

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 Shurghaisa
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	N	Key metrics	According to IFRS				
			2Q-2023	1Q-2023	4Q-2022	3Q-2022	2Q-2022
		Regulatory capital (amounts, GEL)					
		Based on Basel III framework					
	1	CET1 capital	95,277,301	96,566,537	96,574,008	96,476,364	92,485,503
	2	Tier1 capital	95,277,301	96,566,537	96,574,008	96,476,364	92,485,503
	3	Regulatory capital	113,605,502	106,816,551	107,390,887	113,493,775	110,065,319
	4	CET1 capital total requirement	68,009,659	66,125,948	60,156,768	59,397,528	51,182,601
	5	Tier1 capital total requirement	84,380,756	82,313,059	74,175,773	73,122,332	64,124,999
	6	Regulatory capital total requirement	106,063,565	103,750,673	99,426,473	98,179,310	87,620,641
		Total Risk Weighted Assets (amounts, GEL)					
	7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	539,187,233	527,378,947	555,258,146	529,101,733	490,211,023
		Capital Adequacy Ratios					
		Based on Basel III framework *					
	8	CET1 capital	17.67%	18.31%	17.39%	18.23%	18.87%
	9	Tier1 capital	17.67%	18.31%	17.39%	18.23%	18.87%
	10	Regulatory capital	21.07%	20.25%	19.34%	21.45%	22.45%
	11	CET1 capital total requirement	12.61%	12.54%	10.83%	11.23%	10.44%
	12	Tier1 capital total requirement	15.65%	15.61%	13.36%	13.82%	13.08%
	13	Regulatory capital total requirement	19.67%	19.67%	17.91%	18.56%	17.91%
		Income					
	14	Total Interest Income / Average Annual Assets	10.26%	10.08%	8.75%	8.61%	8.32%
	15	Total Interest Expense / Average Annual Assets	3.79%	3.75%	3.42%	3.42%	3.48%
	16	Earnings from Operations / Average Annual Assets	0.69%	0.07%	0.70%	1.97%	0.52%
	17	Net Interest Margin	6.46%	6.33%	5.33%	5.20%	4.85%
	18	Return on Average Assets (ROAA)	-0.49%	0.26%	-0.42%	-0.78%	-2.76%
	19	Return on Average Equity (ROAE)	-2.48%	1.30%	-2.18%	-3.99%	-14.39%
		Asset Quality					
	20	Non Performed Loans / Total Loans	13.90%	8.93%	8.89%	9.82%	9.45%
	21	ECL/Total Loans	5.57%	5.05%	4.58%	4.41%	5.36%
	22	FX Loans/Total Loans	58.27%	59.70%	58.93%	56.34%	60.26%
	23	FX Assets/Total Assets	58.08%	56.56%	57.37%	62.45%	61.78%
	24	Loan Growth-YTD	-7.04%	-8.00%	19.80%	15.86%	9.59%
		Liquidity					
	25	Liquid Assets/Total Assets	18.39%	21.23%	15.83%	14.45%	8.84%
	26	FX Liabilities/Total Liabilities	77.85%	71.63%	69.70%	78.55%	80.62%
	27	Current & Demand Deposits/Total Assets	19.26%	21.67%	16.52%	11.71%	10.46%
		Liquidity Coverage Ratio***					
	28	Total HQLA	145,326,888	150,913,136	117,762,904	96,116,211	99,073,972
	29	Net cash outflow	89,904,544	68,046,298	68,427,424	44,502,585	40,963,358
	30	LCR ratio (%)	161.65%	221.78%	172.10%	215.98%	241.86%
		Net Stable Funding Ratio					
	31	Available stable funding	353,339,315	359,791,586	382,858,081	366,338,766	366,012,106
	32	Required stable funding	302,708,247	282,123,107	292,723,792	303,851,288	283,692,024
	33	Net stable funding ratio (%)	116.73%	127.53%	130.79%	120.57%	129.02%

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

*** LCR calculated according to NBO'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 NBO's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

According to local GAAP				
1Q-2023	4Q-2022	3Q-2022	2Q-2022	
88,491,639	88,477,907	87,660,852	87,689,198	
88,491,639	88,477,907	87,660,852	87,689,198	
104,625,415	105,517,547	110,636,092	110,772,679	
61,033,254	60,302,979	57,248,719	54,870,358	
77,133,569	75,808,433	71,972,490	69,067,716	
98,456,762	103,025,006	97,868,984	93,992,320	
526,559,582	556,152,868	527,486,562	495,834,913	
16.81%	15.91%	16.62%	17.69%	
16.81%	15.91%	16.62%	17.69%	
19.87%	18.97%	20.97%	22.34%	
11.59%	10.84%	10.85%	11.07%	
14.65%	13.63%	13.64%	13.93%	
18.70%	18.52%	18.55%	18.96%	
10.24%	8.65%	8.42%	8.13%	
3.75%	3.41%	3.40%	3.46%	
1.16%	0.49%	1.73%	0.14%	
6.48%	5.24%	5.02%	4.66%	
0.15%	-0.44%	-1.00%	-1.41%	
0.80%	-2.43%	-5.54%	-7.98%	
11.11%	10.37%	10.85%	10.86%	
6.21%	5.85%	5.91%	6.05%	
59.56%	58.78%	56.27%	60.20%	
55.73%	56.51%	61.95%	61.34%	
-8.05%	18.94%	14.90%	8.70%	
23.77%	11.12%	9.09%	8.52%	
71.48%	69.52%	78.34%	80.45%	
21.95%	16.73%	11.87%	10.56%	
146,847,569	126,443,044	92,427,258	103,990,480	
68,883,814	79,541,169	41,989,157	43,278,783	
213.18%	158.97%	220.12%	244.71%	
351,716,688	374,610,446	357,523,301	361,215,801	
276,394,224	287,598,577	298,230,166	271,237,916	
127.25%	130.25%	119.88%	133.17%	

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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	12,376,218	92,303,128	104,679,346	8,515,417	77,224,868	85,740,286
1.1	Cash on hand	1,582,805	3,315,984	4,898,789	1,581,189	3,095,312	4,676,501
1.2	Cash balances with National bank of Georgia	5,740,170	42,609,086	48,349,256	1,912,455	35,369,350	37,281,806
1.3	Cash balances with other banks	5,053,243	46,378,058	51,431,301	5,021,773	38,760,206	43,781,979
2	Financial assets held for trading	986,142		986,142	920,901		920,901
2.1	of which: derivatives	986,142		986,142	920,901		920,901
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	182,209,792	201,665,286	383,875,079	152,883,466	207,851,894	360,735,360
6.1	Debt securities	51,240,538	9,950,452	61,190,991	26,317,082	16,171,028	42,488,110
6.2	Loans and advances	130,969,254	191,714,834	322,684,088	126,566,385	191,680,865	318,247,250
7	Investments in subsidiaries, joint ventures and associates			-			-
8	Non-current assets and disposal groups classified as held for sale	3,638,247		3,638,247	371,930		371,930
9	Tangible assets	4,806,212	-	4,806,212	7,419,330	-	7,419,330
9.1	Property, Plant and Equipment	4,806,212		4,806,212	7,419,330		7,419,330
9.2	Investment property			-			-
10	Intangible assets	5,112,581	-	5,112,581	4,871,817	-	4,871,817
10.1	Goodwill			-			-
10.2	Other intangible assets	5,112,581		5,112,581	4,871,817		4,871,817
11	Tax assets	-	-	-	-	-	-
11.1	Current tax assets			-			-
11.2	Deferred tax assets			-			-
13	Other assets	3,097,769	50,662	3,148,431	1,397,155	42,897	1,440,053
13.1	of which: repossessed collateral			-			-
13.2	of which: dividends receivable			-			-
14	TOTAL ASSETS	212,226,962	294,019,076	506,246,038	176,380,017	285,119,659	461,499,676
	LIABILITIES						
15	Financial liabilities held for trading	1,162,437		1,162,437	1,368,276		1,368,276
15.1	of which: derivatives	1,162,437		1,162,437	1,368,276		1,368,276
16	Financial liabilities designated at fair value through profit or loss			-			-
17	Financial liabilities measured at amortised cost	84,439,916	288,014,120	372,454,035	66,495,307	262,498,142	328,993,449
17.1	Deposits	84,439,916	264,014,601	348,454,517	50,392,482	235,367,772	285,760,254
17.2	borrowings	-	21,303,480	21,303,480	16,102,825	22,364,051	38,466,876
17.3	Debt securities issued			-			-
17.4	Other financial liabilities	-	2,696,039	2,696,039	-	4,766,319	4,766,319
18	Provisions	805,246	25,130	830,376	521,873	177,858	699,731
19	Tax liabilities	-	-	-	-	-	-
19.1	Current tax liabilities			-			-
19.2	Deferred tax liabilities			-			-
20	Subordinated liabilities	-	25,826,107	25,826,107	-	28,676,664	28,676,664
21	Other liabilities	3,220,422	1,207,868	4,428,290	1,971,029	1,278,297	3,249,326
21.1	of which: dividends payable			-			-
22	TOTAL LIABILITIES	89,628,020	315,073,225	404,701,245	70,356,485	292,630,961	362,987,446
	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	(28,610,118)		(28,610,118)	(31,642,680)		(31,642,680)
31	TOTAL EQUITY	101,544,793	-	101,544,793	98,512,230	-	98,512,230
32	TOTAL EQUITY AND TOTAL LIABILITIES	191,172,813	315,073,225	506,246,038	168,868,715	292,630,961	461,499,676

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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	16,802,958	9,840,209	26,643,168	11,544,912	8,241,974	19,786,886
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	16,802,958	9,840,209	26,643,168	11,544,912	8,241,974	19,786,886
1.6	Other assets			-			-
2	(Interest expenses)	(5,795,448)	(4,056,961)	(9,852,410)	(3,881,728)	(4,380,482)	(8,262,210)
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)	(5,795,448)	(4,056,961)	(9,852,410)	(3,881,728)	(4,380,482)	(8,262,210)
2.4	(Other liabilities)			-			-
3	Dividend income			-			-
4	Fee and commission income	550,166	654,595	1,204,761	349,798	426,231	776,029
5	(Fee and commission expenses)	(54,572)	(774,059)	(828,631)	(32,662)	(540,819)	(573,481)
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	2,567,843	1,730,434	4,298,278	3,488,267	-	3,488,267
11	Gains or (-) losses on derecognition of non-financial assets, net			-			-
12	Other operating income	63,771		63,771	(77,386)		(77,386)
13	(Other operating expenses)	(2,706,847)	(11,230)	(2,718,077)	(2,394,658)	(8,706)	(2,403,364)
14	(Administrative expenses)	(13,104,220)	-	(13,104,220)	(11,364,030)	-	(11,364,030)
14.1	(Staff expenses)	(11,167,049)		(11,167,049)	(8,608,305)		(8,608,305)
14.2	(Other administrative expenses)	(1,937,172)		(1,937,172)	(2,755,726)		(2,755,726)
15	(Depreciation and amortisation)	(2,526,833)		(2,526,833)	(2,753,956)		(2,753,956)
16	Modification gains or (-) losses, net			-			-
17	(Provisions or (-) reversal of provisions)	(4,382,359)	(434,503)	(4,816,862)	(3,325,085)	(1,554,427)	(4,879,512)
17.1	(Commitments and guarantees given)	(11,838)	27,210	15,372	(63,082)	53,697	(9,385)
17.2	(Other provisions)	(4,370,521)	(461,713)	(4,832,234)	(3,262,003)	(1,608,124)	(4,870,127)
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-	367,775	367,775	-	(301,806)	(301,806)
18.1	(Financial assets at fair value through other comprehensive income)		367,775	367,775		(301,806)	(301,806)
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	(8,585,540)	7,316,259	(1,269,282)	(8,446,528)	1,881,964	(6,564,564)
23	(Tax expense or (-) income)			-			-
24	Profit or (-) loss after tax	(8,585,540)	7,316,259	(1,269,282)	(8,446,528)	1,881,964	(6,564,564)

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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			-			-
2	Guarantees received as security for liabilities of the bank			-			-
3	Guarantees received as security for receivables of the bank	292,674,595	371,930,786	664,605,381	8,254,264	346,360,361	354,614,625
3.1	Surety, joint liability	273,855,219	357,467,516	631,322,735	2,907,985	334,923,037	337,831,023
3.2	Guarantees	18,819,376	14,463,270	33,282,646	5,346,279	11,437,324	16,783,602
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	92,137,027	385,916,101	478,053,127	102,352,659	1,069,419,944	1,171,772,603
5.1	Cash	2,103,504	8,543,844	10,647,348	1,904,716	5,846,489	7,751,205
5.2	Precious metals and stones			-			-
5.3	Real Estate:	33,800,000	297,949,177	331,749,177	37,655,875	934,116,560	971,772,435
5.3.1	Residential Property	1	43,526,506	43,526,507	1	42,773,664	42,773,665
5.3.2	Commercial Property	-	184,045,279	184,045,279	3,855,876	809,216,751	813,072,627
5.3.3	Complex Real Estate			-		3,302,921	3,302,921
5.3.4	Land Parcel	-	57,690,136	57,690,136	-	41,879,249	41,879,249
5.3.5	Other	33,799,999	12,687,256	46,487,255	33,799,998	36,943,975	70,743,973
5.4	Movable Property	-	43,200,562	43,200,562	6,408,546	111,883,425	118,291,971
5.5	Shares Pledged	-	68	68	-	47	47
5.6	Securities			-			-
5.7	Other	56,233,523	36,222,449	92,455,972	56,383,522	17,573,423	73,956,945
6	Loan commitments given	63,723,760	11,771,091	75,494,851	33,472,535	6,834,223	40,306,758
7	guarantees given	43,273,842	31,987,689	75,261,530	29,963,461	10,659,341	40,622,802
8	Letters of credit issued			-			-
9	Derivatives	49,386,167	221,440,315	270,826,483	27,406,180	131,420,547	158,826,726
9.1	Receivables through FX contracts (except options)	12,406,482	122,918,612	135,325,094	7,328,007	71,861,668	79,189,676
9.2	Payables through FX contracts (except options)	36,979,686	98,521,703	135,501,389	20,078,173	59,558,878	79,637,051
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	21,764,424	25,899,158	47,663,583	9,368,354	15,932,440	25,300,794
10.1	Principal of receivables derecognized during last 3 month	1,473,239	-	1,473,239	-	-	-
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,984,661	2,565,657	4,550,317	987,430	1,925,725	2,913,155
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	5,500,715	-	5,500,715	1,910,299	-	1,910,299
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	12,805,810	23,333,502	36,139,311	6,470,625	14,006,715	20,477,340
11	Capital expenditure commitment	-	-	-	-	-	-

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Table 5

Risk Weighted Assets

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N		2Q-2023	1Q-2023	4Q-2022	3Q-2022	2Q-2022
1	Risk Weighted Assets for Credit Risk	481,763,583	471,726,745	497,737,310	477,818,249	438,276,704
1.1	Balance sheet items *	439,546,921	434,813,748	455,940,401	437,842,234	413,127,629
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	40,476,472	33,895,649	38,528,923	38,098,747	23,565,281
1.3	Counterparty credit risk	1,740,190	3,017,348	3,267,987	1,877,268	1,583,794
2	Risk Weighted Assets for Market Risk	4,811,648	3,040,200	4,997,167	7,065,666	7,716,501
3	Risk Weighted Assets for Operational Risk	52,612,002	52,612,002	52,523,668	44,217,818	44,217,818
4	Total Risk Weighted Assets	539,187,233	527,378,947	555,258,146	529,101,733	490,211,023

* 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%

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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	104,679,346.19	-	104,679,346.19
1.1	Cash on hand	4,898,789.04		4,898,789.04
1.2	Cash balances with National bank of Georgia	48,349,256.42		48,349,256.42
1.3	Cash balances with other banks	51,431,300.73		51,431,300.73
2	Financial assets held for trading	986,141.73		986,141.73
2.1	of which: derivatives	986,141.73		986,141.73
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	383,875,078.84	-	383,875,078.84
6.1	Debt securities	61,190,990.53		61,190,990.53
6.2	Loans and advances	322,684,088.31		322,684,088.31
7	Investments in subsidiaries, joint ventures and associates			
8	Non-current assets and disposal groups classified as held for sale	3,638,246.86		3,638,246.86
9	Tangible assets	4,806,211.86	-	4,806,211.86
9.1	Property, Plant and Equipment	4,806,211.86		4,806,211.86
9.2	Investment property			
10	Intangible assets	5,112,581.34	5,112,581.34	-
10.1	Goodwill			
10.2	Other intangible assets	5,112,581.34	5,112,581.34	-
11	Tax assets	-	-	-
11.1	Current tax assets			
11.2	Deferred tax assets			
13	Other assets	3,148,430.72		3,148,430.72
13.1	of which: repossessed collateral			
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	506,246,038	5,112,581	501,133,456

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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	501,133,456
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	150,414,852
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	87,009,520
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	738,557,829
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	-105,992,888
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-85,269,330
6	Effect of other adjustments *	
7	Total exposures subject to credit risk weighting	547,295,611

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

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Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	100,389,882
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)	-28,610,118
7	Regulatory Adjustments of Common Equity Tier 1 capital	5,112,581
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	5,112,581
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	95,277,301
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	18,328,201
38	Instruments that comply with the criteria for Tier 2 capital	18,328,201
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	18,328,201

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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%	24,263,425.50
1.2	Minimum Tier 1 Requirement	6.00%	32,351,234.00
1.3	Minimum Regulatory Capital Requirement	8.00%	43,134,978.67
2	Combined Buffer		
2.1	Capital Conservation Buffer *	2.50%	13,479,680.84
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	5.61%	30,266,552.66
3.2	Tier 1 Pillar2 Requirement	7.15%	38,549,841.50
3.3	Regulatory capital Pillar 2 Requirement	9.17%	49,448,905.76
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	12.61%	68,009,659.00
5	Tier 1	15.65%	84,380,756.34
6	Total regulatory Capital	19.67%	106,063,565.27

* 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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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	104,679,346.19	
1.1	Cash on hand	4,898,789.04	
1.2	Cash balances with National bank of Georgia	48,349,256.42	
1.3	Cash balances with other banks	51,431,300.73	
2	Financial assets held for trading	986,141.73	
2.1	of which: derivatives	986,141.73	
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	383,875,078.84	
6.1	Debt securities	61,190,990.53	
6.2	Loans and advances	322,684,088.31	
7	Investments in subsidiaries, joint ventures and associates		
8	Non-current assets and disposal groups classified as held for sale	3,638,246.86	
9	Tangible assets	4,806,211.86	
9.1	Property, Plant and Equipment	4,806,211.86	
9.2	Investment property		
10	Intangible assets	5,112,581.34	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	5,112,581.34	
11	Tax assets	-	
11.1	Current tax assets		
11.2	Deferred tax assets		
13	Other assets	3,148,430.72	
13.1	of which: repossessed collateral		
13.2	of which: dividends receivable		
14	TOTAL ASSETS	506,246,037.54	
	LIABILITIES		
15	Financial liabilities held for trading	1,162,436.72	
15.1	of which: derivatives	1,162,436.72	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	372,454,035.38	
17.1	Deposits	348,454,516.97	
17.2	borrowings	21,303,479.83	
17.3	Debt securities issued		
17.4	Other financial liabilities	2,696,038.57	
18	Provisions	830,375.78	
19	Tax liabilities	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	Subordinated liabilities	25,826,107.27	
21	Other liabilities	4,428,289.60	
21.1	of which: dividends payable		
22	TOTAL LIABILITIES	404,701,244.74	
	Equity		
23	Share capital	129,000,000.00	
24	preference share		
25	Share premium		
26	(-) Treasury shares		
27	Equity instruments issued other than capital	1,154,910.50	
27.1	Equity component of compound financial instruments	1,154,910.50	
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	(28,610,117.70)	
31	TOTAL EQUITY	101,544,792.80	
32	TOTAL EQUITY AND TOTAL LIABILITIES	506,246,037.54	

Table 11

Table 11 (On-balance items and off-balance items after credit conversion factor)		Risk weights																Risk Weighted Exposure Under Credit Risk Bilateral
		0%		20%		25%		50%		75%		100%		125%		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		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
Exposure classes		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 on counterpart claims on central governments or central banks	D																
2	Claims on counterpart claims on national governments or local authorities	D																
3	Claims on counterpart claims on public sector entities	D																
4	Claims on counterpart claims on multilateral development banks	D																
5	Claims on counterpart claims on international organisations/institutions	D																
6	Claims on counterpart claims on commercial banks	D																
7	Claims on counterpart claims on non-commercial banks	D																
8	Claims on counterpart claims on non-bank financial institutions	D																
9	Claims on counterpart claims on insurance companies or reinsurance companies	D																
10	Other risk items	D																
11	Claims on counterpart claims on non-credit institutions on residential property	D																
12	Claims on counterpart claims on non-credit institutions on commercial property	D																
13	Claims on counterpart claims on non-credit institutions on other assets	D																
14	Other items	D																
15	Other items	D																
16	Other items	D																
17	Other items	D																
18	Other items	D																
19	Other items	D																
20	Other items	D																
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97	Other items	D																
98	Other items	D																
99	Other items	D																
100	Other items	D																

[illegible]

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Date:

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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=e/(a+c)
Asset Classes							
1	Claims or contingent claims on central governments or central banks	53,818,656			42,609,086	42,609,086	79%
2	Claims or contingent claims on regional governments or local authorities	0			0		#DIV/0!
3	Claims or contingent claims on public sector entities	0			0		#DIV/0!
4	Claims or contingent claims on multilateral development banks	0			0		#DIV/0!
5	Claims or contingent claims on international organizations/institutions	0			0		#DIV/0!
6	Claims or contingent claims on commercial banks	52,310,956	680,000	340,000	21,335,564	21,335,564	41%
7	Claims or contingent claims on corporates	285,097,210	90,703,073	44,077,164	285,102,011	324,198,585	98%
8	Retail claims or contingent retail claims	49,465,625	59,031,779	4,800	81,178,595	36,994,345	75%
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0		#DIV/0!
10	Past due items	43,996,338			43,339,931	43,339,931	99%
11	Items belonging to regulatory high-risk categories	0			0		#DIV/0!
12	Short-term claims on commercial banks and corporates	0			0		#DIV/0!
13	Claims in the form of collective investment undertakings ("CIU")	0			0		#DIV/0!
14	Other items	16,444,671			11,545,882	11,545,882	70%
Total		501,133,456	150,414,852	44,421,964	485,111,068	480,023,393	88%

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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					60,835,600	84,491,288	145,326,888	41,869,924	45,135,051	87,004,975
Cash outflows											
2	Retail deposits		11,434,587	36,584,088	48,018,674	1,370,434	9,507,674	10,878,108	354,321	2,446,443	2,800,763
3	Unsecured wholesale funding		59,503,608	265,417,707	324,921,315	28,616,531	37,591,490	66,208,021	22,069,104	35,826,718	57,895,823
4	Secured wholesale funding		-	-	-	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures		107,519,508	44,055,086	151,574,594	20,421,617	6,914,901	27,336,518	7,412,962	3,038,809	10,451,771
6	Other contractual funding obligations		-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations		5,437,503	8,415,302	13,852,805	4,614,842	1,189,085	5,803,928	4,614,842	1,189,085	5,803,928
8	TOTAL CASH OUTFLOWS		184,895,206	354,472,182	539,367,388	55,023,424	55,203,151	110,226,575	34,451,229	42,501,056	76,952,285
Cash inflows											
9	Secured lending (eg reverse repos)		-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures		125,536,604	204,359,840	329,896,445	17,166,458	2,583,589	19,750,047	36,247,213	44,899,785	81,146,998
11	Other cash inflows		15,395,818	10,662,426	26,058,244	188,510	383,473	571,983	188,510	383,473	571,983
12	TOTAL CASH INFLOWS		140,932,422	215,022,267	355,954,689	17,354,968	2,967,062	20,322,030	36,435,723	45,283,259	81,718,982
						Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA					60,835,600	84,491,288	145,326,888	41,869,924	45,135,050	87,004,974
14	Net cash outflow					37,668,456	52,236,089	89,904,544	8,612,807	10,625,263	19,238,071
15	Liquidity coverage ratio (%)					161.50%	161.75%	161.65%	486.1%	424.8%	452.3%

* 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%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	87,009,520		1,740,190	0	0	0	0	0	1,740,190	0	0	1,740,190
1.1	Maturity less than 1 year	87,009,520	2.0%	1,740,190						1,740,190			1,740,190
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		87,009,520		1,740,190	0	0	0	0	0	1,740,190	0	0	1,740,190

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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) *	506,246,038
2	(Asset amounts deducted in determining Tier 1 capital)	(5,112,581)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	501,133,456
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	1,740,190
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)	1,740,190
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	150,414,852
18	(Adjustments for conversion to credit equivalent amounts)	(100,090,728)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	50,324,124
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	95,277,301
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	553,197,771
Leverage ratio		
22	Leverage ratio	17.22%
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

Bank: JSC PASHA Bank Georgia
Date:

6/30/2023

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:	113,605,502	-	-	135,091,067	248,696,569
2	Regulatory capital	113,605,502				113,605,502
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				135,091,067	135,091,067
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	17,753,279	18,694,803	5,487,643	1,803,513	30,866,563
5	Residents' deposits	4,858,733	9,315,772	5,119,574	699,130	18,993,549
6	Non-residents' deposits	12,894,546	9,379,031	368,068	1,104,382	11,873,014
7	Wholesale funding	80,444,143	56,371,592	56,865,831	43,088	73,776,183
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	57,025,636	33,617,812	5,652,600	43,088	48,169,568
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	23,418,508	22,753,780	51,213,231	-	25,606,615
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	20,740,651	-	-	-
12	Liabilities related to derivatives		818,213			
13	All other liabilities and equity not included in the above categories		19,922,438			
14	Total available stable funding					353,339,315
Required stable funding						
15	Total high-quality liquid assets (HQLA)	102,129,174	40,915,600			4,489,836
16	Performing loans and securities:	2,539,980	23,388,437	49,325,049	229,601,317	235,767,210
17	Loans and deposits to financial institutions secured by Level 1 HQLA	2,539,980	5,190,502	14,221,302	37,900,177	46,170,400
	Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	18,197,934	30,436,491	176,766,998	174,569,161
19	Loans to non-financial institutions and retail customers, of which:					
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			4,667,257	14,934,142	15,027,649
24	Assets with matching interdependent liabilities					
25	Other assets:	4,806,212	7,489,110	321,658	40,167,912	49,200,467
26	Assets related to derivatives		641,918	-	-	641,918
27	All other assets not included in the above categories	4,806,212	6,847,192	321,658	40,167,912	48,558,549
28	Off-balance sheet items	-	90,825,233	20,153,735	39,403,353	13,250,734
29	Total required stable funding					302,708,247
30	Net stable funding ratio					116.73%

*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.

Table 12

Risk classes	Distribution by residual maturity	Exposure of On-Balance Items				
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity
1	Claims or contingent claims on central governments or central banks	5,780,963			5,469,400	62,568,289
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	22,368,367	29,642,589			
7	Claims or contingent claims on corporates		17,786,023	168,710,980	139,895,274	
8	Retail claims or contingent retail claims		508,612	51,441,409	216,875	
9	Claims or contingent claims secured by mortgages on residential property					
10	Past due items*		2,183,710	23,203,217	18,609,411	
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 (FCIU)					
14	Other items	4,898,789	9,495,511			2,050,371
15	Total	35,048,119	57,732,735	220,152,389	145,581,549	44,618,664

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.

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)
			53,818,656.39				53,818,656.39
1	Claims or contingent claims on central governments or central banks						-
2	Claims or contingent claims on regional governments or local authorities						-
3	Claims or contingent claims on public sector entities						-
4	Claims or contingent claims on multilateral development banks						-
5	Claims or contingent claims on international organizations/institutions						-
6	Claims or contingent claims on commercial banks		52,310,955.79				52,310,955.79
7	Claims or contingent claims on corporates	33,166,802.82	305,218,537.21	11,993,052.55			338,392,277.48
8	Retail claims or contingent retail claims	4,184,907.40	55,699,930.59	7,677,942.11			52,166,895.88
9	Claims or contingent claims secured by mortgages on residential property						
10	Other items ¹	36,188,755.06	20,722,170.50	12,914,587.53		1,473,239.48	43,996,338.03
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		21,557,252.13				21,557,252.13
15	Total	37,351,710.22	488,545,322.11	19,670,994.66	-	-	506,246,037.66
16	Of which: loans	37,176,172.26	304,526,960.75	19,019,044.71			322,684,088.30
17	Of which: securities		64,217,393.80	526,403.27			61,190,990.53

Past due items² - Past 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 "Past 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	475860.64	61050074.36	795012.5651		243197.24	60,730,922.44
2	Financial Institutions	292502.54	147805605	1761718.351		262367.61	146,336,389.15
3	Private banks	0	24313.7	1009.788		0	23,273.91
4	Construction Development, Real Estate Development and other Land Loans	3175580.161	25922760.21	408039.5644			28,690,300.81
5	Real Estate Management	0	47641039.12	121623.094		8723.68	47,519,416.02
6	Construction Companies	720374.6781	1838545.898	49885.8437		67984.58	2,060,054.72
7	Production and Trade of Construction Materials	27500.1685	583757.511	5555.3366		6770.81	555,707.34
8	Trade of Consumer Foods and Goods	1713460.499	9310664.677	317392.5214		2969.66	10,706,732.65
9	Production of Consumer Foods and Goods	145426.6872	1079853.019	44054.3422			1,181,225.36
10	Production and Trade of Durable Goods	0	344172.2787	1638.7969			342,542.51
11	Production and Trade of Clothes, Shoes and Textiles	0	11439969.49	116767.2078			11,323,202.29
12	Trade (Other)	327625.15	17344443.47	750110.8463		167502.32	16,921,957.77
13	Other Production	576065.3257	4744454.592	380003.7432		11862.01	4,940,516.17
14	Hotels, Tourism	13505795.43	14017167.36	443853.521		17105.21	23,684,039.27
15	Restaurants	8665434.358	3283013.771	1794970.55			10,153,477.58
16	Industry	24763.76	2733951.041	103199.1022		561	2,655,515.70
17	Oil Importers, Filling stations, gas stations and Retailers	1264.7	12788127.62	119877.9142		993.67	12,669,514.40
18	Energy	26451.63	54960227.81	818579.1817		33031.98	54,168,100.26
19	Auto Dealers	6476.63	300158.2835	14739.7328		0	291,895.18
20	HealthCare	98191	155188.216	166118.1487		36776.18	1,483,261.07
21	Pharmacy	6780.67	343301.76	23364.4908		6853.24	326,817.94
22	Telecommunication	25706.92	343519.7	49568.3988		989.93	319,658.22
23	Service	2923639.323	9228129.542	955174.5758		93568.01	11,196,594.29
24	Agriculture	2307870.733	2154665.692	1470920.483		1800	7,591,795.94
25	Other	1083826.38	6058022.995	1437941.02		384607.92	5,703,908.35
26	Assets on which the Sector of measurement source is not accounted for	1221112.84	24516761.9	3025908.573		148374.43	22,711,966.17
27	Other assets		21557252.13				21,557,252.13
28	Total	37551710.22	48565932.1	19670994.66	0	1473239.48	506,246,037.66

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	17,081,602	589,215
2	An increase in the ECL for possible losses on assets	4,791,667	75,106
*****	As a result of the origination of the new assets	2,036,554	75,106
*****	As a result of classification of assets as a low quality	2,755,113	
3	Decrease in ECL for possible losses on assets	3,234,795	137,918
*****	As a result of write-off of assets	1,461,927	
*****	As a result of partial or total payment of assets	1,451,482	
*****	As a result of classification of assets as a high quality	321,387	137,918
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	380,571	
5	Closing balance of Expected Credit Loss	19,019,045	526,403

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	30,191,274	
2	Inflows to non-performing portfolios	8,579,874	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	441,819	
4	Outflows from non-performing portfolios	2,036,795	
5	Outflow due to the decrease level of credit risk	57,504	
6	Outflow due to loan repayment, partial or total	1,405,870	
7	Outflow due to write-off	513,420	
8	Outflow due to taking possession of collateral		
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		
12	Closing balance	37,176,172	

Table 24

Loan of repayment source	Sector	Gross carrying value					Expected Credit Loss				
						POCI					POCI
		1 st stage	2 nd stage	3 rd stage			1 st stage	2 nd stage	3 rd stage		
1 Bank share organizations		7,075,203	6,960,478	758,739	687,484	-	786,638	774,581	41,732	470,303	-
2 Financial Institutions		40,555,440	40,192,693	80,862	781,885	-	1,552,195	1,258,577	11,086	282,222	-
3 Pawn shops		24,314	24,314	-	-	-	1,040	1,040	-	-	-
4 Construction Development, Real Estate Development and other Land Loans		70,097,213	171,177,986	8,793,652	3,175,580	-	488,040	66,300	33,247	308,492	-
5 Real Estate Management		44,142,342	43,901,312	841,030	-	-	87,888	87,888	-	-	-
6 Construction Companies		2,484,098	1,721,346	59,237	701,424	-	481,913	35,392	11,501	434,822	-
7 Production and Trade of Construction Materials		461,722	587,273	16,566	18,083	-	47,497	34,312	2,137	21,388	-
8 Trade of Consumer Goods and Goods		7,856,326	6,147,424	5,219	1,703,682	-	262,406	38,988	528	233,141	-
9 Production of Consumer Goods and Goods		1,325,260	546,108	337,535	145,427	-	14,054	4,721	7,461	28,272	-
10 Production and Trade of Durable Goods		343,404	343,404	-	-	-	1,351	1,351	-	-	-
11 Production and Trade of Clothes, Shoes and Textiles		11,437,757	11,435,719	2,639	-	-	116,767	116,512	-	256	-
12 Trade (Other)		7,953,462	6,537,949	338,829	316,085	-	646,002	266,264	63,646	318,091	-
13 Other Production		5,314,631	4,715,080	78,063	570,488	-	374,627	85,324	6,555	282,747	-
14 Forest, Tourism		28,063,927	8,654,895	5,962,146	13,444,009	-	4,411,918	170,825	51,866	4,192,281	-
15 Restaurants		11,638,136	9,239,387	43,115	8,051,434	-	1,702,614	56,611	7,045	1,750,307	-
16 Industry		95,187	42,282	3,171	24,764	-	28,093	2,145	803	25,145	-
17 Oil Importers, Oil Refineries, Gas Stations and Retailers		12,769,302	11,978,877	809,251	1,265	-	119,878	114,563	4,000	1,265	-
18 Energy		52,326,901	52,286,279	15,378	25,243	-	741,893	715,537	1,061	25,295	-
19 Auto Dealers		306,635	297,077	3,081	6,477	-	14,240	7,757	506	6,477	-
20 HealthCare		1,640,322	1,578,569	21,252	90,501	-	154,438	42,523	4,973	90,502	-
21 Pharmacy		349,866	334,556	8,745	6,564	-	23,048	14,671	1,812	6,565	-
22 Telecommunication		808,673	728,973	44,571	23,779	-	45,186	12,818	10,724	25,588	-
23 Service		12,136,471	8,918,488	306,738	2,911,170	-	947,170	231,641	58,012	657,517	-
24 Agriculture		9,462,718	7,154,846	453,232	1,078,713	2,307,871	1,476,930	48,329	71,398	1,059,617	1,425,591
25 Other		7,177,153	5,591,302	-	1,221,065	-	1,434,827	273,913	-	1,220,296	-
26 Assets on which the Sector of repayment source is not accounted for		25,726,784	21,900,819	2,614,821	1,221,065	-	3,025,866	1,316,070	480,494	-	-
27 Total		341,708,138	285,279,113	21,247,848	34,868,302	2,307,871	19,019,645	5,265,534	870,731	11,467,188	1,425,591

Give everying value/total value for Collateral - distribution according to Collateral type									
	Secured by deposits	Secured by the assets and mass liabilities	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 CDF-loans-credit loans									
1 Loans	1,540,101		-		170,370,947		10,572,647	21,540,140	87,484,180
2 Mortgage debt securities					30		29,100,600	2,652,175	30,480,834
3 CDF-loans-credit loans	14,632		1,836		11,021,084	7,660,551	15,419,024	110,680,971	130,680,971
4 Of which: Non-Performing Loans					30,103,154		610,137	100,000	4,200,000
5 Of which: Non-Performing Mortgage debt securities									
6 Of which: Non-Performing CDF-loans-credit loans					603,030		-	300,000	12,400

