

Bank: სს "კაზმა ბანკი საქართველო"
Date: 31.12.2017

Table 1 Key metrics

N		4Q2017	3Q2017	2Q2017	1Q2017	4Q2016
Regulatory capital (amounts, GEL)						
<i>Based on Basel III framework</i>						
1	Common Equity Tier 1 (CET1)	99,202,514	99,530,552	97,950,858	100,442,868	99,145,519
2	Tier 1	99,202,514	99,530,552	97,950,858	100,442,868	99,145,519
3	Total regulatory capital	102,158,275	102,360,399	100,680,956	102,811,058	101,195,469
Risk-weighted assets (amounts, GEL)						
4	Risk-weighted assets (RWA) (Based on Basel III framework)	283,322,298	308,422,862	293,837,247	273,623,517	296,917,120
5	Risk-weighted assets (RWA) (Based on Basel I frameworks)	261,847,871	246,660,834	241,479,749	211,667,430	218,135,980
Capital ratios as a percentage of RWA						
<i>Based on Basel III framework</i>						
6	Common equity Tier 1 ratio ($\geq 7.0\%$)	35.01%	32.27%	33.02%	35.51%	37.72%
7	Tier 1 ratio ($\geq 8.5\%$)	35.01%	32.27%	33.02%	35.51%	37.72%
8	Total regulatory capital ratio ($\geq 10.5\%$)	36.06%	33.19%	33.94%	36.38%	38.50%
<i>Based on Basel I framework</i>						
9	Common equity Tier 1 ratio ($\geq 6.4\%$)	36.36%	38.68%	39.55%	45.05%	42.08%
10	Total regulatory capital ratio ($\geq 9.6\%$)	39.01%	41.50%	41.69%	46.84%	46.39%
Income						
11	Total Interest Income / Average Annual Assets	7.28%	7.56%	7.52%	7.17%	7.97%
12	Total Interest Expense / Average Annual Assets	1.58%	1.64%	1.78%	1.73%	2.37%
13	Earnings from Operations / Average Annual Assets	1.63%	2.20%	2.01%	2.10%	2.03%
14	Net Interest Margin	5.70%	5.92%	5.74%	5.44%	5.60%
15	Return on Average Assets (ROAA)	1.57%	2.19%	1.91%	2.11%	2.58%
16	Return on Average Equity (ROAE)	3.86%	5.32%	4.77%	5.58%	7.54%
Asset Quality						
17	Non Performed Loans / Total Loans	0.06%	0.06%	0.06%	0.06%	0.07%
18	LLR/Total Loans	2.22%	2.23%	2.29%	2.50%	2.59%
19	FX Loans/Total Loans	48.27%	48.51%	40.42%	25.88%	29.86%
20	FX Assets/Total Assets	54.82%	56.74%	49.22%	41.40%	51.22%
21	Loan Growth-YTD	16.37%	16.45%	26.45%	12.78%	-12.39%
Liquidity						
22	Liquid Assets/Total Assets	23.74%	17.58%	11.80%	12.48%	15.94%
23	FX Liabilities/Total Liabilities	87.87%	93.61%	88.61%	70.26%	76.17%
24	Current & Demand Deposits/Total Assets	7.07%	3.90%	3.60%	2.36%	4.46%
Liquidity Coverage Ratio**						
25	Total HQLA	66,612,789				
26	Net cash outflow	38,281,363				
27	LCR ratio (%)	174.01%				

* Significant changes between these two reporting periods is due to changes in NBG's methodology of calculating Risk Weighted Risk Exposures, in particular excluding Currency induced credit risk (CICR) from RWRA, which will be reflected in Pillar 2 capital buffer requirements. For the further details see the link of NBG's official press-release:
<https://www.nbg.gov.ge/index.php?m=340&newsid=3248&lng=eng>

** These includes Minimum capital requirements (4.5%, 6%, 8%) and Capital Conservation Buffer (2.5%) according to article 8 of the regulation on Capital Adequacy Requirements for Commercial Banks.

*** LCR calculated according to NBG's methodology which is more focused on local risks than Basel framework. See the table 14. LCR: Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

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Table 2

Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	178,397	494,665	673,062	144,068	512,214	656,282
2	Due from NBG	697,035	28,820,074	29,517,108	630,018	30,720,168	31,350,186
3	Due from Banks	21,367,329	39,885,754	61,253,083	7,565,019	50,693,214	58,258,233
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	34,665,992	25,922,000	60,587,992	57,494,807	33,422,544	90,917,352
6.1	Loans	57,824,052	53,946,137	111,770,189	67,365,399	28,682,346	96,047,745
6.2	Less: Loan Loss Reserves	-1,155,042	-1,324,554	-2,479,596	-1,418,280	-1,068,139	-2,486,419
6	Net Loans	56,669,010	52,621,583	109,290,593	65,947,119	27,614,208	93,561,326
7	Accrued Interest and Dividends Receivable	879,272	1,375,072	2,254,344	1,435,161	811,102	2,246,263
8	Other Real Estate Owned & Repossessed Assets	0	0	0	0	0	0
9	Equity Investments	0	0	0	0	0	0
10	Fixed Assets and Intangible Assets	3,027,479	0	3,027,479	3,167,755	0	3,167,755
11	Other Assets	5,408,649	2,769	5,411,417	553,551	1,790	555,341
12	Total assets	122,893,162	149,121,916	272,015,078	136,937,498	143,775,239	280,712,737
	Liabilities						
13	Due to Banks	7,028,232	95,921,315	102,949,547	10,505,982	89,847,319	100,353,301
14	Current (Accounts) Deposits	8,101,552	11,132,135	19,233,686	1,821,499	10,710,592	12,532,091
15	Demand Deposits	0	0	0	0	0	0
16	Time Deposits	238,896	38,423,875	38,662,770	868,048	32,267,639	33,135,688
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	3,000,000	8,677	3,008,677	28,000,000	3,004,448	31,004,448
19	Accrued Interest and Dividends Payable	10,916	717,561	728,477	65,334	614,471	679,805
20	Other Liabilities	1,856,545	362,765	2,219,310	1,515,394	286,643	1,802,037
21	Subordinated Debentures	0	0	0	0	0	0
22	Total liabilities	20,236,140	146,566,328	166,802,468	42,776,257	136,731,112	179,507,369
	Equity Capital						
23	Common Stock	103,000,000	0	103,000,000	103,000,000	0	103,000,000
24	Preferred Stock	0	0	0	0	0	0
25	Less: Repurchased Shares	0	0	0	0	0	0
26	Share Premium	0	0	0	0	0	0
27	General Reserves	0	0	0	0	0	0
28	Retained Earnings	2,212,610	0	2,212,610	-1,794,632	0	-1,794,632
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	Total Equity Capital	105,212,610	0	105,212,610	101,205,368	0	101,205,368
31	Total liabilities and Equity Capital	125,448,750	146,566,328	272,015,078	143,981,625	136,731,112	280,712,737

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Table 3		Income statement			in Lari		
		Reporting Period			Respective period of the previous year		
N		GEL	FX	Total	GEL	FX	Total
Interest Income							
1	Interest Income from Bank's "Nostro" and Deposit Accounts	1,083,575	1,116,496	2,200,070	219,769	1,933,401	2,153,169
2	Interest Income from Loans	8,185,555	2,648,122	10,833,677	9,625,697	2,313,981	11,939,678
2.1	from the Interbank Loans	184,685	1	184,686			0
2.2	from the Retail or Service Sector Loans	3,891,414	1,716,930	5,608,344	5,148,901	1,692,473	6,841,375
2.3	from the Energy Sector Loans	1,266,066	392,010	1,658,076	2,435,463		2,435,463
2.4	from the Agriculture and Forestry Sector Loans			0			0
2.5	from the Construction Sector Loans	359,852	4,637	364,489	5,394	79,178	84,572
2.6	from the Mining and Mineral Processing Sector Loans		178,332	178,332		33,633	33,633
2.7	from the Transportation or Communications Sector Loans	505,559		505,559			0
2.8	from Individuals Loans	44,313	2,899	47,212	25,791	85,910	111,701
2.9	from Other Sectors Loans	1,933,667	353,313	2,286,980	2,010,148	422,787	2,432,935
3	Fees/penalties income from loans to customers	132,411	34,016	166,427	172,677	182,507	355,184
4	Interest and Discount Income from Securities	3,966,123	1,410,985	5,377,108	6,607,559	1,682,169	8,289,728
5	Other Interest Income			0			0
6	Total Interest Income	13,367,664	5,209,618	18,577,283	16,625,701	6,112,057	22,737,759
Interest Expense							
7	Interest Paid on Demand Deposits	128,332	25,366	153,698	85,156	83,545	168,701
8	Interest Paid on Time Deposits	41,557	691,568	733,125	125,337	490,246	615,583
9	Interest Paid on Banks Deposits	442,047	1,989,929	2,431,976	1,436,473	2,025,721	3,462,193
10	Interest Paid on Own Debt Securities			0			0
11	Interest Paid on Other Borrowings	559,847	88,651	648,498	2,317,844	169,140	2,486,984
12	Other Interest Expenses	45,151	20,366	65,517	12,979	22,633	35,613
13	Total Interest Expense	1,216,933	2,815,881	4,032,814	3,977,790	2,791,285	6,769,074
14	Net Interest Income	12,150,731	2,393,737	14,544,469	12,647,912	3,320,773	15,968,684
Non-Interest Income							
15	Net Fee and Commission Income	-84,365	38,433	-45,932	-67,028	38,564	-28,464
15.1	Fee and Commission Income	22,638	125,091	147,729	31,645	117,409	149,054
15.2	Fee and Commission Expense	107,003	86,658	193,661	98,673	78,845	177,518
16	Dividend Income			0			0
17	Gain (Loss) from Dealing Securities			0			0
18	Gain (Loss) from Investment Securities		-26,592	-26,592			0
19	Gain (Loss) from Foreign Exchange Trading	1,190,250	0	1,190,250	1,146,384	0	1,146,384
20	Gain (Loss) from Foreign Exchange Translation	401,684	0	401,684	-199,823	0	-199,823
21	Gain (Loss) on Sales of Fixed Assets	60,820		60,820	-2,441		-2,441
22	Non-Interest Income from other Banking Operations	504,174	256,620	760,794	236,353	232,535	468,888
23	Other Non-Interest Income	2,336		2,336			0
24	Total Non-Interest Income	2,074,898	268,461	2,343,359	1,113,445	271,099	1,384,545
Non-Interest Expenses							
25	Non-Interest Expenses from other Banking Operations	1,884,979	113,654	1,998,633	1,551,557	92,949	1,644,506
26	Bank Development, Consultation and Marketing Expenses	2,984,861		2,984,861	2,281,211		2,281,211
27	Personnel Expenses	5,305,606	0	5,305,606	5,030,839	0	5,030,839
28	Operating Costs of Fixed Assets	6,408	0	6,408	8,799	0	8,799
29	Depreciation Expense	1,351,208	0	1,351,208	2,097,508	0	2,097,508
30	Other Non-Interest Expenses	648,398		648,398	690,028		690,028
31	Total Non-Interest Expenses	12,181,459	113,654	12,295,113	11,659,942	92,949	11,752,891
32	Net Non-Interest Income	-10,106,561	154,806	-9,951,755	-10,546,497	178,150	-10,368,347
33	Net Income before Provisions	2,044,170	2,548,543	4,592,714	2,101,415	3,498,923	5,600,338
34	Loan Loss Reserve	-6,823	0	-6,823	-1,577,198	0	-1,577,198
35	Provision for Possible Losses on Investments and Securities		0	0	0	0	0
36	Provision for Possible Losses on Other Assets	592,295	0	592,295	-186,842	0	-186,842
37	Total Provisions for Possible Losses	585,472	0	585,472	-1,764,040	0	-1,764,040
38	Net Income before Taxes and Extraordinary Items	1,458,698	2,548,543	4,007,242	3,865,455	3,498,923	7,364,378
39	Taxation			0			0
40	Net Income after Taxation	1,458,698	2,548,543	4,007,242	3,865,455	3,498,923	7,364,378
41	Extraordinary Items		0	0		0	0
42	Net Income	1,458,698	2,548,543	4,007,242	3,865,455	3,498,923	7,364,378

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Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Contingent Liabilities and Commitments	30,012,339	17,390,717	47,403,056	4,468,723	14,112,388	18,581,111
1.1	Guarantees Issued	8,941,078	13,625,215	22,566,293	4,259,687	8,765,852	13,025,539
1.2	Letters of credit Issued		1,477,554	1,477,554		317,616	317,616
1.3	Undrawn loan commitments	21,071,260	2,287,948	23,359,208	209,036	5,028,920	5,237,956
1.4	Other Contingent Liabilities			0			0
2	Guarantees received as security for liabilities of the bank			0		276,369	276,369
3	Assets pledged as security for liabilities of the bank	0	0	0	0	0	0
3.1	Financial assets of the bank			0			0
3.2	Non-financial assets of the bank			0			0
4	Guarantees received as security for receivables of the bank	49,545,425	62,756,373	112,301,798	67,361,659	30,933,834	98,295,493
4.1	Surety, joint liability	29,910,864	30,479,433	60,390,297	60,486,260	12,512,929	72,999,189
4.2	Guarantees	19,634,561	32,276,940	51,911,502	6,875,399	18,420,905	25,296,304
5	Assets pledged as security for receivables of the bank	61,947,561	77,980,410	139,927,971	87,579,761	85,094,219	172,673,980
5.1	Cash	71,896	31,905,756	31,977,651	268,048	26,711,506	26,979,554
5.2	Precious metals and stones			0			0
5.3	Real Estate:	46,266,176	14,284,348	60,550,524	42,186,000	24,643,924	66,829,924
5.3.1	Residential Property	33,000	357,205	390,205	0	138,957	138,957
5.3.2	Commercial Property	4,233,176	4,249,490	8,482,667	186,000	12,956,979	13,142,979
5.3.3	Complex Real Estate			0			0
5.3.4	Land Parcel	0	4,478,992	4,478,992	0	8,734,440	8,734,440
5.3.5	Other	42,000,000	5,198,660	47,198,660	42,000,000	2,813,548	44,813,548
5.4	Movable Property	10,000,000	24,887,355	34,887,355	16,000,000	30,245,013	46,245,013
5.5	Shares Pledged	3,329,662	0	3,329,662	28,079,662	0	28,079,662
5.6	Securities	0	2,053,022	2,053,022	1,046,051	3,493,776	4,539,827
5.7	Other	2,279,827	4,849,929	7,129,756	0	0	0
6	Derivatives	2,654,500	2,592,200	5,246,700	0	0	0
6.1	Receivables through FX contracts (except options)	2,654,500		2,654,500			0
6.2	Payables through FX contracts (except options)		2,592,200	2,592,200			0
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	5,607	8,390,087	8,395,694	3,197	7,653,663	7,656,860
7.1	Principal of receivables derecognized during last 3 month			0			0
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	0	223,932	223,932	3,197	226,511	229,708
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	0	6,666,474	6,666,474	0	6,806,891	6,806,891
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	5,607	1,723,613	1,729,219	3,197	846,771	849,968
8	Non-cancelable operating lease	0	0	0	0	0	0
8.1	Through indefinit term agreement			0			0
8.2	Within one year			0			0
8.3	From 1 to 2 years			0			0
8.4	From 2 to 3 years			0			0
8.5	From 3 to 4 years			0			0
8.6	From 4 to 5 years			0			0
8.7	More than 5 years			0			0
9	Capital expenditure commitment			0			0

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Table 5

Risk Weighted Assets

in Lari

N		4Q2017	3Q2017
1	Risk Weighted Assets for Credit Risk	262,893,951	281,977,320
1.1	Balance sheet items	246,424,681	233,003,768
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	16,416,181	12,451,190
1.3	Currency induced credit risk*		36,522,363
1.4	Counterparty credit risk	53,090	0
2	Risk Weighted Assets for Market Risk	1,748,243	7,765,438
3	Risk Weighted Assets for Operational Risk	18,680,104	18,680,104
4	Total Risk Weighted Assets	283,322,298	308,422,862

* CICR is excluded from RWA due to changes in NBG's methodology of calculating Risk Weighted Risk Exposures, in particular excluding Currency induced credit risk (CICR) from RWRA, which will be reflected in Pillar 2 capital buffer requirements. For the further details see the link of NBG's official press-release:
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Table 6 **Information about supervisory board, directorate, beneficiary owners and shareholders**

Members of Supervisory Board		
1	Mir Jamal Pashayev	
2	Taleh Kazimov	
3	Jalal Gasimov	
4	Hikmet Cenk Eynehan	
5	Farid Mammadov	
6		
7		
8		
9		
10		
Members of Board of Directors		
1	Chingiz Abdullayev	
2	George Japaridze	
3	Shahin Mammadov	
4		
5		
6		
7		
8		
9		
10		
List of Shareholders owning 1% and more of issued capital, indicating Shares		
1	PASHA Bank OJSC	100%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares		
1	Mr. Arif Pashayev	10.00%
2	Mrs. Arzu Aliyeva	45.00%
3	Mrs. Leyla Aliyeva	45.00%

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

	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per local accounting rules	b Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	c Subject to credit risk weighting
1	Cash	673,062		673,062
2	Due from NBG	29,517,108		29,517,108
3	Due from Banks	61,253,083		61,253,083
4	Dealing Securities	0		0
5	Investment Securities	60,587,992		60,587,992
6.1	Loans	111,770,189		111,770,189
6.2	Less: Loan Loss Reserves	-2,479,596		-2,479,596
6	Net Loans	109,290,593		109,290,593
7	Accrued Interest and Dividends Receivable	2,254,344		2,254,344
8	Other Real Estate Owned & Repossessed Assets	0		0
9	Equity Investments	0		0
10	Fixed Assets and Intangible Assets	3,027,479	2,121,796	905,683
11	Other Assets	5,411,417		5,411,417
	Total exposures subject to credit risk weighting before adjustments	272,015,078	2,121,796	269,893,282

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Table 8 Differences between carrying values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts in Lari

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	269,893,282
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	47,403,056
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	2,654,500
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	319,950,838
4	Effect of provisioning rules used for capital adequacy purposes	2,474,884
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-30,986,875
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-2,601,410
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	288,837,437

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Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	105,212,610
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)	2,212,610
7	Regulatory Adjustments of Common Equity Tier 1 capital	6,010,096
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	2,121,796
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	
12	Investments in own shares	
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	
14	Cash flow hedge reserve	
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	3,888,300
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	
19	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	
23	Common Equity Tier 1	99,202,514
24	Additional tier 1 capital before regulatory adjustments	0
25	Instruments that comply with the criteria for Additional tier 1 capital	0
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
29	Regulatory Adjustments of Additional Tier 1 capital	0
30	Investments in own Additional Tier 1 instruments	
31	Reciprocal cross-holdings in Additional Tier 1 instruments	
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
33	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
35	Additional Tier 1 Capital	0
36	Tier 2 capital before regulatory adjustments	2,955,761
37	Instruments that comply with the criteria for Tier 2 capital	
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	2,955,761
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	2,955,761

Bank: სს " პაშა ბანკი საქართველო"
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Table 9.1 **Capital Adequacy Requirements**

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	≥4,5%	
1.2	Minimum Tier 1 Requirement	≥6%	
1.3	Minimum Regulatory Capital Requirement	≥8%	
2	Combined Buffer		
2.1	Capital Conservation Buffer	≥2,5%	
2.2	Countercyclical Buffer	≥0%	
2.3	Systemic Risk Buffer	≥0%	
3	Pillar 2 Requirements*	≥0%	
3.1	CET1 Pillar 2 Requirement		
3.2	Tier 1 Pillar2 Requirement		
3.3	Regulatory capital Pillar 2 Requirement		
Existing Ratios/Amounts		Ratios	Amounts (GEL)
4	CET1	0%	
5	Tier 1	0%	
6	Total regulatory Capital	0%	

Bank: სს "კაზან ბანკი საქართველო"
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Table 10 **Reconciliation of balance sheet to regulatory capital** in Lari

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	673061.9878	
2	Due from NBS	29517108.24	
3	Due from Banks	61253082.77	
4	Dealing Securities	0	
5	Investment Securities	60587991.62	
6.1	Loans	111770189.3	
6.1.1	<i>Of which reserve Loan</i>	3888300	table 9 (Capital), N17
6.2	<i>Less: Loan Loss Reserves</i>	-2479595.932	
6.2.1	<i>Of which loan loss general reserve</i>	2474884.261	table 9 (Capital), N39
6	Net Loans		109,290,593
7	Accrued Interest and Dividends Receivable	2254343.78	
8	Other Real Estate Owned & Repossessed Assets	0	
9	Equity Investments	0	
9.1	<i>Of which above 10% equity holdings in financial institutions</i>		
9.2	<i>Of which significant investments subject to limited recognition</i>		
9.3	<i>Of which below 10% equity holdings subject to limited recognition</i>		
10	Fixed Assets and Intangible Assets	3027479.42	
10.1	<i>Of which intangible assets</i>	2121796.17	table 9 (Capital), N10
11	Other Assets	5411417.175	
12	Total assets		272,015,078
13	Due to Banks	102949547.2	
14	Current (Accounts) Deposits	19233686.49	
15	Demand Deposits	0	
16	Time Deposits	38662770.34	
17	Own Debt Securities	0	
18	Borrowings	3008677.093	
19	Accrued Interest and Dividends Payable	728477.2895	
20	Other Liabilities	2219309.883	
20.1	<i>Of which off balance sheet items general reserve</i>	480876.9524	table 9 (Capital), N39
21	Subordinated Debentures	0	
21.1	<i>Of which tier II capital qualifying instruments</i>		
22	Total liabilities		166,802,468
23	Common Stock	103,000,000	table 9 (Capital), N 2
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	0	
27	General Reserves	0	
28	Retained Earnings	2,212,610	table 9 (Capital), N 6
29	Asset Revaluation Reserves	0	
30	Total Equity Capital		105,212,610

Bank: ԱԲ Կ. Յան Զանգի Խեմբուրգեան
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Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

Risk weights Exposure classes		a		b		c		d		e		f		g		h		i		j		k		l		m		n		o		p		q	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk Weighted Exposures before Credit Risk Mitigation	
1	Claims or contingent claims on central governments or central banks	1,871,305	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,820,115	
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
3	Claims or contingent claims on public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
6	Claims or contingent claims on commercial banks	0	0	6,473,634	0	0	0	0	0	36,148,801	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89,001,104		
7	Claims or contingent claims on corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	142,910,120		
8	Retail claims or contingent retail claims	0	0	0	0	0	0	0	0	0	0	0	583,247	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	544,386		
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
10	Past due items	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
13	Claims in the form of collective investment undertakings ("CIU")	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-		
14	Other items	673,062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,564,536		
Total		2,544,367	0	6,473,634	0	0	0	0	0	36,148,801	0	0	583,247	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	262,840,861.1		

Bank: სს " პაშა ბანკი საქართველო"
Date: 31.12.2017

Table 13 Standardized approach - Effect of credit risk mitigation

	a	b		c	d	e	f
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value				
Asset Classes							
1	Claims or contingent claims on central governments or central banks	30,691,419			28,820,115	28,820,115	94%
2	Claims or contingent claims on regional governments or local authorities	0			0	0	0%
3	Claims or contingent claims on public sector entities	0			0	0	0%
4	Claims or contingent claims on multilateral development banks	0			0	0	0%
5	Claims or contingent claims on international organizations/institutions	0			0	0	0%
6	Claims or contingent claims on commercial banks	112,249,411	5,000	5,000	89,001,104	89,001,104	79%
7	Claims or contingent claims on corporates	126,606,491	46,860,300	16,303,629	142,910,120	142,910,120	100%
8	Retail claims or contingent retail claims	583,247	537,755	107,551	544,986	544,986	79%
9	Claims or contingent claims secured by mortgages on residential property	0			0	0	0%
10	Past due items	0			0	0	0%
11	Items belonging to regulatory high-risk categories	0			0	0	0%
12	Short-term claims on commercial banks and corporates	0			0	0	0%
13	Claims in the form of collective investment undertakings ('CIU')	0			0	0	0%
14	Other items	2,237,598			1,564,536	1,564,536	70%
	Total	272,368,166	47,403,056	16,416,181	262,840,861	262,840,861	91%

Bank: ԱՅ " Հանրապետական Բանկ " ՓԲԸ
 Date: 31.12.2017

Table 11 Liquidity Coverage Ratio									
	Total unweighted value (daily average**)			Total weighted values according to NBG's			Total weighted values according to Basel		
	GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets									
1	Total HQLA			20,934,265	45,678,524	66,612,789	5,561,567	29,302,889	34,864,456
Cash outflows									
2	Retail deposits	155,350.53	107,480,13.04	109,033,633.57	52,140,898.25	50,794,70,953	51,316,11,851	10,750,362	10,708,95,595
3	Unsecured wholesale funding	152,133,28.39	134,737,989.2	149,951,317.6	103,253,51.38	30,596,692.3	40,922,323.67	9,705,830.101	29,465,874.28
4	Secured wholesale funding	0	0	0	0	0	0	0	0
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	3,001,233,8.62	201,411,68.14	501,535,06.75	91,687,48.901	48,759,97.141	14,044,746.04	25,532,14.183	37,084,62,286
6	Other contractual funding obligations	0	0	0	0	0	0	0	0
7	Other contingent funding obligations	16,826,82.65	7,782,70.41	24,609,53.06	15,890,72.68	13,339.97	16,024,12.65	15,890,72.68	13,339.97
8	TOTAL CASH OUTFLOWS	4,706,370.19	166,405,440.8	213,469,141	211,353,13.86	40,565,780.36	61,701,094.22	34,258,572.13	48,117,439.45
Cash inflows									
9	Secured lending (eg reverse repos)	0	0	0	0	0	0	0	0
10	Inflows from fully performing exposures	7,840,2864.01	9,017,0195.28	16,857,3059.3	86,406,51.88	101,397,78.94	18,780,430.82	24,013,349.82	35,770,472.38
11	Other cash inflows	3,309,7344.97	3,120,1140.95	6,429,8485.92	2,988,52.19	43,404,48.44	4,639,300.63	2,988,52.19	43,404,48.44
12	TOTAL CASH INFLOWS	11,150,029	12,137,1336.2	23,287,1545.2	89,395,04.07	144,802,27.38	23,419,731.45	27,001,852.01	79,174,920.82
				Total value according to NBG's methodology*			Total value according to Basel methodology (with		
13	Total HQLA				20,934,265.28	45,678,524.06	66,612,789.34	5,561,567.34	29,302,888.68
14	Net cash outflow				12,195,809.79	26,085,52.98	38,281,362.77	34,647,16.831	85,646,43.032
15	Liquidity coverage ratio (%)				171.65%	175.11%	174.01%	160.52%	342.14%

* Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustrative purposes.

** Instead of daily average, values are given for the last day of reporting period

