

Bank: JSC PASHA Bank Georgia TIN 404433671
 Date: 31-Dec-17

Table 20 Differences between accounting and regulatory scopes of consolidation

a	b	c	d	e	f														
					Reconciliation with standardized regulatory reporting format														
Assets (as reported in published IFRS financial statements)	Carrying Values as reported in published IFRS financial statements	Carrying Values per IFRS under scope of regulatory consolidation (stand-alone)	Carrying values as reported in published stand-alone financial statements per local accounting rules (stand-alone)	Notes	1	2	3	4	5	6.1	6.2	6	7	8	9	10	11	12	
					Cash	Due from NBO	Due from Banks	Dealing Securities	Investment Securities	Total Loans	Less: Loan Loss Reserves	Net Loans	Accrued Interest and Dividends Receivable	Other Real Estate Repossessed Assets	Equity Investments	Fixed Assets and Intangible Assets	Other Assets	TOTAL ASSETS	
Cash and cash equivalents	43,908,291	43,908,291	43,908,291		673,062	714,083	42,495,983				1,418		1,418	23,745					43,908,291
Amounts due from credit institutions	51,444,646	51,444,646	51,444,646			38,803,025	18,757,100			3,500,000		3,500,000	384,521						51,444,646
Loans to customers	111,678,530	111,678,530	110,896,548			61,991,527				108,268,772	-2,479,596	105,789,176	426,749				4,680,623		110,896,548
Investment securities	62,032,892	62,032,892	61,991,527						60,587,992				1,403,535						61,991,527
Property and equipment	905,683.25	905,683.25	905,683														905,683		905,683
Intangible assets	2,121,796	2,121,796	2,121,796														2,121,796		2,121,796
Deferred income tax assets	0	0	0																0
Other assets	708,587	708,587	708,587											15,793				730,794	746,587
Total assets	272,800,425	272,800,425	272,015,078	0	673,062	29,517,108	61,253,083	0	60,587,992	111,770,189	-2,479,596	109,290,593	2,254,344	0	0	3,027,479	5,411,417	272,015,078	

a	b	c	d	e	f											
					Reconciliation with standardized regulatory reporting format											
Liabilities (as reported in published IFRS financial statements)	Carrying Values as reported in published IFRS financial statements	Carrying Values per IFRS under scope of regulatory consolidation (stand-alone)	Carrying Values per local accounting rules under scope of regulatory consolidation (stand-alone)	Notes	13	14	15	16	17	18	19	20	21	22		
					Due to Banks	Current (Accounts) Deposits	Demand Deposits	Time Deposits	Own Debt Securities	Borrowings	Accrued Interest and Dividends Payable	Other Liabilities	Subordinated Debt/Securities	Total Liabilities		
Amounts due to credit institutions	106,401,753	106,401,753	106,401,753		102,949,547					3,008,677	443,539			106,401,753		
Amounts due to customers	58,181,405	58,181,405	58,598,455			19,233,686		38,662,770			284,948		417,050	58,598,455		
Provisions for guarantees and letters of credit	135,136	135,136	486,835										486,835	486,835		
Other liabilities	1,277,425	1,277,425	1,315,425										1,315,425	1,315,425		
														0		
														0		
														0		
														0		
Total liabilities	165,995,720	165,995,720	166,802,468	0	102,949,547	19,233,686	0	38,662,770	0	3,008,677	728,477	2,219,310	0	166,802,468		

a	b	c	d	e	f							
					Reconciliation with standardized regulatory reporting format							
Equity (as reported in published IFRS financial statements)	Carrying Values as reported in published IFRS financial statements	Carrying Values per IFRS under scope of regulatory consolidation (stand-alone)	Carrying Values per local accounting rules under scope of regulatory consolidation (stand-alone)	Notes	23	24	25	26	27	28	29	30
					Common Stock	Preferred Stock	Less: Repurchased Shares	Share Premium	General Reserves	Retained Earnings	Asset Revaluation Reserves	Total Equity Capital
Share capital	103,000,000	103,000,000	103,000,000		103,000,000							103,000,000
Retained earnings	3,804,706	3,804,706	2,212,610							2,212,610		2,212,610
Other reserves												0
												0
												0
												0
Total equity	106,804,706	106,804,706	105,212,610	0	103,000,000	0	0	0	0	2,212,610	0	105,212,610

* დამატებითი განმარტებით სხვა აქტივები, სხვა ვალდებულებები და გაუნაწილებელი მოგება მცირედით არ ემთხვევა გამოცემულ ფასს ფინანსურ ანგარიშგებაში მოცემული საბალანსო ღირებულებებს.

Bank: JSC PASHA Bank Georgia TIN 404433671

Date: 31-Dec-17

Table 21 **Consolidation by entities**

	Name of Entity	Method of Accounting consolidation	Method of regulatory consolidation				Description
			Full Consolidation	Proportional Consolidation	Neither consolidated nor deducted	Deducted	

Bank: JSC PASHA Bank Georgia TIN 404433671

Date:

31-Dec-17

Table 22 **Information about historical operational losses**

		T	T-1	T-2
1	Total amount of losses	0	2,391	201
2	Total amount of losses, exceeding GEL 10,000			
3	Number of events with losses exceeding GEL 10,000			
4	Total amount of 5 biggest losses	0	2,391	201

Bank: JSC PASHA Bank Georgia TIN 404433671

Date:

31-Dec-17

Table 23 Operational risks - basic indicator approach

		a	b	c	d	e
		T-2016	T-2015	T-2014	Average of sums of net interest and net non-interest income during last three years	Risk Weighted asset (RWA)
1	Net interest income	15,968,684	13,493,865	7,042,866		
2	Total Non-Interest Income	1,384,545	1,125,530	-294,849		
3	less: income (loss) from selling property	-2,441	0	-505,136		
4	Total income (1+2-3)	17,355,670	14,619,395	7,253,153	13,076,073	24,517,636

Bank: JSC PASHA Bank Georgia TIN 404433671

Date: 31-Dec-17

Table 24 **Remuneration awarded during the reporting period**

		Board of Directors	Supervisory Board	Other material risk takers	
1	Fixed remuneration	Number of employees			
2		Total fixed remuneration (3+5+7)	1,000,693	97,071	0
3		Of which cash-based	920,332	97,071	
4		Of which: deferred			
5		Of which: shares or other share-linked instruments			
6		Of which deferred			
7		Of which other forms	80,361		
8		Of which deferred			
9	Variable remuneration	Number of employees	3		
10		Total variable remuneration (11+13+15)	432,666	0	0
11		Of which cash-based	373,546		
12		Of which: deferred			
13		Of which shares or other share-linked instruments			
14		Of which deferred			
15		Of which other forms	59,121		
16	Of which deferred				
17		Total remuneration	1,433,359	97,071	0

Bank:
Date:

JSC PASHA Bank Georgia TIN 404433671

31-Dec-17

Table 25

Special payments

		Board of Directors	Supervisory Board	Other material risk takers
Guaranteed bonuses	Number of employees			
	Total amount			
Sign-on awards	Number of employees			
	Total amount:	0	0	0
	Of which cash-based			
	Of which shares			
	Of which share-linked instruments			
	Of which other instruments			
Severance payments	Number of employees			
	Total amount:	0	0	0
	Of which cash-based			
	Of which shares			
	Of which share-linked instruments			
	Of which other instruments			

Bank: JSC PASHA Bank Georgia TIN 404433671

Date: 31-Dec-17

Table 26 Information about deferred and retained remuneration

	a	b	c	d	e
	Total amount of outstanding deferred remuneration	Of which Total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	Total amount of reduction during the year due to ex post explicit adjustments	Total amount of reduction during the year due to ex post implicit adjustments	Total amount of deferred remuneration paid out in the financial year
1	Board of Directors	0	0	0	0
2	Cash				
3	Shares				
4	Share-linked instruments				
5	Other				
6	Supervisory Board	0	0	0	0
7	Cash				
8	Shares				
9	Share-linked instruments				
10	Other				
11	Other material risk takers	0	0	0	0
12	Cash				
13	Shares				
14	Share-linked instruments				
15	Other				
16	Total	0	0	0	0

Bank: JSC PASHA Bank Georgia TIN 404433671

Date: 31-Dec-17

Table 27 **Shares owned by senior management**

		a	b	c	d	e	f	g	h	i	j	k	l	m	
		Amount of shares at the beginning			Changes during the reporting period								Amount of shares at the end of the reporting period		
		Unvested	Vested	Total (a+b)	Awarded during the period		Vesting	Reduction during the period		Other Changes		Unvested (a+d-f-g)	Vested (b+e+f-h+i-j)	Total(k+l)	
Of which: Unvested	Of which: Vested				Unvested	Vested		Purchase	Sell						
	Senior management														
1	Total amount:	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.1				0								0	0	0	
1.2				0								0	0	0	
1.3				0								0	0	0	
1.4				0								0	0	0	
1.5				0								0	0	0	
1.6				0								0	0	0	
.....				0								0	0	0	
	Other material risk takers														
2	Total amount:											0	0	0	