,180	123,262,931	142,797,111	4,586,237	86,534,159	91,120,395	1,923,995	80,250,656	82,174,650
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	4,882,824	9,772,057	14,654,881	948,477	257,056	1,205,533	951,841	257,473	1,209,314
8	TOTAL CASH OUTFLOWS	61,411,380	444,264,211	505,675,591	20,515,328	179,500,112	200,015,440	16,834,174	178,518,986	195,353,160
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	86,151,920	237,604,847	323,756,767	1,469,063	863,312	2,332,375	6,458,770	55,629,466	62,088,236
11	Other cash inflows	14,344,695	87,781,297	102,125,993	174,276	85,951,493	86,125,768	173,476	84,591,960	84,765,436
12	TOTAL CASH INFLOWS	100,496,615	325,386,145	425,882,760	1,643,339	86,814,805	88,458,144	6,632,245	140,221,426	146,853,672
					Total value according to NBG's methodology* (with			Total value according to Basel methodology (with		
13	Total HQLA				25,348,948	118,820,841	144,169,789	20,376,868	86,429,245	106,806,112
14	Net cash outflow				18,871,989	92,685,307	111,557,296	10,201,929	44,629,746	48,838,290
15	Liquidity coverage ratio (%)				153.56%	131.92%	133.10%	261.75%	188.35%	203.29%

* 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 illustrative purposes.

Bank: სს "პაშა ბანკი საქართველო"
 Date: 30.09.2019

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)	485,841,092
2	(Asset amounts deducted in determining Tier 1 capital)	(3,003,381)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	482,837,710
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	1,872,302
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)	1,872,302
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	52,888,270
18	(Adjustments for conversion to credit equivalent amounts)	(32,150,073)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	20,738,197
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	99,141,620
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	505,448,209
Leverage ratio		
22	Leverage ratio	19.61%
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	