	Pillar 3 quarterly report	
1	Name of a bank	JSC PASHA Bank Georgia
2	Chairman of the Supervisory Board	Farid Mammadov
3	CEO of a bank	Nikoloz Shurghaia
4	Bank's web page	www.pashabank.ge

Senior management of the bank ensures fair presentation and accuracy of the information provided within Pillar 3 disclosure report. The report is prepared in accordance with internal review and control processes coordinated with the board. The report meets the requirements of the decree N92/04 of the Governor of the National Bank of Georgia on "Disclosure requirements for commercial banks within Pillar 3" and other relevant decrees and regulations of NBG.

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Date:

9/30/2021 Key metrics 3Q-2021 2Q-2021 1Q-2021 4Q-2020 3Q-2020 Regulatory capital (amounts, GEL) Based on Basel III framework 1 CET1 capital 69,006,996 70,050,249 71,776,388 74,981,971 2 Tier1 capital 69.006.99 70.133.158 70.050.249 71.776.388 74.981.97 3 Regulatory capital 100,472,169 103,406,69 107,992,024 110,184,247 113,511,210 4 CET1 capital total requirement 29,710,918 29,071,308 33,015,426 29,749,757 28,768,53 5 Tier1 capital total requirement 39,626,758 38,774,991 44,035,897 39,681,870 38,373,16 6 Regulatory capital total requirement 64,245,591 62,321,137 70,845,213 72,977,892 70,844,62 Total Risk Weighted Assets (amounts, GEL) 7 Total Risk Weighted Assets (Total RWA) (Based on Basel III framework) 451,690,843 444,839,017 503,151,401 511,914,211 493,420,977 Capital Adequacy Ratios Based on Basel III framework * 8 CET1 capital 15.28% 15.77% 13.92% 14.02% 15.209 9 Tier1 capital 15.779 13.92% 10 Regulatory capital 22.249 23.259 21.469 21.52% 23.009 11 CET1 capital total requirement 6.58% 6.54% 6.56% 5.81% 5.839 12 Tier1 capital total requirement 8.77% 8.729 8.75% 7.75% 7.789 13 Regulatory capital total requirement 14.22% 14.019 14.369 14.08% 14.26% 14 Total Interest Income /Average Annual Assets 6.95% 6.719 6.789 6.68% 6.609 15 Total Interest Expense / Average Annual Assets 3.25% 3.099 2.97% 3.14% 3.209 16 Earnings from Operations / Average Annual Assets 2.119 -3.92 -0.15% 0.039 -4.829 17 Net Interest Margin 3.70% 3.699 3.719 3.509 18 Return on Average Assets (ROAA) -0.84% -0.639 -1.099 -4.83% -5.49 19 Return on Average Equity (ROAE) -5.05% -3.809 -6.81% 30.119 Asset Quality 20 Non Performed Loans / Total Loans 11.17% 8.24% 7.51% 7.39% 8.06 21 LLR/Total Loans 6.339 6.519 6.269 6 109 6 169 22 FX Loans/Total Loans 67.50% 71.039 71.829 71.369 74.27 23 FX Assets/Total Assets 67 899 68.149 69.399 67.719 69 189 24 Loan Growth-YTD -14.55% 9.879 4.799 -13.319 -1.629 Liquidity 25 Liquid Assets/Total Assets 18.56% 8.31% 12.23% 10.49% 11.049 26 FX Liabilities/Total Liabilities 78.04% 81.529 83.22% 27 Current & Demand Deposits/Total Assets 12.35% 10.82% 17.67% 15.11% 13.219 Liquidity Coverage Ratio*** 28 Total HOLA 108.143.749 112.139.401 86.056.497 90.498.031 104.948.298 38,706,725 29 Net cash outflow 47,485,889 57,194,378 61,827,540 70,054,627 30 LCR ratio (%) 280 48% 187.21% 161.30% 169.57% 133.219 Net Stable Funding Ratio 31 Available stable funding 329,806,884 329,580,680 363,627,191 362,799,006 348,765,811 32 Required stable funding 247,216,831 285,625,100 280,520,488 252,802,494 276,701,836

133.41%

130.379

131.41%

127.029

124.339

33 Net stable funding ratio (%)

^{*} Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Goergia "Supervisory Plan Of The National Bank Of Goergia 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.

Table 2	Balance Sheet		Described Banks		Dti		in Lari
N	Assets	GEL	Reporting Perior	Total	GEL	period of the pr	Total
1	Cash	1,091,788	4,560,187	5,651,975	1,738,073	4,675,904	6,413,977
2	Due from NBG	2,704,699	44,416,886	47,121,585	1,822,797	41,407,801	43,230,598
3	Due from Banks	7,628,987	63,570,948	71,199,935	2,058,331	39,644,468	41,702,799
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	25,044,000	12,692,621	37,736,621	31,407,831	13,359,897	44,767,728
6.1	Loans	92,301,035	191,725,238	284,026,274	81,576,590	235,436,888	317,013,477
6.2	Less: Loan Loss Reserves	-4,024,852	-13,955,215	-17,980,066	-3,260,226	-16,273,455	-19,533,681
6	Net Loans Accrued Interest	88,276,184	177,770,024	266,046,207	78,316,364	219,163,433	297,479,797
7	and Dividends Receivable	925,034	1,042,737	1,967,771	2,127,687	3,180,778	5,308,465
8	Other Real Estate Owned & Repossessed Assets	98,175	0	98,175	98,175	0	98,175
9	Equity Investments	0	0	0	0	0	0
10	Fixed Assets and Intangible Assets	15,335,810	0	15,335,810	22,138,867	0	22,138,867
11	Other Assets	2,799,755	255,201	3,054,956	3,500,269	72,624	3,572,893
12	Total assets	143,904,432	304,308,603	448,213,035	143,208,394	321,504,904	464,713,298
	Liabilities						
13	Due to Banks Current	10,518,068	59,346,231	69,864,298	12,282,501	62,470,335	74,752,836
14	(Accounts) Deposits	5,851,433	45,228,775	51,080,208	8,554,528	49,587,346	58,141,874
15	Demand Deposits	3,474,948	805,658	4,280,607	1,157,846	2,077,431	3,235,278
16	Time Deposits	38,219,567	120,895,876	159,115,443	32,786,124	121,188,162	153,974,286
17	Own Debt Securities			0	0	0	0
18	Borrowings Accrued Interest	20,000,000	15,614,000	35,614,000	17,000,000	16,439,000	33,439,000
19	and Dividends Payable	302,444	7,190,088	7,492,532	615,680	4,316,051	4,931,731
20	Other Liabilities	3,992,859	12,351,007	16,343,866	9,305,323	14,597,132	23,902,455
21	Subordinated Debentures	0	31,228,000	31,228,000	0	32,878,000	32,878,000
22	Total liabilities	82,359,319	292,659,635	375,018,954	81,702,003	303,553,457	385,255,460
	Equity Capital						
23	Common Stock	103,000,000	0	103,000,000	103,000,000	0	103,000,000
24	Preferred Stock Less:	0	0	0	0	0	0
25	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 Asset Revaluation	-29,805,918	0	-29,805,918	-23,542,162	0	-23,542,162
29	Reserves Total Equity	0	0	0	0	0	0
30	Capital Total liabilities and Equity	73,194,082	0	73,194,082	79,457,838	0	79,457,838
31	Capital	155,553,400	292,659,635	448,213,035	161,159,841	303,553,457	464,713,298

JSC PASHA Bank Georgia 9/30/2021 Bank: Date:

	Income statement						in Lari
N			Reporting Period			period of the pro	
N	Interest Income	GEL	FX	Total	GEL	FX	Total
	Interest Income Interest Income from Bank's "Nostro"						
1	and Deposit Accounts	455,341	(69,936)	385,405	543,209	337,739	880,948
2	Interest Income from Loans	8.674.784	10,516,236	19.191.020	9,481,662	9,906,349	19,388,011
2.1	from the Interbank Loans	0,074,704	6	6	3,401,002	3,300,343	19,500,011
2.1	from the Retail or Service Sector		·	Ü			
2.2	Loans	2,873,770	5,284,859	8,158,629	4,891,115	4,447,515	9,338,630
2.3	from the Energy Sector Loans	2,010,110	243,606	243,606	427,321	128.069	555,390
	from the Agriculture and Forestry		,	,	,,	,	200,000
2.4	Sector Loans	464,490	48,689	513,179	149,607	29,693	179,300
2.5	from the Construction Sector Loans	741,966	1,627,960	2,369,926	575,686	1,586,211	2,161,896
	from the Mining and Mineral						
2.6	Processing Sector Loans	2,231	3,709	5,940	175	6,722	6,897
	from the Transportation or						
2.7	Communications Sector Loans			-			-
2.8	from Individuals Loans	1,997,440	919,848	2,917,288	782,050	942,288	1,724,337
2.9	from Other Sectors Loans	2,594,887	2,387,560	4,982,447	2,655,708	2,765,852	5,421,560
	Fees/penalties income from loans to	4== 400	=======================================		4040=0		
3	customers	155,129	508,238	663,367	194,072	280,619	474,691
	Interest and Discount Income from						
4	Securities	2,426,182	770,454	3,196,636	3,168,056	219,454	3,387,509
5	Other Interest Income	11 711 427	11 704 004		12 296 000	10 744 464	24 124 150
6	Total Interest Income	11,711,437	11,724,991	23,436,428	13,386,998	10,744,161	24,131,159
7	Interest Expense Interest Paid on Demand Deposits	276,036	77,186	353,222	232,646	87,613	320,259
8	Interest Paid on Demand Deposits Interest Paid on Time Deposits	2,202,650	2,980,312	5,182,962	2,215,195	1,263,505	3,478,700
9	Interest Paid on Banks Deposits	401,929	2,960,312	2,472,641	534,738	2,128,435	2,663,173
-		701,020	2,070,712	2,772,071	004,700	2,120,700	2,000,173
10	Interest Paid on Own Debt Securities			_	1,323,989	1,655,081	2,979,069
11	Interest Paid on Other Borrowings	1,231,185	1,730,651	2,961,836	413,298	1,675,650	2,088,947
12	Other Interest Expenses	1,201,100	.,,	-,,	,	.,,	-,,,,,,,,,
13	Total Interest Expense	4,111,800	6,858,862	10,970,662	4,719,865	6,810,284	11,530,149
14	Net Interest Income	7,599,637	4,866,129	12,465,766	8,667,133	3,933,878	12,601,011
	Non-Interest Income						
15	Net Fee and Commission Income	(38,024)	55,975	17,951	(44,800)	13,078	(31,723)
15.1	Fee and Commission Income	84,089	277,487	361,576	69,030	203,398	272,428
15.2	Fee and Commission Expense	122,113	221,512	343,625	113,830	190,320	304,150
16	Dividend Income			-			-
17	Gain (Loss) from Dealing Securities			-			-
	Gain (Loss) from Investment						
18	Securities			-			-
	Gain (Loss) from Foreign Exchange						
40		0.700.000		0.700.000	(4.007.440)		(4.007.440)
19	Trading	6,708,230	-	6,708,230	(4,087,443)	-	(4,087,443)
	Trading Gain (Loss) from Foreign Exchange		-		Ì	-	,
19 20	Trading	6,708,230 (4,209,577)	-	6,708,230 (4,209,577)	(4,087,443) 7,582,673	-	(4,087,443) 7,582,673
20	Trading Gain (Loss) from Foreign Exchange Translation	(4,209,577)	-	(4,209,577)	7,582,673	-	7,582,673
	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets		-		Ì	-	,
20 21	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other	(4,209,577) (469,603)		(4,209,577) (469,603)	7,582,673		7,582,673
20 21 22	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations	(4,209,577) (469,603) 931,857	326,871	(4,209,577) (469,603) 1,258,728	7,582,673 (130) 828,042	280,218	7,582,673 (130) 1,108,259
20 21 22 23	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income	(4,209,577) (469,603) 931,857 334,232	326,871	(4,209,577) (469,603) 1,258,728 334,232	7,582,673 (130) 828,042 83,444	280,218	7,582,673 (130) 1,108,259 83,444
20 21 22	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income	(4,209,577) (469,603) 931,857		(4,209,577) (469,603) 1,258,728	7,582,673 (130) 828,042		7,582,673 (130) 1,108,259
20 21 22 23	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income	(4,209,577) (469,603) 931,857 334,232	326,871	(4,209,577) (469,603) 1,258,728 334,232	7,582,673 (130) 828,042 83,444	280,218	7,582,673 (130) 1,108,259 83,444
20 21 22 23	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses from other Banking Operations	(4,209,577) (469,603) 931,857 334,232	326,871	(4,209,577) (469,603) 1,258,728 334,232	7,582,673 (130) 828,042 83,444	280,218	7,582,673 (130) 1,108,259 83,444
20 21 22 23 24	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses From other Banking Operations Bank Development, Consultation and	(4,209,577) (469,603) 931,857 334,232 3,257,114	326,871 382,846	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449	7,582,673 (130) 828,042 83,444 4,361,784 751,131	280,218	7,582,673 (130) 1,108,259 83,444 4,655,080
20 21 22 23 24 25	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses from other Banking Operations Bank Development, Consultation and Marketing Expenses	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422	326,871 382,846	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617	280,218	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617
20 21 22 23 24 25 26 27	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Banking Operations Bank Development, Consultation and Marketing Expenses Personnel Expenses	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393	326,871 382,846 972,889	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002	280,218	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002
20 21 22 23 24 25 26 27 28	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Banking Operations Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621	326,871 382,846 972,889 2,196 -	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 7,995	280,218 293,296 655,739	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 7,995
20 21 22 23 24 25 26 27 28 29	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses from other Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expense	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624	326,871 382,846 972,889 2,196	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 7,995 4,861,786	280,218 293,296 655,739	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 7,995 4,861,786
20 21 22 23 24 25 26 27 28	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Operations Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expense Other Non-Interest Expenses	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316	326,871 382,846 972,889 2,196 - -	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 7,995 4,861,786 1,204,848	280,218 293,296 655,739	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 7,995 4,861,786 1,204,848
20 21 22 23 24 25 26 27 28 29 30 31	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses from other Banking Operations Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935	326,871 382,846 972,889 2,196 - - - 975,085	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,126,379	280,218 293,296 655,739 - - - - 655,739	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,782,118
20 21 22 23 24 25 26 27 28 29	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Operations Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expense Other Non-Interest Expenses	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316	326,871 382,846 972,889 2,196 - -	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 7,995 4,861,786 1,204,848	280,218 293,296 655,739	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 7,995 4,861,786 1,204,848
20 21 22 23 24 25 26 27 28 29 30 31 32	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses From other Banking Operations Bank Development, Consultation and Marketing Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses Net Non-Interest Income	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821)	326,871 382,846 972,889 2,196 - - - 975,085 (592,239)	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,621 21,306,020 (17,666,060)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,126,379 (18,764,594)	280,218 293,296 655,739 - - - - - - - - - - - - - - - - - - -	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,782,118 (19,127,038)
20 21 22 23 24 25 26 27 28 29 30 31	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses from other Banking Operations Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935	326,871 382,846 972,889 2,196 - - - 975,085	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,126,379	280,218 293,296 655,739 - - - - 655,739	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,782,118
20 21 22 23 24 25 26 27 28 29 30 31 32	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Personnel Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expense Other Non-Interest Expenses Other Non-Interest Expenses Net Non-Interest Expenses Net Non-Interest Income Net Income before Provisions	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821) (9,474,184)	326,871 382,846 972,889 2,196 - - - 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020 (17,666,060) (5,200,293)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 4,861,786 1,204,848 23,126,379 (18,764,594) (10,097,462)	280,218 293,296 655,739 - - - - 655,739 (362,443) 3,571,434	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027)
20 21 22 23 24 25 26 27 28 29 30 31 32	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses From other Banking Operations Bank Development, Consultation and Marketing Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821)	326,871 382,846 972,889 2,196 - - - 975,085 (592,239)	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,621 21,306,020 (17,666,060)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,126,379 (18,764,594)	280,218 293,296 655,739 - - - - - - - - - - - - - - - - - - -	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,782,118 (19,127,038)
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses from other Banking Operations Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve Provision for Possible Losses on	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821) (9,474,184)	326,871 382,846 972,889 2,196 - - - 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020 (17,666,060) (5,200,293)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 4,861,786 1,204,848 23,126,379 (18,764,594) (10,097,462)	280,218 293,296 655,739 - - - - 655,739 (362,443) 3,571,434	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027)
20 21 22 23 24 25 26 27 28 29 30 31 32	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Other Non-Interest Expenses Net Non-Interest Expenses Net Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve Provision for Possible Losses on Investments and Securities	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821) (9,474,184)	326,871 382,846 972,889 2,196 - - - 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020 (17,666,060) (5,200,293)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 4,861,786 1,204,848 23,126,379 (18,764,594) (10,097,462)	280,218 293,296 655,739 - - - - 655,739 (362,443) 3,571,434	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027)
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Bank Development, Consultation and Marketing Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve Provision for Possible Losses on Investments and Securities Provision for Possible Losses on	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 1,280,316 20,330,935 (17,073,821) (9,474,184) (1,501,592)	326,871 382,846 972,889 2,196 - - - 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 1,280,316 21,306,020 (17,666,060) (5,200,293) (1,501,592)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,126,379 (18,764,594) (10,097,462) 12,766,1111	280,218 293,296 655,739 - - - - 655,739 (362,443) 3,571,434	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027) 12,766,111
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses from other Banking Operations Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve Provision for Possible Losses on Investments and Securities Provision for Possible Losses on	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821) (9,474,184)	326,871 382,846 972,889 2,196 - - - 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020 (17,666,060) (5,200,293)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 4,861,786 1,204,848 23,126,379 (18,764,594) (10,097,462)	280,218 293,296 655,739 - - - - 655,739 (362,443) 3,571,434	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027)
20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses From other Banking Operations Bank Development, Consultation and Marketing Expenses Operating Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses Net Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve Provision for Possible Losses on Investments and Securities Provision for Possible Losses on Other Assets Total Provisions for Possible	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821) (9,474,184) (1,501,592)	326,871 382,846 972,889 2,196 - - - 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020 (17,666,060) (5,200,293) (1,501,592)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 4,861,786 1,204,848 23,126,379 (18,764,594) (10,097,462) 12,766,111	280,218 293,296 655,739 - - - - 655,739 (362,443) 3,571,434	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027) 12,766,111
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses from other Banking Operations Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve Provision for Possible Losses on Investments and Securities Provision for Possible Losses on	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 1,280,316 20,330,935 (17,073,821) (9,474,184) (1,501,592)	326,871 382,846 972,889 2,196 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 1,280,316 21,306,020 (17,666,060) (5,200,293) (1,501,592)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,126,379 (18,764,594) (10,097,462) 12,766,1111	280,218 293,296 655,739 - - - - - - - - - - - - - - - - - - -	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027) 12,766,111
20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses From other Banking Operations Bank Development, Consultation and Marketing Expenses Operating Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses Net Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve Provision for Possible Losses on Investments and Securities Provision for Possible Losses on Other Assets Total Provisions for Possible	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821) (9,474,184) (1,501,592)	326,871 382,846 972,889 2,196 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020 (17,666,060) (5,200,293) (1,501,592)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 4,861,786 1,204,848 23,126,379 (18,764,594) (10,097,462) 12,766,111	280,218 293,296 655,739 - - - - - - - - - - - - - - - - - - -	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027) 12,766,111
20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses from other Banking Operations Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve Provision for Possible Losses on Investments and Securities Provision for Possible Losses on Other Assets Total Provisions for Possible Losses	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821) (9,474,184) (1,501,592)	326,871 382,846 972,889 2,196 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020 (17,666,060) (5,200,293) (1,501,592)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 4,861,786 1,204,848 23,126,379 (18,764,594) (10,097,462) 12,766,111	280,218 293,296 655,739 - - - - - - - - - - - - - - - - - - -	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027) 12,766,111 556,316 13,322,427
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expense Other Non-Interest Expenses Other Non-Interest Expenses Net Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve Provision for Possible Losses on Other Assets Total Provisions for Possible Losses Net Income before Provisions	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821) (9,474,184) (1,501,592) (812,594) (2,314,186)	326,871 382,846 972,889 2,196 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020 (17,666,060) (5,200,293) (1,501,592) - (812,594)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 4,861,786 1,204,848 23,126,379 (18,764,594) 12,766,111 556,316 13,322,427	280,218 293,296 655,739 - - - - 655,739 (362,443) 3,571,434	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027) 12,766,111 556,316 13,322,427
20 21 22 23 24 25 26 27 28 30 31 32 33 34 35 36 37	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Non-Interest Expenses Personnel Expenses Operating Operations Depreciation Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve Provision for Possible Losses on Investments and Securities Provision for Possible Losses on Other Assets Total Provisions for Possible Losses Net Income before Taxes and Extraordinary Items	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821) (9,474,184) (1,501,592) (812,594) (2,314,186)	326,871 382,846 972,889 2,196 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020 (17,666,060) (5,200,293) (1,501,592) - (812,594) (2,314,186)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 4,861,786 1,204,848 23,126,379 (18,764,594) 12,766,111 556,316 13,322,427	280,218 293,296 655,739 - - - - 655,739 (362,443) 3,571,434	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027) 12,766,111 556,316 13,322,427
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Trading Gain (Loss) from Foreign Exchange Translation Gain (Loss) on Sales of Fixed Assets Non-Interest Income from other Banking Operations Other Non-Interest Income Total Non-Interest Income Non-Interest Expenses Non-Interest Expenses from other Banking Operations Bank Development, Consultation and Marketing Expenses Personnel Expenses Operating Costs of Fixed Assets Depreciation Expenses Other Non-Interest Expenses Total Non-Interest Expenses Net Non-Interest Income Net Income before Provisions Loan Loss Reserve Provision for Possible Losses on Investments and Securities Trotal Provisions for Possible Losses Net Income before Taxes and Extraordinary Items Taxation	(4,209,577) (469,603) 931,857 334,232 3,257,114 676,560 3,085,422 10,864,393 4,621 4,419,624 1,280,316 20,330,935 (17,073,821) (9,474,184) (1,501,592) (812,594) (2,314,186)	326,871 382,846 972,889 2,196 975,085 (592,239) 4,273,891	(4,209,577) (469,603) 1,258,728 334,232 3,639,960 1,649,449 3,087,617 10,864,393 4,621 4,419,624 1,280,316 21,306,020 (17,666,060) (5,200,293) (1,501,592) - (812,594)	7,582,673 (130) 828,042 83,444 4,361,784 751,131 3,879,617 12,421,002 7,995 4,861,786 1,204,848 23,126,379 (18,764,594) (10,097,462) 12,766,111 556,316 13,322,427 (23,419,889)	280,218 293,296 655,739 - - - - 655,739 (362,443) 3,571,434	7,582,673 (130) 1,108,259 83,444 4,655,080 1,406,870 3,879,617 12,421,002 4,861,786 1,204,848 23,782,118 (19,127,038) (6,526,027) 12,766,111

JSC PASHA Bank Georgia 9/30/2021 Bank:

Date:

Table 4	On belonce obe-tit		D		ъ		in Lari
N	On-balance sheet items per standardized		Reporting Period			period of the pr	
1	regulatory report Contingent Liabilities and Commitments	GEL 33,999,958	FX 21,537,331	Total 55,537,290	GEL 35,358,118	FX 30,491,330	Total 65,849,449
	Guarantees Issued						
1.1	ı	14,046,202	15,359,763	29,405,965	19,717,050	14,931,911	34,648,961
1.2	Letters of credit Issued		411,323	411,323		345,735	345,735
1.3	Undrawn loan commitments	19,953,757	5,766,245	25,720,002	15,641,069	15,213,684	30,854,753
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	Guaratees received as security for receivables of						
	the bank	39,980,062	308,008,236	347,988,299	41,659,741	345,144,075	386,803,816
4.1	Surety, joint liability	36,187,445	290,654,675	326,842,120	35,335,365	330,519,593	365,854,958
4.2	Guarantees	3,792,617	17,353,562	21,146,179	6,324,376	14,624,482	20,948,858
5	Assets pledged as security for receivables	00 002 754	070 411 262	1 067 404 019	112 170 276	022 501 004	1 045 770 270
	of the bank	88,082,756	979,411,262	1,067,494,018	113,178,376	932,591,994	1,045,770,370
5.1	Cash	2,791,451	6,866,080	9,657,531	7,207,006	12,128,605	19,335,611
5.2	Precious metals and stones			0			0
5.3	Real Estate:	38,789,450	936,650,754	975,440,204	39,855,876	843,003,163	882,859,040
5.3.1	Residential Property	0	55,956,163	55,956,163	0	76,425,171	76,425,171
5.3.2	Commercial Property	3,855,876	834,301,038	838,156,914	3,855,876	695,242,094	699,097,970
5.3.3	Complex Real Estate	0	3,521,582	3,521,582	0	3,797,409	3,797,409
5.3.4	Land Parcel	0	36,411,834	36,411,834	0	47,038,725	47,038,725
5.3.5	Other	34,933,574	6,460,136	41,393,710	36,000,000	20,499,765	56,499,765
5.4	Movable Property	2,308,546	17,157,584	19,466,130	1,308,546	57,733,409	59,041,955
5.5	Shares Pledged	0	25	25	0	16	16
5.6	Securities			0		-	0
5.7	Other	44,193,309	18,736,819	62,930,128	64,806,947	19,726,800	84,533,747
6	Derivatives	44,024,812	169,309,459	213,334,272	69,904,764	304,057,404	373,962,168
0		11,021,012	107,507,457	210,004,272	07,704,704	501,057,101	575,702,100
6.1	Receivables through FX contracts (except options)	33,406,832	73,530,334	106,937,166	50,930,708	134,911,536	185,842,244
6.2	Payables through FX contracts (except options)	10,617,980	95,779,125	106,397,105	18,974,056	169,145,868	188,119,924
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						
7.1	Principal of receivables derecognized	2,630,581	4,344,966	6,975,547	908,578	3,068,253	3,976,831
	during last 3 month Interest and penalty receivable not	-11,230	0	-11,230	592,445	0	592,445
7.2	recognized on-balance or derecognized during last 3 month	335,420	259,967	595,387	-167,156	456,448	289,293
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	1 104 07 1	2	1,194,974	660 405	2	660.405
		1,194,974	0	1,194,9/4	662,405	0	662,405
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)						
8	Non-cancelable operating lease	1,435,607	4,344,966	5,780,573	246,174	3,068,253	3,314,426
		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
	From 2 to 3 years			0			0
8.4							
8.5	From 3 to 4 years			0			
8.5 8.6	From 4 to 5 years			0			0
8.5							

JSC PASHA Bank Georgia 9/30/2021 Bank:

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Table 5 **Risk Weighted Assets** in Lari

Table 5	Mak Weighted Addets	III Laii				
N		3Q-2021	2Q-2021	1Q-2021	4Q-2020	3Q-2020
1	Risk Weighted Assets for Credit Risk	408,896,276	397,624,044	454,932,913	465,140,021	452,099,063
1.1	Balance sheet items *	388,901,880	376,228,699	431,595,907	438,451,285	425,090,808
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	17,855,652	19,400,660	21,019,211	23,747,861	23,291,410
1.3	Counterparty credit risk	2,138,743	1,994,685	2,317,795	2,940,875	3,716,845
2	Risk Weighted Assets for Market Risk	1,190,115	5,610,520	6,614,036	5,169,737	3,825,396
3	Risk Weighted Assets for Operational Risk	41,604,452	41,604,452	41,604,452	41,604,452	37,496,518
4	Total Risk Weighted Assets	451,690,843	444,839,017	503,151,401	511,914,211	493,420,977

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

Date: 9/30/2021

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 Gasımov	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
	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 Shareholde	ers owning 1% and more of issued capital, indicating Shares
1	PASHA Bank OJSC	100%
	List of bank beneficiaries i	ndicating names of direct or indirect holders of 5% or more of shares
1	Mr. Arif Pashayev	19.19%
2	Mrs. Arzu Aliyeva	35.06%
3	Mrs. Leyla Aliyeva	35.06%
4	Mr. Mir Jamal Pashayev	10.69%

Date: 9/30/2021

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

Table 7	Linkages between financial statement assets and balance sheet items subject to credit risk weighting						
		a	b	С			
			Carrying values of items				
	Account name of standardazed supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting			
1	Cash	5,651,975		5,651,975			
2	Due from NBG	47,121,585		47,121,585			
3	Due from Banks	71,199,935		71,199,935			
4	Dealing Securities	-		-			
5	Investment Securities	37,736,621		37,736,621			
6.1	Loans	284,026,274		284,026,274			
6.2	Less: Loan Loss Reserves	(17,980,066)		(17,980,066)			
6	Net Loans	266,046,208		266,046,208			
7	Accrued Interest and Dividends Receivable	1,967,771		1,967,771			
8	Other Real Estate Owned & Repossessed Assets	98,175		98,175			
9	Equity Investments	-		-			
10	Fixed Assets and Intangible Assets	15,335,810	4,187,086	11,148,725			
11	Other Assets	3,054,956		3,054,956			
•	Total exposures subject to credit risk weighting before adjustments	448,213,035	4,187,086	444,025,950			

JSC PASHA Bank Georgia Bank:

9/30/2021 Date:

Differences between carrying values per standardized balance sheet used for

regulatory reporting purposes and the exposure amounts used for capital

Table 8	adequacy calculation purposes	in Lari
1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	444,025,950
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	54,894,675
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	106,937,166
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	605,857,791
4	Effect of provisioning rules used for capital adequacy purposes	5,138,396
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-37,039,023
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-104,798,423
6	Effect of other adjustments *	
7	Total exposures subject to credit risk weighting	469,158,741

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

Date: 9/30/2021

Table 9 Regulatory capital

Table 9	Regulatory capital	
N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	73,194,082
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)	-29,805,918
7	Regulatory Adjustments of Common Equity Tier 1 capital	4,187,086
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	4,187,086
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	

	٦	0
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	69,006,996
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
		24.425.45
36	Tier 2 capital before regulatory adjustments	31,465,173
37	Instruments that comply with the criteria for Tier 2 capital	26,353,969
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	5,111,203
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	31,465,173

Date: 9/30/2021

Table 9.1 Capital Adequacy Requirements

		Minimum Requirements	Ratios	Amounts (GEL)
1		Pillar 1 Requirements		
	1.1	Minimum CET1 Requirement	4.50%	20,326,088
	1.2	Minimum Tier 1 Requirement	6.00%	27,101,451
	1.3	Minimum Regulatory Capital Requirement	8.00%	36,135,267
2		Combined Buffer		
	2.1	Capital Conservation Buffer *	0.00%	-
	2.2	Countercyclical Buffer	0.00%	-
	2.3	Systemic Risk Buffer		-
3		Pillar 2 Requirements		
	3.1	CET1 Pillar 2 Requirement	2.08%	9,384,830
	3.2	Tier 1 Pillar2 Requirement	2.77%	12,525,308
	3.3	Regulatory capital Pillar 2 Requirement	6.22%	28,110,324
		Total Requirements	Ratios	Amounts (GEL)
4		CET1	6.58%	29,710,918
5		Tier 1	8.77%	39,626,758
6		Total regulatory Capital	14.22%	64,245,591

^{*} Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Goergia "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)

Date: 9/30/2021

Table 10 Reconcilation of balance sheet to in Lari arrving values as reported in On-balance sheet items per standardized published stand-alone linkage to Ν financial statements per local capital table regulatory report accounting rules 5,651,975 Cash Due from NBG 47,121,585 71,199,935 Due from Banks 0 4 **Dealing Securities** 37,736,621 Investment Securities 284,026,274 Loans 6.2 Less: Loan Loss Reserves Of which: General Reserves 4,526,425 6.2.1 6.2.2 Of which: COVID-19 Related Reserves Net Loans 266,046,207 1.967.771 Accrued Interest and Dividends Receivable Other Real Estate Owned & Repossessed 98,175 8 Assets 9 Equity Investments
Of which above 10% equity holdings in 0 9.1 financial institutions
Of which significant investments subject to limited recognition
Of which below 10% equity holdings subject to limited recognition 9.3 15,335,810 10 Fixed Assets and Intangible Assets 4,187,086 Of which intangible assets (Capital), N10 10.1 3,054,956 11 Other Assets 12 448,213,035 Total assets 69,864,298 13 Due to Banks 14 Current (Accounts) Deposits 51,080,208 4,280,607 15 Demand Deposits 159,115,443 16 Time Deposits Own Debt Securities 35.614.000 18 Borrowings Accrued Interest and Dividends Payable 19 7,492,532 16,343,866 20 Other Liabilities 584,779 20.1 Of which general reserves on other liabilities 31,228,000 Subordinated Debentures 26,353,969 Of which tier 2 capital qualifying instruments 21.1 375,018,954 Total liabilities 22 103,000,000 23 Common Stock 24 Preferred Stock ess: Repurchased Shares 0 26 27 Share Premium 0 General Reserves 28 Retained Earnings Asset Revaluation Reserves
Total Equity Capital n 73,194,082

Bank: JSC PASHA Bank Georgia
Date: 9/30/2021

Credit Hisk Weignted Exposures
Table (On-balance items and drf-balance
11 Rema after credit Conversion factor)

11	1 Items after credit conversion factor)																	
		a	Ь	c	d	e	f	8	h	_		k	_	m	n	0	Р	q
	Risk weights		3%	26			5%		0%		5%		0%		0%	251		Risk Weighted Exposures before Credit Risk Mitigation
	Exposure classes	On-balance	Off-balance															
		sheet amount																
- 1	Claims or contingent claims on central governments or central banks	8,054,409		0		0		0		0		44,416,886		0		0		44,416,886
2	Claims or contingent claims on regional governments or local authorities	0		٥				0		0		0		٥		0		_
3	Claims or contingent claims on public sector entities	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		
5	Claims or contingent claims on international organizations/institutions	0		0		0		0		0		0		0		0		
6	Claims or contingent claims on commercial banks	0		36,219,571		0		35,160,853		0		0	147,000	0		0		24,971,341
	Claims or contingent claims on corporates	0		0				0		0		244,605,635	15,556,344	0		0		260,161,979
8	Retail claims or contingent retail claims	0		0		0		0		0		18,418,385	2,152,308	0		0		20,570,694
9	Claims or contingent claims secured by mortgages on residential property	0		0				0		0		0		0		0		
10	Past due items	0		0		0		0		0		42,529,168		0		0		42,529,168
11	items belonging to regulatory high-risk categories	0		0				0		0		0		0		0		
12	Short-term claims on commercial banks and corporates	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		
14	Other items	5,651,975		0		0		0		0		14,107,465		0		0		14,107,465
	Total																	406 767 637 33

						Funded Cree	dit Protection							Unfur	ded Credit Pro	ection					
		On-balance sheet netting	Cash on deposit with, or deposit with, or deposit with, or deposit with assimilated instruments	Debt socurifies issued by central governments or central banks, regions or local authorifies, public sochor entities, multilateral development banks and international organizational, natitutions	Debt securities issued by regional governments or local authorities, public sector entities, malibiateral development banks and international restrictions	Debt securifies issued by other entities, which securifies have a credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the securifies the rules for the ru	Debt securities with a short-term control of the securities with a short-term control of the securities which has been determined by NIG to be associated with credit quilify step 3 and bove under the rules for the tisk weighting of short term exposures	Equities or convertible bonds that are included in a main index	Standard gold bullion or equivalent	Debt socurities without credit arting issued by commercial barrits	Units in collective investment undertakings	Central governments or central banks	Regional governments or local authorities	Multilateral development banks	International organizations / institutions	Public sector orbities	Commercial banks	Other corporate entities that have a credit assessment, which has been determined by MSG to be associated with credit quality step 2 or above under the rules for the rules for the corporates to corporates	Total Credit Risk Mitigation - On-balance sheet	Total Credit Risk Mitigation - Off-balance sheet	Total Credi Risk Mitigation
1	Claims or contingent claims on central governments or central banks																				
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 confingent claims on international organizations/institutions																				c
6	Claims or contingent claims on commercial banks																				C
7	Claims or contingent claims on corporates																				
8	Retail claims or contingent retail claims																				
9	Claims or contingent claims secured by mortgages on residential property																				
10	Past due items																				(
11	Items belonging to regulatory high-risk categories																				(
12	Short-term claims on commercial banks and corporates																				C
	Claims in the form of collective investment undertakings																				
14	Other items																				(

Bank: JSC PASHA Bank Georgia Date: 9/30/2021

Table 13 Standardized approach - Effect of credit risk mitigation

		а	b	С	d	e	f
		On halana	Off-balance s	heet exposures			
	Asset Classes	On-balance sheet exposures	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	52,471,295			44,416,886	44,416,886	85%
2	Claims or contingent claims on regional governments or local authorities	0				0	#DIV/0!
3	Claims or contingent claims on public sector entities	0				0	#DIV/0!
4	Claims or contingent claims on multilateral development banks	0				0	#DIV/0!
5	Claims or contingent claims on international organizations/institutions	0				0	#DIV/0!
6	Claims or contingent claims on commercial banks	71,380,423	294,000	147,000	24,677,341	24,677,341	35%
7	Claims or contingent claims on corporates	240,261,144	35,484,140	15,556,344	229,049,290	229,049,290	90%
8	Retail claims or contingent retail claims	18,055,714	19,116,535	2,152,308	16,266,077	16,266,077	80%
9	Claims or contingent claims secured by mortgages on residential property	0				0	#DIV/0!
10	Past due items	42,097,934			42,529,168	42,529,168	101%
11	Items belonging to regulatory high-risk categories	0				0	#DIV/0!
12	Short-term claims on commercial banks and corporates	0				0	#DIV/0!
13	Claims in the form of collective investment undertakings ('ClU')	0				0	#DIV/0!
14	Other items	23,946,525			14,107,465	14,107,465	59%
	Total	448,213,035	54,894,675	17,855,652	371,046,227	371,046,227	80%

JSC PASHA Bank Georgia 9/30/2021 Bank: Date:

Table 11 Liquidity Coverage Ratio

Table 11	Liquidity Coverage Ratio									
		Total unwe	ighted value (dail	ly average)		ted values accor odology* (daily a			d values accordi dology (daily ave	
		GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality	y liquid assets									
1	Total HQLA				13,004,689	95,139,060	108,143,749	5,701,178	45,769,318	51,470,496
Cash outflo										
2	Retail deposits	6,457,578	29,636,277	36,093,855	457,253	5,677,271	6,134,524	123,252	1,170,196	1,293,448
3	Unsecured wholesale funding	40,366,024	228,583,227	268,949,250	12,918,074	18,867,243	31,785,317	12,269,764	15,004,698	27,274,462
4	Secured wholesale funding	19,394,565	-	19,394,565	-	-	'n	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	31,386,541	23,735,285	55,121,825	5,290,324	4,110,629	9,400,953	1,830,380	1,666,292	3,496,672
6	Other contractual funding obligations	1	i	1	-	-	1	·	-	-
7	Other contingent funding obligations	2,309,446	14,775,608	17,085,054	1,819,013	585,436	2,404,449	1,836,993	765,416	2,602,409
8	TOTAL CASH OUTFLOWS	99,914,154	296,730,396	396,644,550	20,484,664	29,240,578	49,725,242	16,060,389	18,606,602	34,666,991
Cash inflow	rs .									
9	Secured lending (eg reverse repos)	=	=	=	=	=	Ξ.	-	=	=
10	Inflows from fully performing exposures	81,396,199	197,813,400	279,209,600	8,028,224	2,047,440	10,075,664	15,475,733	55,518,010	70,993,743
11	Other cash inflows	5,154,004	13,605,873	18,759,876	741,773	201,080	942,853	742,810	202,387	945,197
12	TOTAL CASH INFLOWS	86,550,203	211,419,273	297,969,476	8,769,998	2,248,519	11,018,517	16,218,543	55,720,397	71,938,940
					Total value accor	ding to NBG's m limits)	nethodology* (with	Total value acc	ording to Basel r (with limits)	nethodology
13	Total HQLA				13,004,689	95,139,060	108,143,749	5,701,178	45,769,318	51,470,496
14	Net cash outflow				11,714,667	26,992,059	38,706,725	4,015,097	4,651,651	8,666,748
15	Liquidity coverage ratio (%)				113.26%	353.35%	280.48%	145.23%	970.49%	586.59%

^{*} 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: JSC PASHA Bank Georgia Date: 9/30/2021

Table 15	Counterparty credit risk												
		a	b	С	d	е	f	g	h	i	<u> </u>	k	
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	106,937,166		2,138,743	0	0	0	0	0	2,138,743	0	0	2,138,743
1.1	Maturity less than 1 year	106,937,166	2.0%	2,138,743						2,138,743			2,138,743
1.2	Maturity from 1 year up to 2 years		5.0%	0									0
1.3	Maturity from 2 years up to 3 years		8.0%	0									0
1.4	Maturity from 3 years up to 4 years		11.0%	0									0
1.5	Maturity from 4 years up to 5 years		14.0%	0									0
1.6	Maturity over 5 years												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	106,937,166		2,138,743	0	0	0	0	0	2,138,743	0	0	2,138,743

Table 15.1	Leverage Ratio	
On-balance si	heet exposures (excluding derivatives and SFTs)	
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	453,351,432
2	(Asset amounts deducted in determining Tier 1 capital)	(4,187,086)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	449,164,346
Derivative ex	posures	
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	2,138,743
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)	2,138,743
Securities fina	ancing transaction exposures	
	Gross SFT assets (with no recognition of netting), after adjusting for	
12	sales accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT	
13	assets) Counterparty credit risk exposure for SFT assets	
14	Derogation for SFTs: Counterparty credit risk exposure in accordance	
EU-14a	with Article 429b (4) and 222 of Regulation (EU) No 575/2013 Agent transaction exposures	
15		
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-bala	ance sheet exposures	
17	Off-balance sheet exposures at gross notional amount	54,894,675
18	(Adjustments for conversion to credit equivalent amounts)	(35,453,929)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	19,440,746
Exempted exp	posures in accordance with CRR Article 429 (7) and (14) (on and off ba	alance 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	
EU-19b	sheet)) (Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and to	otal exposures	
20	Tier 1 capital	69,006,996
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	470,743,836
Leverage ratio	0	
22	Leverage ratio	14.66%
Choice on tra	nnsitional 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	
L	1	1

28 Off-balance sheet items

30 Net stable funding ratio

29 Total required stable funding

Net Stable Funding Ratio Table 16

le 16	Net Stable Funding Ratio					
		No maturity	Unweighted value b < 6 month	y residual maturity 6 month to <1yr	>= 1 yr	Weighted value
	Available stable funding					
	Available Stable Turturing					
1	Capital:	95,360,965	-	•	#######################################	267,637,053
2	Regulatory capital	95,360,965				95,360,965
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				***************************************	172,276,088
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	9,185,319	7,048,166	9,744,746	186,646	18,635,311
5	Residents' deposits	1,448,605	5,702,116	5,073,991	115,003	11,722,729
6	Non-residents' deposits	7,736,714	1,346,050	4,670,755	71,644	6,912,581
7	Wholesale funding	46,206,590	36,834,163	42,097,743	1,249,120	43,534,520
8	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	38,852,046	6,119,252	26,085,055	(0)	35,528,176
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	7,354,544	30,714,911	16,012,688	1,249,120	8,006,344
10	Liabilities with matching interdependent assets					
11	Other liabilities:	<u> </u>	27,318,467	-		
12	Liabilities related to derivatives		102,935	-		
13	All other liabilities and equity not included in the above categories	-	27,215,532	-	-	
14	Total available stable funding					329,806,884
	Required stable funding					
15	Total high-quality liquid assets (HQLA)	124,351,617	20,127,650	-		4,585,285
16	Performing loans and securities:	1,474,828	27,058,320	35,955,547	***************************************	182,494,331
17	Loans and deposits to financial institutions secured by Level 1 HQLA	-	-	-		
18	Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,474,828	10,021,474	2,371,190	23,412,791	26,322,831
19	$\label{local_local_local} \textit{Loans to non-financial institutions and retail customers,} \\ \textit{of which:} \\$		17,036,847	32,603,357	***************************************	143,122,232
20	With a risk weight of less than or equal to 35%					
21	Residential mortgages, of which:					
22	With a risk weight of less than or equal to 35%					
23	Securities that do not qualify as HQLA	-	-	981,000	14,775,021	13,049,268
24	Assets with matching interdependent liabilities					
25	Other assets:	11,148,725	2,336,496	263,685	42,949,175	55,719,488
26	Assets related to derivatives		642,996	-	-	642,996
27	All other assets not included in the above categories	11,148,725	1,693,500	263,685	42,949,175	55,076,492

34,722,050

15,887,445 4,285,181

- 15,887,445 4,285,181 4,417,727

4,417,727

133.41%

*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: Date: **Table 17** JSC PASHA Bank Georgia 9/30/2021

	Distribution by residual maturity	Exposures of On-Balance Items										
Risk classes		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total					
11	Claims or contingent claims on central governments or central banks	47,124,895			5,346,400		52,471,295					
7	Claims or contingent claims on regional governments or local authorities						-					
3 0	Claims or contingent claims on public sector entities						-					
4	Claims or contingent claims on multilateral development panks						_					
	Claims or contingent claims on international organizations/institutions						-					
6 0	Claims or contingent claims on commercial banks	63,699,977	7,680,446				71,380,423					
7 C	Claims or contingent claims on corporates		70,482,885	152,492,277	63,389,267		286,364,429					
	Retail claims or contingent retail claims		563,252	18,625,507			19,188,759					
	Claims or contingent claims secured by mortgages on esidential property						_					
	Past due items*		7,058,812	23,913,942	11,556,414		42,529,168					
11 11	tems belonging to regulatory high-risk categories						-					
	short-term claims on commercial banks and corporates											
131	Claims in the form of collective investment undertakings 'CIU')						_					
	Other items	5,651,975	2,958,740			11,148,725	19,759,440					
	l'otal	116,476,847	81,685,323	171,117,784	68,735,667	11,148,725	449,164,346					

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 tems". An overdue loan line is not included in the formula for eliminating double counting.

Bank: JSC PASHA Bank Georgia
Date: 9/30/2021

Table 18

		a	b	c	d	e	f	g
$\overline{}$	On Balance							
Assets		Gross car	rving values					Book value
			, 0				Accumulated	
				Special Reserve	General Reserve	Additional	write-off, during	
		Of which:	Of which: Loans	special Reserve	General Reserve	General Reserve	the reporting	
		Loans and	and other Assets -				period	(a+b-c-d-e)
		other Assets -	other than Non-				-	(410 C G C)
		Non-Performing	Performing					
1	Claims or contingent claims on central governments or							
1	central banks		52,471,295					52,471,295
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		E1 202 422					
6	Claims or contingent claims on commercial banks		71,380,423					71,380,423
7	Claims or contingent claims on corporates	30,862,820	268,403,997	12,902,387	4,769,921			281,594,509
8	Retail claims or contingent retail claims	913,135	18,895,117	619,494	368,476			18,820,283
9	Claims or contingent claims secured by mortgages on							
	residential property							
10	Past due items*	28,588,880	21,617,274	7,676,985	431,235			42,097,934
11	Items belonging to regulatory high-risk categories							-
12	Short-term claims on commercial banks and corporates							_
	Claims in the form of collective investment undertakings							
13	('CIU')							-
14	Other items	140,250	23,848,350	42,075				23,946,525
15	Total	########	########	13,563,956	5,138,397	-	-	448,213,035
16	Of which: loans	31,723,951	253,758,474	13,504,862	4,475,205			267,502,359
17	Of which: securities		38,861,197		663,192			38,198,005

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 tems*. An overdue loan line is not included in the formula for eliminating double counting.

Bank: JSC PASHA Bank Georgia Date: 9/30/2021

Table 19								
		a	b	c	d	e	f	g
	On Balance Assets	Gross ca	arrying values				Accumulated	Book value
source / coun	Sector of repayment terparty type	Of which: Loans and other Assets - Non- Performing	Of which: Loans and other Assets - other than Non- Performing	Special Reserve	General Reserve	Additional General Reserve	write-off, during the reporting period	(a+b-c-d-e)
1	State, state organizations	165,448	57,824,870	103,317	104,995			57,782,005
2	Financial Institutions	10,571	121,254,649	8,630	991,249			120,265,341
3	Pawn-shops	2,780	2,589	1,390	50			3,928
4	Construction Development, Real Estate Development and other Land Loans	2,101,910	38,533,505	630,873	769,267			39,235,275
5	Real Estate Management	1,416,230	38,685,575	525,040	745,100			38,831,665
6	Construction Companies	115,815	3,489,721	96,090	61,690			3,447,756
7	Production and Trade of Construction Materials	2,989,378	2,405,733	904,835	47,736			4,442,540
8	Trade of Consumer Foods and Goods	750,125	6,384,738	247,997	122,606			6,764,260
9	Production of Consumer Foods and Goods	166,283	2,353,285	51,314	46,881			2,421,373
10	Production and Trade of Durable Goods	-	621,857	-	12,401			609,455
11	Production and Trade of Clothes, Shoes and Textiles	-	4,619,792	446,176	605			4,173,011
12	Trade (Other)	234,921	4,147,764	146,320	81,282			4,155,082
13	Other Production	89,336	1,308,880	68,581	25,364			1,304,270
14	Hotels, Tourism	10,436,893	38,172,486	4,642,705	624,200			43,342,474
15	Restaurants	4,531,334	10,806,072	1,933,211	101,427			13,302,768
16	Industry	-	10,599		210			10,389
17	Oil Importers, Filling stationas, gas stations and Retailers	4,366,558	11,434,856	1,309,968	228,418			14,263,028
18	Energy	3,334	32,819,987	2,540	651,442			32,169,340
19	Auto Dealers	-	3,852,079	300	76,755			3,775,024
20	HealthCare	24,503	4,493,638	11,671	87,628			4,418,843
21	Pharmacy	661	230,187	198	4,576			226,073
22	Telecommunication	6,100	234,122	5,499	4,637			230,085
23	Service	3,558,811	12,055,451	1,257,971	205,393			14,150,898
24	Agriculture	639,673	4,194,468	191,902	83,420			4,558,819
25	Other	155,828	11,206,003	925,892	60,906			10,375,032
	Assets on which the Sector of repayment source is not							
26	accounted for	9,460	7,933	9,460	159			7,774
27	Other assets	140,250	23,848,350	42,075	-			23,946,525
28	Total	31,916,202	434,999,186	13,563,956	5,138,397	-	-	448,213,035

Date: 9/30/2021

<u>Table 20</u>

	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	18,744,068	706,305
2	An increase in the reserve for possible losses on assets	4,970,056	-
2.1	As a result of the origination of the new assets	2,066,434	-
2.2	As a result of classification of assets as a low quality	2,903,622	-
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	-	-
2.4	As a result of an increase in "additional general reserves"	-	-
3	Decrease in reserve for possible losses on assets	5,734,058	43,113
3.1	As a result of write-off of assets	236,797	-
3.2	As a result of partial or total payment of standard assets	1,142,283	40,000
3.3	As a result of partial or total payment of adversely classified assets	832,067	-
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	280,222	3,113
3.6	As a result of an decrease in "additional general reserves"	3,242,689	-
4	Closing balance	17,980,066	663,192

Date: 9/30/2021

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	23,749,043	
2	Inflows to non-performing portfolios	9,588,034	
3	Inflows to non-performing portfolios, as e result of currency exchange rate changes	-	
4	Outflows from non-performing portfolios	1,613,128	
5	Outflow to stadrat loan portfolio	-	
6	Outflow to watch loan portfolio	-	
7	Outflow due to loan repayment, partial or total	1,202,516	
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	410,612	
13	Closing balance	31,723,948	

										s and Debt securi	ties, nominal val	ue of Off-balance	e-sheet items							
			Classified	ified in standard category Classified in watch category							Classified in Non-Performing category									
securities ar items ac	ion of loans, Debt ad Off-balance-sheet cording to Risk on and Past due days	Total		Past due s 30 days	Past due > 30 days		Past due ± 30 days		Past due × 60 days < 90 days			Past due < 60 days	Past due ≥ 60 days < 90 days	Past due ± 90 days < 180 days	Past due ≥ 180 days < 1 year	Past due ≥ 1 year <2 year	Past due ≥ 2 year <5 year	Past due ≥ 5 year <7 year	Past due ≥ 7 year	Of which: Classified in Loss category
1	Loans	284,026,274	223,760,179	4,108,351	17,454,076	28,542,146	58,165	730,734	1,000	5,281,366	31,723,948	4,643,373	99,238	9,012,485	5,284,830	3,415,974	8,922		221	1,544,874
1.1	Central banks																-		-	
1.2	General governments												-				-		-	
1.3	Credit institutions												-				-		-	
1.4	Other financial corporations	33,201,755	33,201,755										-				-		-	
1.5	Non-financial corporations	231,185,093	172,134,675	3,820,196	17,451,309	28,236,507		586,091		5,281,299	30,813,911	4,612,970	-	8,594,671	4,984,396	3,415,974	-		-	1,167,927
1.6	Households	19,639,426	18,423,750	288,155	2,766	305,639	58,165	144,643	1,000	67	910,037	30,403	99,238	417,815	300,433		8,922		221	376,947
2	Debt Securities	33,159,620	33,159,620																	
2.1	Central banks																			
2.2	General governments	5,248,000	5,248,000																	
2.3	Credit institutions																			
2.4	Other financial corporations	14,000,000	14,000,000																	
2.5	Non-financial corporations	19,151,813	19,151,813																	
2.6	Households																			
3	Off-balance-sheet items	55,537,290	29,238,930			578,358							-							
3.1	Central banks																		_	
3.2	General governments												_						-	
3.3	Credit institutions	300,000	300,000																	
3.4	Other financial corporations	4,575,566	1,660,443																_	
3.5	Non-financial corporations	50,661,724	27,278,486			578,358											-			
3.6	Households																		_	

JSC PASHA Bank
Bank: Georgia
Date: 9/30/2021
Table 23

Loans Distributed according to LTV ratio, Loan reserves, Value of collateral for loans and loans

secured by	guarantees according sification and past due	Gross carrying valu	e of Loans																
			Loans Classified in standard category				Loans C	lassified in watcl	ı category		Loans Classified in Non-Performing category								
		Total		Past due < 30 days	Past due > 30 days		Past due « 30 days	Past due > 30 days < 60 days	Past due × 60 days < 90 days	Past due ≥ 90 days		Past due < 60 days	Past due × 60 days < 90 days	Past due ≥ 90 days < 180 days	Past due ≥ 180 days < 1 year			Past due ≥ 5 year <7 year	Past due ≥ 7 year
1	Loans	284,026,274	223.760.179	4.108.351	17.454.076	28.542.146	58.165	730.734	1.000	5.281.366	31.723.948	4.643.373	99.238	9.012.485	5.284.830	3.415.973	8.922	-	221
1.1	Secured Loans	259,341,988	200,291,569	3,820,196	17,451,309	28,236,507	-	586,091	-	5,281,299	30,813,911	4,612,970	-	8,594,671	4,984,396	3,415,973	-	-	-
1.1.1	Loans Secured by Immovable property	223,504,392	165.621.900	3.820.196	17.451.309	28.236.507	-	586.091	-	5.281.299	29.645.984	4.612.970	_	8.594.671	4.984.396	3.415.973	_	_	_
1.1.1.1	LTV ≤70%	140,146,852	106,596,583	-	13,194,819	19,163,129	-	366,000	-	5,281,299	14,387,139	4,612,970	-	2,818,127	747,619	-	-	-	-
1.1.1.2		27,733,731	18,390,173	643,308	-	2,595,521	-	220,091	-	-	6,748,037	-	-	-	4,041,399	2,706,638	-	-	-
1.1.1.3		21,534,644	9,090,415	283,500		5,477,843	-	-	-	-	6,966,386		-	4,891,854	195,378	709,335	-	-	-
1.1.1.4	LTV >100%	34,089,165	31,544,730	2,893,389	4,256,490	1,000,014	-	-	-	-	1,544,421	-	-	884,689	-	-	-	-	-
1.2	Reserves on Secured Loans	16,891,205	4,005,831	76,404	349,026	2,823,651	-	58,609	-	528,130	10,061,722	1,383,891	-	2,578,401	1,495,319	1,024,792	-		-
1.3	Value of Pledged collateral																		
1.3.1	Of which value capped at the Loan value	216,666,011	157.983.197	3.460.700	16.276.403	27.876.821		586.091		5.281.299	30.805.993	4.612.970	_	8.586.752	4.984.396	3.415.973			
	Of which immovable property	211.875.523	154.464.501	3,460,700	16.276.403	27.876.821		586.091	_	5.281.299	29.534.202	4,612,970		8,586,752	4.984.396	3,415,973			
1.3.1.1	Of which value above the cap	883.688.943	846.608.174	184,908	259.368.174	17,797,365		750.468		3,599,944	19.283.404	3,053,507	-	5.401.780	1,534,804	1,123,576			
1.3.2.1	Of which immovable property	872.522.283	838.604.839	184,908	259.368.174	17,797,365		750.468		3,599,944	16.120.080	3,053,504		5,401,780	1,534,804	1,123,576		<u> </u>	
1.4	Loans secured by the state and state institutions	0,2,322,203	0.00,004,039	104,708	255,500,174	17,797,303		730,408		3,399,544	10,120,080	3,333,304		3,401,780	1,334,804	1,123,370			
1.5	Loans secured by bank and /or financial																		

				Gross carryin	ig value			General and Special Reserves								
Logns														nal Comorol		
	.													General Reserve		
	\													Keserve		
			Standard	Watch	Sub-Standard	Doubtful	Loss		Standard	Watch	Sub-Standard	Doubtful	Loss			
	State, state	5,480,623			49,138	68,553			104,995	6,542	14,741	34,277	47,757			
1	organizations	3,480,023	5,249,753	65,422	49,138	08,333	47,757	208,312	104,995	0,542	14,741	34,277	47,757			
_	Financial	35,581,575			3,198	1,171			711,249	883	959	586	5,935			
3	Institutions	5,298	35,562,439 2,518	8,832	-,	2,780	5,935	719,612 1,440	50			1.390				
3	Pawn-shops	5,298	2,518	-	-	2,780	-	1,440	50	-	-	1,390				
	Construction															
	Development,															
	Real Estate	40,568,260			2,101,910	-			769,267	300	630,573	-	-			
	Development and															
1 .	other Land Loans		20 452 252	2.000				1 400 140								
4	Deal Petete		38,463,352	2,998			-	1,400,140								
5	Real Estate Management	39,672,957	37,255,015	1,001,712	1,416,230	-	-	1,270,141	745,100	100,171	424,869	-	-			
	Construction	3,543,506			69,170	11,252			61,690	34,320	20,751	5,626	35,393			
6	Companies	2,510,500	3,084,490	343,201	55,170	**,2,2	35,393	157,780	01,070	01,020	20,731	3,020	03,030			
	Production and															
	Trade of	5,376,010			2,949,174	34,207			47,736	482	884,752	17,103	997			
l _	Construction Materials															
7	Materials		2,386,812	4,821			997	951,071						-		
	Trade of															
	Consumer Foods	7,066,458			709,593	2,983			122,606	22,359	212,878	1,492	5			
8	and Goods		6,130,285	223,592			5	359,339								
			0,130,263	223,392			,	337,337								
	Production of															
	Consumer Foods	2,510,335			162,098	3,000			46,881	-	48,630	1,500	1,185			
9	and Goods		2,344,052	_			1,185	98,195								
			7. 7.				,									
	Production and	(20.0(0							12 401							
	Trade of Durable Goods	620,060			-	-			12,401	-	-	-	-			
10	Goods		620,060	-			-	12,401								
	Production and															
	Trade of Clothes,	4,491,991			_	_			605	446,176	_	_	_			
	Shoes and Textiles	4, ,								,						
11			30,229	4,461,762			-	446,781								
12	Trade (Other)	4,344,693	4,064,094	47,337	92,860	54,755	85,647	226,898	81,282	4,734	27,858	27,378	85,647			
	Out on Production	1,377,441			8,489	32,407			25,364	2,139	2,547	16,203	46,943			
13	Other Production	1,3/7,441	1,268,209	21,393	8,489	32,407	46,943	93,197	25,304	2,139	2,547	16,203	40,943			
14	Hotels, Tourism	48,555,860	31,209,990	6,908,977	9,264,409		1,172,484	5,266,904	624,200	690,898	2,779,323	-	1,172,484			
	Restaurants	15,301,189			4,523,579	2,932			101,427	569,849	1,357,074	1,466	4,823			
15			5,071,368	5,698,487	4,323,379	2,932	4,823	2,034,639		309,049	1,337,074	1,400	4,023			
16	Industry	10,493	10,493	-	-	-	-	210	210	-	-	-	-			
	Oil															
1	Importers,Filling															
	stationas,gas	15,787,463			4,366,558	-			228,418	-	1,309,968	-	-			
17	stations and		11,420,905					1,538,386								
18	Retailers Energy	21,177,002	21,173,868	-	1,134		2,000	425,817	423,477		340		2,000	\vdash		
19	Auto Dealers	3,840,737	3,837,738	2,999	- 1,134	-	-	77,055	76,755	300	-	-	-			
20	HealthCare	914,189	881,373	8,313	17,873	2,305	4,325	29,298	17,628	831	5,362	1,153	4,325			
21	Pharmacy	229,471	228,810	-	661	-	-	4,775	4,576	-	198	-	-			
	Telecommunicatio	238,856			1,000	-			4,637	99	300	-	5,000			
22	n Complete		231,864 6,008,223	992 1,647,025		15 000	5,000 32,065	10,037								
23	Service Agriculture	11,209,059 4,810,661	6,008,223 4,170,988	1,647,025	3,505,847 639,673	15,899	32,065	1,376,635	120,165 83,420	164,703	1,051,754 191,902	7,950	32,065			
25	Other	11,295,233	3,045,321	8,094,283	36,229	28,007	91,392	986,599	60,906	809,428	191,902	14,004	91,392	\vdash		
	Assets on which	11,273,233	5,015,021	2,071,200	30,229	20,007	71,072	300,333	00,700	307,720	10,009	17,004	21,332			
	the Sector of															
	repayment source	16,852			-	-			159	-	-	-	8,925			
	is not accounted															
26	for		7,927	-		0.40.0	8,925	9,083	4 4000 0		0 0mm c :-		4 = 44 = -			
27	Total	284,026,274	223,760,179	28,542,146	29,918,823	260,252	1,544,874	17,980,066	4,475,205	2,854,215	8,975,647	130,126	1,544,874			

Bank: JSC PASHA Bank Georgia Date: 9/30/2021 Table 25

		а	b	С	d	e	f	g	h	i
Gross carrying value/nominal value - distribution according to Callateral type		Secured by deposit	Secured by the state and state institutions	Secured by bank and /or financial institutions		Secured by Immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
1	Loans	1,255,651	-	-		211,875,523		33,521,756	4,482,244	32,891,099
2	Corporate debt securities		-	-		3,500,000		14,000,000	-	15,651,813
3	Off-balance-sheet itmes	4,760,787	-	21,121,889		6,473,001		2,401,834	950,552	19,829,227
4	Of which: Non-Performing Loans		_	-		29,534,202	,	1,271,792	7,918	910,037
5	Of which: Non-Performing Corporate debt securities		_	-		-		-	-	
6	Of which: Non-Performing Off- balance-sheet itmes		-	-		-		-	-	

Bank: JSC PASHA Bank Georgia Date: 9/30/2021 Table 26

		Gross carrying value of Loans								Rese	rves				Weighted average	Weighted average	Weighted average	Weighted average maturity of loans
	Retail Products		Standard	Watch	Sub- Standard	Doubtful	Loss		Standard	Watch	Sub- Standard	Doubtful	Loss	Number of Loans	nominal interest rate on quarterly disbursed loans	effective interest rate on quarterly disbursed loans	nominal interest rate (on Gross carrying value of Loans)	according to the remaining maturity (months)
1	Auto loans																	
2	Consumer Loans	12,375,897	11,622,394	184,851	154,558	168,158	245,936	627,315	232,448	18,485	46,367	84,079	245,936	1,722	15.99%	17.83%	16.75%	37.30
3	Pay Day Loans																	
4	Momental Installments																	
5	Overdrafts	21,127	20,839	67		6	214	641	417	7		3	214	47	13.82%	14.82%	14.30%	9.40
6	Credit Cards	7,522,095	7,060,210	120,721	118,280	92,087	130,796	365,602	141,205	12,072	35,484	46,044	130,796	10,741	36.00%	39.10%	36.00%	39.29
7	Mortgages	413,062	413,062	-	-	-	-	8,261	8,261					2			8.50%	38.62
7.1	Mortgages - Purchase of completed real estate	413,062	413,062					8,261	8,261					2			8.50%	38.62
7.2	Mortgages - Construction, the purchase of real estate under construction																	
7.3	Mortgages - For Real Estate Renovation																	
8	Retail Pawnshop loans																	
9	Student loans																	
10	Total Retail Products	20,332,181	19,116,505	305,639	272,838	260,251	376,947	1,001,820	382,330	30,564	81,852	130,126	376,947	12,512	27.53%	30.05%	23.55%	38.04
10.1	Between them: Loans issued on the basis of income from a pension or other state social disbursement																	