

Pillar 3 quarterly report		
1	Name of a bank	JSC PASHA Bank Georgia
2	Chairman of the Supervisory Board	Rovshan Allahverdiyev
3	CEO of a bank	Ramil Imamov
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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*** 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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N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	ASSETS						
1	Cash, Cash balances with National Bank of Georgia and other banks	36,278,201	100,759,260	137,037,461	32,067,454	92,633,172	124,700,626
1.1	Cash on hand	383,150	1,788,782	2,171,932	1,539,124	3,735,876	5,275,000
1.2	Cash balances with National bank of Georgia	858,508	31,848,253	32,706,761	467,351	45,466,797	45,934,147
1.3	Cash balances with other banks	35,036,543	67,122,225	102,158,768	30,060,979	43,430,499	73,491,479
2	Financial assets held for trading	969,680	-	969,680	1,526,126	-	1,526,126
2.1	of which: derivatives	969,680	-	969,680	1,526,126	-	1,526,126
3	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
4	Financial assets designated at fair value through profit or loss			-			-
5	Financial assets at fair value through other comprehensive income	-	-	-	-	-	-
5.1	Equity instruments			-			-
5.2	Debt securities			-			-
5.3	Loans and advances			-			-
6	Financial assets at amortised cost	186,938,990	172,216,429	359,155,419	176,536,441	202,738,450	379,274,891
6.1	Debt securities	56,257,493	5,533,905	61,791,398	51,018,063	7,164,046	58,182,108
6.2	Loans and advances	130,681,497	166,682,524	297,364,021	125,518,379	195,574,404	321,092,783
7	Investments in subsidiaries, joint ventures and associates			-			-
8	Non-current assets and disposal groups classified as held for sale			-	3,516,867		3,516,867
9	Tangible assets	3,556,502	-	3,556,502	5,531,987	-	5,531,987
9.1	Property, Plant and Equipment	3,556,502		3,556,502	5,531,987		5,531,987
9.2	Investment property						-
10	Intangible assets	5,338,487	-	5,338,487	5,428,709	-	5,428,709
10.1	Goodwill	-		-			-
10.2	Other intangible assets	5,338,487		5,338,487	5,428,709		5,428,709
11	Tax assets	-	-	-	-	-	-
11.1	Current tax assets			-			-
11.2	Deferred tax assets			-			-
13	Other assets	19,623,847	40,424	19,664,271	2,401,339	170,114	2,571,453
13.1	of which: repossessed collateral	15,709,918		15,709,918			-
13.2	of which: dividends receivable						-
14	TOTAL ASSETS	252,705,707	273,016,113	525,721,820	227,008,922	295,541,736	522,550,658
	LIABILITIES						
15	Financial liabilities held for trading	454,492		454,492	3,442,156		3,442,156
15.1	of which: derivatives	454,492		454,492	3,442,156		3,442,156
16	Financial liabilities designated at fair value through profit or loss			-			-
17	Financial liabilities measured at amortised cost	121,258,272	244,104,449	365,362,721	110,084,512	273,470,521	383,555,033
17.1	Deposits	121,258,272	222,352,131	343,610,403	110,084,512	249,629,782	359,714,294
17.2	borrowings	-	21,752,318	21,752,318	-	20,732,649	20,732,649
17.3	Debt securities issued			-			-
17.4	Other financial liabilities	-	-	-	-	3,108,090	3,108,090
18	Provisions	335,421	107,787	443,208	625,490	5,850	631,341
19	Tax liabilities	-	-	-	-	-	-
19.1	Current tax liabilities			-			-
19.2	Deferred tax liabilities			-			-
20	Subordinated liabilities	-	32,173,286	32,173,286	-	25,461,174	25,461,174
21	Other liabilities	10,775,170	2,824,007	13,599,177	4,845,632	1,465,166	6,310,799
21.1	of which: dividends payable			-			-
22	TOTAL LIABILITIES	132,823,357	279,209,528	412,032,885	118,997,790	300,402,711	419,400,501
	Equity						
23	Share capital	136,800,000		136,800,000	129,000,000		129,000,000
24	preference share			-			-
25	Share premium			-			-
26	(-) Treasury shares			-			-
27	Equity instruments issued other than capital	1,154,911	-	1,154,911	1,154,911		1,154,911
27.1	Equity component of compound financial instruments	1,154,911		1,154,911	1,154,911		1,154,911
27.2	Other equity instruments issued			-			-
28	Share-based payment reserve			-			-
29	Accumulated other comprehensive income	-	-	-	-		-
29.1	revaluation reserve			-			-
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income			-			-
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income			-			-
30	Retained earnings	(24,265,975)		(24,265,975)	(27,004,754)		(27,004,754)
31	TOTAL EQUITY	113,688,935	-	113,688,935	103,150,157	-	103,150,157
32	TOTAL EQUITY AND TOTAL LIABILITIES	246,512,292	279,209,528	525,721,820	222,147,947	300,402,711	522,550,658

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N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	7,476,617	5,158,072	12,634,688	8,285,627	4,881,614	13,167,242
1.1	Financial assets held for trading			-			-
1.2	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
1.3	Financial assets designated at fair value through profit or loss			-			-
1.4	Financial assets at fair value through other comprehensive income			-			-
1.5	Financial assets at amortised cost	7,476,617	5,158,072	12,634,688	8,285,627	4,881,614	13,167,242
1.6	Other assets			-			-
2	(Interest expenses)	(3,153,220)	(2,186,060)	(5,339,280)	(2,896,540)	(1,998,485)	(4,895,025)
2.1	(Financial liabilities held for trading)			-			-
2.2	(Financial liabilities designated at fair value through profit or loss)			-			-
2.3	(Financial liabilities measured at amortised cost)	(3,153,220)	(2,186,060)	(5,339,280)	(2,896,540)	(1,998,485)	(4,895,025)
2.4	(Other liabilities)			-			-
3	Dividend income			-			-
4	Fee and commission income	664,518	370,447	1,034,966	256,359	284,384	540,743
5	(Fee and commission expenses)	(91,505)	(410,899)	(502,404)	(26,053)	(388,514)	(414,567)
6	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net			-			-
7	Gains or (-) losses on financial assets and liabilities held for trading, net			-			-
8	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net			-			-
9	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net			-			-
10	Exchange differences (gain or (-) loss), net	2,414,084	-	2,414,084	1,966,477	1,795,829	3,762,306
11	Gains or (-) losses on derecognition of non-financial assets, net			-			-
12	Other operating income	2,683		2,683	469,370		469,370
13	(Other operating expenses)	(55,449)	75,325	19,875	(1,643,154)	(4,738)	(1,647,892)
14	(Administrative expenses)	(7,179,159)	-	(7,179,159)	(6,593,894)	-	(6,593,894)
14.1	(Staff expenses)	(6,530,850)		(6,530,850)	(5,706,541)		(5,706,541)
14.2	(Other administrative expenses)	(648,309)		(648,309)	(887,353)		(887,353)
15	(Depreciation and amortisation)	(1,102,627)		(1,102,627)	(1,263,701)		(1,263,701)
16	Modification gains or (-) losses, net			-			-
17	(Provisions or (-) reversal of provisions)	(972,296)	365,494	(606,802)	(2,063,857)	647,318	(1,416,540)
17.1	(Commitments and guarantees given)	(5,513)	224,039	218,526	(2,162)	46,489	44,327
17.2	(Other provisions)	(966,783)	141,455	(825,328)	(2,061,695)	600,829	(1,460,867)
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-	-	-	-	(1,371,960)	(1,371,960)
18.1	(Financial assets at fair value through other comprehensive income)			-		(1,371,960)	(1,371,960)
18.2	(Financial assets at amortised cost)			-			-
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)			-			-
20	(Impairment or (-) reversal of impairment on non-financial assets)			-			-
21	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method			-			-
22	PROFIT OR (-) LOSS BEFORE TAX	(1,996,354)	3,372,379	1,376,025	(3,509,365)	3,845,448	336,083
23	(Tax expense or (-) income)			-			-
24	Profit or (-) loss after tax	(1,996,354)	3,372,379	1,376,025	(3,509,365)	3,845,448	336,083

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N	Off-balance sheet items	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Loan commitments received			0			0
2	Guarantees received as security for liabilities of the bank			0			0
3	Guarantees received as security for receivables of the bank	305,588,874	361,672,389	667,261,263	18,977,293	297,171,894	316,149,187
3.1	Surety, joint liability	283,859,178	335,144,101	619,003,279	2,306,163	286,681,843	288,988,005
3.2	Guarantees	21,729,696	26,528,288	48,257,984	16,671,130	10,490,051	27,161,181
4	Assets pledged as security for liabilities of the bank	0	0	0	0	0	0
4.1	Financial assets of the bank			0			0
4.2	Non-financial assets of the bank			0			0
5	Assets pledged as security for receivables of the bank	107,462,040	315,185,748	422,647,788	72,091,592	364,899,800	436,991,392
5.1	Cash	2,279,088	4,400,820	6,679,908	1,558,069	4,073,493	5,631,563
5.2	Precious metals and stones			0			0
5.3	Real Estate:	34,008,852	240,500,598	274,509,450	33,800,000	289,710,533	323,510,533
5.3.1	Residential Property	1	29,192,850	29,192,851	1	32,558,154	32,558,155
5.3.2	Commercial Property	167,892	148,485,493	148,653,385	0	182,168,473	182,168,473
5.3.3	Complex Real Estate			0			0
5.3.4	Land Parcel	40,960	44,547,012	44,587,972	0	61,445,958	61,445,958
5.3.5	Other	33,799,999	18,275,243	52,075,242	33,799,999	13,537,949	47,337,948
5.4	Movable Property	7,911,600	35,661,999	43,573,599	0	39,634,488	39,634,488
5.5	Shares Pledged	0	75	75	0	77	77
5.6	Securities			0		3	3
5.7	Other	63,262,500	34,622,255	97,884,755	36,733,523	31,481,206	68,214,729
6	Loan commitments given	8,309,708	3,521,623	11,831,332	52,578,664	5,272,540	57,851,205
7	guarantees given	39,657,664	35,345,602	75,003,266	40,198,586	19,613,653	59,812,239
8	Letters of credit issued	0	0	0	0	0	0
9	Derivatives	88,027,110	230,230,828	318,257,938	75,453,165	256,406,444	331,859,609
9.1	Receivables through FX contracts (except options)	38,363,815	121,022,748	159,386,563	32,835,067	132,136,723	164,971,790
9.2	Payables through FX contracts (except options)	49,663,295	109,208,080	158,871,375	42,618,098	124,269,721	166,887,819
9.3	Principal of interest rate contracts (except options)			0			0
9.4	Options sold			0			0
9.5	Options purchased			0			0
9.6	Nominal value of potential receivables through other derivatives			0			0
9.7	Nominal value of potential payables through other derivatives			0			0
10	Receivables not recognized on-balance	25,218,506	24,669,708	49,888,215	11,139,780	9,495,056	20,634,835
10.1	Principal of receivables derecognized during last 3 month	1,425,109.48	-	1,425,109	853,104	0	853,104
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,857,417.02	2,202,952.88	4,060,370	1,317,453	1,313,565	2,631,019
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	7,859,251.33	-	7,859,251	3,877,826	0	3,877,826
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	14,076,728.60	22,466,755.28	36,543,484	5,091,396	8,181,490	13,272,886
11	Capital expenditure commitment			0			0

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		in Lari				
N		1Q-2024	4Q-2023	3Q-2023	2Q-2023	1Q-2023
1	Risk Weighted Assets for Credit Risk	486,148,202	519,229,548	471,994,722	481,763,583	471,726,745
1.1	Balance sheet items *	440,791,399	460,925,278	424,770,530	439,546,921	434,813,748
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	43,415,261	56,173,579	45,805,923	40,476,472	33,895,649
1.3	Counterparty credit risk	1,941,542	2,130,691	1,418,269	1,740,190	3,017,348
2	Risk Weighted Assets for Market Risk	5,665,507	1,366,371	3,046,947	4,811,648	3,040,200
3	Risk Weighted Assets for Operational Risk	66,393,322	66,393,322	52,612,002	52,612,002	52,612,002
4	Total Risk Weighted Assets	558,207,031	586,989,241	527,653,671	539,187,233	527,378,947

* 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		Independence status
1	Shahin Mammadov	Non-independent member
2	George Glonti	Independent member
3	Ebru Ogan Krottnerus	Independent member
4	Kamala Nuriyeva	Non-independent member
5	Rovshan Allahverdiyev	Non-independent chair
6		
7		
8		
9		
10		
Members of Board of Directors		Position/Subordinated business units
1	Ramil Imamov	Acting Chairman of Board of Directors, CEO
2	Parvin Mammadov	Member of the Board of Directors, CFO
3	Levan Aladashvili	Member of the Board of Directors, Chief Risk Officer
4	Anzor Mantskava	Member of the Board of Directors, Director of Retail Banking
5		
6		
7		
8		
9		
10		
List of Shareholders owning 1% and more of issued capital, indicating Shares		
1	PASHA Bank OJSC	85.06%
2	Pasha Holding LLC	14.94%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares		
1	Mr. Arif Pashayev	18.99%
2	Mrs. Arzu Aliyeva	35.21%
3	Mrs. Leyla Aliyeva	35.21%
4	Mr. Mir Jamal Pashayev	10.59%

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	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per IFRS	b Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	c Subject to credit risk weighting
1	Cash, Cash balances with National Bank of Georgia and other banks	137,037,459.81	-	137,037,459.81
1.1	Cash on hand	2,171,931.91		2,171,931.91
1.2	Cash balances with National bank of Georgia	32,706,760.68		32,706,760.68
1.3	Cash balances with other banks	102,158,767.22		102,158,767.22
2	Financial assets held for trading	969,679.58	-	969,679.58
2.1	of which: derivatives	969,679.58		969,679.58
3	Non-trading financial assets mandatorily at fair value through profit or loss			
4	Financial assets designated at fair value through profit or loss			
5	Financial assets at fair value through other comprehensive income	-	-	-
5.1	Equity instruments			
5.2	Debt securities			
5.3	Loans and advances			
6	Financial assets at amortised cost	359,155,419.35	-	359,155,419.35
6.1	Debt securities	61,791,397.71		61,791,397.71
6.2	Loans and advances	297,364,021.64		297,364,021.64
7	Investments in subsidiaries, joint ventures and associates	-		-
8	Non-current assets and disposal groups classified as held for sale	-		-
9	Tangible assets	3,556,501.98	-	3,556,501.98
9.1	Property, Plant and Equipment	3,556,501.98		3,556,501.98
9.2	Investment property	-		-
10	Intangible assets	5,338,487.06	5,338,487.06	
10.1	Goodwill			
10.2	Other intangible assets	5,338,487.06	5,338,487.06	-
11	Tax assets	-	-	-
11.1	Current tax assets			
11.2	Deferred tax assets			
13	Other assets	19,664,270.58		19,664,270.58
13.1	of which: repossessed collateral	15,709,917.70		
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	525,721,818	5,338,487	520,383,331

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Table 8 Differences between values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts used for c:		in Lari
1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	520,383,331
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	86,614,929
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	97,077,110
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	704,075,370
4	Effect of provisioning rules used for capital adequacy purposes	
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-41,174,647
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-95,135,567
6	Effect of other adjustments *	
7	Total exposures subject to credit risk weighting	567,765,155

*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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N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	112,534,023
2	Common shares that comply with the criteria for Common Equity Tier 1	136,800,000
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)	-24,265,977
7	Regulatory Adjustments of Common Equity Tier 1 capital	5,338,487
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	5,338,487
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	
18	Other deductions	
19	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	
20	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)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
22	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	
23	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	
24	Common Equity Tier 1	107,195,536
25	Additional tier 1 capital before regulatory adjustments	0
26	Instruments that comply with the criteria for Additional tier 1 capital	0
27	Including instruments classified as equity under the relevant accounting standards	
28	Including instruments classified as liabilities under the relevant accounting standards	
29	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
30	Regulatory Adjustments of Additional Tier 1 capital	0
31	Investments in own Additional Tier 1 instruments	
32	Reciprocal cross-holdings in Additional Tier 1 instruments	
33	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
34	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)	
35	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
36	Additional Tier 1 Capital	0
37	Tier 2 capital before regulatory adjustments	16,170,324
38	Instruments that comply with the criteria for Tier 2 capital	16,170,324
39	Stock surplus (share premium) that meet the criteria for Tier 2 capital	
40	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	
41	Regulatory Adjustments of Tier 2 Capital	0
42	Investments in own shares that meet the criteria for Tier 2 capital	
43	Reciprocal cross-holdings in Tier 2 capital	
44	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
45	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)	
46	Tier 2 Capital	16,170,324

Bank: JSC PASHA Bank Georgia

Date:

3/31/2024

Table 9.1 Capital Adequacy Requirements

	Minimum Requirements	Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	25,119,316
1.2	Minimum Tier 1 Requirement	6.00%	33,492,422
1.3	Minimum Regulatory Capital Requirement	8.00%	44,656,562
2	Combined Buffer		
2.1	Capital Conservation Buffer *	2.50%	13,955,176
2.2	Countercyclical Buffer	0.25%	1,395,518
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	6.75%	37,656,515
3.2	Tier 1 Pillar2 Requirement	8.34%	46,553,413
3.3	Regulatory capital Pillar 2 Requirement	10.44%	58,259,859
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	14.00%	78,126,525
5	Tier 1	17.09%	95,396,529
6	Total regulatory Capital	21.19%	118,267,114

* 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>)

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 IFRS	linkage to capital table
1	Cash, Cash balances with National Bank of Georgia and other banks	137,037,460	
1.1	Cash on hand	2,171,932	
1.2	Casha balances with National bank of Georgia	32,706,761	
1.3	Cash balances with other banks	102,158,767	
2	Financial assets held for trading	969,680	
2.1	of which: derivatives	969,680	
3	Non-trading financial assets mandatorily at fair value through profit or loss		
4	Financial assets designated at fair value through profit or loss		
5	Financial assets at fair value through other comprehensive income	-	
5.1	Equity instruments		
5.2	Debt securities		
5.3	Loans and advances		
6	Financial assets at amortised cost	359,155,419	
6.1	Debt securities	61,791,398	
6.2	Loans and advances	297,364,022	
7	Investments in subsidiaries, joint ventures and associates		
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	3,556,502	
9.1	Property, Plant and Equipment	3,556,502	
9.2	Investment property		
10	Intangible assets	5,338,487	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	5,338,487	
11	Tax assets	-	
11.1	Current tax assets		
11.2	Deferred tax assets		
13	Other assets	19,664,271	
13.1	of which: repossessed collateral	15,709,918	
13.2	of which: dividends receivable		
14	TOTAL ASSETS	525,721,818	
	LIABILITIES		
15	Financial liabilities held for trading	454,492	
15.1	of which: derivatives	454,492	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	365,362,721	
17.1	Deposits	343,610,403	
17.2	borrowings	21,752,318	
17.3	Debt securities issued		
17.4	Other financial liabilities	-	
18	Provisions	443,208	
19	Tax liabilities	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	Subordinated liabilities	32,173,286	Table 9 (Capital), N38
21	Other liabilities	13,599,177	
21.1	of which: dividends payable		
22	TOTAL LIABILITIES	412,032,885	
	Equity		
23	Share capital	136,800,000	Table 9 (Capital), N2
24	preference share		
25	Share premium		
26	(-) Treasury shares		
27	Equity instruments issued other than capital	1,154,911	
27.1	Equity component of compound financial instruments	1,154,911	
27.2	Other equity instruments issued		
28	Share-based payment reserve		
29	Accumulated other comprehensive income	-	
29.1	revaluation reserve		
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income		
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income		
30	Retained earnings	(24,265,977)	Table 9 (Capital), N6
31	TOTAL EQUITY	113,688,934	
32	TOTAL EQUITY AND TOTAL LIABILITIES	525,721,818	

Table 11

[illegible]

Project Information		Financial Data																	Summary		
Project ID	Project Name	Category	Sub-Category	Phase	Start Date	End Date	Budget	Actual	Variance	Forecast	Commitment	Encumbrance	Balance	Unencumbered	Uncommitted	Unavailable	Unallocated	Unassigned	Total Budget	Total Actual	Total Variance
1001	Project A	Category A	Sub-Category A	Phase A	2022-01-01	2022-03-31	1000000	950000	-50000	980000	1000000	950000	50000	50000	50000	50000	50000	50000	1000000	950000	-50000
1002	Project B	Category B	Sub-Category B	Phase B	2022-01-01	2022-03-31	2000000	1900000	-100000	1950000	2000000	1900000	100000	100000	100000	100000	100000	100000	2000000	1900000	-100000
1003	Project C	Category C	Sub-Category C	Phase C	2022-01-01	2022-03-31	3000000	2800000	-200000	2900000	3000000	2800000	200000	200000	200000	200000	200000	200000	3000000	2800000	-200000
1004	Project D	Category D	Sub-Category D	Phase D	2022-01-01	2022-03-31	4000000	3800000	-200000	3900000	4000000	3800000	200000	200000	200000	200000	200000	200000	4000000	3800000	-200000
1005	Project E	Category E	Sub-Category E	Phase E	2022-01-01	2022-03-31	5000000	4500000	-500000	4800000	5000000	4500000	500000	500000	500000	500000	500000	500000	5000000	4500000	-500000
1006	Project F	Category F	Sub-Category F	Phase F	2022-01-01	2022-03-31	6000000	5500000	-500000	5800000	6000000	5500000	500000	500000	500000	500000	500000	500000	6000000	5500000	-500000
1007	Project G	Category G	Sub-Category G	Phase G	2022-01-01	2022-03-31	7000000	6500000	-500000	6800000	7000000	6500000	500000	500000	500000	500000	500000	500000	7000000	6500000	-500000
1008	Project H	Category H	Sub-Category H	Phase H	2022-01-01	2022-03-31	8000000	7500000	-500000	7800000	8000000	7500000	500000	500000	500000	500000	500000	500000	8000000	7500000	-500000
1009	Project I	Category I	Sub-Category I	Phase I	2022-01-01	2022-03-31	9000000	8500000	-500000	8800000	9000000	8500000	500000	500000	500000	500000	500000	500000	9000000	8500000	-500000
1010	Project J	Category J	Sub-Category J	Phase J	2022-01-01	2022-03-31	10000000	9500000	-500000	9800000	10000000	9500000	500000	500000	500000	500000	500000	500000	10000000	9500000	-500000
1011	Project K	Category K	Sub-Category K	Phase K	2022-01-01	2022-03-31	11000000	10500000	-500000	10800000	11000000	10500000	500000	500000	500000	500000	500000	500000	11000000	10500000	-500000
1012	Project L	Category L	Sub-Category L	Phase L	2022-01-01	2022-03-31	12000000	11500000	-500000	11800000	12000000	11500000	500000	500000	500000	500000	500000	500000	12000000	11500000	-500000
1013	Project M	Category M	Sub-Category M	Phase M	2022-01-01	2022-03-31	13000000	12500000	-500000	12800000	13000000	12500000	500000	500000	500000	500000	500000	500000	13000000	12500000	-500000
1014	Project N	Category N	Sub-Category N	Phase N	2022-01-01	2022-03-31	14000000	13500000	-500000	13800000	14000000	13500000	500000	500000	500000	500000	500000	500000	14000000	13500000	-500000
1015	Project O	Category O	Sub-Category O	Phase O	2022-01-01	2022-03-31	15000000	14500000	-500000	14800000	15000000	14500000	500000	500000	500000	500000	500000	500000	15000000	14500000	-500000
1016	Project P	Category P	Sub-Category P	Phase P	2022-01-01	2022-03-31	16000000	15500000	-500000	15800000	16000000	15500000	500000	500000	500000	500000	500000	500000	16000000	15500000	-500000
1017	Project Q	Category Q	Sub-Category Q	Phase Q	2022-01-01	2022-03-31	17000000	16500000	-500000	16800000	17000000	16500000	500000	500000	500000	500000	500000	500000	17000000	16500000	-500000
1018	Project R	Category R	Sub-Category R	Phase R	2022-01-01	2022-03-31	18000000	17500000	-500000	17800000	18000000	17500000	500000	500000	500000	500000	500000	500000	18000000	17500000	-500000
1019	Project S	Category S	Sub-Category S	Phase S	2022-01-01	2022-03-31	19000000	18500000	-500000	18800000	19000000	18500000	500000	500000	500000	500000	500000	500000	19000000	18500000	-500000
1020	Project T	Category T	Sub-Category T	Phase T	2022-01-01	2022-03-31	20000000	19500000	-500000	19800000	20000000	19500000	500000	500000	500000	500000	500000	500000	20000000	19500000	-500000
1021	Project U	Category U	Sub-Category U	Phase U	2022-01-01	2022-03-31	21000000	20500000	-500000	20800000	21000000	20500000	500000	500000	500000	500000	500000	500000	21000000	20500000	-500000
1022	Project V	Category V	Sub-Category V	Phase V	2022-01-01	2022-03-31	22000000	21500000	-500000	21800000	22000000	21500000	500000	500000	500000	500000	500000	500000	22000000	21500000	-500000
1023	Project W	Category W	Sub-Category W	Phase W	2022-01-01	2022-03-31	23000000	22500000	-500000	22800000	23000000	22500000	500000	500000	500000	500000	500000	500000	23000000	22500000	-500000
1024	Project X	Category X	Sub-Category X	Phase X	2022-01-01	2022-03-31	24000000	23500000	-500000	23800000	24000000	23500000	500000	500000	500000	500000	500000	500000	24000000	23500000	-500000
1025	Project Y	Category Y	Sub-Category Y	Phase Y	2022-01-01	2022-03-31	25000000	24500000	-500000	24800000	25000000	24500000	500000	500000	500000	500000	500000	500000	25000000	24500000	-500000
1026	Project Z	Category Z	Sub-Category Z	Phase Z	2022-01-01	2022-03-31	26000000	25500000	-500000	25800000	26000000	25500000	500000	500000	500000	500000	500000	500000	26000000	25500000	-500000
1027	Project AA	Category A	Sub-Category A	Phase A	2022-01-01	2022-03-31	27000000	26500000	-500000	26800000	27000000	26500000	500000	500000	500000	500000	500000	500000	27000000	26500000	-500000
1028	Project AB	Category B	Sub-Category B	Phase B	2022-01-01	2022-03-31	28000000	27500000	-500000	27800000	28000000	27500000	500000	500000	500000	500000	500000	500000	28000000	27500000	-500000
1029	Project AC	Category C	Sub-Category C	Phase C	2022-01-01	2022-03-31	29000000	28500000	-500000	28800000	29000000	28500000	500000	500000	500000	500000	500000	500000	29000000	28500000	-500000
1030	Project AD	Category D	Sub-Category D	Phase D	2022-01-01	2022-03-31	30000000	29500000	-500000	29800000	30000000	29500000	500000	500000	500000	500000	500000	500000	30000000	29500000	-500000
1031	Project AE	Category E	Sub-Category E	Phase E	2022-01-01	2022-03-31	31000000	30500000	-500000	30800000	31000000	30500000	500000	500000	500000	500000	500000	500000	31000000	30500000	-500000
1032	Project AF	Category F	Sub-Category F	Phase F	2022-01-01	2022-03-31	32000000	31500000	-500000	31800000	32000000	31500000	500000	500000	500000	500000	500000	500000	32000000	31500000	-500000
1033	Project AG	Category G	Sub-Category G	Phase G	2022-01-01	2022-03-31	33000000	32500000	-500000	32800000	33000000	32500000	500000	500000	500000	500000	500000	500000	33000000	32500000	-500000
1034	Project AH	Category H	Sub-Category H	Phase H	2022-01-01	2022-03-31	34000000	33500000	-500000	33800000	34000000	33500000	500000	500000	500000	500000	500000	500000	34000000	33500000	-500000
1035	Project AI	Category I	Sub-Category I	Phase I	2022-01-01	2022-03-31	35000000	34500000	-500000	34800000	35000000	34500000	500000	500000	500000	500000	500000	500000	35000000	34500000	-500000
1036	Project AJ	Category J	Sub-Category J	Phase J	2022-01-01	2022-03-31	36000000	35500000	-500000	35800000	36000000	35500000	500000	500000	500000	500000	500000	500000	36000000	35500000	-500000
1037	Project AK	Category K	Sub-Category K	Phase K	2022-01-01	2022-03-31	37000000	36500000	-500000	36800000	37000000	36500000	500000	500000	500000	500000	500000	500000	37000000	36500000	-500000
1038	Project AL	Category L	Sub-Category L	Phase L	2022-01-01	2022-03-31	38000000	37500000	-500000	37800000	38000000	37500000	500000	500000	500000	500000	500000	500000	38000000	37500000	-500000
1039	Project AM	Category M	Sub-Category M	Phase M	2022-01-01	2022-03-31	39000000	38500000	-500000	38800000	39000000	38500000	500000	500000	500000	500000	500000	500000	39000000	38500000	-500000
1040	Project AN	Category N	Sub-Category N	Phase N	2022-01-01	2022-03-31	40000000	39500000	-500000	39800000	40000000	39500000	500000	500000	500000	500000	500000	500000	40000000	39500000	-500000
1041	Project AO	Category O	Sub-Category O	Phase O	2022-01-01	2022-03-31	41000000	40500000	-500000	40800000	41000000	40500000	500000	500000	500000	500000	500000	500000	41000000	40500000	-500000
1042	Project AP	Category P	Sub-Category P	Phase P	2022-01-01	2022-03-31	42000000	41500000	-500000	41800000	42000000	41500000	500000	500000	500000	500000	500000	500000	42000000	41500000	-500000
1043	Project AQ	Category Q	Sub-Category Q	Phase Q	2022-01-01	2022-03-31	43000000	42500000	-500000	42800000	43000000	42500000	500000	500000	500000	500000	500000	500000	43000000	42500000	-500000
1044	Project AR	Category R	Sub-Category R	Phase R	2022-01-01	2022-03-31	44000000	43500000	-500000	43800000	44000000	43500000	500000	500000	500000	500000	500000	500000	44000000	43500000	-500000
1045	Project AS	Category S	Sub-Category S	Phase S	2022-01-01	2022-03-31	45000000	44500000	-500000	44800000	45000000	44500000	500000	500000	500000	500000	500000	500000	45000000	44500000	-500000
1046	Project AT	Category T	Sub-Category T	Phase T	2022-01-01	2022-03-31	46000000	45500000	-500000	45800000	46000000	45500000	500000	500000	500000	500000	500000	500000	46000000	45500000	-500000
1047	Project AU	Category U	Sub-Category U	Phase U	2022-01-01	2022-03-31	47000000	46500000	-500000	46800000	47000000	46500000	500000	500000	500000	500000	500000	500000	47000000	46500000	-500000
1048	Project AV	Category V	Sub-Category V	Phase V	2022-01-01	2022-03-31	48000000	47500000	-500000	47800000	48000000	47500000	500000	500000</							

Table 13 Standardized approach - Effect of credit risk mitigation

		a	b	c	d	e	f
		On-balance sheet exposures	Off-balance sheet exposures		RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=(e/(a+c))
	Asset Classes		Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF			
1	Claims or contingent claims on central governments or central banks	38,053,161			31,848,253	31,848,253	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	146,757,129	596,595	298,298	71,345,479	71,345,479	49%
7	Claims or contingent claims on corporates	270,367,626	86,008,386	45,137,661	315,505,286	311,925,868	99%
8	Retail claims or contingent retail claims	509,941	9,947	4,324	511,479	445,365	87%
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	#DIV/0!
10	Past due items	38,664,230			38,664,186	38,664,186	100%
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	26,031,244			29,976,908	29,976,908	115%
	Total	520,383,131	86,614,929	45,440,282	487,851,593	484,206,659	86%

Bank: JSC PASHA Bank Georgia
Date:

3/31/2024

Table 11

Liquidity Coverage Ratio

			Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology* (daily average)		
			GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets											
1	Total HQLA					63,801,144	75,901,505	139,702,649	45,095,226	32,247,036	77,342,262
Cash outflows											
2	Retail deposits		20,148,638	35,675,980	55,824,618	2,212,321	9,337,414	11,549,735	577,030	2,354,180	2,931,210
3	Unsecured wholesale funding		99,789,502	236,294,224	336,083,727	38,576,965	36,434,343	75,011,308	33,217,344	30,684,191	63,901,535
4	Secured wholesale funding		-	-	-	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures		108,232,763	48,027,727	156,260,490	22,728,418	10,440,728	33,169,147	7,693,842	3,934,711	11,628,553
6	Other contractual funding obligations		-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations		7,939,534	7,308,085	15,247,619	1,729,703	1,709,276	3,438,979	1,729,703	1,709,276	3,438,979
8	TOTAL CASH OUTFLOWS		236,110,437	327,306,016	563,416,453	65,247,407	57,921,761	123,169,168	43,217,919	38,682,358	81,900,278
Cash inflows											
9	Secured lending (eg reverse repos)		0	0	0	-	-	-	0	0	0
10	Inflows from fully performing exposures		151,662,292	216,219,630	367,881,922	21,829,083	4,723,792	26,552,875	41,712,638	55,790,679	97,503,317
11	Other cash inflows		36,346,679	7,297,979	43,644,658	605,859	1,576,721	2,182,580	605,859	1,576,721	2,182,580
12	TOTAL CASH INFLOWS		188,008,971	223,517,609	411,526,580	22,434,943	6,300,513	28,735,455	42,318,497	57,367,400	99,685,897
						Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology* (with limits)		
13	Total HQLA					63,801,144	75,901,505	139,702,649	45,095,226.34	32,247,036.00	77,342,262.34
14	Net cash outflow					42,812,464	51,621,248	94,433,713	10,804,479.84	9,670,589.53	20,475,069.38
15	Liquidity coverage ratio (%)					149.0%	147%	148%	417%	333%	378%

* 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 15 Counterparty credit risk													
		a	b	c	d	e	f	g	h	i	j	k	l
		Nominal amount	Percentage	Exposure value	0%	20%	30%	50%	70%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	97,077,110		1,941,542	0	0	0	0	0	1,941,542	0	0	1,941,542
1.1	Maturity less than 1 year	97,077,110	2.0%	1,941,542						1,941,542			1,941,542
1.2	Maturity from 1 year up to 2 years	0	0.0%	0									0
1.3	Maturity from 2 years up to 3 years	0	0.0%	0									0
1.4	Maturity from 3 years up to 4 years	0	11.0%	0									0
1.5	Maturity from 4 years up to 5 years	0	14.0%	0									0
1.6	Maturity over 5 years	0											0
2	Interest rate contracts	0		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year		0.0%	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	97,077,110		1,941,542	0	0	0	0	0	1,941,542	0	0	1,941,542

Bank: JSC PASHA Bank Georgia
Date:

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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) *	525,721,818
2	(Asset amounts deducted in determining Tier 1 capital)	(5,338,487)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	520,383,331
Derivative exposures		
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	1,941,542
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)	1,941,542
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	86,614,929
18	(Adjustments for conversion to credit equivalent amounts)	(41,174,517)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	45,440,412
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	107,195,536
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	567,765,285
Leverage ratio		
22	Leverage ratio	18.88%
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

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Table 16

Net Stable Funding Ratio

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
Available stable funding						
1	Capital:	123,365,860	-	-	87,110,851	210,476,710
2	Regulatory capital	123,365,860				123,365,860
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				87,110,851	87,110,851
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	13,834,376	22,212,257	10,121,893	1,011,642	33,760,731
5	Residents' deposits	3,699,798	10,253,629	8,010,230	637,781	21,471,366
6	Non-residents' deposits	10,134,579	11,958,628	2,111,663	373,861	12,289,365
7	Wholesale funding	96,027,936	55,260,889	92,600,457	300,000	91,665,878
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	55,917,711	34,513,588	12,599,285	300,000	51,665,292
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	40,110,225	20,747,301	80,001,172	-	40,000,586
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	17,466,702	-	-	-
12	Liabilities related to derivatives		217,163	-	-	
13	All other liabilities and equity not included in the above categories	-	17,249,539	-	-	
14	Total available stable funding					335,903,320
Required stable funding						
15	Total high-quality liquid assets (HQLA)	132,935,614	44,020,600	-	-	7,103,876
16	Performing loans and securities:	4,051,421	34,071,456	44,433,814	209,342,959	222,132,730
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	4,051,421	15,378,097	22,129,506	64,754,671	78,733,851
19	Loans to non-financial institutions and retail customers, of which:	-	18,693,359	18,319,835	131,657,022	130,415,066
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	-	-	3,984,473	12,931,267	12,983,813
24	Assets with matching interdependent liabilities					
25	Other assets:	3,556,502	20,733,525	262,434	26,598,360	41,019,017
26	Assets related to derivatives		732,350	-	-	732,350
27	All other assets not included in the above categories	3,556,502	20,001,175	262,434	26,598,360	40,286,667
28	Off-balance sheet items	-	11,779,911	33,549,391	41,261,129	10,133,104
29	Total required stable funding					280,388,727
30	Net stable funding ratio					119.80%

*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.

Risk classes	Distribution by residual maturity	Exposure of On-Balance Items					
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	878,568		5,346,400		31,828,193	38,053,161
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						-
6	Claims or contingent claims on commercial banks	15,214,816	87,173,320	44,368,993			146,757,129
7	Claims or contingent claims on corporates		32,283,863	160,809,514	115,859,890		308,953,268
8	Retail claims or contingent retail claims		65,126	510,654	12,750		568,529
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*		1,863,589	16,610,507	20,090,134		38,664,230
11	Items belonging to regulatory high-risk categories						-
12	Short-term claims on commercial banks and corporates						-
13	Claims in the form of collective investment undertakings (CIU)						-
14	Other items	5,764,823	15,709,718		1,899,254	1,660,818	26,881,244
15	Total	22,858,209	136,232,227	211,009,561	117,758,294	33,489,040	520,388,332

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

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Table 10

On Balance Assets		a	b	c	d	e	f
		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non Performing	Of which: Loans and other Assets - other than Non Performing				
Risk classes							(a)-(b-c-d)
1	Claims or contingent claims on central governments or central banks						38,053,161
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						-
6	Claims or contingent claims on commercial banks		147,354,724	997,595			146,757,129
7	Claims or contingent claims on corporates	25,705,437	292,703,290	9,455,419			308,953,248
8	Initial claims or contingent claims	263,210	665,173	237,354		1,488,417	568,629
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*	23,355,156	21,699,250	6,390,176			38,664,230
11	Items belonging to regulatory high-risk categories						-
12	Short-term claims on commercial banks and corporates						-
13	Claims on the basis of collective investment undertakings ("CIS")						-
14	Other items		31,369,731				31,369,731
15	Total	25,968,148	310,644,899	10,390,368	-	1,488,417	525,721,818
16	Of which: loans	25,213,459	316,536,954	9,955,447		1,488,417	725,955,029
17	Of which: securities		56,860,218	415,261			56,444,997

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 items". An overdue loss line is not included in the formula for eliminating double counting.

Date:
Table 19

On Balance Assets	a		b		c	d	e	f
	Gross carrying values		Expected Credit Loss		General Reserve		Accumulated write-off, during the reporting period	
	Of which: Loans and other Assets - Non Performing	Of which: Loans and other Assets - other than Non Performing	Of which: Loans and other Assets - Non Performing	Of which: Loans and other Assets - other than Non Performing	Of which: Loans and other Assets - Non Performing	Of which: Loans and other Assets - other than Non Performing	Of which: Loans and other Assets - Non Performing	Of which: Loans and other Assets - other than Non Performing
Risk classes								
1 State, state organizations	28,341.57	38,098,377.47	24,285.37				51,799.76	38,062,434.4
2 Financial Institutions	180,401.20	241,140,143.95	1,295,313.14				15,420.51	240,065,230.2
3 Pawns shops		477,088.34	2,759.63					475,779.2
4 Construction Development, Real Estate Development and other Land Loans	6,726,846.71	15,773,924.74	2,360,340.12					20,240,431.1
5 Real Estate Management		23,061,517.20	53,369.67					23,008,248.2
6 Construction Companies	254,852.45	494,508.19	40,784.47				59,533.68	615,336.1
7 Production and Trade of Construction Materials	7,571.67	589,402.81	9,439.88				8,670.16	587,537.2
8 Trade of Consumer Goods and Goods	1,811,549.39	5,885,942.71	303,314.97				521.11	5,885,107.7
9 Production of Consumer Goods and Goods		8,235,785.52	87,422.10					8,148,363.4
10 Production and Trade of Durable Goods		385,232.69	17,774.74					367,458.0
11 Production and Trade of Clothes, Shoes and Textiles		14,320,348.93	129,058.51				5,281.07	14,091,009.4
12 Trade (Other)		317,477.76	12,131,699.65				126,016.64	12,297,085.3
13 Other Production		555,677.56	109,051.60				20,867.10	421,408.8
14 Hotels, Tourism		2,248,779.57	22,014,437.26	347,388.89			34,507.05	23,709,818.1
15 Restaurants		8,833,340.19	2,325,429.74	1,540,982.68			8,752.10	9,617,787.7
16 Industry		726.00	2,808,281.10	45,463.56			14,794.25	2,763,544.4
17 Oil Importers, Filling stations gas stations and Retailers			8,856,617.92	16,013.73				8,840,604.2
18 Finance		4,552.85	58,013,934.44	589,438.18			45,456.35	57,429,049.3
19 Auto Dealers			5,732,062.97	3,835.95				5,728,227.0
20 Healthcare		9,770.53		8,809.92			8,615.26	961.3
21 Pharmacy		216.20		187.47			2,413.95	29.8
22 Telecommunication		200.00		3,181,260.65			17,472.95	3,141,987.6
23 Service		2,478,854.10	4,928,636.57	453,533.77			118,750.54	6,977,007.7
24 Agriculture		2,393,624.61	7,973,082.81	1,770,752.10				8,595,955.3
25 Other		67,475.15	302,581.41	44,952.78			593,339.37	385,129.9
26 Assets on which the Sector of repayment source is not accounted for		79,888.18	56,795.50	66,307.42			792,633.09	70,456.3
27 Other assets			70,031,244.31					70,031,244.3
28 Total	25,968,147.70	594,107,256.87	9,693,772.98	-			1,488,414.85	526,985,952.9

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Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	16,202,319	418,178
2	An increase in the ECL for possible losses on assets	1,329,114	18,994
As a result of the origination of the new assets		941,494	-
As a result of classification of assets as a low quality		387,619	18,994
3	Decrease in ECL for possible losses on assets	7,947,150	22,038
As a result of write-off of assets		1,239,511	-
As a result of partial or total payment of assets		5,919,136	4,858
As a result of classification of assets as a high quality		688,503	17,180
Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes		(38,052)	127
5	Closing balance of Expected Credit Loss	9,646,230	415,261

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	30,108,553.15	
2	Inflows to non-performing portfolios	1,037,480.78	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	19,901.52	
4	Outflows from non-performing portfolios	5,452,442.86	
5	Outflow due to the decrease level of credit risk	67,400.21	
6	Outflow due to loan repayments, partial or total	914,384.64	
7	Outflow due to write-off	1,527,208.01	
8	Outflow due to taking possession of collateral		
9	Outflow due to sale of portfolio	2,689,832.69	
10	Outflow due to other situations		
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	253,617.31	
12	Closing balance	25,715,492.38	

[illegible]

[illegible]

Table 24

Loan	Gross carrying value				Expected Credit Loss			
	1 st stage	2 nd stage	3 rd stage	POCI	1 st stage	2 nd stage	3 rd stage	POCI
Sector of repayment source								
1 Other non-financial institutions	12,367	2,265	3,173	2,380	6,236	-	292	4,084
2 Financial Institutions	106,416,265	106,411,837	43,151	181,718	1,611,724	1,493,610	4,980	161,718
3 Assets under management	17,084	67,098	-	-	3,391	3,391	-	-
4 Construction Development, Real Estate Development and other Asset Loans	22,408,538	14,471,543	1,481,368	6,771,847	2,246,186	85,000	11,363	2,159,817
5 Real Estate Mortgage	13,600,576	31,729,721	1,081,693	-	31,776	41,346	12,614	-
6 Construction Construction	188,497	149,873	-	214,611	22,641	-	-	22,208
7 Construction and Trade of Construction Materials	188,114	984,464	-	1,388	46	15	-	-
8 Trade of Consumer Goods and Goods	4,534,305	2,731,533	-	1,801,771	282,241	38,131	262,112	-
9 Production of Consumer Goods and Goods	8,426,284	8,111,764	-	-	37,422	38,131	3,361	-
10 Production and Trade of Durable Goods	108,424	288,264	-	115,973	17,272	17,272	-	-
11 Production and Trade of Non-durable Goods	14,128,351	14,128,351	-	-	15,970	12,999	-	-
12 Trade Vehicle	35,310,516	1,080,648	-	-	35,310	1,148	-	26,397
13 Other Production	442,486	1,070,000	-	269,706	36,669	330	-	226,266
14 Other Income	24,540,216	30,519,361	1,424,425	-	141,444	16,841	244,188	-
15 Insurance	11,133,458	2,325,426	-	8,848,038	1,535,385	9,585	-	1,536,484
16 Leases	-	-	-	-	-	-	-	-
17 All Leases (Other activities as lessors and Retailers)	8,856,618	8,856,618	-	-	16,011	16,011	-	-
18 Finance	35,128,521	35,128,521	-	-	57,265	57,265	-	-
19 Asset Disposal	5,432,063	5,232,263	-	-	3,836	3,836	-	-
20 Trade Receivables	-	-	-	-	-	-	-	-
21 Pharmacy	-	-	-	-	-	-	-	-
22 Telecommunication	-	-	-	-	-	-	-	-
23 Service	7,181,010	1,204,475	3,724,238	2,493,622	414,900	7,438	162,233	246,249
24 Agriculture	10,310,727	1,071,538	4,921,773	-	1,786,651	18,708	82,082	1,308,074
25 Other	189,222	189,177	-	-	3,031	3,031	-	-
26 Assets on which the Sector of repayment source is not accounted for	11,174	28,766	8,361	46,741	34,441	451	228	37,744
27 Total	207,613,353	208,576,726	12,770,036	23,524,868	7,388,621	9,649,426	2,562,195	861,583

Table 25

Asset carrying value (estimated value for Off-balance) - Identification according to Collateral type									
Assets, mortgage debt securities and Off-balance-sheet items	Secured by deposit	Secured by the assets and other liabilities	Secured by bank and for financial institutions	Secured by gold / gold jewelry	Secured by immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Advances
	00000000000000000000		00000000000000000000		00000000000000000000		00000000000000000000	00000000000000000000	00000000000000000000
	00000000000000000000		00000000000000000000		00000000000000000000		00000000000000000000	00000000000000000000	00000000000000000000
	00000000000000000000		00000000000000000000		00000000000000000000		00000000000000000000	00000000000000000000	00000000000000000000
	00000000000000000000		00000000000000000000		00000000000000000000		00000000000000000000	00000000000000000000	00000000000000000000
	00000000000000000000		00000000000000000000		00000000000000000000		00000000000000000000	00000000000000000000	00000000000000000000

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Report Period	Financial Performance				Operational Performance				Environmental Performance				Number of Employees	Weighted average carbon footprint (tCO ₂ e per tCO ₂ e of sales)	Weighted average electricity intensity (kWh per tCO ₂ e of sales)	Weighted average water intensity (m ³ per tCO ₂ e of sales)	Weighted average waste intensity (kg per tCO ₂ e of sales)		
	Revenue	Profit	Loss	ROI	Output	Quality	Cost	ROI	CO ₂	CH ₄	N ₂ O	GHG							
Q1 2023	100	10	0	10%	100	95	100	10%	100	10	0	10	10	100	10	10	10		
Q2 2023	110	11	0	10%	110	96	100	10%	110	11	0	11	11	110	11	11	11		
Q3 2023	120	12	0	10%	120	97	100	10%	120	12	0	12	12	120	12	12	12		
Q4 2023	130	13	0	10%	130	98	100	10%	130	13	0	13	13	130	13	13	13		
Annual Total	460	46	0	10%	460	386	400	10%	460	46	0	46	46	460	46	46	46		
Q1 2022	90	9	0	10%	90	90	100	10%	90	9	0	9	9	90	9	9	9		
Q2 2022	100	10	0	10%	100	91	100	10%	100	10	0	10	10	100	10	10	10		
Q3 2022	110	11	0	10%	110	92	100	10%	110	11	0	11	11	110	11	11	11		
Q4 2022	120	12	0	10%	120	93	100	10%	120	12	0	12	12	120	12	12	12		
Annual Total	420	42	0	10%	420	366	400	10%	420	42	0	42	42	420	42	42	42		
Annual Growth	14%	10%	0%	0%	40%	4%	0%	0%	40%	4%	0%	4%	4%	40%	4%	4%	4%		