## ESG Reporting and Disclosure Template

Name of the Reporting Entity: Date:

PASHA Bank Georgia JSC 15.05.2022

This Template is complementary to NBG's Environmental, Social and Governance (ESG) Reporting and Disclosure Principles. The NBG ESG Principles and the corresponding template are mainly designed to assist commercial banks to disclose ESG related information in a relevant, useful, consistent and comparable manner. However, it also encourages other types of financial institutions, and non-financial sector entities, to disclose ESG-related information and to use the Principles and the template for their reference.

Please provide ESG related information regarding the entity's 1. Business Model, 2. Policies and Due Diligence, 3. Outcome 4. Risk and Management and fill out the form for KPIs on the corresponding sheets. The form should be filled out in accordance to the NBG's ESG Reporting and Disclosure Principles. Please note that the questions are non-exhaustive and are provided for general guidance. Once filled in, the template should be attached as an annex to a Pillar 3 annual report by the reporting entity when applicable. If a reporting entity is not subject to Pillar 3 requirements, an entity can directly submit the filled out template to the NBG. All the filled out templates will be published on the NBG's website. An entity should provide a report on ESG-related information at least once a year.

In case of questions, please contact: Mariam.Kharaishvili@nbg.gov.ge

## **Disclosure on Business Model**

Please provide ESG related information regarding the entity's business model below. The form should be filled out in accordance to the NBG's ESG Reporting and Disclosure Principles. Please note that the questions below are non-exhaustive and are provided for general guidance.

Questions	Answer	Additional Comments
Describe the impact of ESG risks and opportunities of the investment and lending portfolios on the entity's business model, strategy and financial planning.		
Describe whether and how the entity considers that its counterparties take ESG risks and opportunities into account.		
Describe how the entity incorporates the assessment of ESG risks and opportunities into relevant investment and lending strategies.		
Describe how the transition to a lower-carbon economy might affect relevant investment and lending strategies.	N/A	
Describe the ways in which the entity's business model can affect the environment and society both positively and negatively.		
Describe opportunities related to resource efficiency and cost savings, the adoption of low-emission/polluting energy sources, the development of new products and services, access to new markets, and building resilience along the value chain.		
Other relevant information		

## <u>Disclosure on Policies and Due Diligence Processes</u>

Please provide ESG related information regarding the entity's policies and due diligence processes below. The form should be filled out in accordance to the NBG's ESG Reporting and Disclosure Principles. Please note that the questions below are non-exhaustive and are provided for general guidance.

Questions	Answer	Additional Comments
Describe any entity policies related to ESG issues.  Describe any ESG-related targets the entity has set as part of its policies.  Describe the oversight of ESG governance by its executive officer(s), board committee or highest governing body.  Describe how the entity encourages better disclosure and practices related to ESG-related risks to improve data availability. Also, any effort to increase the awareness of counterparties, and more generally of customers, of the relevance of ESG-related issues as part of their lending and investment processes.  Describe how ESG-related issues are considered as drivers of value in the entity's investment decision process.  Describe the entity's approach for incorporating ESG aspects into practices.	N/A	
Describe the entity's approach to due diligence (including project level) and any particular standards or guidelines the entity follows.	To organize and impement the events and projects, the Bank follows its internal procedures: "Public Relations Standard"; "PR and Other Events Procedure."	
Other relevant information	N/A	1

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DISCI	USUIC	UII U	utcome

Please provide ESG related information regarding the entity's outcomes below. The form should be filled out in accordance to the NBG's ESG Reporting and Disclosure Principles. Please note that the questions below are non-exhaustive and are provided for general guidance.

Questions	Answer	Additional Comments
Describe the outcomes of the entity's ESG policy, including the performance against the indicators used and targets set to manage ESG risks and opportunities.		
Describe the development trend of the amount of ESG-related assets against any relevant target set and the related risks over time.	N/A	
Other relevant information		

## **Disclosure on Principal Risks and Management**

Please provide ESG related information regarding the entity's principal ESG risks and how those risks are managed and mitigated. The form should be filled out in accordance to the NBG's ESG Reporting and Disclosure Principles. Please note that the questions below are non-exhaustive and are provided for general guidance.

Questions	Answer	Additional Comments
Describe the entity's processes for identifying and assessing ESG risks over the short, medium, and long term and disclose how the entity defines short, medium, and long term.  Describe the principal ESG risks the entity has identified over the short, medium, and long term and any assumptions that have been made when identifying these risks.  Describe processes for managing ESG risks and how the entity is managing the particular ESG risks that it has identified.		
Describe how processes for identifying, assessing, and managing ESG risks are integrated into the entity's overall risk management.	N/A	
Describe how the entity has assessed the exposure of financial assets and nonfinancial assets to ESG risks.  Describe characterisation of the entity's ESG risks in the context of traditional industry risk categories such as credit risk, market risk and operational risk.		
Describe volume of the collateral highly exposed to ESG risks.  Other relevant information		

ı	Disclusure Principles	d ESG risks and how those r	sks are managed and mitigated. The	e form should be filled o	ut in accordance to the NBG's
	Disclosure Principles . KPI	Unit of measure	Note	Answer	Comment
	Environmental				
		USD	Please, provide the definition of "green" used by the entity, if the entity issues green loans in different	4,288,000	Considering PASHA Bank does no determining "green" loans in the ba loans are those loans that were inve
	Volume of green loans issued during the reporting year (flow)	USD EUR	currencies, please report them separately for different currencies	0	loans are those loans that were inve projects and/ or projects initiated t
			separately for different currencies		. ,
	Share of green loans in the total loans issued during the reporting year	_		8%	
4	scare of green soats in the total soats totact during the reporting year			0.50	
	Total amount of green loans, outstanding as of end of reporting year	USD EUR	If the entity issues green loans in different currencies, please report them separately for different currencies	4,288,000	
19.0	Share of green loans in the total outstanding portfolio as of end of reporting	_	separately for different currencies	4.11%	
	Volume of error investment accurities as of end of constitut war	_		3,650,000	
94	Volume of green investment securities as of end of reporting year. Stare of green investment securities in total amount of investment securities as	USD %		3.39%	
4	of end of reporting year		If the entity issues green debt securities		
ŀ	Volume of green debt securities issued during the reporting year	currency of issuance	in different currencies, please report	0	
L			them separately for different currencies		
	Share of green debt securities in the total debt securities issued during the reporting year	%		0	
	Total volume of green debt securities issued, outstanding as of end of reporting	currency of issuance	If the entity issues green debt securities in different currencies, please report	0	
Ļ	year.		them separately for different currencies		
	Percentage of loans undergone ESG screening during the reporting year	%.		0	
ŀ	Percentage of loans that has been rejected based on ESG criteria during the reporting year	%	Percentage of those loans that have undergone ESG screening.	0	
ŀ					
ľ	Share of non-performing green loans in the total green loans as of end of reporting year	%	Non-performing loans - the sum of substandard, doubtful and loss loans.	0	
ŀ					l
ľ	Does the entity use any of the following waste management policies:			-	
I	Reducing:	Yes/No		Yes	Reducing - The company pursues a of less use of printing paper.
١					printing paper
l	Reusing.	Yes/No		Yes	Reusing - The company consumes from recycled paper.
١					
١	Recycling	Yes/No		Yes	Recycling - The company collects to the appropriate recycling compa
١					14 14 mar recycling compa
١	Composting:	Yes/No		No	
l	Other, please specify:			N/A	<u></u>
Ī					
ŀ	Does the entity initiated any environmentally friendly activities (for example.	Yes/No			From 2021, the number of vehicles engines on the bank's balance sheet
	Does the entity initiated any environmentally friendly activities (for example, introduction of EVs, rooftop PVs at local branches, better insulation for offices, etc.), please specify	15070		Yes	engines on the bank's balance sheet 2020 (mini basses) In 2021 3 cars, vehicles with hybrid engines. Half o
					name of the bank is hybrid vehicle
۱					
ı					In 2021 we reduced the number of
					accordingly reduced natural consur- were 630,163 m3; Until 2018, we
٩	Gross GHG emissions (Scope 1, Scope 2 and Scope 3) for the reporting year	Metric tons of CO2 equivalent			electronic reporting in Saka. In the and Natural Resources Protection, carried out since 2019. As a result
					communication, the Ministry infor from submitting such reporting.
L					
١		Metric trace of CO2			The amount of greenhouse gas emi
١	GHG emissions target, if any	Metric tons of CO2 equivalent achieved or % reduction, from base year		N/A	ane amount or greenactuse gas eras duration of operation of the gas get which in turn depends on the uninte electricity from the state energy sys
п					
l					electricity from the state energy sys
L	Social			L	electricity from the state energy sys
ſ	Diversity in the workplace - percentage of female employees as of end of the	5.		65%	electricity from the state energy sys
ſ	Diversity in the workplace - percentage of female employees as of end of the reporting war.  Diversity in the workplace - percentage of females in senior management as of well-of-females.	*	senior munugement - board of directors; supervisors board	65%	electricity from the state energy sys
	Diversity in the workplace - percentage of femule employees as of end of the reporting use.  Diversity in the workplace - percentage of femules in senior management as of end of the reporting year.	*	senior management - board of directors; supervisory board middle management - defined		electricity from the state energy sys
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	Execution to semiglater, precentings of females in earlier management and female file.  Whereast is the weakplace precentings of females in earlier management and female file.  Whereast is the weakplace precentings of females in the companion of the control of of th	No.   No.	some management handed absorber of the control of t	00 00 00 00 00 00 00 00 00 00 00 00 00	The content of tenning for 2021 was the tenning and the average cost to the tenning and te
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