

Bank: სს "პანა ბანკი საქართველო"
Date: 30.09.2020

Table 1 Key metrics

N		3Q2020	2Q2020	1Q2020	4Q2019	3Q2019
Regulatory capital (amounts, GEL)						
<i>Based on Basel III framework</i>						
1	Common Equity Tier 1 (CET1)	74,981,971	77,845,531	82,217,108	94,603,709	99,141,620
2	Tier 1	74,981,971	77,845,531	82,217,108	94,603,709	99,141,620
3	Total regulatory capital	113,511,210	114,338,420	121,247,284	128,956,192	104,896,462
Risk-weighted assets (amounts, GEL)						
4	Risk-weighted assets (RWA) (Based on Basel III framework)	493,420,977	506,656,949	526,675,270	495,553,546	497,745,548
Capital ratios as a percentage of RWA						
<i>Based on Basel III framework</i>						
5	Common equity Tier 1 ratio $\geq 5.83042455329527\%$	15.20%	15.36%	15.61%	19.11%	19.92%
6	Tier 1 ratio $\geq 7.77696239234541\%$	15.20%	15.36%	15.61%	19.11%	19.92%
7	Total Regulatory Capital ratio $\geq 14.3578469015677\%$	23.00%	22.57%	23.02%	26.05%	21.07%
Income						
8	Total Interest Income / Average Annual Assets	6.71%	6.62%	6.85%	6.72%	6.64%
9	Total Interest Expense / Average Annual Assets	3.20%	3.22%	3.18%	2.43%	2.20%
10	Earnings from Operations / Average Annual Assets	-3.92%	-3.29%	-3.69%	-0.95%	-0.34%
11	Net Interest Margin	3.50%	3.40%	3.67%	4.29%	4.43%
12	Return on Average Assets (ROAA)	-5.49%	-6.90%	-10.20%	-1.93%	-1.74%
13	Return on Average Equity (ROAE)	-30.11%	-36.82%	-51.71%	-7.86%	-6.66%
Asset Quality						
14	Non Performed Loans / Total Loans	8.06%	1.87%	0.32%	0.21%	0.21%
15	LLR/Total Loans	6.16%	6.29%	5.60%	2.31%	2.28%
16	FX Loans/Total Loans	74.27%	69.39%	68.60%	64.26%	67.48%
17	FX Assets/Total Assets	69.18%	64.56%	65.61%	63.65%	71.14%
18	Loan Growth-YTD	4.79%	0.75%	0.53%	58.56%	50.28%
Liquidity						
19	Liquid Assets/Total Assets	11.04%	12.77%	14.85%	25.76%	27.97%
20	FX Liabilities/Total Liabilities	78.79%	78.60%	79.11%	75.23%	87.74%
21	Current & Demand Deposits/Total Assets	13.21%	20.05%	11.83%	20.26%	17.42%
Liquidity Coverage Ratio**						
22	Total HQLA	112,139,401	116,325,036	124,363,393	168,509,641	144,169,789
23	Net cash outflow	70,054,627	82,364,622	86,088,289	94,698,659	111,557,296
24	LCR ratio (%)	133.21%	145.01%	145.42%	178.55%	133.10%

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "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>)

*** 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	1,738,073	4,675,904	6,413,977	948,007	2,073,001	3,021,008
2	Due from NBG	1,822,797	41,407,801	43,230,598	327,351	84,790,907	85,118,258
3	Due from Banks	2,058,331	39,644,468	41,702,799	2,865,125	69,746,140	72,611,265
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	31,407,831	13,359,897	44,767,728	26,290,574	1,434,600	27,725,173
6.1	Loans	81,576,590	235,436,888	317,013,477	93,234,445	193,492,292	286,726,737
6.2	Less: Loan Loss Reserves	-3,260,226	-16,273,455	-19,533,681	-2,655,857	-3,869,846	-6,525,703
6	Net Loans	78,316,364	219,163,433	297,479,797	90,578,587	189,622,446	280,201,034
7	Accrued Interest and Dividends Receivable	2,127,687	3,180,778	5,308,465	867,086	669,915	1,537,000
8	Other Real Estate Owned & Repossessed Assets	98,175	0	98,175	0	0	0
9	Equity Investments	0	0	0	0	0	0
10	Fixed Assets and Intangible Assets	22,138,867	0	22,138,867	16,019,548	0	16,019,548
11	Other Assets	3,500,269	72,624	3,572,893	4,103,945	1,666,836	5,770,781
12	Total assets	143,208,394	321,504,904	464,713,298	142,000,223	350,003,844	492,004,067
	Liabilities						
13	Due to Banks	12,282,501	62,470,335	74,752,836	8,511,267	111,605,736	120,117,004
14	Current (Accounts) Deposits	8,554,528	49,587,346	58,141,874	5,792,265	66,288,607	72,080,872
15	Demand Deposits	1,157,846	2,077,431	3,235,278	9,242,830	4,361,734	13,604,564
16	Time Deposits	32,786,124	121,188,162	153,974,286	17,393,603	110,477,646	127,871,248
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	17,000,000	16,439,000	33,439,000	0	39,633,214	39,633,214
19	Accrued Interest and Dividends Payable	615,680	4,316,051	4,931,731	189,453	2,571,831	2,761,284
20	Other Liabilities	9,305,323	14,597,132	23,902,455	6,649,928	7,140,952	13,790,881
21	Subordinated Debentures	0	32,878,000	32,878,000	0	0	0
22	Total liabilities	81,702,003	303,553,457	385,255,460	47,779,346	342,079,720	389,859,066
	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	-23,542,162	0	-23,542,162	-854,999	0	-854,999
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	Total Equity Capital	79,457,838	0	79,457,838	102,145,001	0	102,145,001
31	Total liabilities and Equity Capital	161,159,841	303,553,457	464,713,298	149,924,347	342,079,720	492,004,067

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Table 3 **Income statement** in Lari

N	N	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
		Interest Income					
1	Interest Income from Bank's "Nostro" and Deposit Accounts	543,209	337,739	880,948	1,111,827	1,041,660	2,153,487
2	Interest Income from Loans	9,481,662	9,906,349	19,388,011	7,175,313	8,473,155	15,648,468
2.1	from the Interbank Loans			0			0
2.2	Loans	4,891,115	4,447,515	9,338,630	4,182,351	3,557,654	7,740,005
2.3	from the Energy Sector Loans	427,321	128,069	555,390	503,492	16,741	520,233
2.4	Sector Loans	149,607	29,693	179,300			0
2.5	from the Construction Sector Loans	575,686	1,586,211	2,161,896	77,676	773,138	850,813
2.6	Processing Sector Loans	175	6,722	6,897	1,086	44,276	45,362
2.7	Communications Sector Loans			0		400,221	400,221
2.8	from Individuals Loans	782,050	942,288	1,724,337	199,133	555,476	754,609
2.9	from Other Sectors Loans	2,655,708	2,765,852	5,421,560	2,211,575	3,125,650	5,337,225
3	Fees/penalties income from loans to customers	194,072	280,619	474,691	20,117	420,244	440,361
4	Interest and Discount Income from Securities	3,168,056	219,454	3,387,509	1,819,155	65,615	1,884,771
5	Other Interest Income			0			0
6	Total Interest Income	13,386,998	10,744,161	24,131,159	10,126,412	10,000,675	20,127,087
		Interest Expense					
7	Interest Paid on Demand Deposits	232,646	87,613	320,259	119,337	83,337	202,674
8	Interest Paid on Time Deposits	2,215,195	1,263,505	3,478,700	1,197,589	1,371,635	2,569,224
9	Interest Paid on Banks Deposits	534,738	2,128,435	2,663,173	314,399	3,426,035	3,740,433
10	Interest Paid on Own Debt Securities	1,323,989	1,655,081	2,979,069		5,101	5,101
11	Interest Paid on Other Borrowings	413,298	1,675,650	2,088,947		164,436	164,436
12	Other Interest Expenses			0			0
13	Total Interest Expense	4,719,865	6,810,284	11,530,149	1,631,324	5,050,544	6,681,868
14	Net Interest Income	8,667,133	3,933,878	12,601,011	8,495,088	4,950,131	13,445,219
		Non-Interest Income					
15	Net Fee and Commission Income	-44,800	13,078	-31,723	-49,343	89,237	39,893
15.1	Fee and Commission Income	69,030	203,398	272,428	51,417	248,008	299,425
15.2	Fee and Commission Expense	113,830	190,320	304,150	100,761	158,771	259,532
16	Dividend Income			0			0
17	Gain (Loss) from Dealing Securities			0			0
18	Gain (Loss) from Investment Securities			0			0
19	Gain (Loss) from Foreign Exchange Trading	-4,087,443	0	-4,087,443	3,863,351	0	3,863,351
20	Gain (Loss) from Foreign Exchange Translation	7,582,673	0	7,582,673	-993,990	0	-993,990
21	Gain (Loss) on Sales of Fixed Assets	-130		-130	-639,786		-639,786
22	Non-Interest Income from other Banking Operations	828,042	280,218	1,108,259	288,184	385,653	673,836
23	Other Non-Interest Income	83,444		83,444			0
24	Total Non-Interest Income	4,361,784	293,296	4,655,080	2,468,416	474,890	2,943,305
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	751,131	655,739	1,406,870	1,064,042	453,186	1,517,228
26	Bank Development, Consultation and Marketing Expenses	3,879,617		3,879,617	3,200,273		3,200,273
27	Personnel Expenses	12,421,002	0	12,421,002	10,935,897	0	10,935,897
28	Operating Costs of Fixed Assets	7,995	0	7,995	1,985	0	1,985
29	Depreciation Expense	4,861,786	0	4,861,786	2,428,043	0	2,428,043
30	Other Non-Interest Expenses	1,204,848		1,204,848	970,338		970,338
31	Total Non-Interest Expenses	23,126,379	655,739	23,782,118	18,600,577	453,186	19,053,763
32	Net Non-Interest Income	-18,764,594	-362,443	-19,127,038	-16,132,161	21,704	-16,110,457
33	Net Income before Provisions	-10,097,462	3,571,434	-6,526,027	-7,637,073	4,971,835	-2,665,238
34	Loan Loss Reserve	12,766,111	0	12,766,111	2,391,141	0	2,391,141
35	Provision for Possible Losses on Investments and Securities		0	0		0	0
36	Provision for Possible Losses on Other Assets	556,316		556,316	219,241		219,241
37	Total Provisions for Possible Losses	13,322,427	0	13,322,427	2,610,382	0	2,610,382
38	Net Income before Taxes and Extraordinary Items	-23,419,889	3,571,434	-19,848,454	-10,247,455	4,971,835	-5,275,620
39	Taxation		0	0		0	0
40	Net Income after Taxation	-23,419,889	3,571,434	-19,848,454	-10,247,455	4,971,835	-5,275,620
41	Extraordinary Items	95,107	0	95,107		0	0
42	Net Income	-23,324,782	3,571,434	-19,753,347	-10,247,455	4,971,835	-5,275,620

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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	35,358,118	30,491,330	65,849,449	22,315,630	31,298,063	53,613,693
1.1	Guarantees Issued	19,717,050	14,931,911	34,648,961	15,716,868	13,809,892	29,526,761
1.2	Letters of credit Issued		345,735	345,735		1,110,116	1,110,116
1.3	Undrawn loan commitments	15,641,069	15,213,684	30,854,753	6,598,762	16,378,054	22,976,816
1.4	Other Contingent Liabilities			0			0
2	Guarantees received as security for liabilities of the bank			0			0
3	Assets pledged as security for liabilities of the bank	0	0	0	0	0	0
3.1	Financial assets of the bank			0			0
3.2	Non-financial assets of the bank			0			0
4	Guarantees received as security for receivables of the bank	41,659,741	345,144,075	386,803,816	60,550,967	256,346,412	316,897,379
4.1	Surety, joint liability	35,335,365	330,519,593	365,854,958	53,616,220	246,010,628	299,626,848
4.2	Guarantees	6,324,376	14,624,482	20,948,858	6,934,747	10,335,784	17,270,531
5	Assets pledged as security for receivables of the bank	113,178,376	932,591,994	1,045,770,370	91,765,559	934,504,356	1,026,269,915
5.1	Cash	7,207,006	12,128,605	19,335,611	5,684,138	17,067,200	22,751,337
5.2	Precious metals and stones			0			0
5.3	Real Estate:	39,855,876	843,003,163	882,859,040	46,219,176	780,599,486	826,818,663
5.3.1	Residential Property	0	76,425,171	76,425,171	0	86,245,979	86,245,979
5.3.2	Commercial Property	3,855,876	695,242,094	699,097,970	3,855,876	656,332,386	660,188,262
5.3.3	Complex Real Estate	0	3,797,409	3,797,409	0	4,876,080	4,876,080
5.3.4	Land Parcel	0	47,038,725	47,038,725	363,300	29,144,581	29,507,881
5.3.5	Other	36,000,000	20,499,765	56,499,765	42,000,000	4,000,460	46,000,460
5.4	Movable Property	1,308,546	57,733,409	59,041,955	2,180,910	32,753,975	34,934,885
5.5	Shares Pledged	0	16	16	0	24,244,476	24,244,476
5.6	Securities			0	0	945,664	945,664
5.7	Other	64,806,947	19,726,800	84,533,747	37,681,335	78,893,556	116,574,891
6	Derivatives	69,904,764	304,057,404	373,962,168	30,924,439	156,980,406	187,904,845
6.1	Receivables through FX contracts (except options)	50,930,708	134,911,536	185,842,244	20,231,392	73,383,711	93,615,103
6.2	Payables through FX contracts (except options)	18,974,056	169,145,868	188,119,924	10,693,047	83,596,695	94,289,742
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	908,578	3,068,253	3,976,831	83,722	9,658,757	9,742,479
7.1	Principal of receivables derecognized during last 3 month	592,445	0	592,445			0
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	-167,156	456,448	289,293	2,910	-2,577	333
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	662,405	0	662,405	69,960	7,600,017	7,669,977
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	246,174	3,068,253	3,314,426	13,762	2,058,740	2,072,502
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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N		3Q2020	2Q2020
1	Risk Weighted Assets for Credit Risk	452,099,063	465,517,471
1.1	Balance sheet items	425,090,808	432,632,467
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	23,291,410	27,884,395
1.3	Counterparty credit risk	3,716,845	5,000,609
2	Risk Weighted Assets for Market Risk	3,825,396	3,642,960
3	Risk Weighted Assets for Operational Risk	37,496,518	37,496,518
4	Total Risk Weighted Assets	493,420,977	506,656,949

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

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Table 6 **Information about supervisory board, directorate, beneficiary owners and shareholders**

Members of Supervisory Board		
1	Shahin Mammadov	
2	George Glonti	
3	Ebru Ogan Knottnerus	
4	Jalal Gasimov	
5	Farid Mammadov	
6		
7		
8		
9		
10		
Members of Board of Directors		
1	Arda Yusuf Arkun	
2	Selim Berent	
3	Asaf Huseynov	
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	19.00%
2	Mrs. Arzu Aliyeva	37.50%
3	Mrs. Leyla Aliyeva	37.50%
4	Mr. Mir Jamal Pashayev	6.00%

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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	6,413,977		6,413,977
2	Due from NBG	43,230,598		43,230,598
3	Due from Banks	41,702,799		41,702,799
4	Dealing Securities	0		0
5	Investment Securities	44,767,728		44,767,728
6.1	Loans	317,013,477		317,013,477
6.2	Less: Loan Loss Reserves	-19,533,681		-19,533,681
6	Net Loans	297,479,797		297,479,797
7	Accrued Interest and Dividends Receivable	5,308,465		5,308,465
8	Other Real Estate Owned & Repossessed Assets	98,175		98,175
9	Equity Investments	0		0
10	Fixed Assets and Intangible Assets	22,138,867	4,475,866	17,663,000
11	Other Assets	3,572,893		3,572,893
	Total exposures subject to credit risk weighting before adjustments	464,713,298	4,475,866	460,237,432

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	460,237,432
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	64,599,138
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	185,842,244
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	710,678,814
4	Effect of provisioning rules used for capital adequacy purposes	5,160,509
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-41,307,728
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-182,125,399
6	Effect of other adjustments	0
7	Total exposures subject to credit risk weighting	492,406,196

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

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Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	79,457,838
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)	-23,542,162
7	Regulatory Adjustments of Common Equity Tier 1 capital	4,475,866
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	4,475,866
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	
12	Investments in own shares	
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	
14	Cash flow hedge reserve	
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	0
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	
19	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	
23	Common Equity Tier 1	74,981,971
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	38,529,238
37	Instruments that comply with the criteria for Tier 2 capital	32,878,000
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	5,651,238
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	38,529,238

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Table 9.1 **Capital Adequacy Requirements**

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	22,203,944
1.2	Minimum Tier 1 Requirement	6.00%	29,605,259
1.3	Minimum Regulatory Capital Requirement	8.00%	39,473,678
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	1.33%	6,564,594
3.2	Tier 1 Pillar2 Requirement	1.78%	8,767,905
3.3	Regulatory capital Pillar 2 Requirement	6.36%	31,370,950
Total Requirements		Ratios	Amounts (GEL)
4	CET1	5.83%	28,768,538
5	Tier 1	7.78%	38,373,164
6	Total regulatory Capital	14.36%	70,844,628

* 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>)

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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	6413976.844	
2	Due from NBG	43230598.1	
3	Due from Banks	41702798.69	
4	Dealing Securities	0	
5	Investment Securities	44767727.87	
6.1	Loans	317013477.4	
6.1.1	<i>Of which reserve Loan</i>	0	table 9 (Capital), N17
6.2	<i>Less: Loan Loss Reserves</i>	-19533680.71	
6.2.1	<i>Of which loan loss general reserve</i>	5027448.319	table 9 (Capital), N39
6.2.1	<i>Of which loan loss general reserve are related to COVID 19-</i>	0	
6	Net Loans	297,479,797	
7	Accrued Interest and Dividends Receivable	5308464.956	
8	Other Real Estate Owned & Repossessed Assets	98175	
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	22138866.88	
10.1	<i>Of which intangible assets</i>	4475866.44	table 9 (Capital), N10
11	Other Assets	3572893.037	
12	Total assets	464,713,298	
13	Due to Banks	74752835.94	
14	Current (Accounts) Deposits	58141873.96	
15	Demand Deposits	3235277.566	
16	Time Deposits	153974286.4	
17	Own Debt Securities	0	
18	Borrowings	33439000	
19	Accrued Interest and Dividends Payable	4931731.342	
20	Other Liabilities	23902455.13	
20.1	<i>Of which off balance sheet items general reserve</i>	623789.9644	table 9 (Capital), N39
21	Subordinated Debentures	32878000	table 9 (Capital), N37
21.1	<i>Of which tier II capital qualifying instruments</i>		
22	Total liabilities	385,255,460	
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	-23,542,162	table 9 (Capital), N 6
29	Asset Revaluation Reserves	0	
30	Total Equity Capital	79,457,838	

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

Table 11

	Risk weights Exposure classes	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			
1	Claims or contingent claims on central governments or central banks	7,983,638		0		0		0		0		41,407,801		0		0		41,407,801
2	Claims or contingent claims on regional governments or local authorities	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		-
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		16,683,958		0		25,124,706		0		0		0		0		15,899,144
7	Claims or contingent claims on corporates	0		0		0		0		0		339,614,955	218,202,629	0		0		361,435,218
8	Retail claims or contingent retail claims	0		0		0		0		0		0	147,114,887	0		0		1,471,147
9	Claims or contingent claims secured by mortgages on residential property	0		0		0		0		0		0		0		0		-
10	Past due items	0		0		0		0		0		0		0		0		-
11	Items belonging to regulatory high-risk categories	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		-
13	Claims in the form of collective investment undertakings (CIU)	0		0		0		0		0		0		0		0		-
14	Other items	6,413,977		0		0		0		0		28,168,908		0		0		28,168,908
	Total	14,397,615	0	16,683,958	0	0	0	25,124,706	0	0	0	409,191,664	23,291,410	0	0	0	0	448,382,217.8

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Table 13 Standardized approach - Effect of credit risk mitigation

	a	b	c	d	e	f
Asset Classes	On-balance sheet exposures	Off-balance sheet exposures		RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
		Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF			
1 Claims or contingent claims on central governments or central banks	49,391,439			41,407,801	41,407,801	84%
2 Claims or contingent claims on regional governments or local authorities	0			0	0	#DIV/0!
3 Claims or contingent claims on public sector entities	0			0	0	#DIV/0!
4 Claims or contingent claims on multilateral development banks	0			0	0	#DIV/0!
5 Claims or contingent claims on international organizations/institutions	0			0	0	#DIV/0!
6 Claims or contingent claims on commercial banks	41,808,663			15,899,144	15,899,144	38%
7 Claims or contingent claims on corporates	339,614,955	53,968,209	21,820,263	361,435,218	361,435,218	100%
8 Retail claims or contingent retail claims	0	10,630,929	1,471,147	1,471,147	1,471,147	100%
9 Claims or contingent claims secured by mortgages on residential property	0			0	0	#DIV/0!
10 Past due items	0			0	0	#DIV/0!
11 Items belonging to regulatory high-risk categories	0			0	0	#DIV/0!
12 Short-term claims on commercial banks and corporates	0			0	0	#DIV/0!
13 Claims in the form of collective investment undertakings ('CIU')	0			0	0	#DIV/0!
14 Other items	34,582,884			28,168,908	28,168,908	81%
Total	465,397,942	64,599,138	23,291,410	448,382,218	448,382,218	92%

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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			27308502.3	84830898.24	112139400.5	19890466.95	45109851.07	65000318.02	
Cash outflows										
2	Retail deposits	5152990.961	33435779.86	38588770.82	598263.8926	6870621.866	7468885.759	172634.9532	1436794.077	1609429.03
3	Unsecured wholesale funding	51273286.64	253797595.2	305070881.9	19694017.56	31480502.43	51174519.99	18605154.13	33781791.57	52386945.7
4	Secured wholesale funding	12218151.1	0	12218151.1	0	0	0	0	0	0
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	36040248.31	37148567.06	73188815.37	5617538.52	11866121.26	17483659.78	2169166.702	6916646.117	9085812.819
6	Other contractual funding obligations	0	0	0	0	0	0	0	0	0
7	Other contingent funding obligations	3594017.538	16655683.73	20249701.27	352832.5466	1193749.421	1546581.968	352832.5466	1193749.421	1546581.968
8	TOTAL CASH OUTFLOWS	108278694.5	341037625.9	449316320.4	26262652.52	51410994.97	77673647.49	21299788.33	43328981.19	64628769.52
Cash inflows										
9	Secured lending (eg reverse repos)	0	0	0	0	0	0	0	0	0
10	Inflows from fully performing exposures	77842519.06	190178632.1	268021151.2	4469514.769	2426466.068	6895980.837	12150437.55	41939407.46	54089845.01
11	Other cash inflows	10844151.56	10790239.66	21634391.22	316546.6008	406493.2783	723039.879	316546.6008	406493.2783	723039.879
12	TOTAL CASH INFLOWS	88686670.62	200968871.8	289655542.4	4786061.37	2832959.346	7619020.716	12466984.15	42345900.73	54812884.89
				Total value according to NBG's methodology* (with			Total value according to Basel methodology (with			
13	Total HQLA			27308502.3	84830898.24	112139400.5	19890466.95	45109851.07	65000318.02	
14	Net cash outflow			21476591.15	48578035.63	70054626.78	8832804.181	10832245.3	16157192.38	
15	Liquidity coverage ratio (%)				133.21%	175.94%	161.42%	243.95%	391.37%	366.77%

coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for

Bank:

#REF!

Date:

Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	469,873,808
2	(Asset amounts deducted in determining Tier 1 capital)	(4,475,866)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	465,397,942
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	3,716,845
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)	3,716,845
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	64,599,138
18	(Adjustments for conversion to credit equivalent amounts)	(40,454,287)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	24,144,851
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
20	Tier 1 capital	74,981,971
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	493,259,638
Leverage ratio		
22	Leverage ratio	15.20%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

*COVID 19 related provisions are deducted from balance sheet items