

Bank: სს "საბანკო საქართველო"
Date: 31.12.2020

Table 1

Key metrics

| N | | 4Q2020 | 3Q2020 | 2Q2020 | 1Q2020 | 4Q2019 |
|----|---|-------------|-------------|-------------|-------------|-------------|
| | Regulatory capital (amounts, GEL) | | | | | |
| | <i>Based on Basel III framework</i> | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 71,776,388 | 74,981,971 | 77,845,531 | 82,217,108 | 94,603,709 |
| 2 | Tier 1 | 71,776,388 | 74,981,971 | 77,845,531 | 82,217,108 | 94,603,709 |
| 3 | Total regulatory capital | 110,184,247 | 113,511,210 | 114,338,420 | 121,247,284 | 128,956,192 |
| | Risk-weighted assets (amounts, GEL) | | | | | |
| 4 | Risk-weighted assets (RWA) (Based on Basel III framework) | 511,914,211 | 493,420,977 | 506,656,949 | 526,675,270 | 495,553,546 |
| | Capital ratios as a percentage of RWA | | | | | |
| | <i>Based on Basel III framework</i> | | | | | |
| 5 | Common equity Tier 1 ratio $\geq 5.81147318130631\%$ | 14.02% | 15.20% | 15.36% | 15.61% | 19.11% |
| 6 | Tier 1 ratio $\geq 7.75166416622693\%$ | 14.02% | 15.20% | 15.36% | 15.61% | 19.11% |
| 7 | Total Regulatory Capital ratio $\geq 14.2558831308609\%$ | 21.52% | 23.00% | 22.57% | 23.02% | 26.05% |
| | Income | | | | | |
| 8 | Total Interest Income / Average Annual Assets | 6.60% | 6.71% | 6.62% | 6.85% | 6.72% |
| 9 | Total Interest Expense / Average Annual Assets | 3.14% | 3.20% | 3.22% | 3.18% | 2.43% |
| 10 | Earnings from Operations / Average Annual Assets | -4.82% | -3.92% | -3.29% | -3.69% | -0.95% |
| 11 | Net Interest Margin | 3.46% | 3.50% | 3.40% | 3.67% | 4.29% |
| 12 | Return on Average Assets (ROAA) | -4.83% | -5.49% | -6.90% | -10.20% | -1.93% |
| 13 | Return on Average Equity (ROAE) | -27.21% | -30.11% | -36.82% | -51.71% | -7.86% |
| | Asset Quality | | | | | |
| 14 | Non Performed Loans / Total Loans | 7.39% | 8.06% | 1.87% | 0.32% | 0.21% |
| 15 | LLR/Total Loans | 6.10% | 6.16% | 6.29% | 5.60% | 2.31% |
| 16 | FX Loans/Total Loans | 71.36% | 74.27% | 69.39% | 68.60% | 64.26% |
| 17 | FX Assets/Total Assets | 67.71% | 69.18% | 64.56% | 65.61% | 63.65% |
| 18 | Loan Growth-YTD | 9.87% | 4.79% | 0.75% | 0.53% | 58.56% |
| | Liquidity | | | | | |
| 19 | Liquid Assets/Total Assets | 10.49% | 11.04% | 12.77% | 14.85% | 25.76% |
| 20 | FX Liabilities/Total Liabilities | 83.14% | 78.79% | 78.60% | 79.11% | 75.23% |
| 21 | Current & Demand Deposits/Total Assets | 15.11% | 13.21% | 20.05% | 11.83% | 20.26% |
| | Liquidity Coverage Ratio** | | | | | |
| 22 | Total HQLA | 104,948,298 | 112,139,401 | 116,325,036 | 124,363,393 | 168,509,641 |
| 23 | Net cash outflow | 61,827,540 | 70,054,627 | 82,364,622 | 86,088,289 | 94,698,659 |
| 24 | LCR ratio (%) | 169.57% | 133.21% | 145.01% | 145.42% | 178.55% |

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

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

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Table 2 **Balance Sheet** in Lari

| N | Assets | Reporting Period | | | Respective period of the previous year | | |
|-----|--|--------------------|--------------------|--------------------|--|--------------------|--------------------|
| | | GEL | FX | Total | GEL | FX | Total |
| 1 | Cash | 1,761,357 | 3,690,583 | 5,451,941 | 1,303,841 | 3,304,218 | 4,608,059 |
| 2 | Due from NBG | 2,224,169 | 47,070,075 | 49,294,244 | 2,718,949 | 58,692,680 | 61,411,629 |
| 3 | Due from Banks | 4,352,521 | 26,555,920 | 30,908,441 | 21,058,408 | 60,502,172 | 81,560,580 |
| 4 | Dealing Securities | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Investment Securities | 31,411,918 | 13,315,232 | 44,727,149 | 24,432,660 | 1,392,863 | 25,825,523 |
| 6.1 | Loans | 95,196,911 | 237,193,668 | 332,390,579 | 108,111,002 | 194,418,866 | 302,529,868 |
| 6.2 | Less: Loan Loss Reserves | -7,149,453 | -13,127,852 | -20,277,304 | -2,949,195 | -4,032,638 | -6,981,833 |
| 6 | Net Loans | 88,047,459 | 224,065,816 | 312,113,274 | 105,161,807 | 190,386,228 | 295,548,035 |
| 7 | Accrued Interest and Dividends Receivable | 1,839,718 | 3,403,264 | 5,242,982 | 1,202,559 | 734,370 | 1,936,929 |
| 8 | Other Real Estate Owned & Repossessed Assets | 98,175 | 0 | 98,175 | 0 | 0 | 0 |
| 9 | Equity Investments | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Fixed Assets and Intangible Assets | 19,899,377 | 0 | 19,899,377 | 18,723,842 | 0 | 18,723,842 |
| 11 | Other Assets | 2,093,147 | 29,137 | 2,122,284 | 5,440,291 | 187,199 | 5,627,490 |
| 12 | Total assets | 151,727,840 | 318,130,026 | 469,857,867 | 180,042,357 | 315,199,730 | 495,242,088 |
| | Liabilities | | | | | | |
| 13 | Due to Banks | 63,545 | 76,398,766 | 76,462,311 | 6,057,389 | 80,238,648 | 86,296,037 |
| 14 | Current (Accounts) Deposits | 12,566,761 | 55,805,176 | 68,371,937 | 11,648,072 | 56,315,166 | 67,963,238 |
| 15 | Demand Deposits | 1,670,905 | 956,854 | 2,627,759 | 30,361,258 | 1,999,961 | 32,361,219 |
| 16 | Time Deposits | 30,247,839 | 119,188,082 | 149,435,920 | 40,918,618 | 106,902,018 | 147,820,636 |
| 17 | Own Debt Securities | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | Borrowings | 15,000,000 | 24,583,607 | 39,583,607 | 0 | 16,079,375 | 16,079,375 |
| 19 | Accrued Interest and Dividends Payable | 327,982 | 4,615,357 | 4,943,339 | 260,479 | 1,136,901 | 1,397,380 |
| 20 | Other Liabilities | 6,508,132 | 13,141,556 | 19,649,688 | 8,865,742 | 6,570,275 | 15,436,017 |
| 21 | Subordinated Debentures | 0 | 32,766,000 | 32,766,000 | 0 | 28,677,000 | 28,677,000 |
| 22 | Total liabilities | 66,385,163 | 327,455,397 | 393,840,560 | 98,111,557 | 297,919,345 | 396,030,902 |
| | Equity Capital | | | | | | |
| 23 | Common Stock | 103,000,000 | 0 | 103,000,000 | 103,000,000 | 0 | 103,000,000 |
| 24 | Preferred Stock | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | Less: Repurchased Shares | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | Share Premium | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | General Reserves | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | Retained Earnings | -26,982,693 | 0 | -26,982,693 | -3,788,815 | 0 | -3,788,815 |
| 29 | Asset Revaluation Reserves | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | Total Equity Capital | 76,017,307 | 0 | 76,017,307 | 99,211,185 | 0 | 99,211,185 |
| 31 | Total liabilities and Equity Capital | 142,402,470 | 327,455,397 | 469,857,867 | 197,322,742 | 297,919,345 | 495,242,088 |

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| Table 3 | | Income statement | | | in Lari | | |
|---------|---|--------------------|-------------------|--------------------|--|-------------------|--------------------|
| N | | Reporting Period | | | Respective period of the previous year | | |
| | | GEL | FX | Total | GEL | FX | Total |
| | Interest Income | | | | | | |
| 1 | Interest Income from Bank's "Nostro" and Deposit Accounts | 672,317 | 320,393 | 992,710 | 1,319,166 | 1,520,040 | 2,839,206 |
| 2 | Interest Income from Loans | 12,381,321 | 13,141,391 | 25,522,712 | 10,529,228 | 11,949,245 | 22,478,474 |
| 2.1 | from the Interbank Loans | | | 0 | | | 0 |
| 2.2 | from the Retail or Service Sector Loans | 6,149,905 | 5,972,818 | 12,122,722 | 6,053,524 | 5,168,403 | 11,221,927 |
| 2.3 | from the Energy Sector Loans | 427,221 | 189,385 | 616,706 | 691,681 | 72,482 | 764,163 |
| 2.4 | from the Agriculture and Forestry Sector Loans | 260,260 | 48,671 | 309,031 | 9,176 | | 9,176 |
| 2.5 | from the Construction Sector Loans | 834,375 | 2,151,391 | 2,985,766 | 180,699 | 1,279,678 | 1,460,376 |
| 2.6 | from the Mining and Mineral Processing Sector Loans | | 175 | 8,789 | 1,338 | 51,185 | 52,523 |
| 2.7 | from the Transportation or Communications Sector Loans | | | 0 | | 400,221 | 400,221 |
| 2.8 | from Individuals Loans | 1,265,222 | 1,192,215 | 2,457,437 | 374,431 | 928,682 | 1,303,113 |
| 2.9 | from Other Sectors Loans | 3,443,963 | 3,578,298 | 7,022,261 | 3,218,379 | 4,048,595 | 7,266,974 |
| 3 | Fees/penalties income from loans to customers | 215,352 | 359,379 | 574,731 | 48,962 | 565,009 | 613,972 |
| 4 | Interest and Discount Income from Securities | 4,100,117 | 474,550 | 4,574,667 | 2,585,795 | 89,178 | 2,674,972 |
| 5 | Other Interest Income | | | 0 | | | 0 |
| 6 | Total Interest Income | 17,369,107 | 14,295,714 | 31,664,820 | 14,483,152 | 14,123,472 | 28,606,624 |
| | Interest Expense | | | | | | |
| 7 | Interest Paid on Demand Deposits | 354,651 | 126,482 | 481,132 | 269,352 | 126,399 | 395,751 |
| 8 | Interest Paid on Time Deposits | 2,611,516 | 1,342,615 | 3,954,131 | 1,917,448 | 2,102,547 | 4,019,995 |
| 9 | Interest Paid on Banks Deposits | 597,052 | 2,807,851 | 3,404,903 | 501,710 | 4,369,890 | 4,871,601 |
| 10 | Interest Paid on Own Debt Securities | 1,694,208 | 2,473,889 | 4,168,097 | 274,163 | 212,364 | 486,528 |
| 11 | Interest Paid on Other Borrowings | 786,797 | 2,263,800 | 3,050,597 | | 565,768 | 565,768 |
| 12 | Other Interest Expenses | | | 0 | | | 0 |
| 13 | Total Interest Expense | 6,044,224 | 9,014,636 | 15,058,860 | 2,962,674 | 7,376,969 | 10,339,643 |
| 14 | Net Interest Income | 11,324,883 | 5,281,077 | 16,605,960 | 11,520,478 | 6,746,503 | 18,266,981 |
| | Non-Interest Income | | | | | | |
| 15 | Net Fee and Commission Income | -55,706 | 94,907 | 39,201 | -58,914 | 85,755 | 26,840 |
| 15.1 | Fee and Commission Income | 101,335 | 361,180 | 462,515 | 77,688 | 323,129 | 400,818 |
| 15.2 | Fee and Commission Expense | 157,040 | 266,273 | 423,314 | 136,602 | 237,375 | 373,977 |
| 16 | Dividend Income | | | 0 | | | 0 |
| 17 | Gain (Loss) from Dealing Securities | | | 0 | | | 0 |
| 18 | Gain (Loss) from Investment Securities | | | 0 | | | 0 |
| 19 | Gain (Loss) from Foreign Exchange Trading | -9,195,690 | 0 | -9,195,690 | 4,240,191 | 0 | 4,240,191 |
| 20 | Gain (Loss) from Foreign Exchange Translation | 13,948,236 | 0 | 13,948,236 | -114,692 | 0 | -114,692 |
| 21 | Gain (Loss) on Sales of Fixed Assets | -150,304 | | -150,304 | -639,670 | | -639,670 |
| 22 | Non-Interest Income from other Banking Operations | 1,134,776 | 497,250 | 1,632,026 | 415,486 | 654,595 | 1,070,082 |
| 23 | Other Non-Interest Income | 369,968 | | 369,968 | 294,267 | | 294,267 |
| 24 | Total Non-Interest Income | 6,051,280 | 592,157 | 6,643,437 | 4,136,668 | 740,350 | 4,877,017 |
| | Non-Interest Expenses | | | | | | |
| 25 | Non-Interest Expenses from other Banking Operations | 946,138 | 904,670 | 1,850,808 | 1,676,002 | 598,590 | 2,274,592 |
| 26 | Bank Development, Consultation and Marketing Expenses | 5,980,784 | 10 | 5,980,795 | 5,503,887 | | 5,503,887 |
| 27 | Personnel Expenses | 16,577,772 | 0 | 16,577,772 | 14,885,107 | 0 | 14,885,107 |
| 28 | Operating Costs of Fixed Assets | 9,337 | 0 | 9,337 | 7,139 | 0 | 7,139 |
| 29 | Depreciation Expense | 6,504,313 | 0 | 6,504,313 | 3,424,281 | 0 | 3,424,281 |
| 30 | Other Non-Interest Expenses | 1,687,858 | | 1,687,858 | 1,835,853 | | 1,835,853 |
| 31 | Total Non-Interest Expenses | 31,706,203 | 904,680 | 32,610,883 | 27,332,269 | 598,590 | 27,930,859 |
| 32 | Net Non-Interest Income | -25,654,922 | -312,523 | -25,967,445 | -23,195,601 | 141,760 | -23,053,841 |
| 33 | Net Income before Provisions | -14,330,039 | 4,968,554 | -9,361,485 | -11,675,123 | 6,888,263 | -4,786,861 |
| 34 | Loan Loss Reserve | 13,456,515 | 0 | 13,456,515 | 2,848,444 | 0 | 2,848,444 |
| 35 | Provision for Possible Losses on Investments and Securities | | 0 | 0 | 0 | 0 | 0 |
| 36 | Provision for Possible Losses on Other Assets | 501,215 | | 501,215 | 574,131 | | 574,131 |
| 37 | Total Provisions for Possible Losses | 13,957,729 | 0 | 13,957,729 | 3,422,576 | 0 | 3,422,576 |
| 38 | Net Income before Taxes and Extraordinary Items | -28,287,768 | 4,968,554 | -23,319,214 | -15,097,699 | 6,888,263 | -8,209,436 |
| 39 | Taxation | | 0 | 0 | | 0 | 0 |
| 40 | Net Income after Taxation | -28,287,768 | 4,968,554 | -23,319,214 | -15,097,699 | 6,888,263 | -8,209,436 |
| 41 | Extraordinary Items | 125,336 | 0 | 125,336 | | 0 | 0 |
| 42 | Net Income | -28,162,433 | 4,968,554 | -23,193,879 | -15,097,699 | 6,888,263 | -8,209,436 |

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Table 4

in Lari

| N | On-balance sheet items per standardized regulatory report | Reporting Period | | | Respective period of the previous year | | |
|-------|--|------------------|-------------|---------------|--|-------------|---------------|
| | | GEL | FX | Total | GEL | FX | Total |
| 1 | Contingent Liabilities and Commitments | 42,671,004 | 28,088,161 | 70,759,166 | 34,934,906 | 41,116,888 | 76,051,794 |
| 1.1 | Guarantees Issued | 19,745,186 | 15,127,297 | 34,872,483 | 18,431,925 | 18,822,919 | 37,254,845 |
| 1.2 | Letters of credit Issued | | 181,049 | 181,049 | | 979,605 | 979,605 |
| 1.3 | Undrawn loan commitments | 22,925,818 | 12,779,816 | 35,705,634 | 16,502,981 | 21,314,364 | 37,817,344 |
| 1.4 | Other Contingent Liabilities | | | 0 | | | 0 |
| 2 | Guarantees received as security for liabilities of the bank | | | 0 | | | 0 |
| 3 | Assets pledged as security for liabilities of the bank | 0 | 0 | 0 | 0 | 0 | 0 |
| 3.1 | Financial assets of the bank | | | 0 | | | 0 |
| 3.2 | Non-financial assets of the bank | | | 0 | | | 0 |
| 4 | Guarantees received as security for receivables of the bank | 39,674,199 | 384,917,201 | 424,591,401 | 62,713,646 | 314,994,040 | 377,707,686 |
| 4.1 | Surety, joint liability | 36,624,207 | 370,335,782 | 406,959,989 | 56,834,191 | 298,653,126 | 355,487,317 |
| 4.2 | Guarantees | 3,049,992 | 14,581,420 | 17,631,412 | 5,879,455 | 16,340,914 | 22,220,369 |
| 5 | Assets pledged as security for receivables of the bank | 86,114,040 | 944,441,661 | 1,030,555,700 | 93,494,413 | 927,535,036 | 1,021,029,449 |
| 5.1 | Cash | 9,749,535 | 11,483,732 | 21,233,267 | 6,770,000 | 16,204,570 | 22,974,570 |
| 5.2 | Precious metals and stones | | | 0 | | | 0 |
| 5.3 | Real Estate: | 39,855,876 | 845,913,939 | 885,769,816 | 40,219,176 | 780,006,415 | 820,225,592 |
| 5.3.1 | Residential Property | 0 | 77,056,267 | 77,056,267 | 0 | 84,265,756 | 84,265,756 |
| 5.3.2 | Commercial Property | 3,855,876 | 688,686,145 | 692,542,022 | 3,855,876 | 658,783,212 | 662,639,088 |
| 5.3.3 | Complex Real Estate | 0 | 3,784,473 | 3,784,473 | 0 | 4,731,705 | 4,731,705 |
| 5.3.4 | Land Parcel | 0 | 56,357,522 | 56,357,522 | 363,300 | 28,042,623 | 28,405,923 |
| 5.3.5 | Other | 36,000,000 | 20,029,531 | 56,029,531 | 36,000,000 | 4,183,120 | 40,183,120 |
| 5.4 | Movable Property | 1,308,547 | 67,220,851 | 68,529,398 | 2,180,910 | 31,239,812 | 33,420,722 |
| 5.5 | Shares Pledged | 0 | 16 | 16 | 0 | 23,526,628 | 23,526,628 |
| 5.6 | Securities | | | 0 | | | 0 |
| 5.7 | Other | 35,200,081 | 19,823,122 | 55,023,203 | 44,324,327 | 76,557,610 | 120,881,937 |
| 6 | Derivatives | 37,872,475 | 256,552,384 | 294,424,859 | 24,698,801 | 176,881,633 | 201,580,435 |
| 6.1 | Receivables through FX contracts (except options) | 17,250,168 | 129,793,574 | 147,043,742 | 24,698,801 | 76,187,304 | 100,886,106 |
| 6.2 | Payables through FX contracts (except options) | 20,622,307 | 126,758,810 | 147,381,117 | | 100,694,329 | 100,694,329 |
| 6.3 | Principal of interest rate contracts (except options) | | | 0 | | | 0 |
| 6.4 | Options sold | | | 0 | | | 0 |
| 6.5 | Options purchased | | | 0 | | | 0 |
| 6.6 | Nominal value of potential receivables through other derivatives | | | 0 | | | 0 |
| 6.7 | Nominal value of potential payables through other derivatives | | | 0 | | | 0 |
| 7 | Receivables not recognized on-balance | 1,027,027 | 3,943,690 | 4,970,717 | 108,096 | 9,365,816 | 9,473,912 |
| 7.1 | Principal of receivables derecognized during last 3 month | | | 0 | | | 0 |
| 7.2 | Interest and penalty receivable not recognized on-balance or derecognized during last 3 month | 118,449 | 865,887 | 984,335 | 24,374 | -6,957 | 17,417 |
| 7.3 | Principal of receivables derecognized during 5 years month (including last 3 month) | 662,405 | 0 | 662,405 | 69,960 | 7,374,990 | 7,444,950 |
| 7.4 | Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month) | 364,622 | 3,943,690 | 4,308,312 | 38,136 | 1,990,826 | 2,028,962 |
| 8 | Non-cancelable operating lease | 0 | 0 | 0 | 0 | 0 | 0 |
| 8.1 | Through indefint term agreement | | | 0 | | | 0 |
| 8.2 | Within one year | | | 0 | | | 0 |
| 8.3 | From 1 to 2 years | | | 0 | | | 0 |
| 8.4 | From 2 to 3 years | | | 0 | | | 0 |
| 8.5 | From 3 to 4 years | | | 0 | | | 0 |
| 8.6 | From 4 to 5 years | | | 0 | | | 0 |
| 8.7 | More than 5 years | | | 0 | | | 0 |
| 9 | Capital expenditure commitment | | | 0 | | | 0 |

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| N | | 4Q2020 | 3Q2020 |
|-------|---|--------------------|--------------------|
| 1 | Risk Weighted Assets for Credit Risk | 465,140,021 | 452,099,063 |
| 1.1 | Balance sheet items | 438,451,285 | 425,090,808 |
| 1.1.1 | Including: amounts below the thresholds for deduction (subject to 250% risk weight) | | |
| 1.2 | Off-balance sheet items | 23,747,861 | 23,291,410 |
| 1.3 | Counterparty credit risk | 2,940,875 | 3,716,845 |
| 2 | Risk Weighted Assets for Market Risk | 5,169,737 | 3,825,396 |
| 3 | Risk Weighted Assets for Operational Risk | 41,604,452 | 37,496,518 |
| 4 | Total Risk Weighted Assets | 511,914,211 | 493,420,977 |

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

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

| Members of Supervisory Board | | |
|--|------------------------|--------|
| 1 | Shahin Mammadov | |
| 2 | George Glonti | |
| 3 | Ebru Ogan Knottnerus | |
| 4 | Jalal Gasimov | |
| 5 | Farid Mammadov | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| Members of Board of Directors | | |
| 1 | Arda Yusuf Arkun | |
| 2 | Selim Berent | |
| 3 | Asaf Huseynov | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| List of Shareholders owning 1% and more of issued capital, indicating Shares | | |
| 1 | PASHA Bank OJSC | 100% |
| List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares | | |
| 1 | Mr. Arif Pashayev | 23.52% |
| 2 | Mrs. Arzu Aliyeva | 35.40% |
| 3 | Mrs. Leyla Aliyeva | 35.40% |
| 4 | Mr. Mir Jamal Pashayev | 5.68% |

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

| | Account name of standardized supervisory balance sheet item | a Carrying values as reported in published stand-alone financial statements per local accounting rules | c Carrying values of items | |
|-----|--|---|---|----------------------------------|
| | | | b Not subject to capital requirements or subject to deduction from capital | Subject to credit risk weighting |
| 1 | Cash | 5,451,941 | | 5,451,941 |
| 2 | Due from NBG | 49,294,244 | | 49,294,244 |
| 3 | Due from Banks | 30,908,441 | | 30,908,441 |
| 4 | Dealing Securities | 0 | | 0 |
| 5 | Investment Securities | 44,727,149 | | 44,727,149 |
| 6.1 | Loans | 332,390,579 | | 332,390,579 |
| 6.2 | Less: Loan Loss Reserves | -20,277,304 | | -20,277,304 |
| 6 | Net Loans | 312,113,274 | | 312,113,274 |
| 7 | Accrued Interest and Dividends Receivable | 5,242,982 | | 5,242,982 |
| 8 | Other Real Estate Owned & Repossessed Assets | 98,175 | | 98,175 |
| 9 | Equity Investments | 0 | | 0 |
| 10 | Fixed Assets and Intangible Assets | 19,899,377 | 4,240,919 | 15,658,458 |
| 11 | Other Assets | 2,122,284 | | 2,122,284 |
| | Total exposures subject to credit risk weighting before adjustments | 469,857,867 | 4,240,919 | 465,616,948 |

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

| | | |
|-----|--|--------------|
| 1 | Total carrying value of balance sheet items subject to credit risk weighting before adjustments | 465,616,948 |
| 2.1 | Nominal values of off-balance sheet items subject to credit risk weighting | 69,528,166 |
| 2.2 | Nominal values of off-balance sheet items subject to counterparty credit risk weighting | 147,043,742 |
| 3 | Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes | 682,188,856 |
| 4 | Effect of provisioning rules used for capital adequacy purposes | 6,442,575 |
| 5.1 | Effect of credit conversion factor of off-balance sheet items related to credit risk framework | -45,780,304 |
| 5.2 | Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR) | -144,102,867 |
| 6 | Effect of other adjustments | 3,435,123 |
| 7 | Total exposures subject to credit risk weighting | 502,183,382 |

*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 | 76,017,307 |
| 2 | Common shares that comply with the criteria for Common Equity Tier 1 | 103,000,000 |
| 3 | Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1 | |
| 4 | Accumulated other comprehensive income | |
| 5 | Other disclosed reserves | |
| 6 | Retained earnings (loss) | -26,982,693 |
| 7 | Regulatory Adjustments of Common Equity Tier 1 capital | 4,240,919 |
| 8 | Revaluation reserves on assets | |
| 9 | Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss | |
| 10 | Intangible assets | 4,240,919 |
| 11 | Shortfall of the stock of provisions to the provisions based on the Asset Classification | |
| 12 | Investments in own shares | |
| 13 | Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions | |
| 14 | Cash flow hedge reserve | |
| 15 | Deferred tax assets not subject to the threshold deduction (net of related tax liability) | |
| 16 | Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation | |
| 17 | Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities | 0 |
| 18 | Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit) | |
| 19 | Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit) | |
| 20 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | |
| 21 | The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1 | |
| 22 | Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments | |
| 23 | Common Equity Tier 1 | 71,776,388 |
| 24 | Additional tier 1 capital before regulatory adjustments | 0 |
| 25 | Instruments that comply with the criteria for Additional tier 1 capital | 0 |
| 26 | Including: instruments classified as equity under the relevant accounting standards | |
| 27 | Including: instruments classified as liabilities under the relevant accounting standards | |
| 28 | Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital | |
| 29 | Regulatory Adjustments of Additional Tier 1 capital | 0 |
| 30 | Investments in own Additional Tier 1 instruments | |
| 31 | Reciprocal cross-holdings in Additional Tier 1 instruments | |
| 32 | Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions | |
| 33 | Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit) | |
| 34 | Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments | |
| 35 | Additional Tier 1 Capital | 0 |
| 36 | Tier 2 capital before regulatory adjustments | 38,407,860 |
| 37 | Instruments that comply with the criteria for Tier 2 capital | 32,550,670 |
| 38 | Stock surplus (share premium) that meet the criteria for Tier 2 capital | |
| 39 | General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures | 5,857,189 |
| 40 | Regulatory Adjustments of Tier 2 Capital | 0 |
| 41 | Investments in own shares that meet the criteria for Tier 2 capital | |
| 42 | Reciprocal cross-holdings in Tier 2 capital | |
| 43 | Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions | |
| 44 | Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit) | |
| 45 | Tier 2 Capital | 38,407,860 |

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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% | 23,036,139 |
| 1.2 | Minimum Tier 1 Requirement | 6.00% | 30,714,853 |
| 1.3 | Minimum Regulatory Capital Requirement | 8.00% | 40,953,137 |
| 2 | Combined Buffer | | |
| 2.1 | Capital Conservation Buffer | 0.00% | - |
| 2.2 | Countercyclical Buffer | 0.00% | - |
| 2.3 | Systemic Risk Buffer | | - |
| 3 | Pillar 2 Requirements* | | |
| 3.1 | CET1 Pillar 2 Requirement | 1.31% | 6,713,618 |
| 3.2 | Tier 1 Pillar2 Requirement | 1.75% | 8,967,018 |
| 3.3 | Regulatory capital Pillar 2 Requirement | 6.26% | 32,024,755 |
| Total Requirements | | Ratios | Amounts (GEL) |
| 4 | CET1 | 5.81% | 29,749,757 |
| 5 | Tier 1 | 7.75% | 39,681,870 |
| 6 | Total regulatory Capital | 14.26% | 72,977,892 |

* 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 local accounting rules | linkage to capital table |
|-------|--|--|--------------------------|
| 1 | Cash | 5451940.601 | |
| 2 | Due from NBS | 49294243.55 | |
| 3 | Due from Banks | 30908441.04 | |
| 4 | Dealing Securities | 0 | |
| 5 | Investment Securities | 44727149.26 | |
| 6.1 | Loans | 332390578.6 | |
| 6.1.1 | <i>Of which reserve Loan</i> | 0 | table 9 (Capital), N17 |
| 6.2 | Less: Loan Loss Reserves | -20277304.3 | |
| 6.2.1 | <i>Of which loan loss general reserve</i> | 5242728.546 | table 9 (Capital), N39 |
| 6.2.1 | <i>Of which loan loss general reserve are related to COVID 19</i> | 3435123 | |
| 6 | Net Loans | 312,113,274 | |
| 7 | Accrued Interest and Dividends Receivable | 5242982.288 | |
| 8 | Other Real Estate Owned & Repossessed Assets | 98175 | |
| 9 | Equity Investments | 0 | |
| 9.1 | <i>Of which above 10% equity holdings in financial institutions</i> | | |
| 9.2 | <i>Of which significant investments subject to limited recognition</i> | | |
| 9.3 | <i>Of which below 10% equity holdings subject to limited recognition</i> | | |
| 10 | Fixed Assets and Intangible Assets | 19899376.91 | |
| 10.1 | <i>Of which intangible assets</i> | 4240918.91 | table 9 (Capital), N10 |
| 11 | Other Assets | 2122283.722 | |
| 12 | Total assets | 469,857,867 | |
| 13 | Due to Banks | 76462310.58 | |
| 14 | Current (Accounts) Deposits | 68371936.78 | |
| 15 | Demand Deposits | 2627758.607 | |
| 16 | Time Deposits | 149435920.4 | |
| 17 | Own Debt Securities | 0 | |
| 18 | Borrowings | 39583606.65 | |
| 19 | Accrued Interest and Dividends Payable | 4943339.093 | |
| 20 | Other Liabilities | 19649687.99 | |
| 20.1 | <i>Of which off balance sheet items general reserve</i> | 614460.7531 | table 9 (Capital), N39 |
| 21 | Subordinated Debentures | 32766000 | table 9 (Capital), N37 |
| 21.1 | <i>Of which tier II capital qualifying instruments</i> | | |
| 22 | Total liabilities | 393,840,560 | |
| 23 | Common Stock | 103,000,000 | table 9 (Capital), N 2 |
| 24 | Preferred Stock | 0 | |
| 25 | Less: Repurchased Shares | 0 | |
| 26 | Share Premium | 0 | |
| 27 | General Reserves | 0 | |
| 28 | Retained Earnings | -26,982,693 | table 9 (Capital), N 6 |
| 29 | Asset Revaluation Reserves | 0 | |
| 30 | Total Equity Capital | 76,017,307 | |

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

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q |
|------------------|--|---|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|---|
| | | 0% | | 20% | | 35% | | 50% | | 75% | | 100% | | 150% | | 250% | | Risk Weighted Exposures before Credit Risk Mitigation |
| Exposure classes | Risk weights | 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 | 7,696,029 | | 0 | | 0 | | 0 | | 0 | | 47,067,320 | | 0 | | 0 | |
| 2 | Claims or contingent claims on regional governments or local authorities | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 3 | Claims or contingent claims on public sector entities | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 4 | Claims or contingent claims on multilateral development banks | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 5 | Claims or contingent claims on international organizations/institutions | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 6 | Claims or contingent claims on commercial banks | 0 | | 15,843,635 | | 0 | | 15,570,722 | | 0 | | 0 | | 0 | | 0 | | 10,954,088 |
| 7 | Claims or contingent claims on corporates | 0 | | 0 | | 0 | | 0 | | 0 | | 357,066,961 | 214,759,675.59 | 0 | | 0 | | 378,542,928 |
| 8 | Retail claims or contingent retail claims | 0 | | 0 | | 0 | | 0 | | 0 | | 9,430,969 | 22,718,937.94 | 0 | | 0 | | 11,702,863 |
| 9 | Claims or contingent claims secured by mortgages on residential property | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 10 | Past due items | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 11 | Items belonging to regulatory high-risk categories | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 12 | Short-term claims on commercial banks and corporates | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 13 | Claims in the form of collective investment undertakings ('CIU') | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 14 | Other items | 5,451,941 | | 0 | | 0 | | 0 | | 0 | | 17,367,071 | | 0 | | 0 | | 17,367,071 |
| | Total | 13,147,970 | 0 | 15,843,635 | 0 | 0 | 0 | 15,570,722 | 0 | 0 | 0 | 430,932,320 | 23,747,861 | 0 | 0 | 0 | 0 | 465,634,269.06 |

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| Table 12 Credit Risk Mitigation | | Funded Credit Protection | | | | | | | | | | Unfunded Credit Protection | | | | | | Total Credit Risk Mitigation - On-balance sheet | Total Credit Risk Mitigation - Off-balance sheet | Total Credit Risk Mitigation |
|---------------------------------|--|--------------------------|---|--|--|---|---|---|-------------------------------------|--|---|--------------------------------------|---|--------------------------------|--|------------------------|------------------|---|--|------------------------------|
| | | On-balance sheet netting | Cash on deposit with, or cash assimilated instruments | Debt securities issued by central governments or central banks, regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions | Debt securities issued by regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions | Debt securities issued by other entities, which securities have a credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of exposures to corporates. | Debt securities with a short-term credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of short term exposures | Equities or convertible bonds that are included in a main index | Standard gold bullion or equivalent | Debt securities without credit rating issued by commercial banks | Units in collective investment undertakings | Central governments or central banks | Regional governments or local authorities | Multilateral development banks | International organizations / institutions | Public sector entities | Commercial banks | | | |
| 1 | Claims or contingent claims on central governments or central banks | | | | | | | | | | | | | | | | | | 0 | |
| 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 | | | | | | | | | | | | | | | | | | 0 | |
| 7 | Claims or contingent claims on corporates | | | | | | | | | | | | | | | | | | 0 | |
| 8 | Retail claims or contingent retail claims | | | | | | | | | | | | | | | | | | 0 | |
| 9 | Claims or contingent claims secured by mortgages on residential property | | | | | | | | | | | | | | | | | | 0 | |
| 10 | Past due items | | | | | | | | | | | | | | | | | | 0 | |
| 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 | | | | | | | | | | | | | | | | | | 0 | |
| 14 | Other items | | | | | | | | | | | | | | | | | | 0 | |
| | Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

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Table 13 Standardized approach - Effect of credit risk mitigation

| | a | b | | c | d | e | f |
|---------------|--|---|--------------------------------------|-----------------------------------|---------------------------------|-----------------------|---------|
| | | On-balance sheet exposures | Off-balance sheet exposures | | | | |
| Asset Classes | | 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) | |
| 1 | Claims or contingent claims on central governments or central banks | 54,763,349 | | | 47,067,320 | 47,067,320 | 86% |
| 2 | Claims or contingent claims on regional governments or local authorities | 0 | | | 0 | 0 | #DIV/0! |
| 3 | Claims or contingent claims on public sector entities | 0 | | | 0 | 0 | #DIV/0! |
| 4 | Claims or contingent claims on multilateral development banks | 0 | | | 0 | 0 | #DIV/0! |
| 5 | Claims or contingent claims on international organizations/institutions | 0 | | | 0 | 0 | #DIV/0! |
| 6 | Claims or contingent claims on commercial banks | 31,414,357 | | | 10,954,088 | 10,954,088 | 35% |
| 7 | Claims or contingent claims on corporates | 357,066,961 | 55,366,004 | 21,475,968 | 378,542,928 | 378,542,928 | 100% |
| 8 | Retail claims or contingent retail claims | 9,430,969 | 14,162,162 | 2,271,894 | 11,702,863 | 11,702,863 | 100% |
| 9 | Claims or contingent claims secured by mortgages on residential property | 0 | | | 0 | 0 | #DIV/0! |
| 10 | Past due items | 0 | | | 0 | 0 | #DIV/0! |
| 11 | Items belonging to regulatory high-risk categories | 0 | | | 0 | 0 | #DIV/0! |
| 12 | Short-term claims on commercial banks and corporates | 0 | | | 0 | 0 | #DIV/0! |
| 13 | Claims in the form of collective investment undertakings ('CIU') | 0 | | | 0 | 0 | #DIV/0! |
| 14 | Other items | 22,819,011 | | | 17,367,071 | 17,367,071 | 76% |
| | Total | 475,494,646 | 69,528,166 | 23,747,861 | 465,634,269 | 465,634,269 | 93% |

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Table 11 Liquidity Coverage Ratio

| | | Total unweighted value (daily average**) | | | Total weighted values according to NBG's | | | Total weighted values according to Basel | | |
|-----------------------------------|--|--|-------------|-------------|---|-------------|-------------|--|-------------|-------------|
| | | GEL | FX | Total | GEL | FX | Total | GEL | FX | Total |
| High-quality liquid assets | | | | | | | | | | |
| 1 | Total HQLA | | | | 15450820.75 | 89497477.2 | 104948297.9 | 11705598.28 | 48502637.95 | 60208236.23 |
| Cash outflows | | | | | | | | | | |
| 2 | Retail deposits | 6662548.378 | 34300176.82 | 40962725.19 | 733816.2713 | 6783045.644 | 7516861.915 | 197302.2881 | 1388031.972 | 1585334.26 |
| 3 | Unsecured wholesale funding | 36113228.75 | 269763002 | 305876230.7 | 12117828.25 | 34504375.05 | 46622203.3 | 11567134.05 | 26412708.26 | 37979842.31 |
| 4 | Secured wholesale funding | 18379493.57 | 0 | 18379493.57 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Outflows related to off-balance sheet obligations and net short position of derivative exposures | 36519585.18 | 26394295.34 | 62913880.52 | 6744260.644 | 5805455.225 | 12549715.87 | 2331314.516 | 2639023.95 | 4970338.467 |
| 6 | Other contractual funding obligations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | Other contingent funding obligations | 4117972.077 | 18047313.35 | 22165285.43 | 925167.4738 | 1852583.553 | 2777751.027 | 925167.4738 | 1852583.553 | 2777751.027 |
| 8 | TOTAL CASH OUTFLOWS | 101792828 | 348504787.5 | 450297615.4 | 20521072.64 | 48945459.47 | 69466532.11 | 15020918.33 | 32292347.73 | 47313266.07 |
| Cash inflows | | | | | | | | | | |
| 9 | Secured lending (eg reverse repos) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Inflows from fully performing exposures | 77887247.77 | 225805163.7 | 303692411.4 | 5361926.702 | 1592716.548 | 6954643.25 | 9292409.262 | 46670103.1 | 55962512.37 |
| 11 | Other cash inflows | 7244152.182 | 14149360.5 | 21393512.69 | 379833.4688 | 304515.4416 | 684348.9104 | 379833.4688 | 304515.4416 | 684348.9104 |
| 12 | TOTAL CASH INFLOWS | 85131399.96 | 239954524.2 | 325085924.1 | 5741760.171 | 1897231.989 | 7638992.16 | 9672242.731 | 46974618.55 | 56646861.28 |
| | | | | | Total value according to NBG's methodology* (with | | | Total value according to Basel methodology (with | | |
| 13 | Total HQLA | | | | 15450820.75 | 89497477.2 | 104948297.9 | 11705598.28 | 48502637.95 | 60208236.23 |
| 14 | Net cash outflow | | | | 14779312.46 | 47048227.48 | 61827539.95 | 5348675.603 | 8073086.933 | 11828316.52 |
| 15 | Liquidity coverage ratio (%) | | | | 105.75% | 190.63% | 169.57% | 207.00% | 551.73% | 474.60% |

to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

Bank:
Date:

#REF!

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) | 476,300,442 |
| 2 | (Asset amounts deducted in determining Tier 1 capital) | (4,240,919) |
| 3 | Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2) | 472,059,523 |
| 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 | 2,940,875 |
| 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) | 2,940,875 |
| 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 | 69,528,166 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (44,726,325) |
| 19 | Other off-balance sheet exposures (sum of lines 17 to 18) | 24,801,841 |
| 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 | 71,776,388 |
| 21 | Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b) | 499,802,239 |
| Leverage ratio | | |
| 22 | Leverage ratio | 14.36% |
| 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