

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

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

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Table 1		Key metrics		According to IFRS			
N		1Q-2023	4Q-2022	3Q-2022	2Q-2022	1Q-2022	
	Regulatory capital (amounts, GEL)						
	Based on Basel III framework						
1	CET1 capital	96,566,537	96,574,008	96,476,364	92,485,503	97,824,977	
2	Tier1 capital	96,566,537	96,574,008	96,476,364	92,485,503	97,824,977	
3	Regulatory capital	106,816,551	107,390,887	113,493,775	110,065,319	116,439,570	
4	CET1 capital total requirement	66,125,948	60,156,768	59,397,528	51,182,604	32,367,261	
5	Tier1 capital total requirement	82,313,059	74,175,773	73,122,332	64,124,995	41,358,119	
6	Regulatory capital total requirement	103,750,673	99,426,473	98,179,310	87,820,647	60,723,044	
	Total Risk Weighted Assets (amounts, GEL)						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	527,378,947	555,258,146	529,101,733	490,211,023	494,003,184	
	Capital Adequacy Ratios						
	Based on Basel III framework *						
8	CET1 capital	18.31%	17.39%	18.23%	18.87%	19.80%	
9	Tier1 capital	18.31%	17.39%	18.23%	18.87%	19.80%	
10	Regulatory capital	20.25%	19.34%	21.45%	22.45%	23.57%	
11	CET1 capital total requirement	12.54%	10.83%	11.23%	10.44%	6.55%	
12	Tier1 capital total requirement	15.61%	13.36%	13.82%	13.08%	8.37%	
13	Regulatory capital total requirement	19.67%	17.91%	18.56%	17.91%	12.29%	
	Income						
14	Total Interest Income / Average Annual Assets	10.08%	8.75%	8.61%	8.32%	8.04%	
15	Total Interest Expense / Average Annual Assets	3.75%	3.42%	3.42%	3.48%	3.37%	
16	Earnings from Operations / Average Annual Assets	0.07%	0.70%	1.97%	0.52%	-0.16%	
17	Net Interest Margin	6.33%	5.33%	5.20%	4.85%	4.67%	
18	Return on Average Assets (ROAA)	0.26%	-0.42%	-0.78%	-2.76%	-0.79%	
19	Return on Average Equity (ROAE)	1.30%	-2.18%	-3.99%	-14.39%	-4.41%	
	Asset Quality						
20	Non Performed Loans / Total Loans	0.01%	8.89%	9.82%	9.45%	5.07%	
21	ECL/Total Loans	5.05%	4.58%	4.41%	5.36%	4.24%	
22	FX Loans/Total Loans	59.70%	58.93%	56.34%	60.26%	64.30%	
23	FX Assets/Total Assets	56.56%	57.37%	62.45%	61.78%	62.57%	
24	Loan Growth-YTD	-8.00%	19.60%	15.86%	9.59%	7.93%	
	Liquidity						
25	Liquid Assets/Total Assets	21.23%	15.83%	14.45%	8.84%	7.66%	
26	FX Liabilities/Total Liabilities	71.63%	69.70%	78.55%	80.62%	79.53%	
27	Current & Demand Deposits/Total Assets	21.67%	16.52%	11.71%	10.46%	10.97%	
	Liquidity Coverage Ratio***						
28	Total HQLA	150,913,136	117,762,904	96,116,211	99,073,972	91,702,350	
29	Net cash outflow	68,046,298	68,427,424	44,502,585	40,963,358	57,737,244	
30	LCR ratio (%)	222%	172%	216%	242%	159%	
	Net Stable Funding Ratio						
31	Available stable funding	359,791,586	382,858,061	366,338,766	366,012,106	365,493,115	
32	Required stable funding	282,123,107	292,723,792	303,851,288	283,692,024	285,527,856	
33	Net stable funding ratio (%)	128%	131%	121%	129%	128%	

According to local GAAP			
4Q-2022	3Q-2022	2Q-2022	1Q-2022
88,477,907	87,660,852	87,689,198	89,340,855
88,477,907	87,660,852	87,689,198	89,340,855
105,517,547	110,636,082	110,772,679	113,442,882
60,302,979	57,248,719	54,670,356	55,260,501
75,808,433	71,972,490	69,067,716	69,608,944
103,025,006	97,868,984	93,992,320	94,847,748
556,152,868	527,486,562	495,834,913	493,521,123
15.91%	16.62%	17.69%	18.10%
15.91%	16.62%	17.69%	18.10%
18.97%	20.97%	22.34%	22.99%
10.84%	10.85%	11.07%	11.20%
13.63%	13.64%	13.93%	14.10%
18.52%	18.55%	18.96%	19.22%
8.65%	8.42%	8.13%	7.80%
3.41%	3.40%	3.46%	3.42%
0.49%	1.73%	0.14%	-0.56%
5.24%	5.02%	4.66%	4.38%
-0.44%	-1.00%	-1.41%	-1.17%
-2.43%	-5.54%	-7.98%	-7.22%
10.37%	10.85%	10.88%	11.86%
5.85%	5.91%	6.05%	6.27%
58.78%	56.27%	60.20%	64.31%
56.51%	61.95%	61.34%	62.26%
18.94%	14.90%	8.70%	7.12%
11.12%	9.09%	8.52%	9.87%
69.52%	78.34%	80.45%	79.53%
16.73%	11.87%	10.56%	11.16%
126,443,044	92,427,258	103,990,480	86,473,326
79,541,169	41,969,157	43,278,783	50,521,892
159%	220%	245%	179%
374,610,446	357,523,301	361,215,801	357,008,994
287,598,577	298,230,166	271,237,916	273,085,223
130%	120%	133%	131%

* 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://ntbq.gov.ge/page/covid-19>)

*** 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.

Bank: JSC PASHA Bank Georgia
Date:

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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	32,067,454	92,633,172	124,700,626	18,318,932	79,553,293	97,872,225
1.1	Cash on hand	1,539,124	3,735,876	5,275,000	874,467	4,733,652	5,608,119
1.2	Casha balances with National bank of Georgia	467,351	45,466,797	45,934,147	308,782	35,180,440	35,489,222
1.3	Cash balances with other banks	30,060,979	43,430,499	73,491,479	17,135,682	39,639,202	56,774,884
2	Financial assets held for trading	1,526,126	-	1,526,126	2,546,562	-	2,546,562
2.1	of which: derivatives	1,526,126	-	1,526,126	2,546,562	-	2,546,562
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	176,536,441	202,738,450	379,274,891	142,844,577	219,902,763	362,747,340
6.1	Debt securities	51,018,063	7,164,046	58,182,108	28,806,782	16,813,777	45,620,559
6.2	Loans and advances	125,518,379	195,574,404	321,092,783	114,037,795	203,088,986	317,126,781
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	371,930	-	371,930
9	Tangible assets	5,531,987	-	5,531,987	8,293,214	-	8,293,214
9.1	Property, Plant and Equipment	5,531,987		5,531,987	8,293,214	-	8,293,214
9.2	Investment property			-			-
10	Intangible assets	5,428,709	-	5,428,709	5,162,241	-	5,162,241
10.1	Goodwill			-			-
10.2	Other intangible assets	5,428,709		5,428,709	5,162,241	-	5,162,241
11	Tax assets	-	-	-	-	-	-
11.1	Current tax assets			-			-
11.2	Deferred tax assets			-			-
13	Other assets	2,401,339	170,114	2,571,453	1,641,811	20,169	1,661,981
13.1	of which: repossessed collateral			-			-
13.2	of which: dividends receivable			-			-
14	TOTAL ASSETS	227,008,922	295,541,736	522,550,658	179,179,267	299,476,225	478,655,492
	LIABILITIES						
15	Financial liabilities held for trading	3,442,156	-	3,442,156	2,827,204	-	2,827,204
15.1	of which: derivatives	3,442,156		3,442,156	2,827,204		2,827,204
16	Financial liabilities designated at fair value through profit or loss			-	-	-	-
17	Financial liabilities measured at amortised cost	110,084,512	273,470,521	383,555,033	70,869,448	266,438,025	337,307,472
17.1	Deposits	110,084,512	249,629,782	359,714,294	50,786,829	245,202,840	295,989,669
17.2	borrowings	-	20,732,649	20,732,649	20,082,619	15,633,136	35,715,756
17.3	Debt securities issued			-			-
17.4	Other financial liabilities	-	3,108,090	3,108,090		5,602,048	5,602,048
18	Provisions	625,490	5,850	631,341	252,329	192,898	445,228
19	Tax liabilities	-	-	-	-	-	-
19.1	Current tax liabilities			-			-
19.2	Deferred tax liabilities			-			-
20	Subordinated liabilities	-	25,461,174	25,461,174		30,646,982	30,646,982
21	Other liabilities	4,845,632	1,465,166	6,310,799	2,704,464	582,014	3,286,478
21.1	of which: dividends payable			-			-
22	TOTAL LIABILITIES	118,997,790	300,402,711	419,400,501	76,653,445	297,859,919	374,513,364
	Equity						
23	Share capital	129,000,000		129,000,000	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	(27,004,754)		(27,004,754)	(26,012,783)		(26,012,783)
31	TOTAL EQUITY	103,150,157	-	103,150,157	104,142,128	-	104,142,128
32	TOTAL EQUITY AND TOTAL LIABILITIES	222,147,947	300,402,711	522,550,658	180,795,573	297,859,919	478,655,492

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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	8,285,627	4,881,614	13,167,242	5,685,040	3,813,223	9,498,263
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	8,285,627	4,881,614	13,167,242	5,685,040	3,813,223	9,498,263
1.6	Other assets			-			-
2	(Interest expenses)	(2,896,540)	(1,998,485)	(4,895,025)	(1,789,512)	(2,190,533)	(3,980,046)
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)	(2,896,540)	(1,998,485)	(4,895,025)	(1,789,512)	(2,190,533)	(3,980,046)
2.4	(Other liabilities)			-			-
3	Dividend income			-			-
4	Fee and commission income	256,359	284,384	540,743	114,492	197,815	312,307
5	(Fee and commission expenses)	(26,053)	(388,514)	(414,567)	(13,864)	(265,111)	(278,976)
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	1,966,477	1,795,829	3,762,306	1,323,535	-	1,323,535
11	Gains or (-) losses on derecognition of non-financial assets, net			-			-
12	Other operating income	469,370		469,370	(1,360)		(1,360)
13	(Other operating expenses)	(1,643,154)	(4,738)	(1,647,892)	(1,220,599)	(3,925)	(1,224,524)
14	(Administrative expenses)	(6,593,894)	-	(6,593,894)	(4,587,299)	-	(4,587,299)
14.1	(Staff expenses)	(5,706,541)		(5,706,541)	(3,646,144)		(3,646,144)
14.2	(Other administrative expenses)	(887,353)		(887,353)	(941,154)		(941,154)
15	(Depreciation and amortisation)	(1,263,701)		(1,263,701)	(1,370,242)		(1,370,242)
16	Modification gains or (-) losses, net			-			-
17	(Provisions or (-) reversal of provisions)	(2,063,857)	647,318	(1,416,540)	(254,713)	(236,538)	(491,250)
17.1	(Commitments and guarantees given)	(2,162)	46,489	44,327	(46,829)	38,657	(8,173)
17.2	(Other provisions)	(2,061,695)	600,829	(1,460,867)	(207,883)	(275,194)	(483,078)
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-	(1,371,960)	(1,371,960)	311,587	(446,660)	(135,073)
18.1	(Financial assets at fair value through other comprehensive income)		(1,371,960)	(1,371,960)	311,587	(446,660)	(135,073)
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	(3,509,365)	3,845,448	336,083	(1,802,935)	868,271	(934,664)
23	(Tax expense or (-) income)			-			-
24	Profit or (-) loss after tax	(3,509,365)	3,845,448	336,083	(1,802,935)	868,271	(934,664)

N	Off-balance sheet items	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Loan commitments received			-			-
2	Guarantees received as security for liabilities of the bank			-			-
3	Guarantees received as security for receivables of the bank	18,977,293	297,171,894	316,149,187	30,719,684	324,690,089	355,409,772
3.1	Surety, joint liability	2,306,163	286,681,843	288,988,005	27,917,843	309,358,829	337,276,672
3.2	Guarantees	16,671,130	10,490,051	27,161,181	2,801,841	15,331,260	18,133,101
4	Assets pledged as security for liabilities of the bank	-	-	-	-	-	-
4.1	Financial assets of the bank	-	-	-	-	-	-
4.2	Non-financial assets of the bank	-	-	-	-	-	-
5	Assets pledged as security for receivables of the bank	72,091,592	364,899,800	436,991,392	98,660,639	1,129,198,693	1,227,859,332
5.1	Cash	1,558,069	4,073,493	5,631,563	2,236,205	6,190,623	8,426,828
5.2	Precious metals and stones	-	-	-	-	-	-
5.3	Real Estate:	33,800,000	289,710,533	323,510,533	37,655,876	988,746,423	1,026,402,299
5.3.1	Residential Property	1	32,558,154	32,558,155	-	45,992,290	45,992,290
5.3.2	Commercial Property	-	182,168,473	182,168,473	3,855,876	855,302,927	859,158,804
5.3.3	Complex Real Estate	-	-	-	-	3,497,336	3,497,336
5.3.4	Land Parcel	-	61,445,958	61,445,958	-	44,835,311	44,835,311
5.3.5	Other	33,799,999	13,537,949	47,337,948	33,800,000	39,118,558	72,918,558
5.4	Movable Property	-	39,634,488	39,634,488	6,308,546	115,653,773	121,962,319
5.5	Shares Pledged	-	77	77	0	50	50
5.6	Securities	-	3	3	-	-	-
5.7	Other	36,733,523	31,481,206	68,214,729	52,460,011	18,607,825	71,067,836
6	Loan commitments given	52,578,664	5,272,540	57,851,205	27,380,089	6,359,977	33,740,066
7	guarantees given	40,198,586	19,613,653	59,812,239	11,320,169	13,273,178	24,593,347
8	Letters of credit issued	-	-	-	-	-	-
9	Derivatives	75,453,165	256,406,444	331,859,609	28,548,606	132,994,240	161,542,846
9.1	Receivables through FX contracts (except options)	32,835,067	132,136,723	164,971,790	12,475,982	68,155,120	80,631,102
9.2	Payables through FX contracts (except options)	42,618,098	124,269,721	166,887,819	16,072,624	64,839,120	80,911,744
9.3	Principal of interest rate contracts (except options)	-	-	-	-	-	-
9.4	Options sold	-	-	-	-	-	-
9.5	Options purchased	-	-	-	-	-	-
9.6	Nominal value of potential receivables through other derivatives	-	-	-	-	-	-
9.7	Nominal value of potential payables through other derivatives	-	-	-	-	-	-
10	Receivables not recognized on-balance	11,139,780	9,495,056	20,634,835	4,265,106	5,231,428	9,496,534
10.1	Principal of receivables derecognized during last 3 month	853,104	-	853,104	390,331	-	390,331
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,317,453	1,313,565	2,631,019	446,626	1,024,236	1,470,862
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	3,877,826	-	3,877,826	1,864,458	-	1,864,458
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	5,091,396	8,181,490	13,272,886	1,563,691	4,207,193	5,770,884
11	Capital expenditure commitment	-	-	-	-	-	-

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Table 5		Risk Weighted Assets				
		in Lari				
N		1Q-2023	4Q-2022	3Q-2022	2Q-2022	1Q-2022
1	Risk Weighted Assets for Credit Risk	471,726,745	497,737,310	477,818,249	438,276,704	441,698,602
1.1	Balance sheet items *	434,813,748	455,940,401	437,842,234	413,127,629	424,750,201
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	33,895,649	38,528,923	38,098,747	23,565,281	15,335,780
1.3	Counterparty credit risk	3,017,348	3,267,987	1,877,268	1,583,794	1,612,622
2	Risk Weighted Assets for Market Risk	3,040,200	4,997,167	7,065,666	7,716,501	8,086,764
3	Risk Weighted Assets for Operational Risk	52,612,002	52,523,668	44,217,818	44,217,818	44,217,818
4	Total Risk Weighted Assets	527,378,947	555,258,146	529,101,733	490,211,023	494,003,184

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

Bank: JSC PASHA Bank Georgia

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Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

Members of Supervisory Board		Independence status
1	Shahin Mammadov	Member of PASHA Bank Supervisory Board
2	George Glonti	Senior Independent Member of PASHA Bank Supervisory Board
3	Ebru Ogan Knottnerus	Independent Member of PASHA Bank Supervisory Board
4	Jalal Gasimov	Member of PASHA Bank Supervisory Board
5	Farid Mammadov	Chairman of PASHA Bank Supervisory Board
6		
7		
8		
9		
10		
Members of Board of Directors		Position/Subordinated business units
1	Nikoloz Shurghaia	Chairman of Board of Directors, CEO
2	Selim Berent	Member of the Board of Directors, CFO
3	Levan Aladashvili	Member of the Board of Directors, Chief Risk Officer
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%
2	Mrs. Arzu Aliyeva	35%
3	Mrs. Leyla Aliyeva	35%
4	Mr. Mir Jamal Pashayev	11%

Bank: JSC PASHA Bank Georgia

Date:

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Table 7

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

		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash, Cash balances with National Bank of Georgia and other banks	124,700,626	-	124,700,626
1.1	Cash on hand	5,275,000		5,275,000
1.2	Cash balances with National bank of Georgia	45,934,147		45,934,147
1.3	Cash balances with other banks	73,491,479		73,491,479
2	Financial assets held for trading	1,526,126	-	1,526,126
2.1	of which: derivatives	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	379,274,891	-	379,274,891
6.1	Debt securities	58,182,108		58,182,108
6.2	Loans and advances	321,092,783		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	5,531,987	-	5,531,987
9.1	Property, Plant and Equipment	5,531,987		5,531,987
9.2	Investment property			
10	Intangible assets	5,428,709	5,428,709	-
10.1	Goodwill			
10.2	Other intangible assets	5,428,709	5,428,709	-
11	Tax assets	-	-	-
11.1	Current tax assets			
11.2	Deferred tax assets			
13	Other assets	2,571,453		2,571,453
13.1	of which: repossessed collateral			
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	522,550,658	5,428,709	517,121,949

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	517,121,949
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	117,340,573
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	150,867,410
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	785,329,932
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	(83,444,924)
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	(147,850,062)
6	Effect of other adjustments *	
7	Total exposures subject to credit risk weighting	554,034,946

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

Bank: JSC PASHA Bank Georgia

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Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	101,995,246
2	Common shares that comply with the criteria for Common Equity Tier 1	129,000,000
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)	(27,004,754)
7	Regulatory Adjustments of Common Equity Tier 1 capital	5,428,709
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	5,428,709
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	96,566,537
25	Additional tier 1 capital before regulatory adjustments	-
26	Instruments that comply with the criteria for Additional tier 1 capital	-
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	-
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	-
37	Tier 2 capital before regulatory adjustments	10,250,013
38	Instruments that comply with the criteria for Tier 2 capital	10,250,013
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	-
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	10,250,013

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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%	23,732,053
1.2	Minimum Tier 1 Requirement	6.00%	31,642,737
1.3	Minimum Regulatory Capital Requirement	8.00%	42,190,316
2	Combined Buffer		
2.1	Capital Conservation Buffer *	2.50%	13,184,474
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	5.54%	29,209,422
3.2	Tier 1 Pillar2 Requirement	7.11%	37,485,848
3.3	Regulatory capital Pillar 2 Requirement	9.17%	48,375,883
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	12.54%	66,125,948
5	Tier 1	15.61%	82,313,059
6	Total regulatory Capital	19.67%	103,750,673

* 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>)

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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 IFRS	linkage to capital table
1	Cash, Cash balances with National Bank of Georgia and other banks	124,700,626	
1.1	Cash on hand	5,275,000	
1.2	Cash balances with National bank of Georgia	45,934,147	
1.3	Cash balances with other banks	73,491,479	
2	Financial assets held for trading	1,526,126	
2.1	of which: derivatives	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	379,274,891	
6.1	Debt securities	58,182,108	
6.2	Loans and advances	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	
9	Tangible assets	5,531,987	
9.1	Property, Plant and Equipment	5,531,987	
9.2	Investment property		
10	Intangible assets	5,428,709	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	5,428,709	
11	Tax assets	-	
11.1	Current tax assets		
11.2	Deferred tax assets		
13	Other assets	2,571,453	
13.1	of which: repossessed collateral		
13.2	of which: dividends receivable		
14	TOTAL ASSETS	522,550,658	
	LIABILITIES		
15	Financial liabilities held for trading	3,442,156	
15.1	of which: derivatives	3,442,156	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	383,555,033	
17.1	Deposits	359,714,294	
17.2	borrowings	20,732,649	
17.3	Debt securities issued		
17.4	Other financial liabilities	3,108,090	
18	Provisions	631,341	
19	Tax liabilities	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	Subordinated liabilities	25,461,174	Table 9 (Capital), N38
21	Other liabilities	6,310,799	
21.1	of which: dividends payable		
22	TOTAL LIABILITIES	419,400,501	
	Equity		
23	Share capital	129,000,000	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	(27,004,754)	Table 9 (Capital), N6
31	TOTAL EQUITY	103,150,157	
32	TOTAL EQUITY AND TOTAL LIABILITIES	522,550,658	

Table 11
Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

Exposure classes	a		b		c		d		e		f		g		h		i		j		k		l		m		n		o		p		Risk Weighted Exposures before Credit Risk Mitigation
	Risk weights		0%		20%		35%		50%		75%		100%		150%		250%		250%		250%		250%		250%		250%		250%		250%		
	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			
1 Claims or contingent claims on central governments or central banks	5,813,321	0	0	0	0	0	0	0	0	0	0	0	45,465,737	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,465,737		
2 Claims or contingent claims on national 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		
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		
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		
5 Claims or contingent claims on international organisations/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	65,388,853	0	0	0	7,838,462	0	0	0	0	0	0	435,050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,688,653	
7 Claims or contingent claims on corporations	0	0	0	0	0	0	0	0	0	0	0	0	285,659,634	138,459	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	285,659,207		
8 Retail claims or contingent retail claims	0	0	0	0	0	0	0	0	48,454,616	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48,454,616	
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 Cash advances	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 Bank balances to regulatory high-risk 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		
12 Short-term claims on commercial banks and corporations	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 (CIUs)	5,275,000	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	12,135,000		
14 Other items	11,688,361	0	65,966,658	0	0	0	0	7,838,462	0	0	0	0	51,185,964	0	386,549,614	55,955,459	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	450,655,614	

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Table 13

Standardized approach - Effect of credit risk mitigation

		a	b		c	d	e	f
			Off-balance sheet exposures					
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f _{net} /(a+c)	
Asset Classes								
1	Claims or contingent claims on central governments or central banks	51,280,547			45,466,797	45,466,797		89%
2	Claims or contingent claims on regional governments or local authorities	-			-	-		0%
3	Claims or contingent claims on public sector entities	-			-	-		0%
4	Claims or contingent claims on multilateral development banks	-			-	-		0%
5	Claims or contingent claims on international organizations/institutions	-			-	-		0%
6	Claims or contingent claims on commercial banks	74,305,320	870,000	435,000	17,668,603	17,668,603		24%
7	Claims or contingent claims on corporates	288,482,631	51,042,402	106,439	288,589,070	287,612,392		100%
8	Retail claims or contingent retail claims	48,458,210	65,428,171	33,354,210	69,699,417	69,597,403		85%
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-		0%
10	Past due items	37,123,574			36,440,262	36,167,537		97%
11	Items belonging to regulatory high-risk categories	-			-	-		0%
12	Short-term claims on commercial banks and corporates	-			-	-		0%
13	Claims in the form of collective investment undertakings ("CIU")	-			-	-		0%
14	Other items	17,471,667			12,196,666	12,196,666		70%
Total		-	117,340,573	33,895,649	470,060,814	468,709,397		1383%

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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					65,906,932	85,006,204	150,913,136	37,290,305	45,608,653	82,898,958
Cash outflows											
2	Retail deposits		8,145,367	34,776,759	42,922,126	829,358	8,718,626	9,547,986	204,343	2,222,999	2,427,342
3	Unsecured wholesale funding		82,683,058	255,285,007	337,968,065	25,299,304	38,737,514	64,036,817	22,454,656	34,278,777	56,733,433
4	Secured wholesale funding		6,666,667	-	6,666,667	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures		93,556,087	25,842,830	119,398,917	16,703,609	4,767,198	21,470,807	5,996,803	2,193,075	8,189,878
6	Other contractual funding obligations		-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations		6,326,934	7,871,628	14,198,562	5,434,255	768,341	6,202,597	5,434,255	768,341	6,202,597
8	TOTAL CASH OUTFLOWS		197,378,113	323,776,223	521,154,336	48,266,526	52,991,681	101,258,206	34,090,057	39,463,192	73,553,249
Cash inflows											
9	Secured lending (eg reverse repos)		-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures		156,479,170	204,712,866	361,192,036	27,195,129	4,498,431	31,693,560	55,879,109	46,441,359	102,320,468
11	Other cash inflows		17,714,599	7,838,563	25,553,162	1,185,950	332,398	1,518,348	1,185,950	332,398	1,518,348
12	TOTAL CASH INFLOWS		174,193,769	212,551,429	386,745,198	28,381,079	4,830,829	33,211,908	57,065,060	46,773,757	103,838,816
						Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA					65,906,932	85,006,204	150,913,136	37,290,305	45,608,653	82,898,958
14	Net cash outflow					19,885,447	48,160,852	68,046,298	8,522,514	9,865,798	18,388,312
15	Liquidity coverage ratio (%)					331.4%	176.5%	221.8%	437.6%	462.3%	450.8%

* 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.

Table 15 Counterparty credit risk

		a	b	c	d	e	f	g	h	i	j	k	l
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	150,867,410		3,017,348	0	0	0	0	0	3,017,348	0	0	3,017,348
1.1	Maturity less than 1 year	150,867,410	2.0%	3,017,348						3,017,348			3,017,348
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		0.5%	0									0
2.2	Maturity from 1 year up to 2 years		1.0%	0									0
2.3	Maturity from 2 years up to 3 years		2.0%	0									0
2.4	Maturity from 3 years up to 4 years		3.0%	0									0
2.5	Maturity from 4 years up to 5 years		4.0%	0									0
2.6	Maturity over 5 years												0
Total		150,867,410		3,017,348	0	0	0	0	0	3,017,348	0	0	3,017,348

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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) *	522,550,658
2	(Asset amounts deducted in determining Tier 1 capital)	(5,428,709)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	517,121,949
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	3,017,348
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)	3,017,348
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	117,340,573
18	(Adjustments for conversion to credit equivalent amounts)	(78,362,029)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	38,978,544
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	96,566,537
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	559,117,841
Leverage ratio		
22	Leverage ratio	0
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:	106,816,551	-	-	138,151,072	244,967,622
2	Regulatory capital	106,816,551	-	-	-	106,816,551
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				138,151,072	138,151,072
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	15,493,797	16,878,707	5,521,494	1,481,160	27,612,974
5	Residents' deposits	2,996,459	8,784,958	5,153,099	677,475	16,731,391
6	Non-residents' deposits	12,497,338	8,093,749	368,395	803,685	10,881,583
7	Wholesale funding	107,265,519	53,946,346	52,939,177	12,802	87,210,989
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	80,261,651	41,208,348	1,531,495	12,802	61,507,148
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	27,003,867	12,737,998	51,407,682	-	25,703,841
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	23,704,071	-	-	-
12	Liabilities related to derivatives	-	2,482,644	-	-	-
13	All other liabilities and equity not included in the above categories	-	21,221,427	-	-	-
14	Total available stable funding					359,791,586
Required stable funding						
15	Total high-quality liquid assets (HQLA)	122,515,244	40,915,600	-	-	5,611,085
16	Performing loans and securities:	2,181,703	43,978,067	50,091,775	203,523,481	216,204,590
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	2,181,703	20,389,850	18,608,370	19,892,684	32,582,602
19	Loans to non-financial institutions and retail customers, of which:	-	23,588,216	26,937,208	171,417,161	170,967,299
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	-	-	4,546,197	12,213,636	12,654,689
24	Assets with matching interdependent liabilities					
25	Other assets:	5,531,987	6,719,115	365,460	40,239,844	49,597,425
26	Assets related to derivatives		566,614	-	-	566,614
27	All other assets not included in the above categories	5,531,987	6,152,501	365,460	40,239,844	49,030,811
28	Off-balance sheet items	-	69,308,609	10,911,428	37,096,129	10,710,006
29	Total required stable funding					282,123,107
30	Net stable funding ratio					127.53%

*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.

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Table 17

Risk classes	Distribution by residual maturity	Exposures 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	45,934,147			5,346,400		51,280,547
	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	18,705,031	55,600,289				74,305,320
	7 Claims or contingent claims on corporates	49,631,916	77,715,772	142,638,125			269,985,813
	8 Retail claims or contingent retail claims	456,151	99,586,586	4,035,865			104,078,603
	9 Claims or contingent claims secured by mortgages on residential property						-
	10 Past due items *	420,927	11,772,769	24,929,878			37,123,574
	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	5,275,000	6,664,680			5,531,987	17,471,667
	15 Total	120,002,246	239,567,327	146,673,990	5,346,400	5,531,987	517,121,949

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 eliminatine double countine.

Table 18

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
Risk classes		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
1	Claims or contingent claims on central governments or central banks		31,280,547				51,280,547
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		74,305,320				74,305,320
7	Claims or contingent claims on corporates	26,786,345	253,809,516	10,700,049			269,985,813
8	Retail claims or contingent retail claims	3,573,800	107,590,817	7,086,014			104,078,603
9	Claims or contingent claims secured by mortgages on residential property						-
10	Post due items*	27,639,905	20,082,139	10,598,470		885,234	37,123,574
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	3,516,867	19,383,510				22,900,376
15	Total	38,877,012	506,499,710	17,786,063	-	-	522,550,659
16	Of which: loans	30,191,274	307,983,110	17,081,602		885,234	321,092,783
17	Of which: securities		98,771,324	989,215			98,182,108

Post due items*: Post due items will be filled in paragraph 10 and also will be redistributed to the clauses in which they were recorded before they were classified as "Post due items". An overdue loan line is not included in the formula for eliminating double counting.

Table 12

On Balance Assets		a	b	c	d	e	f
Risk classes		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				
							(a+b-c-d)
1	State, state organizations	512,141	99,373,922	824,914		186,806	59,061,148
2	Financial Institutions	511,890	171,293,222	1,808,209		85,299	169,996,863
3	Private banks	100	17,088	919			16,269
4	Construction Development, Real Estate Development and other Land Loans	1,151,566	19,069,843	169,420			20,051,989
5	Real Estate Management	8,724	48,077,187	154,425			47,931,485
6	Construction Companies	161,314	3,055,095	217,825		39,575	2,948,584
7	Production and Trade of Construction Materials	26,220	649,588	54,217		619	623,592
8	Trade of Consumer Goods and Goods	602,090	7,272,438	253,978		15,716	7,620,510
9	Production of Consumer Goods and Goods	144,361	1,593,042	66,052		2,810	1,671,351
10	Production and Trade of Durable Goods	-	346,370	1,277			345,093
11	Production and Trade of Clothes, Shoes and Textiles	-	3,378,349	6,619			3,371,730
12	Trade (Other)	367,507	17,972,751	765,100		85,505	17,575,158
13	Other Production	38,119	2,339,610	154,329		4,545	2,223,401
14	Hotels, Tourism	11,719,862	24,359,495	4,413,139		11,432	31,666,318
15	Restaurants	8,379,041	3,391,411	2,321,154		11,336	9,449,299
16	Industry	7,061	85,108	10,452			81,718
17	Oil Importers, Filling stations, gas stations and Retailers	992	20,030,725	76,283			19,954,434
18	Energy	54,415	56,442,279	803,817		35,999	55,692,877
19	Auto Dealers	1,998	321,479	11,802			311,675
20	HealthCare	75,204	1,723,495	142,997			1,655,702
21	Pharmacy	6,843	395,745	23,367		1,631	379,221
22	Telecommunication	5,839	394,415	22,324			377,929
23	Service	2,779,049	8,521,227	888,753		103,854	10,411,522
24	Agriculture	2,311,920	7,001,212	1,471,262		999	7,841,870
25	Other	1,029,892	6,910,377	1,382,134		221,729	6,558,135
26	Assets on which the Sector of measurement source is not accounted for	463,977	20,110,725	1,741,298		70,453	18,833,404
27	Other assets	3,516,867	19,383,510				22,900,376
28	Total	33,877,012	506,499,710	17,786,068	-	885,234	522,558,655

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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	16,823,841	338,284
2	An increase in the ECL for possible losses on assets	4,189,337	281,337
2.1	As a result of the origination of the new assets	2,602,474	281,337
2.2	As a result of classification of assets as a low quality	1,586,863	
3	Decrease in ECL for possible losses on assets	3,397,801	13,888
3.1	As a result of write-off of assets	885,234	
3.2	As a result of partial or total payment of assets	2,485,840	13,888
3.3	As a result of classification of assets as a high quality	26,727	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	(533,775)	(16,518)
5	Closing balance of Expected Credit Loss	17,081,602	589,215

Table 21

Changes in the stock of non-performing loans over the period		Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
1	Opening balance	32,793,988	
2	Inflows to non-performing portfolios	4,474,844	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes		
4	Outflows from non-performing portfolios		
5	Outflow due to the decrease level of credit risk	21,482	
6	Outflow due to loan repayment, partial or total	2,328,992	
7	Outflows due to write-offs	981,845	
8	Outflow due to taking possession of collateral	2,889,199	
9	Outflow due to sale of portfolio		
10	Outflow due to other situations		
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	956,639	
12	Closing balance	30,191,274	

Statement of Assets, Liabilities, and Equity		Assets		Liabilities		Equity		Total		Total		Total		Total		Total		Total		Total		Total	
Reported For the Year		2023		2022		2021		2020		2019		2018		2017		2016		2015		2014		2013	
Assets																							
Current Assets																							
Cash and Cash Equivalents																							
Accounts Receivable																							
Inventory																							
Prepaid Expenses																							
Other Current Assets																							
Non-Current Assets																							
Property, Plant, and Equipment																							
Intangible Assets																							
Other Non-Current Assets																							
Liabilities																							
Current Liabilities																							
Accounts Payable																							
Short-Term Debt																							
Other Current Liabilities																							
Non-Current Liabilities																							
Long-Term Debt																							
Other Non-Current Liabilities																							
Equity																							
Common Stock																							
Retained Earnings																							
Other Equity																							
Total																							

Particulars		2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937	1936	1935	1934	1933	1932	1931	1930	1929	1928	1927	1926	1925	1924	1923	1922	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171	1170	1169	1168	1167	1166	1165	1164	1163	1162	1161	1160	1159	1158	1157	1156	1155	1154	1153	1152	1151	1150	1149	1148	1147	1146	1145	1144	1143	1142	1141	1140	1139	1138	1137	1136	1135	1134	1133	1132	1131	1130	1129	1128	1127	1126	1125	1124	1123	1122	1121	1120	1119	1118	1117	1116	1115	1114	1113	1112	1111	1110	1109	1108	1107	1106	1105	1104	1103	1102	1101	1100	1099	1098	1097	1096	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1082	1081	1080	1079	1078	1077	1076	1075	1074	1073	1072	1071	1070	1069	1068	1067	1066	1065	1064	1063	1062	1061	1060	1059	1058	1057	1056	1055	1054	1053	1052	1051	1050	1049	1048	1047	1046	1045	1044	1043	1042	1041	1040	1039	1038	1037	1036	1035	1034	1033	1032	1031	1030	1029	1028	1027	1026	1025	1024	1023	1022	1021	1020	1019	1018	1017	1016	1015	1014	1013	1012	1011	1010	1009	1008	1007	1006	1005	1004	1003	1002	1001	1000	999	998	997	996	995	994	993	992	991	990	989	988	987	986	985	984	983	982	981	980	979	978	977	976	975	974	973	972	971	970	969	968	967	966	965	964	963	962	961	960	959	958	957	956	955	954	953	952	951	950	949	948	947	946	945	944	943	942	941	940	939	938	937	936	935	934	933	932	931	930	929	928	927	926	925	924	923	922	921	920	919	918	917	916	915	914	913	912	911	910	909	908	907	906	905	904	903	902	901	900	899	898	897	896	895	894	893	892	891	890	889	888	887	886	885	884	883	882	881	880	879	878	877	876	875	874	873	872	871	870	869	868	867	866	865	864	863	862	861	860	859	858	857	856	855	854	853	852	851	850	849	848	847	846	845	844	843	842	841	840	839	838	837	836	835	834	833	832	831	830	829	828	827	826	825	824	823	822	821	820	819	818	817	816	815	814	813	812	811	810	809	808	807	806	805	804	803	802	801	800	799	798	797	796	795	794	793	792	791	790	789	788	787	786	785	784	783	782	781	780	779	778	777	776	775	774	773	772	771	770	769	768	767	766	765	764	763	762	761	760	759	758	757	756	755	754	753	752	751	750	749	748	747	746	745	744	743	742	741	740	739	738	737	736	735	734	733	732	731	730	729	728	727	726	725	724	723	722	721	720	719	718	717	716	715	714	713	712	711	710	709	708	707	706	705	704	703	702	701	700	699	698	697	696	695	694	693	692	691	690	689	688	687	686	685	684	683	682	681	680	679	678	677	676	675	674	673	672	671	670	669	668	667	666	665	664	663	662	661	660	659	658	657	656	655	654	653	652	651	650	649	648	647	646	645	644	643	642	641	640	639	638	637	636	635	634	633	632	631	630	629	628	627	626	625	624	623	622	621	620	619	618	617	616	615	614	613	61
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Loans		Gross carrying value					Expected Credit Loss				
of repayment source	Sector										
		1 st stage	2 nd stage	3 rd stage	POCI	1 st stage	2 nd stage	3 rd stage	POCI		
	State, state organizations	8,593,207					815,912				
	Financial Institutions	65,330,730	7,889,953	200,116	500,138	502,885	1,448,686	934,299	8,891	505,536	
	Private Banks	17,088	62,743,543	84,303							
	Construction Development, Real Estate Development and other Land Loans	20,220,218	7,976,036	11,092,616	1,151,566		169,420	19,515	35,181	114,724	
	Real Estate Management	44,112,075	60,778,478	929,654	8,724		112,689	93,525	10,360	8,724	
	Construction Companies	3,097,704	3,118,649	862,044	146,110		202,622	44,208	12,009	146,404	
	Production and Trade of Construction Materials	666,393	644,907	4,682	16,803		46,324	25,721	571	20,082	
	Trade of Consumer Goods and Goods	4,294,720	3,033,736	1,058,712	592,272		265,543	33,568	10,548	262,028	
	Production of Consumer Goods and Goods	1,737,404	956,827	1,036,215	144,367		66,052	9,375	16,126	40,551	
	Production and Trade of Durable Goods	262,282	342,282				897				
	Production and Trade of Clothes, Shoes and Textiles	3,373,571	3,377,172	481			6,818	6,591	27		
	Trade (Other)	8,368,280	7,743,844	166,147	358,299		674,410	290,470	24,064	359,876	
	Other Production	5,372,262	4,779,084	599,815	13,843		149,073	86,304	29,772	32,478	
	Hotels, Tourism	36,020,409	15,215,724	9,143,529	11,661,076		4,384,428	100,729	437,240	3,846,439	
	Restaurants	11,759,665	3,375,295	16,117	8,368,254		2,316,158	30,679	4,443	2,281,007	
	Industry	92,150	79,262	5,846	7,061		2,842		342	7,068	
	Oil Importers, Filling stations, gas stations and Retailers	20,064,893	19,190,395	814,498			73,984	40,405	11,914		
	Energy	53,616,466	50,729,233	5,177	14,076		235,968	680,193	1,202	54,086	
	Auto Dealers	303,477	319,463	1,616	1,998		11,807	9,406	398	1,998	
	HealthCare	1,780,345	1,659,075	63,271	68,000		135,703	61,792	5,973	48,028	
	Pharmacy	403,372	387,051	7,828	4,843		23,367	15,260	1,254	4,853	
	Telecommunication	399,825	382,366	11,820	5,639		22,124	15,749	727	5,648	
	Service	11,284,823	8,385,928	180,096	2,168,798		882,560	270,031	19,957	593,573	
	Agriculture	9,368,182	7,801,212	1,470,762	50,286	2,256,634					
	Other	8,058,518	6,703,738	335,698	1,021,672		1,479,655	313,774	38,323	1,027,508	
	Assets on which the Sector of repayment source is not accounted for	20,444,267	20,172,586	797,699	403,077		1,254,603	1,148,565	159,728	666,299	
	Total	288,174,984	280,664,082	27,269,028	27,354,640	2,256,634	17,081,602	4,626,957	807,169	10,261,581	1,375,894

Table 25

Give everying value/Amount value for Collateral - classification according to Collateral type		a	b	c	d	e	f	g	h	i
		Secured by deposit	Secured by the mass and mass institutions	Secured by bank and/or 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 Amount
Loans, mortgage debt securities and CDO-Inhouse-derivatives loans										
1	Total	1,530,224	-	-	-	173,312,972	-	56,931,817	18,735,367	87,674,086
2	Guaranteed debt securities	-	-	-	-	-	-	14,868,545	2,645,715	36,724,084
3	CDO-Inhouse-derivatives loans	27,839	-	20,301	-	8,762,093	2,892,130	-	14,220,328	92,216,947
4	Of which: Non-Performing loans	-	-	-	-	20,310,114	-	-	-	1,089,189
5	Of which: Non-Performing Guaranteed debt securities	-	-	-	-	-	-	-	-	-
6	Of which: Non-Performing CDO-Inhouse-derivatives loans	-	-	-	-	1,089,120	-	-	-	15,435

