

	Pillar 3 quarterly report	
1	Name of a bank	PASHA Bank Georgia JSC
2	Chairman of the Supervisory Board	Rovshan Allahverdiyev
3	CEO of a bank	Ramil Imamov
4	Bank's web page	www.pashabank.ge

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

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Table 1		Key metrics	According to IFRS				
	N	1Q-2025	4Q-2024	3Q-2024	2Q-2024	1Q-2024	
	Regulatory capital (amounts, GEL)						
	Based on Basel III framework						
1	CET1 capital	114,576,079	115,092,464	113,245,384	109,139,841	107,195,536	
2	Tier1 capital	114,576,079	115,092,464	113,245,384	109,139,841	107,195,536	
3	Regulatory capital	146,400,029	147,370,664	133,716,639	130,214,052	123,365,860	
4	CET1 capital total requirement	93,003,478	94,637,195	84,519,272	84,854,665	78,126,525	
5	Tier1 capital total requirement	112,597,127	114,802,687	103,196,318	103,805,116	95,396,529	
6	Regulatory capital total requirement	138,542,812	141,504,076	127,929,639	128,897,779	118,267,114	
	Total Risk Weighted Assets (amounts, GEL)						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	625,359,653	637,812,963	601,394,718	599,864,131	558,207,031	
	Capital Adequacy Ratios						
	Based on Basel III framework	18.32%	18.04%	18.83%	18.19%	19.20%	
8	CET1 capital	18.32%	18.04%	18.83%	18.19%	19.20%	
9	Tier1 capital	23.41%	23.11%	22.23%	21.71%	22.10%	
10	Regulatory capital	14.87%	14.84%	14.05%	14.15%	14.00%	
11	CET1 capital total requirement	18.01%	18.00%	17.16%	17.30%	17.09%	
12	Tier1 capital total requirement	22.15%	22.19%	21.27%	21.49%	21.19%	
13	Regulatory capital total requirement						
	Minimum requirement for own funds and eligible liabilities (MREL)						
14	Own funds and eligible liabilities as a percentage of Total Liabilities and Own Funds (MREL Resource / TLOF)	0.00%	0.00%	0.00%	0.00%	0.00%	
	Income						
15	Total Interest Income /Average Annual Assets	7.52%	8.45%	8.68%	8.97%	9.59%	
16	Total Interest Expense / Average Annual Assets	3.97%	3.91%	3.89%	3.94%	4.05%	
17	Earnings from Operations / Average Annual Assets	7.98%	10.43%	10.16%	11.06%	12.62%	
18	Net Interest Margin	3.55%	4.53%	4.79%	5.03%	5.54%	
19	Return on Average Assets (ROAA)	-0.53%	1.24%	1.46%	1.15%	1.04%	
20	Return on Average Equity (ROAE)	-3.01%	6.27%	7.13%	5.52%	4.87%	
	Asset Quality						
21	Non Performed Loans / Total Loans	7.69%	5.61%	7.99%	8.22%	8.38%	
22	ECL/Total Loans	2.85%	2.07%	2.70%	2.93%	3.14%	
23	FX Loans/Total Loans	57.16%	55.12%	54.31%	57.15%	56.45%	
24	FX Assets/Total Assets	56.61%	55.91%	57.55%	57.28%	51.93%	
25	Loan Growth-YTD	9.67%	16.07%	-0.01%	-2.09%	-12.86%	
	Liquidity						
26	Liquid Assets/Total Assets	12.22%	16.43%	28.63%	30.47%	17.95%	
27	FX Liabilities/Total Liabilities	70.68%	72.16%	72.45%	74.62%	67.76%	
28	Current & Demand Deposits/Total Assets	23.13%	14.87%	20.88%	28.19%	19.20%	
	Liquidity Coverage Ratio***						
29	Total HQLA	224,546,182	227,775,251	203,264,763	181,579,069	139,702,649	
30	Net cash outflow	184,337,200	175,405,863	159,429,601	122,603,438	94,433,713	
31	LCR ratio (%)	121.81%	129.86%	127.49%	148.10%	147.94%	
	Net Stable Funding Ratio						
32	Available stable funding	402,681,590	412,250,716	335,313,697	388,661,700	335,903,320	
33	Required stable funding	306,246,443	312,469,588	297,846,133	282,232,717	280,388,727	
34	Net stable funding ratio (%)	131.49%	131.93%	112.58%	137.71%	119.80%	

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

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N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	ASSETS						
1	Cash, Cash balances with National Bank of Georgia and other banks	26,890,963	171,397,753	198,288,716	36,278,201	100,759,260	137,037,461
1.1	Cash on hand	444,220	2,994,383	3,438,603	383,150	1,788,782	2,171,932
1.2	Cash balances with National bank of Georgia	26,381,683	63,034,700	89,416,383	858,508	31,848,253	32,706,761
1.3	Cash balances with other banks	65,060	105,368,670	105,433,730	35,036,543	67,122,225	102,158,768
2	Financial assets held for trading	590,874	-	590,874	969,680	-	969,680
2.1	of which: derivatives	590,874	-	590,874	969,680	-	969,680
3	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
4	Financial assets designated at fair value through profit or loss			-			-
5	Financial assets at fair value through other comprehensive income	-	-	-	-	-	-
5.1	Equity instruments			-			-
5.2	Debt securities			-			-
5.3	Loans and advances			-			-
6	Financial assets at amortised cost	243,303,838	224,817,550	468,121,389	186,938,990	172,216,429	359,155,419
6.1	Debt securities	75,345,818	5,721,700	81,067,518	56,257,493	5,533,905	61,791,398
6.2	Loans and advances	167,958,020	219,095,850	387,053,870	130,681,497	166,682,524	297,364,021
7	Investments in subsidiaries, joint ventures and associates			-			-
8	Non-current assets and disposal groups classified as held for sale			-			-
9	Tangible assets	6,718,454	-	6,718,454	3,556,502	-	3,556,502
9.1	Property, Plant and Equipment	6,718,454		6,718,454	3,556,502		3,556,502
9.2	Investment property						
10	Intangible assets	3,583,917	-	3,583,917	5,338,487	-	5,338,487
10.1	Goodwill						
10.2	Other intangible assets	3,583,917		3,583,917	5,338,487		5,338,487
11	Tax assets	3,795,103	-	3,795,103	-	-	-
11.1	Current tax assets						-
11.2	Deferred tax assets	3,795,103		3,795,103			-
13	Other assets	18,956,869	172,823	19,129,692	19,623,847	40,424	19,664,271
13.1	of which: repossessed collateral	16,895,118		16,895,118	15,709,918		15,709,918
13.2	of which: dividends receivable			-			-
14	TOTAL ASSETS	303,840,018	396,388,127	700,228,145	252,705,707	273,016,113	525,721,820
	LIABILITIES						
15	Financial liabilities held for trading	549,093		549,093	454,492		454,492
15.1	of which: derivatives	549,093	-	549,093	454,492		454,492
16	Financial liabilities designated at fair value through profit or loss			-			-
17	Financial liabilities measured at amortised cost	161,784,907	373,622,852	535,407,759	121,258,272	244,104,449	365,362,721
17.1	Deposits	131,659,302	360,713,500	492,372,802	121,258,272	222,352,131	343,610,403
17.2	borrowings	30,125,605	7,775,241	37,900,846	-	21,752,318	21,752,318
17.3	Debt securities issued			-			-
17.4	Other financial liabilities	-	5,134,111	5,134,111	-	-	-
18	Provisions	309,877	229,794	539,672	335,421	107,787	443,208
19	Tax liabilities	-	-	-	-	-	-
19.1	Current tax liabilities			-			-
19.2	Deferred tax liabilities			-			-
20	Subordinated liabilities	-	33,651,417	33,651,417	-	32,173,286	32,173,286
21	Other liabilities	6,553,200	416,996	6,970,195	10,775,170	2,824,007	13,599,177
21.1	of which: dividends payable			-			-
22	TOTAL LIABILITIES	169,197,077	407,921,058	577,118,135	132,823,357	279,209,528	412,032,885
	Equity						
23	Ordinary share	136,800,000		136,800,000	136,800,000		136,800,000
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	(14,844,900)		(14,844,900)	(24,265,975)		(24,265,975)
31	TOTAL EQUITY	123,110,010	-	123,110,010	113,688,935	-	113,688,935
32	TOTAL EQUITY AND TOTAL LIABILITIES	292,307,087	407,921,058	700,228,145	246,512,292	279,209,528	525,721,820

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N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	7,105,018	5,976,689	13,081,707	7,476,617	5,158,072	12,634,688
1.1	Financial assets held for trading			-			-
1.2	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
1.3	Financial assets designated at fair value through profit or loss			-			-
1.4	Financial assets at fair value through other comprehensive income			-			-
1.5	Financial assets at amortised cost	7,105,018	5,976,689	13,081,707	7,476,617	5,158,072	12,634,688
1.6	Other assets			-			-
2	(Interest expenses)	(3,470,326)	(3,442,085)	(6,912,411)	(3,153,220)	(2,186,060)	(5,339,280)
2.1	(Financial liabilities held for trading)			-			-
2.2	(Financial liabilities designated at fair value through profit or loss)			-			-
2.3	(Financial liabilities measured at amortised cost)	(3,470,326)	(3,442,085)	(6,912,411)	(3,153,220)	(2,186,060)	(5,339,280)
2.4	(Other liabilities)			-			-
3	Dividend income			-			-
4	Fee and commission income	159,833	342,378	502,211	664,518	370,447	1,034,966
5	(Fee and commission expenses)	(58,078)	(303,981)	(362,059)	(91,505)	(410,899)	(502,404)
6	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	300,025	-	300,025			-
7	Gains or (-) losses on financial assets and liabilities held for trading, net	72,262	-	72,262			-
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	3,322,091	-	3,322,091	2,414,084	-	2,414,084
11	Gains or (-) losses on derecognition of non-financial assets, net	28,755	-	28,755			-
12	Other operating income	742	-	742	2,683		2,683
13	(Other operating expenses)	(1,224,941)	(443)	(1,225,385)	(55,449)	75,325	19,875
14	(Administrative expenses)	(5,126,734)	-	(5,126,734)	(7,179,159)	-	(7,179,159)
14.1	(Staff expenses)	(4,827,115)	-	(4,827,115)	(6,530,850)		(6,530,850)
14.2	(Other administrative expenses)	(299,619)		(299,619)	(648,309)		(648,309)
15	(Depreciation and amortisation)	(1,017,273)		(1,017,273)	(1,102,627)		(1,102,627)
16	Modification gains or (-) losses, net			-			-
17	(Provisions or (-) reversal of provisions)	(41,536)	30,904	(10,632)	(972,296)	365,494	(606,802)
17.1	(Commitments and guarantees given)	20,892	30,904	51,796	(5,513)	224,039	218,526
17.2	(Other provisions)	(62,429)	-	(62,429)	(966,783)	141,455	(825,328)
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	(613,670)	(2,328,451)	(2,942,121)	-	-	-
18.1	(Financial assets at fair value through other comprehensive income)	-	-	-			-
18.2	(Financial assets at amortised cost)	(613,670)	(2,328,451)	(2,942,121)			-
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	(563,832)	275,011	(288,821)	(1,996,354)	3,372,379	1,376,025
23	(Tax expense or (-) income)	625,897		625,897			-
24	Profit or (-) loss after tax	(1,189,729)	275,011	(914,718)	(1,996,354)	3,372,379	1,376,025

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N	Off-balance sheet items	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Loan commitments received			0			0
2	Guarantees received as security for liabilities of the bank			0			0
3	Guarantees received as security for receivables of the bank	330,783,483	459,842,725	790,626,208	305,588,874	361,672,389	667,261,263
3.1	Surety, joint liability	309,064,487	442,799,914	751,864,400	283,859,178	335,144,101	619,003,279
3.2	Guarantees	21,718,996	17,042,811	38,761,808	21,729,696	26,528,288	48,257,984
4	Assets pledged as security for liabilities of the bank	0	0	0	0	0	0
4.1	Financial assets of the bank			0			0
4.2	Non-financial assets of the bank			0			0
5	Assets pledged as security for receivables of the bank	104,624,024	511,917,525	616,541,549	107,462,040	315,185,748	422,647,788
5.1	Cash	2,318,394	51,468,537	53,786,931	2,279,088	4,400,820	6,679,908
5.2	Precious metals and stones			0			0
5.3	Real Estate:	25,558,853	362,923,641	388,482,494	34,008,852	240,500,598	274,509,450
5.3.1	Residential Property	1	26,051,282	26,051,283	1	29,192,850	29,192,851
5.3.2	Commercial Property	167,892	246,035,695	246,203,587	167,892	148,485,493	148,653,385
5.3.3	Complex Real Estate	0	0	0			0
5.3.4	Land Parcel	40,961	65,649,480	65,690,441	40,960	44,547,012	44,587,972
5.3.5	Other	25,349,999	25,187,185	50,537,184	33,799,999	18,275,243	52,075,242
5.4	Movable Property	4,311,601	39,329,320	43,640,921	7,911,600	35,661,999	43,573,599
5.5	Shares Pledged	0	62	62	0	75	75
5.6	Securities	0	15,730,831	15,730,831			0
5.7	Other	72,435,177	42,465,133	114,900,310	63,262,500	34,622,255	97,884,755
6	Loan commitments given	2,041,208	19,217,118	21,258,326	8,309,708	3,521,623	11,831,332
7	guarantees given	24,851,783	31,069,276	55,921,059	39,657,664	35,345,602	75,003,266
8	Letters of credit issued	0	1,188,551	1,188,551	0	0	0
9	Derivatives	84,600,470	214,611,675	299,212,145	88,027,110	230,230,828	318,257,938
9.1	Receivables through FX contracts (except options)	36,770,507	112,856,456	149,626,963	38,363,815	121,022,748	159,386,563
9.2	Payables through FX contracts (except options)	47,829,963	101,755,219	149,585,182	49,663,295	109,208,080	158,871,375
9.3	Principal of interest rate contracts (except options)			0			0
9.4	Options sold			0			0
9.5	Options purchased			0			0
9.6	Nominal value of potential receivables through other derivatives			0			0
9.7	Nominal value of potential payables through other derivatives			0			0
10	Receivables not recognized on-balance	16,019,374	193,679	16,213,053	21,935,980	22,466,755	44,402,735
10.1	Principal of receivables derecognized during last 3 month	0	0	0	1,425,109	0	1,425,109
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	0	0	0	1,857,417	2,202,953	4,060,370
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	574,405	0	574,405	7,859,251	0	7,859,251
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	15,444,969	193,679	15,638,648	14,076,729	22,466,755	36,543,484
11	Capital expenditure commitment			0			0

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Table 5		Risk Weighted Assets				
		in Lari				
N		1Q-2025	4Q-2024	3Q-2024	2Q-2024	1Q-2024
1	Risk Weighted Assets for Credit Risk	547,179,259	557,912,289	532,723,318	531,594,203	486,148,202
1.1	Balance sheet items	513,414,046	523,377,407	490,354,565	493,078,309	440,791,399
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	33,153,849	33,164,663	40,956,395	37,135,997	43,415,261
1.3	Counterparty credit risk	611,365	1,370,219	1,412,358	1,379,897	1,941,542
2	Risk Weighted Assets for Market Risk	729,412	2,449,693	2,278,077	1,876,606	5,665,507
3	Risk Weighted Assets for Operational Risk	77,450,981	77,450,981	66,393,322	66,393,322	66,393,322
4	Total Risk Weighted Assets	625,359,653	637,812,963	601,394,717	599,864,131	558,207,031

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

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

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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	198,288,716	-	198,288,716
1.1	Cash on hand	3,438,603		3,438,603
1.2	Cash balances with National bank of Georgia	89,416,383		89,416,383
1.3	Cash balances with other banks	105,433,730		105,433,730
2	Financial assets held for trading	590,874		590,874
2.1	of which: derivatives	590,874		590,874
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	468,121,389	-	468,121,389
6.1	Debt securities	81,067,518		81,067,518
6.2	Loans and advances	387,053,870		387,053,870
7	Investments in subsidiaries, joint ventures and associates			
8	Non-current assets and disposal groups classified as held for sale			
9	Tangible assets	6,718,454	-	6,718,454
9.1	Property, Plant and Equipment	6,718,454		6,718,454
9.2	Investment property			
10	Intangible assets	3,583,917	3,583,917	-
10.1	Goodwill			
10.2	Other intangible assets	3,583,917	3,583,917	-
11	Tax assets	3,795,103	3,795,103	-
11.1	Current tax assets			
11.2	Deferred tax assets	3,795,103	3,795,103	
13	Other assets	19,129,692		19,129,692
13.1	of which: repossessed collateral	16,895,118		16,895,118
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	700,228,146	7,379,021	692,849,125

Bank: PASHA Bank Georgia JSC

Date:

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Table 8 Differences between values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts used for		in Lari
1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	692,849,125
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	78,109,988
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	0
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	770,959,113
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	-42,990,176
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	0
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	727,968,937

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Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	121,955,100
2	Common shares that comply with the criteria for Common Equity Tier 1	136,800,000
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	
4	Accumulated other comprehensive income	
5	Other disclosed reserves	
6	Retained earnings (loss)	-14,844,900
7	Regulatory Adjustments of Common Equity Tier 1 capital	7,379,021
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	3,583,917
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)	3,795,103
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	114,576,079
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	31,823,950
38	Instruments that comply with the criteria for Tier 2 capital	31,823,950
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	31,823,950

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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%	28141184
1.2	Minimum Tier 1 Requirement	6.00%	37521579
1.3	Minimum Regulatory Capital Requirement	8.00%	50028772
2	Combined Buffer		
2.1	Capital Conservation Buffer	2.50%	15633991
2.2	Countercyclical Buffer	0.50%	3126798
2.3	Systemic Risk Buffer		0
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	7.37%	46101504
3.2	Tier 1 Pillar2 Requirement	9.01%	56314758
3.3	Regulatory capital Pillar 2 Requirement	11.15%	69753250
Total Requirements		Ratios	Amounts (GEL)
4	CET1	14.87%	93003478
5	Tier 1	18.01%	112597127
6	Total regulatory Capital	22.15%	138542812

Bank:

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Table 9.2

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	146,400,029
Own funds ¹	146,400,029
Common Equity Tier 1 (CET 1)	114,576,079
Additional Tier 1 Capital (AT 1)	-
Tier 2 Capital (Tier 2)	31,823,950
Eligible liabilities	-
Subordinated Loans (not classified as own funds) ²	
Eligible liabilities ³	
Total Liabilities and Own Funds (TLOF)	146,400,029
Total liabilities (except capital instruments)	
Own funds	146,400,029
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	625,359,653
Total Exposure Measure (TEM)	730,495,736
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	23.41%
Own funds and eligible liabilities as a percentage of TEM	20.04%
Own funds and eligible liabilities as a percentage of TLOF	100.00%

¹ Capital Instruments

² Includes the part of the subordinated liabilities that is amortized as well as subordinated liabilities that are not classified as own funds.

³ Includes eligible liabilities with a residual maturity of more than one year that are not classified as own funds. Additionally, contracts of these liabilities may be governed by Georgian law or fully or partially be subject to a law of a foreign country jurisdiction. Contracts of liabilities fully or partially governed by foreign legislation must include a provision for using the bank's liability write-off or conversion resolution tool for recapitalization (bail-in clause).

	Residual Maturity				Total
	< 1 year	>= 1 year &< 2 years	>= 2 years	perpetual	
Own funds and eligible liabilities	-	-	-	-	-
of which: contracts governed by Georgian law	-	-	-	-	-
of which: contracts governed by foreign country law	-	-	-	-	-
of which: contracts that include bail-in clause	-	-	-	-	-
Own funds					
of which: contracts governed by Georgian law					
of which: contracts governed by foreign country law					
of which: contracts that include bail-in clause					
Eligible liabilities					
of which: contracts governed by Georgian law					
of which: contracts governed by foreign country law					
of which: contracts that include bail-in clause					

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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	198,288,716	
1.1	Cash on hand	3,438,603	
1.2	Casha balances with National bank of Georgia	89,416,383	
1.3	Cash balances with other banks	105,433,730	
2	Financial assets held for trading	590,874	
2.1	of which: derivatives	590,874	
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	468,121,389	
6.1	Debt securities	81,067,518	
6.2	Loans and advances	387,053,870	
7	Investments in subsidiaries, joint ventures and associates		
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	6,718,454	
9.1	Property, Plant and Equipment	6,718,454	
9.2	Investment property		
10	Intangible assets	3,583,917	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	3,583,917	
11	Tax assets	3,795,103	Table 9 (Capital), N15
11.1	Current tax assets		
11.2	Deferred tax assets	3,795,103	
13	Other assets	19,129,692	
13.1	of which: repossessed collateral	16,895,118	
13.2	of which: dividends receivable		
14	TOTAL ASSETS	700,228,146	
	LIABILITIES		
15	Financial liabilities held for trading	549,093	
15.1	of which: derivatives	549,093	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	535,407,759	
17.1	Deposits	492,372,802	
17.2	borrowings	37,900,846	
17.3	Debt securities issued		
17.4	Other financial liabilities	5,134,111	
18	Provisions	539,672	
19	Tax liabilities	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	Subordinated liabilities	33,651,417	Table 9 (Capital), N38
21	Other liabilities	6,970,195	
21.1	of which: dividends payable		
22	TOTAL LIABILITIES	577,118,135	
	Equity		
23	Share capital	136,800,000	Table 9 (Capital), N2
24	preference share		
25	Share premium		
26	(-) Treasury shares		
27	Equity instruments issued other than capital	1,154,911	
27.1	Equity component of compound financial instruments	1,154,911	
27.2	Other equity instruments issued		
28	Share-based payment reserve		
29	Accumulated other comprehensive income	-	
29.1	revaluation reserve		
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income		
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income		
30	Retained earnings	(14,844,900)	Table 9 (Capital), N6
31	TOTAL EQUITY	123,110,010	
32	TOTAL EQUITY AND TOTAL LIABILITIES	700,228,145	

Forma 10 - Bilanjski pregled													
Bilans stanja na dan 31.12.2023.													
Ime i prezime Naziv društva		Matični broj OIB		Sjedište Adresa		Vrsta poslovanja POSLOVANJE		Vrsta poslovanja POSLOVANJE		Vrsta poslovanja POSLOVANJE		Vrsta poslovanja POSLOVANJE	
Ime i prezime Naziv društva		Matični broj OIB		Sjedište Adresa		Vrsta poslovanja POSLOVANJE		Vrsta poslovanja POSLOVANJE		Vrsta poslovanja POSLOVANJE		Vrsta poslovanja POSLOVANJE	
1	Ime i prezime Naziv društva	2	Matični broj OIB	3	Sjedište Adresa	4	Vrsta poslovanja POSLOVANJE	5	Vrsta poslovanja POSLOVANJE	6	Vrsta poslovanja POSLOVANJE	7	Vrsta poslovanja POSLOVANJE
8	Ime i prezime Naziv društva	9	Matični broj OIB	10	Sjedište Adresa	11	Vrsta poslovanja POSLOVANJE	12	Vrsta poslovanja POSLOVANJE	13	Vrsta poslovanja POSLOVANJE	14	Vrsta poslovanja POSLOVANJE
15	Ime i prezime Naziv društva	16	Matični broj OIB	17	Sjedište Adresa	18	Vrsta poslovanja POSLOVANJE	19	Vrsta poslovanja POSLOVANJE	20	Vrsta poslovanja POSLOVANJE	21	Vrsta poslovanja POSLOVANJE
22	Ime i prezime Naziv društva	23	Matični broj OIB	24	Sjedište Adresa	25	Vrsta poslovanja POSLOVANJE	26	Vrsta poslovanja POSLOVANJE	27	Vrsta poslovanja POSLOVANJE	28	Vrsta poslovanja POSLOVANJE
29	Ime i prezime Naziv društva	30	Matični broj OIB	31	Sjedište Adresa	32	Vrsta poslovanja POSLOVANJE	33	Vrsta poslovanja POSLOVANJE	34	Vrsta poslovanja POSLOVANJE	35	Vrsta poslovanja POSLOVANJE
36	Ime i prezime Naziv društva	37	Matični broj OIB	38	Sjedište Adresa	39	Vrsta poslovanja POSLOVANJE	40	Vrsta poslovanja POSLOVANJE	41	Vrsta poslovanja POSLOVANJE	42	Vrsta poslovanja POSLOVANJE
43	Ime i prezime Naziv društva	44	Matični broj OIB	45	Sjedište Adresa	46	Vrsta poslovanja POSLOVANJE	47	Vrsta poslovanja POSLOVANJE	48	Vrsta poslovanja POSLOVANJE	49	Vrsta poslovanja POSLOVANJE
50	Ime i prezime Naziv društva	51	Matični broj OIB	52	Sjedište Adresa	53	Vrsta poslovanja POSLOVANJE	54	Vrsta poslovanja POSLOVANJE	55	Vrsta poslovanja POSLOVANJE	56	Vrsta poslovanja POSLOVANJE
57	Ime i prezime Naziv društva	58	Matični broj OIB	59	Sjedište Adresa	60	Vrsta poslovanja POSLOVANJE	61	Vrsta poslovanja POSLOVANJE	62	Vrsta poslovanja POSLOVANJE	63	Vrsta poslovanja POSLOVANJE
64	Ime i prezime Naziv društva	65	Matični broj OIB	66	Sjedište Adresa	67	Vrsta poslovanja POSLOVANJE	68	Vrsta poslovanja POSLOVANJE	69	Vrsta poslovanja POSLOVANJE	70	Vrsta poslovanja POSLOVANJE
71	Ime i prezime Naziv društva	72	Matični broj OIB	73	Sjedište Adresa	74	Vrsta poslovanja POSLOVANJE	75	Vrsta poslovanja POSLOVANJE	76	Vrsta poslovanja POSLOVANJE	77	Vrsta poslovanja POSLOVANJE
78	Ime i prezime Naziv društva	79	Matični broj OIB	80	Sjedište Adresa	81	Vrsta poslovanja POSLOVANJE	82	Vrsta poslovanja POSLOVANJE	83	Vrsta poslovanja POSLOVANJE	84	Vrsta poslovanja POSLOVANJE
85	Ime i prezime Naziv društva	86	Matični broj OIB	87	Sjedište Adresa	88	Vrsta poslovanja POSLOVANJE	89	Vrsta poslovanja POSLOVANJE	90	Vrsta poslovanja POSLOVANJE	91	Vrsta poslovanja POSLOVANJE
92	Ime i prezime Naziv društva	93	Matični broj OIB	94	Sjedište Adresa	95	Vrsta poslovanja POSLOVANJE	96	Vrsta poslovanja POSLOVANJE	97	Vrsta poslovanja POSLOVANJE	98	Vrsta poslovanja POSLOVANJE
99	Ime i prezime Naziv društva	100	Matični broj OIB	101	Sjedište Adresa	102	Vrsta poslovanja POSLOVANJE	103	Vrsta poslovanja POSLOVANJE	104	Vrsta poslovanja POSLOVANJE	105	Vrsta poslovanja POSLOVANJE
106	Ime i prezime Naziv društva	107	Matični broj OIB	108	Sjedište Adresa	109	Vrsta poslovanja POSLOVANJE	110	Vrsta poslovanja POSLOVANJE	111	Vrsta poslovanja POSLOVANJE	112	Vrsta poslovanja POSLOVANJE
113	Ime i prezime Naziv društva	114	Matični broj OIB	115	Sjedište Adresa	116	Vrsta poslovanja POSLOVANJE	117	Vrsta poslovanja POSLOVANJE	118	Vrsta poslovanja POSLOVANJE	119	Vrsta poslovanja POSLOVANJE
120	Ime i prezime Naziv društva	121	Matični broj OIB	122	Sjedište Adresa	123	Vrsta poslovanja POSLOVANJE	124	Vrsta poslovanja POSLOVANJE	125	Vrsta poslovanja POSLOVANJE	126	Vrsta poslovanja POSLOVANJE
127	Ime i prezime Naziv društva	128	Matični broj OIB	129	Sjedište Adresa	130	Vrsta poslovanja POSLOVANJE	131	Vrsta poslovanja POSLOVANJE	132	Vrsta poslovanja POSLOVANJE	133	Vrsta poslovanja POSLOVANJE
134	Ime i prezime Naziv društva	135	Matični broj OIB	136	Sjedište Adresa	137	Vrsta poslovanja POSLOVANJE	138	Vrsta poslovanja POSLOVANJE	139	Vrsta poslovanja POSLOVANJE	140	Vrsta poslovanja POSLOVANJE
141	Ime i prezime Naziv društva	142	Matični broj OIB	143	Sjedište Adresa	144	Vrsta poslovanja POSLOVANJE	145	Vrsta poslovanja POSLOVANJE	146	Vrsta poslovanja POSLOVANJE	147	Vrsta poslovanja POSLOVANJE
148	Ime i prezime Naziv društva	149	Matični broj OIB	150	Sjedište Adresa	151	Vrsta poslovanja POSLOVANJE	152	Vrsta poslovanja POSLOVANJE	153	Vrsta poslovanja POSLOVANJE	154	Vrsta poslovanja POSLOVANJE
155	Ime i prezime Naziv društva	156	Matični broj OIB	157	Sjedište Adresa	158	Vrsta poslovanja POSLOVANJE	159	Vrsta poslovanja POSLOVANJE	160	Vrsta poslovanja POSLOVANJE	161	Vrsta poslovanja POSLOVANJE
162	Ime i prezime Naziv društva	163	Matični broj OIB	164	Sjedište Adresa	165	Vrsta poslovanja POSLOVANJE	166	Vrsta poslovanja POSLOVANJE	167	Vrsta poslovanja POSLOVANJE	168	Vrsta poslovanja POSLOVANJE
169	Ime i prezime Naziv društva	170	Matični broj OIB	171	Sjedište Adresa	172	Vrsta poslovanja POSLOVANJE	173	Vrsta poslovanja POSLOVANJE	174	Vrsta poslovanja POSLOVANJE	175	Vrsta poslovanja POSLOVANJE
176	Ime i prezime Naziv društva	177	Matični broj OIB	178	Sjedište Adresa	179	Vrsta poslovanja POSLOVANJE	180	Vrsta poslovanja POSLOVANJE	181	Vrsta poslovanja POSLOVANJE	182	Vrsta poslovanja POSLOVANJE
183	Ime i prezime Naziv društva	184	Matični broj OIB	185	Sjedište Adresa	186	Vrsta poslovanja POSLOVANJE	187	Vrsta poslovanja POSLOVANJE	188	Vrsta poslovanja POSLOVANJE	189	Vrsta poslovanja POSLOVANJE
190	Ime i prezime Naziv društva	191	Matični broj OIB	192	Sjedište Adresa	193	Vrsta poslovanja POSLOVANJE	194	Vrsta poslovanja POSLOVANJE	195	Vrsta poslovanja POSLOVANJE	196	Vrsta poslovanja POSLOVANJE
197	Ime i prezime Naziv društva	198	Matični broj OIB	199	Sjedište Adresa	200	Vrsta poslovanja POSLOVANJE	201	Vrsta poslovanja POSLOVANJE	202	Vrsta poslovanja POSLOVANJE	203	Vrsta poslovanja POSLOVANJE
204	Ime i prezime Naziv društva	205	Matični broj OIB	206	Sjedište Adresa	207	Vrsta poslovanja POSLOVANJE	208	Vrsta poslovanja POSLOVANJE	209	Vrsta poslovanja POSLOVANJE	210	Vrsta poslovanja POSLOVANJE
211	Ime i prezime Naziv društva	212	Matični broj OIB	213	Sjedište Adresa	214	Vrsta poslovanja POSLOVANJE	215	Vrsta poslovanja POSLOVANJE	216	Vrsta poslovanja POSLOVANJE	217	Vrsta poslovanja POSLOVANJE
218	Ime i prezime Naziv društva	219	Matični broj OIB	220	Sjedište Adresa	221	Vrsta poslovanja POSLOVANJE	222	Vrsta poslovanja POSLOVANJE	223	Vrsta poslovanja POSLOVANJE	224	Vrsta poslovanja POSLOVANJE
225	Ime i prezime Naziv društva	226	Matični broj OIB	227	Sjedište Adresa	228	Vrsta poslovanja POSLOVANJE	229	Vrsta poslovanja POSLOVANJE	230	Vrsta poslovanja POSLOVANJE	231	Vrsta poslovanja POSLOVANJE
232	Ime i prezime Naziv društva	233	Matični broj OIB	234	Sjedište Adresa	235	Vrsta poslovanja POSLOVANJE	236	Vrsta poslovanja POSLOVANJE	237	Vrsta poslovanja POSLOVANJE	238	Vrsta poslovanja POSLOVANJE
239	Ime i prezime Naziv društva	240	Matični broj OIB	241	Sjedište Adresa	242	Vrsta poslovanja POSLOVANJE	243	Vrsta poslovanja POSLOVANJE	244	Vrsta poslovanja POSLOVANJE	245	Vrsta poslovanja POSLOVANJE
246	Ime i prezime Naziv društva	247	Matični broj OIB	248	Sjedište Adresa	249	Vrsta poslovanja POSLOVANJE	250	Vrsta poslovanja POSLOVANJE	251	Vrsta poslovanja POSLOVANJE	252	Vrsta poslovanja POSLOVANJE
253	Ime i prezime Naziv društva	254	Matični broj OIB	255	Sjedište Adresa	256	Vrsta poslovanja POSLOVANJE	257	Vrsta poslovanja POSLOVANJE	258	Vrsta poslovanja POSLOVANJE	259	Vrsta poslovanja POSLOVANJE
260	Ime i prezime Naziv društva	261	Matični broj OIB	262	Sjedište Adresa	263	Vrsta poslovanja POSLOVANJE	264	Vrsta poslovanja POSLOVANJE	265	Vrsta poslovanja POSLOVANJE	266	Vrsta poslovanja POSLOVANJE
267	Ime i prezime Naziv društva	268	Matični broj OIB	269	Sjedište Adresa	270	Vrsta poslovanja POSLOVANJE	271	Vrsta poslovanja POSLOVANJE	272	Vrsta poslovanja POSLOVANJE	273	Vrsta poslovanja POSLOVANJE
274	Ime i prezime Naziv društva	275	Matični broj OIB	276	Sjedište Adresa	277	Vrsta poslovanja POSLOVANJE	278	Vrsta poslovanja POSLOVANJE	279	Vrsta poslovanja POSLOVANJE	280	Vrsta poslovanja POSLOVANJE
281	Ime i prezime Naziv društva	282	Matični broj OIB	283	Sjedište Adresa	284	Vrsta poslovanja POSLOVANJE	285	Vrsta poslovanja POSLOVANJE	286	Vrsta poslovanja POSLOVANJE	287	Vrsta poslovanja POSLOVANJE
288	Ime i prezime Naziv društva	289	Matični broj OIB	290	Sjedište Adresa	291	Vrsta poslovanja POSLOVANJE	292	Vrsta poslovanja POSLOVANJE	293	Vrsta poslovanja POSLOVANJE	294	Vrsta poslovanja POSLOVANJE
295	Ime i prezime Naziv društva	296	Matični broj OIB	297	Sjedište Adresa	298	Vrsta poslovanja POSLOVANJE	299	Vrsta poslovanja POSLOVANJE	300	Vrsta poslovanja POSLOVANJE	301	Vrsta poslovanja POSLOVANJE
302	Ime i prezime Naziv društva	303	Matični broj OIB	304	Sjedište Adresa	305	Vrsta poslovanja POSLOVANJE	306	Vrsta poslovanja POSLOVANJE	307	Vrsta poslovanja POSLOVANJE	308	Vrsta poslovanja POSLOVANJE
309	Ime i prezime Naziv društva	310	Matični broj OIB	311	Sjedište Adresa	312	Vrsta poslovanja POSLOVANJE	313	Vrsta poslovanja POSLOVANJE	314	Vrsta poslovanja POSLOVANJE	315	Vrsta poslovanja POSLOVANJE
316	Ime i prezime Naziv društva	317	Matični broj OIB	318	Sjedište Adresa	319	Vrsta poslovanja POSLOVANJE	320	Vrsta poslovanja POSLOVANJE	321	Vrsta poslovanja POSLOVANJE	322	Vrsta poslovanja POSLOVANJE
323	Ime i prezime Naziv društva	324	Matični broj OIB	325	Sjedište Adresa	326	Vrsta poslovanja POSLOVANJE	327	Vrsta poslovanja POSLOVANJE	328	Vrsta poslovanja POSLOVANJE	329	Vrsta poslovanja POSLOVANJE
330	Ime i prezime Naziv društva	331	Matični broj OIB	332	Sjedište Adresa	333	Vrsta poslovanja POSLOVANJE	334	Vrsta poslovanja POSLOVANJE	335	Vrsta poslovanja POSLOVANJE	336	Vrsta poslovanja POSLOVANJE
337	Ime i prezime Naziv društva	338	Matični broj OIB	339	Sjedište Adresa	340	Vrsta poslovanja POSLOVANJE	341	Vrsta poslovanja POSLOVANJE	342	Vrsta poslovanja POSLOVANJE	343	Vrsta poslovanja POSLOVANJE
344	Ime i prezime Naziv društva	345	Matični broj OIB	346	Sjedište Adresa	347	Vrsta poslovanja POSLOVANJE	348	Vrsta poslovanja POSLOVANJE	349	Vrsta poslovanja POSLOVANJE	350	Vrsta poslovanja POSLOVANJE
351	Ime i prezime Naziv društva	352	Matični broj OIB	353	Sjedište Adresa	354	Vrsta poslovanja POSLOVANJE	355	Vrsta poslovanja POSLOVANJE	356	Vrsta poslovanja POSLOVANJE	357	Vrsta poslovanja POSLOVANJE
358	Ime i prezime Naziv društva	359	Matični broj OIB	360	Sjedište Adresa	361	Vrsta poslovanja POSLOVANJE	362	Vrsta poslovanja POSLOVANJE	363	Vrsta poslovanja POSLOVANJE	364	Vrsta poslovanja POSLOVANJE
365	Ime i prezime Naziv društva	366	Matični broj OIB	367	Sjedište Adresa	368	Vrsta poslovanja POSLOVANJE	369	Vrsta poslovanja POSLOVANJE	370	Vrsta poslovanja POSLOVANJE	371	Vrsta poslovanja POSLOVANJE
372	Ime i prezime Naziv društva	373	Matični broj OIB	374	Sjedište Adresa	375	Vrsta poslovanja POSLOVANJE	376	Vrsta poslovanja POSLOVANJE	377	Vrsta poslovanja POSLOVANJE	378	Vrsta poslovanja POSLOVANJE
379	Ime i prezime Naziv društva	380	Matični broj OIB	381	Sjedište Adresa	382	Vrsta poslovanja POSLOVANJE	383	Vrsta poslovanja POSLOVANJE	384	Vrsta poslovanja POSLOVANJE	385	Vrsta poslovanja POSLOVANJE
386	Ime i prezime Naziv društva	387	Matični broj OIB	388	Sjedište Adresa	389	Vrsta poslovanja POSLOVANJE	390	Vrsta poslovanja POSLOVANJE	391	Vrsta poslovanja POSLOVANJE	392	Vrsta poslovanja POSLOVANJE
393	Ime i prezime Naziv društva	394	Matični broj OIB	395	Sjedište Adresa	396	Vrsta poslovanja POSLOVANJE	397	Vrsta poslovanja POSLOVANJE	398	Vrsta poslovanja POSLOVANJE	399	Vrsta poslovanja POSLOVANJE
400	Ime i prezime Naziv društva	401	Matični broj OIB	402	Sjedište Adresa	403	Vrsta poslovanja POSLOVANJE	404	Vrsta poslovanja POSLOVANJE	405	Vrsta poslovanja POSLOVANJE	406	Vrsta poslovanja POSLOVANJE
407	Ime i prezime Naziv društva	408	Matični broj OIB	409	Sjedište Adresa	410	Vrsta poslovanja POSLOVANJE	411	Vrsta poslovanja POSLOVANJE	412	Vrsta poslovanja POSLOVANJE	413	Vrsta poslovanja POSLOVANJE
414	Ime i prezime Naziv društva	415	Matični broj OIB	416	Sjedište Adresa	417	Vrsta poslovanja POSLOVANJE	418	Vrsta poslovanja POSLOVANJE	419	Vrsta poslovanja POSLOVANJE	420	Vrsta poslovanja POSLOVANJE
421	Ime i prezime Naziv društva	422	Matični broj OIB	423	Sjedište Adresa	424	Vrsta poslovanja POSLOVANJE	425	Vrsta poslovanja POSLOVANJE	426	Vrsta poslovanja POSLOVANJE	427	Vrsta poslovanja POSLOVANJE
428	Ime i prezime Naziv društva	429	Matični broj OIB	430	Sjedište Adresa	431	Vrsta poslovanja POSLOVANJE	432	Vrsta poslovanja POSLOVANJE	433	Vrsta poslovanja POSLOVANJE	434	Vrsta poslovanja POSLOVANJE
435	Ime i prezime Naziv društva	436	Matični broj OIB	437	Sjedište Adresa	438	Vrsta poslovanja POSLOVANJE	439	Vrsta poslovanja POSLOVANJE	440	Vrsta poslovanja POSLOVANJE	441	Vrsta poslovanja POSLOVANJE
442	Ime i prezime Naziv društva	443	Matični broj OIB	444	Sjedište Adresa	445	Vrsta poslovanja POSLOVANJE	446	Vrsta poslovanja POSLOVANJE	447	Vrsta poslovanja POSLOVANJE	448	Vrsta poslovanja POSLOVANJE
449	Ime i prezime Naziv društva	450	Matični broj OIB	451	Sjedište Adresa	452	Vrsta poslovanja POSLOVANJE	453	Vrsta poslovanja POSLOVANJE	454	Vrsta poslovanja POSLOVANJE	455	Vrsta poslovanja POSLOVANJE
456	Ime i prezime Naziv društva	457	Matični broj OIB	458	Sjedište Adresa	459	Vrsta poslovanja POSLOVANJE	460	Vrsta poslovanja POSLOVANJE	461	Vrsta poslovanja POSLOVANJE	462	Vrsta poslovanja POSLOVANJE
463	Ime i prezime Naziv društva	464	Matični broj OIB	465	Sjedište Adresa	466	Vrsta poslovanja POSLOVANJE	467	Vrsta poslovanja POSLOVANJE	468	Vrsta poslovanja POSLOVANJE	469	Vrsta poslovanja POSLOVANJE
470	Ime i prezime Naziv društva	471	Matični broj OIB	472	Sjedište Adresa	473	Vrsta poslovanja POSLOVANJE	474	Vrsta poslovanja POSLOVANJE	475	Vrsta poslovanja POSLOVANJE	476	Vrsta poslovanja POSLOVANJE
477	Ime i prezime Naziv društva	478	Matični broj OIB	479	Sjedište Adresa	480	Vrsta poslovanja POSLOVANJE	481	Vrsta poslovanja POSLOVANJE	482	Vrsta poslovanja POSLOVANJE	483	Vrsta poslovanja POSLOVANJE
484	Ime i prezime Naziv društva	485	Matični broj OIB	486	Sjedište Adresa	487	Vrsta poslovanja POSLOVANJE	488	Vrsta poslovanja POSLOVANJE	489	Vrsta poslovanja POSLOVANJE	490	Vrsta poslovanja POSLOVANJE
491	Ime i prezime Naziv društva	492	Matični broj OIB	493	Sjedište Adresa	494	Vrsta poslovanja POSLOVANJE	495	Vrsta poslovanja POSLOVANJE	496	Vrsta poslovanja POSLOVANJE	497	Vrsta poslovanja POSLOVANJE
498	Ime i prezime Naziv društva	499	Matični broj OIB	500	Sjedište Adresa	501	Vrsta poslovanja POSLOVANJE	502	Vrsta poslovanja POSLOVANJE	503	Vrsta poslovanja POSLOVANJE	504	Vrsta poslovanja POSLOVANJE
505	Ime i prezime Naziv društva	506	Matični broj OIB	507	Sjedište								

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Table 13 Standardized approach - Effect of credit risk mitigation

		a	b		c	d	e	f
			Off-balance sheet exposures					
Asset Classes		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)	
1	Claims or contingent claims on central governments or central banks	94,762,783			63,034,700	63,034,700	67%	
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	148,504,973	1,389,756	694,878	45,632,799	45,632,799	31%	
7	Claims or contingent claims on corporates	404,060,780	75,221,373	34,122,774	438,183,554	389,725,609	89%	
8	Retail claims or contingent retail claims	0	1,498,859	302,159	302,159	302,159	100%	
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	#DIV/0!	
10	Past due items	15,953,891			21,744,534	21,744,534	136%	
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	29,566,697			26,128,094	26,128,094	88%	
Total		692,849,125	78,109,988	35,119,812	595,025,841	546,567,895	75%	

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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				57909213.73	166637168.1	224546181.8	58986102.88	66029081.05	125015186.5
Cash outflows									
2 Retail deposits	12958267.2	63784704.35	76742971.55	1353941.05	18174360.67	19528301.72	140702.876	4076365.553	4417068.429
3 Unsecured wholesale funding	104881776.1	336983321.1	441867097.1	37490533.63	107607428.3	145157962	23378533.78	54531189.96	77909700.74
4 Secured wholesale funding	15144444.44	0	15144444.44	0	0	0	0	0	0
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	28386117.01	54650791.58	83036908.59	5692588.688	13391759.74	19084348.42	1896330.774	4412975.306	6309286.079
6 Other contractual funding obligations	0	0	0	0	0	0	0	0	0
7 Other contingent funding obligations	8363147.387	8197256.822	16460394.21	4782245.662	3196717.452	6988958.1144	5388424.36	425602.7998	6035027.08
8 TOTAL CASH OUTFLOWS	172,633,752	463,637,894	636,251,726	45,325,305	141,430,266	190,759,571	31,204,969	63,446,134	94,651,082
Cash inflows									
9 Secured lending (eg reverse repos)	0	0	0	0	0	0	0	0	0
10 Inflows from fully performing exposures	175467259.1	298753434.0	47520685.5	2924281.589	2676141.514	5600423.403	17384662.4	117256362.3	134443034.8
11 Other cash inflows	33223283.09	6654768.574	39878045.66	0	821948.1309	821948.1309	0	3204777.408	3204777.408
12 TOTAL CASH INFLOWS	208690542.2	306388191	515078733.2	2924281.589	3498089.945	6422371.534	17384662.6	120461139.7	137645802.3
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				57909,014	166,637,198	224,546,182	58,986,103	66,029,084	125,015,187
14 Net cash outflow				46,405,023	137,532,176	184,332,205	14,002,386	15,863,533	23,662,771
15 Liquidity coverage ratio (%)				124.8%	120.8%	121.8%	420.7%	416.3%	528.3%

* 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 weighted risk exposures															
Derivative contracts	Nominal Amount	Current Market Value (CMV)	Collateral Value	Replacement Cost (RC)	Potential Future Exposure (PFE)	Supervisory Alpha Factor (a)	Exposure at Default	2%	20%	35%	50%	75%	80%	90%	Counterparty Credit Risk Weighted Risk Exposures
	95,372,815	0	9,792,880	221,046	532,188	-	1,054,541	0	0	0	886,284	0	168,188	0	613,083
Calculated under Standardized Method	95,372,815	0	9,792,880	221,046	532,188	1.4	1,054,541	0	0	0	886,284	0	168,188	0	613,083
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	0	0	0	0	0	0	0	0
Contracts with Qualified Central Counterparty															
Calculated under Standardized Method						1.4	-								0
Calculated under Simplified Standardized Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Central Counterparty															
Calculated under Standardized Method						1.4	-								0
Calculated under Simplified Standardized Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contract with Commercial Banks															
Calculated under Standardized Method	51,509,006	221,046		221,046	412,264	1.4					886,284				445,517
Calculated under Simplified Standardized Method	0					1.4	-								0
Calculated under Original Risk Exposure Method	0					1.4	-								0
Contracts with Financial Institutions except for Banks															
Calculated under Standardized Method	34,492,509				126,862	1.4	239,269						239,269		145,042
Calculated under Simplified Standardized Method	0				0	1.4	-								0
Calculated under Original Risk Exposure Method	0				0	1.4	-								0
Contracts with Corporate Clients															
Calculated under Standardized Method	9,361,400	351,497	9,361,400	0	9,274	1.4	12,888						12,888		14,088
Calculated under Simplified Standardized Method	0				0	1.4	-								0
Calculated under Original Risk Exposure Method	0				0	1.4	-								0
Contracts with Natural Persons															
Calculated under Standardized Method	0				0	1.4	-								0
Calculated under Simplified Standardized Method	0				0	1.4	-								0
Calculated under Original Risk Exposure Method	0				0	1.4	-								0
Total	95,372,815	0	9,792,880	221,046	532,188	1.4	1,054,541	0	0	0	886,284	0	168,188	0	613,083

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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)	700,228,146
2	(Asset amounts deducted in determining Tier 1 capital)	(7,379,021)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	692,849,125
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions	221,046
5	Potential Future Exposure associated with <i>all</i> derivatives transactions	532,198
6	Risk positions defined by the Counterparty Credit Risk Regulation	1,054,541
7	Value of collateral received in exchange for derivative instruments	9,792,800
8	Total derivative exposures (sum of lines 4 to 10)	1,054,541
Securities financing transaction exposures		
9	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
10	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
11	Counterparty credit risk exposure for SFT assets	
12	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
14	Agent transaction exposures	
14	(Exempted CCP leg of client-cleared SFT exposure)	
15	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
16	Off-balance sheet exposures at gross notional amount	78,109,988
17	(Adjustments for conversion to credit equivalent amounts)	(41,517,918)
18	Other off-balance sheet exposures (sum of lines 17 to 18)	36,592,069
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
19	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
20	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
21	Tier 1 capital	114,576,079
22	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	730,495,736
Leverage ratio		
23	Leverage ratio	15.68%
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	

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Table 15.2. Counterparty credit risk weighted risk exposures -Credit Valuation Adjustment (CVA)

	Risk Exposure Discounted for Credit Valuation Adjustment	Credit Valuation Adjustment Expense	Written-off Credit Valuation Adjustment Expense	Counterparty Credit Risk Credit Valuation Adjustment risk weighted Risk Exposures
Credit Valuation Adjustment	1,053,650	1,150	0	14,377
Calculated under Standardised Method	1,053,650	1,150	0	14,377
Calculated under Simplified Standardised Method				
Calculated under Original Risk Exposure Method				

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Table 16 Net Stable Funding Ratio

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
Available stable funding						
1	Capital:	146,400,029	-	-	142,303,440	288,703,469
2	Regulatory capital	146,400,029				146,400,029
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				142,303,440	142,303,440
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	16,885,480	36,771,448	15,664,016	2,134,570	46,714,197
5	Residents' deposits	3,545,846	11,809,248	8,472,648	586,569	23,193,596
6	Non-residents' deposits	13,339,634	24,962,200	7,191,368	1,548,000	23,520,601
7	Wholesale funding	149,047,366	152,245,000	15,140,954	(0)	67,263,924
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	68,107,761	51,279,133	9,789,516	(0)	64,588,205
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	80,939,605	100,965,866	5,351,438	-	2,675,719
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	15,472,022	-	-	-
12	Liabilities related to derivatives		549,093			
13	All other liabilities and equity not included in the above categories		14,922,929			
14	Total available stable funding					402,681,590
Required stable funding						
15	Total high-quality liquid assets (HQLA)	210,500,874	62,355,600	-	-	9,000,074
16	Performing loans and securities:	2,761,905	74,076,712	90,465,822	204,218,773	247,674,503
17	Loans and deposits to financial institutions secured by Level 1 HQLA	2,761,905	36,216,605	12,006,865	27,192,030	39,042,239
18	Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	35,094,654	70,712,216	169,748,441	197,189,610
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	-	2,765,453	7,746,741	7,278,303	11,442,654
24	Assets with matching interdependent liabilities					
25	Other assets:	6,718,454	20,677,344	2,247,801	22,620,911	41,097,374
26	Assets related to derivatives		590,874	-	-	590,874
27	All other assets not included in the above categories	6,718,454	20,086,471	2,247,801	22,620,911	40,506,500
28	Off-balance sheet items	-	21,170,159	22,424,499	34,490,230	8,474,492
29	Total required stable funding					306,246,443
30	Net stable funding ratio					131.49%

*Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, current/demand deposits, etc.

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Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items				
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity
1	Claims or contingent claims on central governments or central banks			5,346,400		62,957,596
2	Claims or contingent claims on regional governments or local authorities	26,458,787				
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	30,699,611	111,059,053	6,746,309		
7	Claims or contingent claims on corporates		48,572,124	215,551,913	155,890,635	
8	Retail claims or contingent retail claims					
9	Claims or contingent claims secured by mortgages on residential property					
10	Past due items*		1,272,397	1,089,058	13,592,435	
11	Items belonging to regulatory high-risk categories					
12	Short-term claims on commercial banks and corporates					
13	Claims in the form of collective investment undertakings (CIU)					
14	Other items	3,438,603	24,387,148			1,740,946
15	Total	60977001.69	184018324.4	227644631.7	155890634.9	64688542.29

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
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	Claims or contingent claims on central governments or central banks						-
2	Claims or contingent claims on regional governments or local authorities						94,762,783
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		148,836,362	331,388			148,504,973
7	Claims or contingent claims on corporates	30,815,246	400,920,342	11,720,916			420,014,671
8	Retail claims or contingent retail claims						-
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*	21,687,902	-	5,734,011			15,953,891
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		36,945,717				36,945,717
15	Total	30,815,246	681,465,309	12,052,305	-	-	700,228,146
16	Of which: loans	30,822,361	331,516,436	11,181,369			350,957,429
17	Of which: securities		69,348,029	373,220			68,974,809

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

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Table 19

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	-	94,762,783	-	-	-	94,762,783
2	Financial Institutions	179,776	244,854,240	822,811	-	-	244,211,205
3	Pawn-shops	-	-	-	-	-	-
4	Construction Development, Real Estate Development and other Land Loans	3,634,424	35,454,260	2,469,559	-	-	36,619,124
5	Real Estate Management	-	46,724,236	110,088	-	-	46,614,148
6	Construction Companies	-	40,072	-	-	-	40,072
7	Production and Trade of Construction Materials	-	2,877,158	2,448	-	-	2,875,332
8	Trade of Consumer Foods and Goods	1,233,816	14,741,834	225,719	-	-	15,749,931
9	Production of Consumer Foods and Goods	-	17,670,704	140,638	-	-	17,530,066
10	Production and Trade of Durable Goods	-	2,765,431	6,318	-	-	2,759,113
11	Production and Trade of Durable Goods	-	7,371,811	79,397	-	-	7,292,414
12	Trade (Other)	-	26,188,554	118,641	-	-	26,069,913
13	Other Production	494,539	2,204	48,695	-	-	448,048
14	Hotels, Tourism	2,367,489	12,126,619	454,092	-	-	14,040,016
15	Restaurants	9,538,182	9,493,173	1,538,463	-	-	17,292,892
16	Industry	-	-	-	-	-	-
17	Oil Importers, Filling stations, gas stations and Retailers	-	8,720,133	23,055	-	-	8,697,078
18	Energy	-	91,310,528	684,858	-	-	90,625,670
19	Auto Dealers	-	-	-	-	-	-
20	HealthCare	-	7,969,436	165,459	-	-	7,803,977
21	Pharmacy	-	-	-	-	-	-
22	Telecommunication	-	5,151,483	36,473	-	-	5,115,010
23	Service	2,442,903	14,251,949	355,595	-	-	16,339,258
24	Agriculture	11,123,249	1,505,681	4,769,669	-	-	7,859,261
25	Other	-	506,069	23	-	-	506,046
26	Assets on which the Sector of repayment source is not accounted for	246	31,328	303	-	-	31,270
27	Other assets	-	29,566,077	-	-	-	29,566,077
28	Total	30,815,246	674,086,184	12,052,305	-	-	692,849,125

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Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	8,446,445	501,186
2	An increase in the ECL for possible losses on assets	4,182,845	1,868
2.1	As a result of the origination of the new assets	3,919,800	-
2.2	As a result of classification of assets as a low quality	263,044	1,868
3	Decrease in ECL for possible losses on assets	1,071,944	107,456
3.1	As a result of write-off of assets	-	-
3.2	As a result of partial or total payment of assets	881,508	-
3.3	As a result of classification of assets as a high quality	190,435	107,456
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	(208,592)	(22,377)
5	Closing balance of Expected Credit Loss	11,348,754	373,220

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	22,930,573	
2	Inflows to non-performing portfolio	8,539,189	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	138,416	
4	Outflows from non-performing portfolio	1,005,817	
5	Outflow due to the decrease level of credit risk	376,231	
6	Outflow due to loan repayments, partial or total	399,081	
7	Outflows due to write-offs		
8	Outflow due to taking possession of collateral	121,659	
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	308,845	
12	Closing balance	30,622,361	

[illegible]