

|   | Pillar 3 quarterly report         |                        |
|---|-----------------------------------|------------------------|
| 1 | Name of a bank                    | JSC PASHA Bank Georgia |
| 2 | Chairman of the Supervisory Board | Farid Mammadov         |
| 3 | CEO of a bank                     | Nikoloz Shurghala      |
| 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**

| N  |  | 2Q-2021     | 1Q-2021     | 4Q-2020     | 3Q-2020     | 2Q-2020     |
|----|--|-------------|-------------|-------------|-------------|-------------|
|    | <b>Regulatory capital (amounts, GEL)</b>                                 |             |             |             |             |             |
|    | <b>Based on Basel III framework</b>                                      |             |             |             |             |             |
| 1  | CET1 capital   | 70,133,158  | 70,050,249  | 71,776,388  | 74,981,971  | 77,845,531  |
| 2  | Tier1 capital  | 70,133,158  | 70,050,249  | 71,776,388  | 74,981,971  | 77,845,531  |
| 3  | Regulatory capital   | 103,406,697 | 107,992,024 | 110,184,247 | 113,511,210 | 114,338,420 |
| 4  | CET1 capital total requirement   | 29,071,308  | 33,015,426  | 29,749,757  | 28,768,538  | 29,231,114  |
| 5  | Tier1 capital total requirement  | 38,774,991  | 44,035,897  | 39,681,870  | 38,373,164  | 38,987,690  |
| 6  | Regulatory capital total requirement                                     | 62,321,137  | 70,845,213  | 72,977,892  | 70,844,628  | 72,854,978  |
|    | <b>Total Risk Weighted Assets (amounts, GEL)</b>                         |             |             |             |             |             |
| 7  | Total Risk Weighted Assets (Total RWA)<br>(Based on Basel III framework) | 444,839,017 | 503,151,401 | 511,914,211 | 493,420,977 | 506,656,949 |
|    | <b>Capital Adequacy Ratios</b>   |             |             |             |             |             |
|    | <b>Based on Basel III framework *</b>                                    |             |             |             |             |             |
| 8  | CET1 capital   | 15.77%      | 13.92%      | 14.02%      | 15.20%      | 15.36%      |
| 9  | Tier1 capital  | 15.77%      | 13.92%      | 14.02%      | 15.20%      | 15.36%      |
| 10 | Regulatory capital   | 23.25%      | 21.46%      | 21.52%      | 23.00%      | 22.57%      |
| 11 | CET1 capital total requirement   | 6.54%       | 6.56%       | 5.81%       | 5.83%       | 5.77%       |
| 12 | Tier1 capital total requirement  | 8.72%       | 8.75%       | 7.75%       | 7.78%       | 7.70%       |
| 13 | Regulatory capital total requirement                                     | 14.01%      | 14.08%      | 14.26%      | 14.36%      | 14.38%      |
|    | <b>Income</b>  |             |             |             |             |             |
| 14 | Total Interest Income /Average Annual Assets                             | 6.78%       | 6.68%       | 6.60%       | 6.71%       | 6.62%       |
| 15 | Total Interest Expense / Average Annual Assets                           | 3.09%       | 2.97%       | 3.14%       | 3.20%       | 3.22%       |
| 16 | Earnings from Operations / Average Annual Assets                         | 0.03%       | 2.11%       | -4.82%      | -3.92%      | -3.29%      |
| 17 | Net Interest Margin  | 3.69%       | 3.71%       | 3.46%       | 3.50%       | 3.40%       |
| 18 | Return on Average Assets (ROAA)  | -0.63%      | -1.09%      | -4.83%      | -5.49%      | -6.90%      |
| 19 | Return on Average Equity (ROAE)  | -3.80%      | -6.81%      | -27.21%     | -30.11%     | -36.82%     |
|    | <b>Asset Quality</b>   |             |             |             |             |             |
| 20 | Non Performed Loans / Total Loans  | 8.24%       | 7.51%       | 7.39%       | 8.06%       | 1.87%       |
| 21 | LLR/Total Loans  | 6.51%       | 6.26%       | 6.10%       | 6.16%       | 6.29%       |
| 22 | FX Loans/Total Loans   | 71.03%      | 71.82%      | 71.36%      | 74.27%      | 69.39%      |
| 23 | FX Assets/Total Assets   | 68.14%      | 69.39%      | 67.71%      | 69.18%      | 64.56%      |
| 24 | Loan Growth-YTD  | -13.31%     | -1.62%      | 9.87%       | 4.79%       | 0.75%       |
|    | <b>Liquidity</b>   |             |             |             |             |             |
| 25 | Liquid Assets/Total Assets   | 8.31%       | 12.23%      | 10.49%      | 11.04%      | 12.77%      |
| 26 | FX Liabilities/Total Liabilities   | 81.52%      | 83.22%      | 83.14%      | 78.79%      | 78.60%      |
| 27 | Current & Demand Deposits/Total Assets                                   | 10.82%      | 17.67%      | 15.11%      | 13.21%      | 20.05%      |
|    | <b>Liquidity Coverage Ratio***</b>                                       |             |             |             |             |             |
| 28 | Total HQLA   | 86,056,497  | 90,498,031  | 104,948,298 | 112,139,401 | 116,325,036 |
| 29 | Net cash outflow   | 47,485,889  | 57,194,378  | 61,827,540  | 70,054,627  | 82,364,622  |
| 30 | LCR ratio (%)  | 187.21%     | 161.30%     | 169.57%     | 133.21%     | 145.01%     |
|    | <b>Net Stable Funding Ratio</b>  |             |             |             |             |             |
| 31 | Available stable funding   | 329,580,680 | 363,627,191 | 362,799,006 | 348,765,811 | 348,114,630 |
| 32 | Required stable funding  | 252,802,494 | 276,701,836 | 285,625,100 | 280,520,488 | 264,740,141 |
| 33 | Net stable funding ratio (%)   | 130.37%     | 131.41%     | 127.02%     | 124.33%     | 131.49%     |

\* 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   | 1,023,980          | 4,123,447          | 5,147,427          | 2,325,939                              | 3,916,201          | 6,242,139          |
| 2   | Due from NBG                                 | 986,673            | 40,364,173         | 41,350,846         | 2,504,894                              | 54,005,066         | 56,509,960         |
| 3   | Due from Banks                               | 5,730,438          | 30,077,963         | 35,808,402         | 8,073,166                              | 50,524,161         | 58,597,327         |
| 4   | Dealing Securities                           | -                  | -                  | -                  | -                                      | -                  | -                  |
| 5   | Investment Securities                        | 27,004,000         | 12,844,224         | 39,848,224         | 41,659,745                             | 1,485,493          | 43,145,238         |
| 6.1 | Loans  | 83,471,327         | 204,674,667        | 288,145,994        | 93,296,183                             | 211,503,015        | 304,799,198        |
| 6.2 | Less: Loan Loss Reserves                     | (6,455,557)        | (12,288,511)       | (18,744,068)       | (7,235,738)                            | (11,879,979)       | (19,115,717)       |
| 6   | Net Loans                                    | 77,015,770         | 192,386,156        | 269,401,926        | 86,060,446                             | 199,623,035        | 285,683,481        |
| 7   | Accrued Interest and Dividends Receivable    | 1,277,664          | 1,734,141          | 3,011,805          | 2,072,468                              | 2,613,379          | 4,685,848          |
| 8   | Other Real Estate Owned & Repossessed Assets | 98,175             | -                  | 98,175             | -                                      | -                  | -                  |
| 9   | Equity Investments                           | -                  | -                  | -                  | -                                      | -                  | -                  |
| 10  | Fixed Assets and Intangible Assets           | 16,641,425         | -                  | 16,641,425         | 23,628,445                             | -                  | 23,628,445         |
| 11  | Other Assets                                 | 1,970,509          | 262,898            | 2,233,407          | 5,554,775                              | 992,488            | 6,547,263          |
| 12  | <b>Total assets</b>                          | <b>131,748,635</b> | <b>281,793,001</b> | <b>413,541,636</b> | <b>171,879,877</b>                     | <b>313,159,823</b> | <b>485,039,700</b> |
|     | <b>Liabilities</b>                           |                    |                    |                    |  |                    |                    |
| 13  | Due to Banks                                 | 10,532,358         | 60,047,939         | 70,580,297         | 3,145,649                              | 65,298,388         | 68,444,037         |
| 14  | Current (Accounts) Deposits                  | 5,653,503          | 37,798,880         | 43,452,383         | 5,654,975                              | 69,753,269         | 75,408,243         |
| 15  | Demand Deposits                              | 427,716            | 849,892            | 1,277,608          | 21,012,078                             | 845,667            | 21,857,744         |
| 16  | Time Deposits                                | 22,723,571         | 115,307,168        | 138,030,739        | 27,599,017                             | 116,401,388        | 144,000,405        |
| 17  | Own Debt Securities                          | -                  | -                  | -                  | -                                      | -                  | -                  |
| 18  | Borrowings                                   | 20,000,000         | 15,815,032         | 35,815,032         | 15,000,000                             | 17,119,489         | 32,119,489         |
| 19  | Accrued Interest and Dividends Payable       | 402,975            | 6,068,931          | 6,471,906          | 597,191                                | 2,915,296          | 3,512,487          |
| 20  | Other Liabilities                            | 2,902,481          | 8,816,977          | 11,719,459         | 13,311,036                             | 13,284,827         | 26,595,863         |
| 21  | Subordinated Debentures                      | -                  | 31,603,000         | 31,603,000         | -                                      | 30,552,000         | 30,552,000         |
| 22  | <b>Total liabilities</b>                     | <b>62,642,605</b>  | <b>276,307,819</b> | <b>338,950,424</b> | <b>86,319,946</b>                      | <b>316,170,323</b> | <b>402,490,269</b> |
|     | <b>Equity Capital</b>                        |                    |                    |                    |  |                    |                    |
| 23  | Common Stock                                 | 103,000,000        | -                  | 103,000,000        | 103,000,000                            | -                  | 103,000,000        |
| 24  | Preferred Stock                              | -                  | -                  | -                  | -                                      | -                  | -                  |
| 25  | Less: Repurchased Shares                     | -                  | -                  | -                  | -                                      | -                  | -                  |
| 26  | Share Premium                                | -                  | -                  | -                  | -                                      | -                  | -                  |
| 27  | General Reserves                             | -                  | -                  | -                  | -                                      | -                  | -                  |
| 28  | Retained Earnings                            | (28,408,788)       | -                  | (28,408,788)       | (20,450,568)                           | -                  | (20,450,568)       |
| 29  | Asset Revaluation Reserves                   | -                  | -                  | -                  | -                                      | -                  | -                  |
| 30  | <b>Total Equity Capital</b>                  | <b>74,591,212</b>  | <b>-</b>           | <b>74,591,212</b>  | <b>82,549,432</b>                      | <b>-</b>           | <b>82,549,432</b>  |
| 31  | <b>Total liabilities and Equity Capital</b>  | <b>137,233,817</b> | <b>276,307,819</b> | <b>413,541,636</b> | <b>168,869,377</b>                     | <b>316,170,323</b> | <b>485,039,700</b> |

Bank: JSC PASHA Bank Georgia

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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        |
|      | <b>Interest Income</b>                                      |                  |           |              |  |           |              |
|      | Interest Income from Bank's "Nostro" and Deposit Accounts   | 253,923          | (18,267)  | 235,655      | 340,196                                | 300,940   | 641,136      |
| 1    | Interest Income from Loans                                  | 5,630,301        | 7,120,362 | 12,750,663   | 6,519,304                              | 6,448,008 | 12,967,312   |
| 2    | from the Interbank Loans                                    |                  | 3         | 3            |  |           | -            |
| 2.1  | from the Retail or Service Sector Loans                     | 1,978,111        | 3,472,222 | 5,450,333    | 3,364,213                              | 2,920,189 | 6,284,403    |
| 2.2  | from the Energy Sector Loans                                |                  | 148,303   | 148,303      | 359,981                                | 72,469    | 432,450      |
| 2.3  | from the Agriculture and Forestry Sector Loans              | 292,201          | 34,324    | 326,525      | 95,621                                 | 11,511    | 107,132      |
| 2.4  | from the Construction Sector Loans                          | 525,033          | 1,126,226 | 1,651,259    | 342,794                                | 1,018,726 | 1,361,520    |
| 2.5  | from the Mining and Mineral Processing Sector Loans         | 501              | 2,843     | 3,344        | 175                                    | 4,665     | 4,840        |
| 2.6  | from the Transportation or Communications Sector Loans      |                  |           | -            |  |           | -            |
| 2.7  | from Individuals Loans                                      | 1,268,775        | 650,981   | 1,919,756    | 457,485                                | 606,764   | 1,064,249    |
| 2.8  | from Other Sectors Loans                                    | 1,565,680        | 1,685,460 | 3,251,140    | 1,899,034                              | 1,813,683 | 3,712,717    |
| 2.9  | Fees/penalties income from loans to customers               | 83,974           | 270,632   | 354,606      | 40,169                                 | 238,854   | 279,023      |
| 3    | Interest and Discount Income from Securities                | 1,598,700        | 523,794   | 2,122,494    | 2,058,898                              | 47,656    | 2,106,554    |
| 4    | Other Interest Income                                       |                  |           | -            |  |           | -            |
| 5    | <b>Total Interest Income</b>                                | 7,566,898        | 7,896,520 | 15,463,418   | 8,958,567                              | 7,035,457 | 15,994,024   |
|      | <b>Interest Expense</b>                                     |                  |           |              |  |           |              |
|      | Interest Paid on Demand Deposits                            | 210,037          | 56,638    | 266,675      | 170,252                                | 54,474    | 224,726      |
| 7    | Interest Paid on Time Deposits                              | 1,221,327        | 2,016,594 | 3,237,921    | 1,430,019                              | 1,167,218 | 2,597,237    |
| 8    | Interest Paid on Banks Deposits                             | 192,990          | 1,426,941 | 1,619,931    | 420,895                                | 1,461,575 | 1,882,469    |
| 9    | Interest Paid on Own Debt Securities                        |                  |           | -            | 991,812                                | 790,855   | 1,782,667    |
| 10   | Interest Paid on Other Borrowings                           | 745,911          | 1,172,398 | 1,918,309    | 165,540                                | 1,116,692 | 1,282,232    |
| 11   | Other Interest Expenses                                     |                  |           | -            |  |           | -            |
| 12   | <b>Total Interest Expense</b>                               | 2,370,265        | 4,672,572 | 7,042,837    | 3,178,518                              | 4,590,814 | 7,769,332    |
| 13   | <b>Net Interest Income</b>                                  | 5,196,633        | 3,223,948 | 8,420,582    | 5,780,049                              | 2,444,643 | 8,224,692    |
|      | <b>Non-Interest Income</b>                                  |                  |           |              |  |           |              |
|      | Net Fee and Commission Income                               | (27,213)         | 47,750    | 20,537       | (31,392)                               | 8,518     | (22,874)     |
| 15   | Fee and Commission Income                                   | 55,727           | 197,126   | 252,853      | 43,342                                 | 130,558   | 173,901      |
| 15.1 | Fee and Commission Expense                                  | 82,940           | 149,376   | 232,316      | 74,735                                 | 122,040   | 196,775      |
| 15.2 | Dividend Income   |                  |           | -            |  |           | -            |
| 16   | Gain (Loss) from Dealing Securities                         |                  |           | -            |  |           | -            |
| 17   | Gain (Loss) from Investment Securities                      |                  |           | -            |  |           | -            |
| 18   | Gain (Loss) from Foreign Exchange Trading                   | 4,065,037        | -         | 4,065,037    | (1,217,204)                            | -         | (1,217,204)  |
| 19   | Gain (Loss) from Foreign Exchange Translation               | (2,622,892)      | -         | (2,622,892)  | 3,745,018                              | -         | 3,745,018    |
| 20   | Gain (Loss) on Sales of Fixed Assets                        | (435,813)        |           | (435,813)    | (130)                                  |           | (130)        |
| 21   | Non-Interest Income from other Banking Operations           | 688,585          | 229,209   | 917,794      | 504,252                                | 202,645   | 706,897      |
| 22   | Other Non-Interest Income                                   | 322,490          |           | 322,490      | 32,534                                 |           | 32,534       |
| 23   | <b>Total Non-Interest Income</b>                            | 1,990,193        | 276,960   | 2,267,153    | 3,033,078                              | 211,162   | 3,244,240    |
| 24   | <b>Non-Interest Expenses</b>                                |                  |           |              |  |           |              |
|      | Non-Interest Expenses from other Banking Operations         | 497,898          | 553,172   | 1,051,070    | 502,443                                | 428,910   | 931,353      |
| 25   | Bank Development, Consultation and Marketing Expenses       | 1,891,081        | 1,373     | 1,892,454    | 2,374,867                              |           | 2,374,867    |
| 26   | Personnel Expenses  | 6,954,540        | -         | 6,954,540    | 8,299,934                              | -         | 8,299,934    |
| 27   | Operating Costs of Fixed Assets                             | 3,206            | -         | 3,206        | 4,257                                  | -         | 4,257        |
| 28   | Depreciation Expense  | 3,021,994        | -         | 3,021,994    | 3,219,896                              | -         | 3,219,896    |
| 29   | Other Non-Interest Expenses                                 | 763,100          |           | 763,100      | 844,585                                |           | 844,585      |
| 30   | <b>Total Non-Interest Expenses</b>                          | 13,131,818       | 554,545   | 13,686,363   | 15,245,982                             | 428,910   | 15,674,892   |
| 31   | <b>Net Non-Interest Income</b>                              | (11,141,625)     | (277,585) | (11,419,210) | (12,212,904)                           | (217,748) | (12,430,652) |
| 32   | <b>Net Income before Provisions</b>                         | (5,944,992)      | 2,946,363 | (2,998,629)  | (6,432,855)                            | 2,226,895 | (4,205,960)  |
| 33   | Loan Loss Reserve   | (850,553)        | -         | (850,553)    | 12,049,116                             | -         | 12,049,116   |
| 34   | Provision for Possible Losses on Investments and Securities |                  | -         | -            |  | -         | -            |
| 35   | Provision for Possible Losses on Other Assets               | (659,099)        |           | (659,099)    | 447,026                                |           | 447,026      |
| 36   | <b>Total Provisions for Possible Losses</b>                 | (1,509,652)      | -         | (1,509,652)  | 12,496,142                             | -         | 12,496,142   |
| 37   | <b>Net Income before Taxes and Extraordinary Items</b>      | (4,435,340)      | 2,946,363 | (1,488,977)  | (18,928,997)                           | 2,226,895 | (16,702,102) |
| 38   | Taxation  | -                | -         | -            | -                                      | -         | -            |
| 39   | <b>Net Income after Taxation</b>                            | (4,435,340)      | 2,946,363 | (1,488,977)  | (18,928,997)                           | 2,226,895 | (16,702,102) |
| 40   | Extraordinary Items   | 62,882           | -         | 62,882       | 40,348                                 | -         | 40,348       |
| 41   | <b>Net Income</b>   | (4,372,457)      | 2,946,363 | (1,426,094)  | (18,888,649)                           | 2,226,895 | (16,661,754) |
| 42   |   |                  |           |              |  |           |              |

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Table 4

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| N     | On-balance sheet items per standardized regulatory report  | Reporting Period |               |               | Respective period of the previous year |             |             |
|-------|--|------------------|---------------|---------------|--|-------------|-------------|
|       |  | GEL              | FX            | Total         | GEL                                    | FX          | Total       |
| 1     | <b>Contingent Liabilities and Commitments</b>  | 30,717,117       | 26,150,381    | 56,867,498    | 42,072,361                             | 36,316,113  | 78,388,474  |
| 1.1   | Guarantees Issued  | 14,971,024       | 17,280,906    | 32,251,929    | 26,421,703                             | 17,191,758  | 43,613,461  |
| 1.2   | Letters of credit Issued   |                  |               | -             |  |             | -           |
| 1.3   | Undrawn loan commitments   | 15,746,093       | 8,869,475     | 24,615,569    | 15,650,658                             | 19,124,356  | 34,775,013  |
| 1.4   | Other Contingent Liabilities   |                  |               | -             |  |             | -           |
| 2     | <b>Guarantees received as security for liabilities of the bank</b>   |                  |               | -             |  |             | -           |
| 3     | <b>Assets pledged as security for liabilities of the bank</b>  | -                | -             | -             | -                                      | -           | -           |
| 3.1   | Financial assets of the bank   |                  |               | -             |  |             | -           |
| 3.2   | Non-financial assets of the bank   |                  |               | -             |  |             | -           |
| 4     | <b>Guarantees received as security for receivables of the bank</b>   | 31,915,400       | 358,449,788   | 390,365,187   | 50,118,403                             | 327,976,187 | 378,094,591 |
| 4.1   | Surety, joint liability  | 28,599,904       | 339,486,260   | 368,086,164   | 37,867,859                             | 309,182,919 | 347,050,778 |
| 4.2   | Guarantees   | 3,315,496        | 18,963,528    | 22,279,024    | 12,250,545                             | 18,793,268  | 31,043,813  |
| 5     | <b>Assets pledged as security for receivables of the bank</b>  | 71,954,272       | 1,015,434,649 | 1,087,388,921 | 110,373,506                            | 867,148,062 | 977,521,568 |
| 5.1   | Cash   | 2,831,425        | 10,561,316    | 13,392,742    | 6,927,601                              | 19,367,899  | 26,295,500  |
| 5.2   | Precious metals and stones   |                  |               | -             |  |             | -           |
| 5.3   | Real Estate:   | 38,789,450       | 968,551,743   | 1,007,341,194 | 39,855,876                             | 803,546,491 | 843,402,368 |
| 5.3.1 | Residential Property   | -                | 63,345,407    | 63,345,407    | -                                      | 83,340,552  | 83,340,552  |
| 5.3.2 | Commercial Property  | 3,855,876        | 855,698,996   | 859,554,872   | 3,855,876                              | 661,941,679 | 665,797,555 |
| 5.3.3 | Complex Real Estate  | -                | 3,495,292     | 3,495,292     | -                                      | 5,041,080   | 5,041,080   |
| 5.3.4 | Land Parcel  | -                | 36,822,209    | 36,822,209    | -                                      | 42,712,382  | 42,712,382  |
| 5.3.5 | Other  | 34,933,574       | 9,189,840     | 44,123,414    | 36,000,000                             | 10,510,798  | 46,510,798  |
| 5.4   | Movable Property   | 2,308,546        | 17,359,746    | 19,668,292    | 2,180,910                              | 25,902,456  | 28,083,366  |
| 5.5   | Shares Pledged   | 0                | 25            | 25            | 0                                      | 15          | 15          |
| 5.6   | Securities   |                  |               | -             |  |             | -           |
| 5.7   | Other  | 28,024,850       | 19,125,341    | 47,150,191    | 61,409,119                             | 18,331,200  | 79,740,319  |
| 6     | <b>Derivatives</b>   | 22,732,664       | 176,497,117   | 199,229,781   | 126,936,723                            | 378,821,997 | 505,758,720 |
| 6.1   | Receivables through FX contracts (except options)  | 16,784,060       | 82,950,190    | 99,734,250    | 66,633,876                             | 183,396,595 | 250,030,471 |
| 6.2   | Payables through FX contracts (except options)   | 5,948,604        | 93,546,926    | 99,495,531    | 60,302,847                             | 195,425,402 | 255,728,249 |
| 6.3   | Principal of interest rate contracts (except options)  |                  |               | -             |  |             | -           |
| 6.4   | Options sold   |                  |               | -             |  |             | -           |
| 6.5   | Options purchased  |                  |               | -             |  |             | -           |
| 6.6   | Nominal value of potential receivables through other derivatives   |                  |               | -             |  |             | -           |
| 6.7   | Nominal value of potential payables through other derivatives  |                  |               | -             |  |             | -           |
| 7     | <b>Receivables not recognized on-balance</b>   | 2,306,391        | 4,449,342     | 6,755,734     | 483,289                                | 10,000,308  | 10,483,597  |
| 7.1   | Principal of receivables derecognized during last 3 month  | 543,799          | -             | 543,799       |  |             | -           |
| 7.2   | Interest and penalty receivable not recognized on-balance or derecognized during last 3 month                          | 429,825          | 825,311       | 1,255,137     | 209,233                                | 243,307     | 452,539     |
| 7.3   | Principal of receivables derecognized during 5 years month (including last 3 month)                                    | 1,206,204        | -             | 1,206,204     | 69,960                                 | 7,857,192   | 7,927,152   |
| 7.4   | Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month) | 1,100,187        | 4,449,342     | 5,549,529     | 413,329                                | 2,143,116   | 2,556,445   |
| 8     | <b>Non-cancelable operating lease</b>  | -                | -             | -             | -                                      | -           | -           |
| 8.1   | Through indefinit term agreement   |                  |               | -             |  |             | -           |
| 8.2   | Within one year  |                  |               | -             |  |             | -           |
| 8.3   | From 1 to 2 years  |                  |               | -             |  |             | -           |
| 8.4   | From 2 to 3 years  |                  |               | -             |  |             | -           |
| 8.5   | From 3 to 4 years  |                  |               | -             |  |             | -           |
| 8.6   | From 4 to 5 years  |                  |               | -             |  |             | -           |
| 8.7   | More than 5 years  |                  |               | -             |  |             | -           |
| 9     | <b>Capital expenditure commitment</b>  |                  |               | -             |  |             | -           |

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| N     |   | 2Q-2021            | 1Q-2021            | 4Q-2020            | 3Q-2020            | 2Q-2020            |
|-------|---|--------------------|--------------------|--------------------|--------------------|--------------------|
| 1     | Risk Weighted Assets for Credit Risk  | 397,624,044        | 454,932,913        | 465,140,021        | 452,099,063        | 465,517,471        |
| 1.1   | Balance sheet items *   | 376,228,699        | 431,595,907        | 438,451,285        | 425,090,808        | 432,632,467        |
| 1.1.1 | Including: amounts below the thresholds for deduction (subject to 250% risk weight) |                    |                    |                    |                    |                    |
| 1.2   | Off-balance sheet items   | 19,400,660         | 21,019,211         | 23,747,861         | 23,291,410         | 27,884,395         |
| 1.3   | Counterparty credit risk  | 1,994,685          | 2,317,795          | 2,940,875          | 3,716,845          | 5,000,609          |
| 2     | Risk Weighted Assets for Market Risk  | 5,610,520          | 6,614,036          | 5,169,737          | 3,825,396          | 3,642,960          |
| 3     | Risk Weighted Assets for Operational Risk   | 41,604,452         | 41,604,452         | 41,604,452         | 37,496,518         | 37,496,518         |
| 4     | <b>Total Risk Weighted Assets</b>   | <b>444,839,017</b> | <b>503,151,401</b> | <b>511,914,211</b> | <b>493,420,977</b> | <b>506,656,949</b> |

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

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

Table 6

| <b>Members of Supervisory Board</b>  |                        | <b>Independence status</b>   |
|--|------------------------|--|
| 1  | Shahin Mammadov        | Member of PASHA Bank Supervisory Board   |
| 2  | George Glonti          | Senior Independent Member of PASHA Bank Supervisory Board                            |
| 3  | Ebru Ogan Knottnerus   | Independent Member of PASHA Bank Supervisory Board                                   |
| 4  | Jalal Gasimov          | Member of PASHA Bank Supervisory Board   |
| 5  | Farid Mammadov         | Chairman of PASHA Bank Supervisory Board   |
| 6  |                        |  |
| 7  |                        |  |
| 8  |                        |  |
| 9  |                        |  |
| 10   |                        |  |
| <b>Members of Board of Directors</b>   |                        | <b>Position/Subordinated business units</b>  |
| 1  | Nikoloz Shurghaia      | Chairman of Board of Directors, CEO  |
| 2  | Selim Berent           | Member of the Board of Directors, CFO  |
| 3  | Levan Aladashvili      | Member of the Board of Directors, Chief Risk Officer                                 |
| 4  | George Chanadiri       | Member of the Board of Directors - Chief Information Officer/Chief Operating Officer |
| 5  |                        |  |
| 6  |                        |  |
| 7  |                        |  |
| 8  |                        |  |
| 9  |                        |  |
| 10   |                        |  |
| <b>List of Shareholders owning 1% and more of issued capital, indicating Shares</b>                      |                        |  |
| 1  | PASHA Bank OJSC        | 100%   |
| <b>List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares</b> |                        |  |
| 1  | Mr. Arif Pashayev      | 19.19%   |
| 2  | Mrs. Arzu Aliyeva      | 35.06%   |
| 3  | Mrs. Leyla Aliyeva     | 35.06%   |
| 4  | Mr. Mir Jamal Pashayev | 10.69%   |

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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 as reported in published stand-alone financial statements per local accounting rules | Carrying values of items   |                                  |
|     | Account name of standardized supervisory balance sheet item                |  | Not subject to capital requirements or subject to deduction from capital | Subject to credit risk weighting |
| 1   | Cash   | 5,147,427  |  | 5,147,427                        |
| 2   | Due from NBG   | 41,350,846   |  | 41,350,846                       |
| 3   | Due from Banks   | 35,808,402   |  | 35,808,402                       |
| 4   | Dealing Securities   | -  |  | -                                |
| 5   | Investment Securities  | 39,848,224   |  | 39,848,224                       |
| 6.1 | Loans  | 288,145,994  |  | 288,145,994                      |
| 6.2 | <i>Less: Loan Loss Reserves</i>  | <i>(18,744,068)</i>  |  | <i>(18,744,068)</i>              |
| 6   | Net Loans  | 269,401,926  |  | 269,401,926                      |
| 7   | Accrued Interest and Dividends Receivable                                  | 3,011,805  |  | 3,011,805                        |
| 8   | Other Real Estate Owned & Repossessed Assets                               | 98,175   |  | 98,175                           |
| 9   | Equity Investments   | -  |  | -                                |
| 10  | Fixed Assets and Intangible Assets   | 16,641,425   | 4,458,054  | 12,183,371                       |
| 11  | Other Assets   | 2,233,407  |  | 2,233,407                        |
|     | <b>Total exposures subject to credit risk weighting before adjustments</b> | <b>413,541,636</b>   | <b>4,458,054</b>   | <b>409,083,582</b>               |



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**Differences between carrying values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts used for capital adequacy calculation purposes**

Table 8 *in Lari*

|     |  |              |
|-----|--|--------------|
| 1   | <b>Total carrying value of balance sheet items subject to credit risk weighting before adjustments</b>                               | 409,083,582  |
| 2.1 | Nominal values of off-balance sheet items subject to credit risk weighting   | 56,174,819   |
| 2.2 | Nominal values of off-balance sheet items subject to counterparty credit risk weighting  | 99,734,250   |
| 3   | <b>Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b> | 564,992,651  |
| 4   | Effect of provisioning rules used for capital adequacy purposes  | 5,473,106    |
| 5.1 | Effect of credit conversion factor of off-balance sheet items related to credit risk framework                                       | (36,774,159) |
| 5.2 | Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)              | (97,739,565) |
| 6   | Effect of other adjustments *  | 3,242,689    |
| 7   | <b>Total exposures subject to credit risk weighting</b>  | 439,194,723  |

\*Other adjustments include COVID 19 related provisions too. These provisions are deducted from risk weighted balance sheet items.

Table 9

**Regulatory capital**

| N  |  | in Lari           |
|----|--|-------------------|
| 1  | <b>Common Equity Tier 1 capital before regulatory adjustments</b>  | <b>74,591,212</b> |
| 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)   | (28,408,788)      |
| 7  | <b>Regulatory Adjustments of Common Equity Tier 1 capital</b>  | <b>4,458,054</b>  |
| 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  | 4,458,054         |
| 11 | Shortfall of the stock of provisions to the provisions based on the Asset Classification   |                   |
| 12 | Investments in own shares  |                   |
| 13 | Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions  |                   |
| 14 | Cash flow hedge reserve  |                   |
| 15 | Deferred tax assets not subject to the threshold deduction (net of related tax liability)  |                   |
| 16 | Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation |                   |
| 17 | Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities   | -                 |
| 18 | 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 | <b>Common Equity Tier 1</b>  | <b>70,133,158</b> |
| 24 | <b>Additional tier 1 capital before regulatory adjustments</b>   | <b>-</b>          |
| 25 | Instruments that comply with the criteria for Additional tier 1 capital  | -                 |
| 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 | <b>Regulatory Adjustments of Additional Tier 1 capital</b>   | <b>-</b>          |
| 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 | <b>Additional Tier 1 Capital</b>   | <b>-</b>          |
| 36 | <b>Tier 2 capital before regulatory adjustments</b>  | <b>33,273,539</b> |
| 37 | Instruments that comply with the criteria for Tier 2 capital   | 28,262,705        |
| 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   | 5,010,834         |
| 40 | <b>Regulatory Adjustments of Tier 2 Capital</b>  | <b>-</b>          |
| 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 | <b>Tier 2 Capital</b>  | <b>33,273,539</b> |

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Table 9.1 **Capital Adequacy Requirements**

|          | <b>Minimum Requirements</b>             | <b>Ratios</b> | <b>Amounts (GEL)</b> |
|----------|---|---------------|----------------------|
| <b>1</b> | <b>Pillar 1 Requirements</b>            |               |                      |
| 1.1      | Minimum CET1 Requirement                | 4.50%         | 20,017,756           |
| 1.2      | Minimum Tier 1 Requirement              | 6.00%         | 26,690,341           |
| 1.3      | Minimum Regulatory Capital Requirement  | 8.00%         | 35,587,121           |
| <b>2</b> | <b>Combined Buffer</b>                  |               |                      |
| 2.1      | Capital Conservation Buffer *           | 0.00%         | -                    |
| 2.2      | Countercyclical Buffer                  | 0.00%         | -                    |
| 2.3      | Systemic Risk Buffer                    | 0.00%         | -                    |
| <b>3</b> | <b>Pillar 2 Requirements</b>            |               |                      |
| 3.1      | CET1 Pillar 2 Requirement               | 2.04%         | 9,053,552            |
| 3.2      | Tier 1 Pillar2 Requirement              | 2.72%         | 12,084,650           |
| 3.3      | Regulatory capital Pillar 2 Requirement | 6.01%         | 26,734,016           |
|          | <b>Total Requirements</b>               | <b>Ratios</b> | <b>Amounts (GEL)</b> |
| <b>4</b> | CET1                                    | 6.54%         | 29,071,308           |
| <b>5</b> | Tier 1                                  | 8.72%         | 38,774,991           |
| <b>6</b> | Total regulatory Capital                | 14.01%        | 62,321,137           |

\* 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  | 5,147,427  |                          |
| 2    | Due from NBG  | 41,350,846   |                          |
| 3    | Due from Banks  | 35,808,402   |                          |
| 4    | Dealing Securities  | -  |                          |
| 5    | Investment Securities   | 39,848,224   |                          |
| 6.1  | Loans   | 288,145,994  |                          |
| 6.2  | Less: Loan Loss Reserves  | (18,744,068)   |                          |
| 6    | Net Loans   | 269,401,926  |                          |
| 7    | Accrued Interest and Dividends Receivable                         | 3,011,805  |                          |
| 8    | Other Real Estate Owned & Repossessed Assets                      | 98,175   |                          |
| 9    | Equity Investments  | -  |                          |
| 9.1  | Of which above 10% equity holdings in financial institutions      |  |                          |
| 9.2  | Of which significant investments subject to limited recognition   |  |                          |
| 9.3  | Of which below 10% equity holdings subject to limited recognition |  |                          |
| 10   | Fixed Assets and Intangible Assets                                | 16,641,425   |                          |
| 10.1 | Of which intangible assets  | 4,458,054  | table 9 (Capital), N10   |
| 11   | Other Assets  | 2,233,407  |                          |
| 12   | <b>Total assets</b>   | <b>413,541,636</b>   |                          |
| 13   | Due to Banks  | 70,580,297   |                          |
| 14   | Current (Accounts) Deposits                                       | 43,452,383   |                          |
| 15   | Demand Deposits   | 1,277,608  |                          |
| 16   | Time Deposits   | 138,030,739  |                          |
| 17   | Own Debt Securities   | -  |                          |
| 18   | Borrowings  | 35,815,032   |                          |
| 19   | Accrued Interest and Dividends Payable                            | 6,471,906  |                          |
| 20   | Other Liabilities   | 11,719,459   |                          |
| 21   | Subordinated Debentures   | 31,603,000   |                          |
| 21.1 | Of which tier II capital qualifying instruments                   |  |                          |
| 22   | <b>Total liabilities</b>  | <b>338,950,424</b>   |                          |
| 23   | Common Stock  | 103,000,000  |                          |
| 24   | Preferred Stock   | -  |                          |
| 25   | Less: Repurchased Shares  | -  |                          |
| 26   | Share Premium   | -  |                          |
| 27   | General Reserves  | -  |                          |
| 28   | Retained Earnings   | (28,408,788)   |                          |
| 29   | Asset Revaluation Reserves  | -  |                          |
| 30   | <b>Total Equity Capital</b>                                       | <b>74,591,212</b>  |                          |





Table 13 Standardized approach - Effect of credit risk mitigation

|    |  | a                          | b   | c                                    | d                                 | e                               | f                     |
|----|--|----------------------------|---|--------------------------------------|-----------------------------------|---------------------------------|-----------------------|
|    |  | On-balance sheet exposures | Off-balance sheet exposures                 |                                      | RWA before Credit Risk Mitigation | RWA post Credit Risk Mitigation | RWA Density fee/(a+c) |
|    | Asset Classes  |                            | Off-balance sheet exposures - Nominal value | Off-balance sheet exposures post CCF |                                   |                                 |                       |
| 1  | Claims or contingent claims on central governments or central banks      | 46,820,070                 |   |                                      | 40,362,248                        | 40,362,248                      | 86%                   |
| 2  | Claims or contingent claims on regional governments or local authorities | -                          |   |                                      | -                                 | -                               | #DIV/0!               |
| 3  | Claims or contingent claims on public sector entities                    | -                          |   |                                      | -                                 | -                               | #DIV/0!               |
| 4  | Claims or contingent claims on multilateral development banks            | -                          |   |                                      |                                   |                                 | #DIV/0!               |
| 5  | Claims or contingent claims on international organizations/institutions  | -                          |   |                                      | -                                 | -                               | #DIV/0!               |
| 6  | Claims or contingent claims on commercial banks                          | 36,046,938                 | 294,000                                     | 147,000                              | 9,471,198                         | 9,471,198                       | 26%                   |
| 7  | Claims or contingent claims on corporates                                | 252,353,618                | 39,483,784                                  | 17,085,705                           | 269,439,323                       | 269,439,323                     | 100%                  |
| 8  | Retail claims or contingent retail claims                                | 15,014,877                 | 16,397,035                                  | 2,167,955                            | 17,182,832                        | 17,182,832                      | 100%                  |
| 9  | Claims or contingent claims secured by mortgages on residential property | -                          |   |                                      | -                                 | -                               | #DIV/0!               |
| 10 | Past due items   | 48,150,784                 |   |                                      | 48,150,784                        | 48,150,784                      | 100%                  |
| 11 | Items belonging to regulatory high-risk categories                       | -                          |   |                                      | -                                 | -                               | #DIV/0!               |
| 12 | Short-term claims on commercial banks and corporates                     | -                          |   |                                      | -                                 | -                               | #DIV/0!               |
| 13 | Claims in the form of collective investment undertakings ("CIU")         | -                          |   |                                      | -                                 | -                               | #DIV/0!               |
| 14 | Other items  | 19,413,091                 |   |                                      | 14,265,663                        | 14,265,663                      | 73%                   |
|    | Total  | 417,799,378                | 56,174,819                                  | 19,400,660                           | 398,872,048                       | 398,872,048                     | 91%                   |

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|  | 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      |
| <b>High-quality liquid assets</b>  |  |             |             |   |            |            |  |            |            |
| 1 Total HQLA   |  |             |             | 12,157,133  | 73,899,364 | 86,056,497 | 7,864,723  | 47,793,648 | 55,658,371 |
| <b>Cash outflows</b>   |  |             |             |   |            |            |  |            |            |
| 2 Retail deposits  | 7,718,800                              | 32,584,222  | 40,303,022  | 666,529   | 6,332,764  | 6,999,292  | 177,848  | 1,312,857  | 1,490,705  |
| 3 Unsecured wholesale funding  | 28,188,929                             | 253,804,143 | 281,993,072 | 10,592,310  | 25,334,610 | 35,926,919 | 9,850,791  | 20,945,146 | 30,795,937 |
| 4 Secured wholesale funding  | 18,743,792                             | -           | 18,743,792  | -   | -          | -          | -  | -          | -          |
| 5 Outflows related to off-balance sheet obligations and net short position of derivative exposures | 31,367,085                             | 27,888,614  | 59,255,699  | 5,209,646   | 5,848,841  | 11,058,488 | 1,803,484  | 2,220,333  | 4,023,817  |
| 6 Other contractual funding obligations  | -                                      | -           | -           | -   | -          | -          | -  | -          | -          |
| 7 Other contingent funding obligations   | 2,801,409                              | 16,335,991  | 19,137,400  | 2,217,451   | 867,124    | 3,084,575  | 2,214,112  | 867,686    | 3,081,798  |
| 8 TOTAL CASH OUTFLOWS  | 88,820,014                             | 330,612,970 | 419,432,985 | 18,085,935  | 38,383,338 | 57,069,274 | 14,046,234   | 25,346,022 | 39,392,256 |
| <b>Cash inflows</b>  |  |             |             |   |            |            |  |            |            |
| 9 Secured lending (eg reverse repos)   | -                                      | -           | -           | -   | -          | -          | -  | -          | -          |
| 10 Inflows from fully performing exposures   | 80,171,950                             | 214,829,633 | 295,001,583 | 6,116,780   | 2,931,611  | 9,048,391  | 10,463,194   | 33,118,119 | 43,581,283 |
| 11 Other cash inflows  | 5,339,506                              | 15,314,030  | 20,653,536  | 289,863   | 245,132    | 534,995    | 287,369  | 250,529    | 537,898    |
| 12 TOTAL CASH INFLOWS  | 85,511,456                             | 230,143,663 | 315,655,119 | 6,406,643   | 3,176,743  | 9,583,385  | 10,750,533   | 33,368,648 | 44,119,181 |
|  |  |             |             | მილიანი თანხა სვ-ის მეთოდოლოგიით (ლიმიტების გათვალისწინებით)          |            |            | მილიანი თანხა სვ-ის მეთოდოლოგიით (ლიმიტების გათვალისწინებით)         |            |            |
| 13 Total HQLA  |  |             |             | 12,157,133  | 73,899,364 | 86,056,497 | 7,864,723  | 47,793,648 | 55,658,371 |
| 14 Net cash outflow  |  |             |             | 12,279,293  | 35,206,596 | 47,485,889 | 3,511,599  | 6,336,505  | 9,848,064  |
| 15 Liquidity coverage ratio (%)  |  |             |             | 103.59%   | 216.66%    | 187.21%    | 178.83%  | 736.67%    | 521.38%    |

\* Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.



Table 15 Counterparty credit risk

|     |                                     | a                 | b          | c                | d  | e   | f   | g   | h   | i         | j    | k    | l   |
|-----|-------------------------------------|-------------------|------------|------------------|----|-----|-----|-----|-----|-----------|------|------|---|
|     |                                     | Nominal amount    | Percentage | Exposure value   | 0% | 20% | 35% | 50% | 75% | 100%      | 150% | 250% | Counterparty Credit Risk Weighted Exposures |
| 1   | <b>FX contracts</b>                 | 99,734,250        |            | 1,994,685        | -  | -   | -   | -   | -   | 1,994,685 | -    | -    | 1,994,685                                   |
| 1.1 | Maturity less than 1 year           | 99,734,250        | 2.0%       | 1,994,685        |    |     |     |     |     | 1,994,685 |      |      | 1,994,685                                   |
| 1.2 | Maturity from 1 year up to 2 years  | -                 | 5.0%       | -                |    |     |     |     |     |           |      |      | -   |
| 1.3 | Maturity from 2 years up to 3 years | -                 | 8.0%       | -                |    |     |     |     |     |           |      |      | -   |
| 1.4 | Maturity from 3 years up to 4 years | -                 | 11.0%      | -                |    |     |     |     |     |           |      |      | -   |
| 1.5 | Maturity from 4 years up to 5 years | -                 | 14.0%      | -                |    |     |     |     |     |           |      |      | -   |
| 1.6 | Maturity over 5 years               | -                 |            | -                |    |     |     |     |     |           |      |      | -   |
| 2   | <b>Interest rate contracts</b>      | -                 |            | -                | -  | -   | -   | -   | -   | -         | -    | -    | -   |
| 2.1 | Maturity less than 1 year           | -                 | 0.5%       | -                |    |     |     |     |     |           |      |      | -   |
| 2.2 | Maturity from 1 year up to 2 years  | -                 | 1.0%       | -                |    |     |     |     |     |           |      |      | -   |
| 2.3 | Maturity from 2 years up to 3 years | -                 | 2.0%       | -                |    |     |     |     |     |           |      |      | -   |
| 2.4 | Maturity from 3 years up to 4 years | -                 | 3.0%       | -                |    |     |     |     |     |           |      |      | -   |
| 2.5 | Maturity from 4 years up to 5 years | -                 | 4.0%       | -                |    |     |     |     |     |           |      |      | -   |
| 2.6 | Maturity over 5 years               | -                 |            | -                |    |     |     |     |     |           |      |      | -   |
|     | <b>Total</b>                        | <b>99,734,250</b> |            | <b>1,994,685</b> | -  | -   | -   | -   | -   | 1,994,685 | -    | -    | <b>1,994,685</b>                            |

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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) *  | 419,014,743        |
| 2   | (Asset amounts deducted in determining Tier 1 capital)   | (4,458,054)        |
| 3   | <b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>                            | <b>414,556,689</b> |
| Derivative exposures  |  |                    |
| 4   | Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)                              |                    |
| 5   | Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)   |                    |
| EU-5a   | Exposure determined under Original Exposure Method   | 1,994,685          |
| 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  | <b>Total derivative exposures (sum of lines 4 to 10)</b>   | <b>1,994,685</b>   |
| 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  | <b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>   | <b>-</b>           |
| Other off-balance sheet exposures   |  |                    |
| 17  | Off-balance sheet exposures at gross notional amount   | 56,174,819         |
| 18  | (Adjustments for conversion to credit equivalent amounts)  | (54,863,619)       |
| 19  | <b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>   | <b>1,311,200</b>   |
| 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  | <b>Tier 1 capital</b>  | <b>70,133,158</b>  |
| 21  | <b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>  | <b>417,862,574</b> |
| Leverage ratio  |  |                    |
| 22  | <b>Leverage ratio</b>  | <b>16.78%</b>      |
| Choice on transitional arrangements and amount of derecognised fiduciary items                |  |                    |
| EU-23   | Choice on transitional arrangements for the definition of the capital measure  |                    |
| EU-24   | Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013                                     |                    |

\*COVID 19 related provisions are deducted from balance sheet items

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Table 16

## Net Stable Funding Ratio

|                          |   | Unweighted value by residual maturity |            |                 |             | Weighted value |
|--------------------------|---|---------------------------------------|------------|-----------------|-------------|----------------|
|                          |   | No maturity                           | < 6 month  | 6 month to <1yr | >= 1 yr     |                |
| Available stable funding |   |                                       |            |                 |             |                |
| 1                        | Capital:  | 70,133,158                            | -          | -               | 219,591,923 | 289,725,081    |
| 2                        | Regulatory capital  | 70,133,158                            |            |                 | 28,262,705  | 98,395,863     |
| 3                        | Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year   |                                       |            |                 | 191,329,218 | 191,329,218    |
| 4                        | Redeemable retail deposits or non-redeemable retail deposits with residual maturity   | 9,999,111                             | 8,532,001  | 4,589,918       | 1,137,488   | 18,192,324     |
| 5                        | Residents' deposits   | 1,715,794                             | 7,660,980  | 3,908,541       | 188,164     | 12,799,804     |
| 6                        | Non-residents' deposits   | 8,283,317                             | 871,022    | 681,377         | 949,324     | 5,392,520      |
| 7                        | Wholesale funding   | 34,765,478                            | 40,937,447 | 1,205,693       | -           | 21,663,275     |
| 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 | 31,920,432                            | 10,200,425 | 1,174,090       | -           | 21,647,473     |
| 9                        | Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions   | 2,845,046                             | 30,737,023 | 31,603          | -           | 15,802         |
| 10                       | Liabilities with matching interdependent assets   |                                       |            |                 |             |                |
| 11                       | Other liabilities:  | -                                     | 22,008,310 | -               | -           | -              |
| 12                       | Liabilities related to derivatives  |                                       | 95,021     | -               | -           | -              |
| 13                       | All other liabilities and equity not included in the above categories   | -                                     | 21,913,288 | -               | -           | -              |
| 14                       | Total available stable funding  |                                       |            |                 |             | 329,580,680    |
| Required stable funding  |   |                                       |            |                 |             |                |
| 15                       | Total high-quality liquid assets (HQLA)   | 82,593,044                            | 20,103,800 | -               | -           | 2,809,929      |
| 16                       | Performing loans and securities:  | 2,238,271                             | 30,849,266 | 26,917,981      | 195,823,551 | 195,712,782    |
| 17                       | Loans and deposits to financial institutions secured by Level 1 HQLA  | -                                     | -          | -               | -           | -              |
| 18                       | Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions   | 2,238,271                             | 5,684,934  | 5,539,378       | 13,554,179  | 17,512,348     |
| 19                       | Loans to non-financial institutions and retail customers, of which:   | -                                     | 24,604,332 | 21,027,603      | 166,712,748 | 164,521,803    |
| 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  | -                                     | 560,000    | 351,000         | 15,556,624  | 13,678,630     |
| 24                       | Assets with matching interdependent liabilities   |                                       |            |                 |             |                |
| 25                       | Other assets:   | 12,183,371                            | 2,069,615  | 177,318         | 35,622,587  | 49,096,295     |
| 26                       | Assets related to derivatives   |                                       | 333,741    |                 |             | 333,741        |
| 27                       | All other assets not included in the above categories   | 12,183,371                            | 1,735,874  | 177,318         | 35,622,587  | 48,762,554     |
| 28                       | Off-balance sheet items   | -                                     | 31,015,939 | 9,223,175       | 15,935,705  | 5,183,489      |
| 29                       | Total required stable funding   |                                       |            |                 |             | 252,802,494    |
| 30                       | Net stable funding ratio  |                                       |            |                 |             | 130.37%        |

\*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**

| Distribution by residual maturity<br>Risk classes |  | Exposures of On-Balance Items |                   |                    |                   |                    |                    |
|---|--|-------------------------------|-------------------|--------------------|-------------------|--------------------|--------------------|
|   |  | On demand                     | ≤ 1 year          | > 1 year ≤ 5 year  | > 5 year          | No stated maturity | Total              |
| 1   | Claims or contingent claims on central governments or central banks      | 41,350,670                    |                   |                    | 5,469,400         |                    | <b>46,820,070</b>  |
| 2   | Claims or contingent claims on regional governments or local authorities |                               |                   |                    |                   |                    | -                  |
| 3   | Claims or contingent claims on public sector entities                    |                               |                   |                    |                   |                    | -                  |
| 4   | Claims or contingent claims on multilateral development banks            |                               |                   |                    |                   |                    | -                  |
| 5   | Claims or contingent claims on international organizations/institutions  |                               |                   |                    |                   |                    | -                  |
| 6   | Claims or contingent claims on commercial banks                          | 29,556,415                    | 6,490,523         |                    |                   |                    | <b>36,046,938</b>  |
| 7   | Claims or contingent claims on corporates                                |                               | 64,102,991        | 175,286,501        | 60,521,864        |                    | <b>299,911,356</b> |
| 8   | Retail claims or contingent retail claims                                |                               | 590,629           | 15,017,294         |                   |                    | <b>15,607,923</b>  |
| 9   | Claims or contingent claims secured by mortgages on residential property |                               |                   |                    |                   |                    | -                  |
| 10  | Past due items*  |                               | 4,251,194         | 32,156,471         | 11,743,119        |                    | <b>48,150,784</b>  |
| 11  | Items belonging to regulatory high-risk categories                       |                               |                   |                    |                   |                    | -                  |
| 12  | Short-term claims on commercial banks and corporates                     |                               |                   |                    |                   |                    | -                  |
| 13  | Claims in the form of collective investment undertakings ('CIU')         |                               |                   |                    |                   |                    | -                  |
| 14  | Other items  | 5,147,427                     | 2,082,293         |                    |                   | 12,183,371         | <b>19,413,091</b>  |
| 15  | <b>Total</b>   | <b>76,054,513</b>             | <b>73,266,436</b> | <b>190,303,795</b> | <b>65,991,264</b> | <b>12,183,371</b>  | <b>417,799,378</b> |

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 18**

| <div>On balance</div> <div>Assets</div> <div>Risk classes</div> |  | a   | b  | c                 | d                | e                          | f  | g                         |
|---|--|---|--|-------------------|------------------|----------------------------|--|---------------------------|
|   |  | Gross carrying values                             |  | Special Reserve   | General Reserve  | Additional General Reserve | Accumulated write-off, during the reporting period | Book value<br>(a+b-c-d-e) |
|   |  | Of which: Loans and other Assets - Non-Performing | Of which: Loans and other Assets - other than Non-Performing |                   |                  |                            |  |                           |
| 1   | Claims or contingent claims on central governments or central banks      |   | 46,820,070   |                   |                  |                            |  | 46,820,070                |
| 2   | Claims or contingent claims on regional governments or local authorities |   |  |                   |                  |                            |  | -                         |
| 3   | Claims or contingent claims on public sector entities                    |   |  |                   |                  |                            |  | -                         |
| 4   | Claims or contingent claims on multilateral development banks            |   |  |                   |                  |                            |  | -                         |
| 5   | Claims or contingent claims on international organizations/institutions  |   |  |                   |                  |                            |  | -                         |
| 6   | Claims or contingent claims on commercial banks                          |   | 36,046,938   |                   |                  |                            |  | 36,046,938                |
| 7   | Claims or contingent claims on corporates                                | 23,205,150  | 287,132,387  | 10,426,180        | 5,174,005        |                            |  | 294,737,351               |
| 8   | Retail claims or contingent retail claims                                | 566,752   | 15,356,992   | 315,821           | 299,100          |                            | 543,799  | 15,308,823                |
| 9   | Claims or contingent claims secured by mortgages on residential property |   |  |                   |                  |                            |  | -                         |
| 10  | Past due items*  | 13,486,777  | 40,411,188   | 5,747,181         | 667,666          |                            | 184,952  | 47,483,118                |
| 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  | 140,250   | 23,772,970   | 42,075            |                  |                            |  | 23,871,145                |
| 15  | <b>Total</b>   | <b>23,912,152</b>                                 | <b>409,129,356</b>   | <b>10,784,076</b> | <b>5,473,106</b> | <b>3,242,689</b>           | <b>543,799</b>                                     | 413,541,637               |
| 16  | Of which: loans  | 23,749,043  | 266,374,117  | 10,734,578        | 4,766,801        | 3,242,689                  | 543,799  | 271,412,494               |
| 17  | Of which: securities   |   | 41,551,259   |                   | 706,305          |                            |  | 40,844,954                |

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**

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| On Balance Assets<br><br><br>Sector of repayment source / counterparty type | a   |  | b  |  | c               | d               | e                          | f  | g           |             |
|---|---|--|--|--|-----------------|-----------------|----------------------------|--|-------------|-------------|
|   | Gross carrying values                             |  |  |  | Special Reserve | General Reserve | Additional General Reserve | Accumulated write-off, during the reporting period | Book value  |             |
|   | Of which: Loans and other Assets - Non-Performing |  | Of which: Loans and other Assets - other than Non-Performing |  |                 |                 |                            |  | (a-b-c-d-e) |             |
| 1 State, state organizations  | 64,544  |  | 51,192,967   |  | 44,256          | 84,776          |                            | 41,238   |             | 51,128,478  |
| 2 Financial Institutions  | 6,139   |  | 76,058,425   |  | 3,691           | 794,603         |                            | 10,432   |             | 75,266,270  |
| 3 Pawn shops  |   |  | 5,315  |  | 278             |                 | 49                         |  |             | 4,987       |
| 4 Construction Development, Real Estate Development and other Land Loans    | 1,809,406   |  | 41,913,062   |  | 590,725         | 826,278         |                            |  |             | 42,305,465  |
| 5 Real Estate Management  | 1,433,237   |  | 40,776,162   |  | 529,222         | 786,532         |                            | 746  |             | 40,893,645  |
| 6 Construction Companies  | 42,111  |  | 3,263,990  |  | 186,206         | 40,888          |                            | 27,435   |             | 3,129,007   |
| 7 Production and Trade of Construction Materials                            | 3,170,794   |  | 2,953,827  |  | 951,442         | 58,603          |                            |  |             | 5,113,801   |
| 8 Trade of Consumer Foods and Goods   | 758,276   |  | 6,244,649  |  | 227,486         | 124,307         |                            | 828  |             | 6,651,132   |
| 9 Production of Consumer Foods and Goods                                    | 4,185   |  | 2,705,681  |  | 18,852          | 50,274          |                            | 1,274  |             | 2,640,740   |
| 10 Production and Trade of Durable Goods                                    | -   |  | 454,618  |  | -               | 13,050          |                            |  |             | 641,368     |
| 11 Production and Trade of Clothes, Shoes and Textiles                      | -   |  | 5,242,389  |  | 512,600         | 1,296           |                            |  |             | 4,728,493   |
| 12 Trade (Other)  | 175,947   |  | 4,882,687  |  | 79,241          | 95,698          |                            | 124,247  |             | 4,883,696   |
| 13 Other Production   | 79,350  |  | 4,618,359  |  | 52,433          | 91,222          |                            | 28,819   |             | 4,354,034   |
| 14 Hotels, Tourism  | 9,958,689   |  | 46,013,459   |  | 4,128,281       | 859,191         |                            |  |             | 50,984,676  |
| 15 Restaurants  | 5,322   |  | 16,599,961   |  | 297,235         | 222,122         |                            | 14,191   |             | 16,035,927  |
| 16 Industry   | -   |  | 18,338   |  | -               | 362             |                            |  |             | 17,976      |
| 17 Oil Importers, Filling stations, gas stations and Retailers              | 4,459,737   |  | 5,228,601  |  | 1,337,921       | 104,442         |                            |  |             | 8,245,975   |
| 18 Energy   | 2,571   |  | 35,654,649   |  | 1,111           | 702,723         |                            | 8,092  |             | 34,953,386  |
| 19 Auto Dealers   |   |  | 3,475,468  |  | 288             | 69,543          |                            |  |             | 3,405,776   |
| 20 HealthCare   | 5,156   |  | 4,425,290  |  | 4,599           | 84,640          |                            | 89,769   |             | 4,341,206   |
| 21 Pharmacy   |   |  | 218,968  |  |                 | 4,353           |                            | 9,129  |             | 214,615     |
| 22 Telecommunication  | 5,100   |  | 161,204  |  | 2,600           | 3,196           |                            | 2,672  |             | 160,508     |
| 23 Service  | 1,033,864   |  | 17,616,942   |  | 748,329         | 261,821         |                            | 92,745   |             | 17,640,656  |
| 24 Agriculture  | 639,673   |  | 4,375,936  |  | 191,902         | 87,034          |                            |  |             | 4,736,673   |
| 25 Other  | 108,369   |  | 11,043,291   |  | 874,051         | 56,028          |                            | 78,860   |             | 10,221,381  |
| 26 Assets on which the Sector of repayment source is not accounted for      | 9,233   |  | 9,233  |  | 9,231           | 184             |                            |  |             | 9,032       |
| 27 Other assets   | 140,250   |  | 23,772,970   |  | 42,075          |                 |                            | -  |             | 23,871,145  |
| 28 Total  | 25,912,152  |  | 409,129,356  |  | 10,784,076      | 5,475,106       | 3,242,689                  | 543,799  |             | 413,541,687 |

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Table 20

| Changes in reserve for loans and Corporate debt securities |   | Change in reserves for loans during the reporting period | Change in reserves for Corporate debt securities during the reporting period |
|--|---|--|--|
| <b>1</b>   | <b>Opening balance</b>  | 20,475,566   | 727,179  |
| <b>2</b>   | <b>An increase in the reserve for possible losses on assets</b>                           | 2,904,514  | -  |
| 2.1  | As a result of the origination of the new assets  | 2,598,481  | -  |
| 2.2  | As a result of classification of assets as a low quality                                  | 300,215  | -  |
| 2.3  | Increase reserve of foreign currency assets as a result of currency exchange rate changes | 5,817  | -  |
| 2.4  | As a result of an increase in "additional general reserves"                               | -  | -  |
| <b>3</b>   | <b>Decrease in reserve for possible losses on assets</b>                                  | 4,636,013  | 20,875   |
| 3.1  | As a result of write-off of assets  | 236,797  | -  |
| 3.2  | As a result of partial or total payment of standard assets                                | 1,019,227  | -  |
| 3.3  | As a result of partial or total payment of adversely classified assets                    | 2,295,428  | -  |
| 3.4  | As a result of classification of assets as a high quality                                 | -  | -  |
| 3.5  | Decrease reserve of foreign currency assets as a result of currency exchange rate changes | 892,127  | 20,875   |
| 3.6  | As a result of an decrease in "additional general reserves"                               | 192,434  | -  |
| <b>4</b>   | <b>Closing balance</b>  | <b>18,744,068</b>  | <b>706,305</b>   |

Bank:

Date:

6/30/2021

**Table 21**

| <u>Changes in the stock of non-performing loans over the period</u> |  | Gross carrying value of Non-performing Loans | Net accumulated recoveries related to decrease of Non-performing loans |
|---|--|--|--|
| <b>1</b>  | <b>Opening balance</b>   | <b>25,648,591</b>                            |  |
| <b>2</b>  | Inflows to non-performing portfolios   | 1,967,204                                    |  |
| <b>3</b>  | Inflows to non-performing portfolios, as e result of currency exchange rate changes    |  |  |
| <b>4</b>  | Outflows from non-performing portfolios  | 3,866,752                                    |  |
| <b>5</b>  | Outflow to stadrat loan portfolio  |  |  |
| <b>6</b>  | Outflow to watch loan portfolio  |  |  |
| <b>7</b>  | Outflow due to loan repayment, partial or total  | 1,866,543                                    |  |
| <b>8</b>  | Outflow due to taking possession of collateral   |  |  |
| <b>9</b>  | Outflow due to sale of portfolios  |  |  |
| <b>10</b>   | Outflows due to write-offs   | 543,799                                      |  |
| <b>11</b>   | Outflow due to other situations  |  |  |
| <b>12</b>   | Outflows from non-performing portfolios, as a result of currency exchange rate changes | 1,456,410                                    |  |
| <b>13</b>   | <b>Closing balance</b>   | <b>23,749,043</b>                            |  |



[illegible]



6/30/2021

| Sector of repayment source | Loans  | Gross carrying value |             |              |            |         | General and Special Reserves |            |              |           |           | Additional General Reserve |           |
|----------------------------|--|----------------------|-------------|--------------|------------|---------|------------------------------|------------|--------------|-----------|-----------|----------------------------|-----------|
|                            |  | Standard             | Watch       | Sub-Standard | Doubtful   | Loss    | Standard                     | Watch      | Sub-Standard | Doubtful  | Loss      |                            |           |
| 1                          | State, state organizations   | 4,392,066            | 4,223,799   | 103,723      | 19,949     | 33,391  | 11,204                       | 128,732    | 84,476       | 10,372    | 5,985     | 16,695                     | 11,204    |
| 2                          | Financial Institutions   | 23,739,124           | 23,730,154  | 2,831        | 183        | 5,207   | 749                          | 478,294    | 474,603      | 283       | 55        | 2,604                      | 749       |
| 3                          | Pawn-shops   | 5,245                | 2,465       | 2,780        |            |         |                              | 327        | 49           | 278       |           |                            |           |
| 4                          | Construction Development, Real Estate Development and other Land Loans | 43,602,340           | 41,313,900  | 479,035      | 1,809,406  |         |                              | 1,417,003  | 826,278      | 47,903    | 542,822   |                            |           |
| 5                          | Real Estate Management   | 41,752,347           | 39,326,602  | 992,508      | 1,433,237  |         |                              | 1,315,754  | 786,532      | 99,251    | 429,971   |                            |           |
| 6                          | Construction Companies   | 3,256,745            | 2,044,506   | 1,170,128    | 23,476     | 12,970  | 5,666                        | 177,096    | 40,890       | 117,013   | 7,043     | 6,485                      | 5,666     |
| 7                          | Production and Trade of Construction Materials                         | 6,105,425            | 2,934,631   |              | 3,169,791  | 997     | 6                            | 1,010,133  | 58,693       |           | 950,937   | 499                        | 6         |
| 8                          | Trade of Consumer Foods and Goods                                      | 6,951,577            | 6,215,352   |              | 736,220    |         | 5                            | 345,178    | 124,307      |           | 220,866   |                            | 5         |
| 9                          | Production of Consumer Foods and Goods                                 | 2,685,561            | 2,513,703   | 167,673      | 3,000      |         | 1,185                        | 69,126     | 50,274       | 16,767    | 900       |                            | 1,185     |
| 10                         | Production and Trade of Durable Goods                                  | 652,476              | 652,476     |              |            |         |                              | 13,050     | 13,050       |           |           |                            |           |
| 11                         | Production and Trade of Clothes, Shoes and Textiles                    | 5,190,793            | 64,791      | 5,126,001    |            |         |                              | 513,896    | 1,296        | 512,600   |           |                            |           |
| 12                         | Trade (Other)  | 5,014,795            | 4,784,797   | 54,051       | 96,091     | 69,696  | 10,161                       | 174,937    | 95,696       | 5,405     | 28,827    | 34,848                     | 10,161    |
| 13                         | Other Production   | 4,653,353            | 4,561,110   | 12,894       | 37,407     | 4,004   | 37,939                       | 143,675    | 91,222       | 1,289     | 11,222    | 2,002                      | 37,939    |
| 14                         | Hotels, Tourism  | 55,466,639           | 42,959,561  | 2,548,190    | 8,690,212  | 4,557   | 1,264,120                    | 4,987,472  | 859,191      | 254,819   | 2,607,063 | 2,279                      | 1,264,120 |
| 15                         | Restaurants  | 16,560,950           | 13,606,084  | 2,949,544    | 1,904      | 3,418   |                              | 569,356    | 272,122      | 294,954   | 571       | 1,709                      |           |
| 16                         | Industry   | 18,093               | 18,093      |              |            |         |                              | 362        | 362          |           |           |                            |           |
| 17                         | Oil Importers, Filling stations, gas stations and Retailers            | 9,681,840            | 5,222,103   |              | 4,459,737  |         |                              | 1,442,363  | 104,442      |           | 1,337,921 |                            |           |
| 18                         | Energy   | 23,598,511           | 23,596,140  |              | 1,371      | 1,000   |                              | 472,834    | 471,923      |           | 411       | 500                        |           |
| 19                         | Auto Dealers   | 3,470,029            | 3,467,145   | 2,884        |            |         |                              | 69,631     | 69,343       | 288       |           |                            |           |
| 20                         | HealthCare   | 755,630              | 746,993     | 3,481        | 698        | 831     | 3,626                        | 15,539     | 14,940       | 348       | 210       | 415                        | 3,626     |
| 21                         | Pharmacy   | 217,666              | 217,666     |              |            |         |                              | 4,353      | 4,353        |           |           |                            |           |
| 22                         | Telecommunication  | 164,796              | 159,796     |              |            | 5,000   |                              | 5,696      | 3,196        |           |           | 2,500                      |           |
| 23                         | Service  | 14,109,228           | 8,810,884   | 4,264,481    | 1,003,108  | 19,614  | 11,141                       | 924,546    | 176,218      | 426,448   | 300,933   | 9,807                      | 11,141    |
| 24                         | Agriculture  | 4,991,389            | 4,351,716   |              | 639,673    |         |                              | 278,936    | 87,034       |           | 191,902   |                            |           |
| 25                         | Other  | 11,091,254           | 2,806,330   | 8,176,755    | 29,495     | 62,693  | 15,981                       | 926,978    | 56,127       | 817,676   | 8,849     | 31,347                     | 15,981    |
| 26                         | Assets on which the Sector of repayment source is not accounted for    | 18,123               | 9,198       |              | 1          | 2       | 8,922                        | 9,107      | 184          |           | 0         | 1                          | 8,922     |
| 27                         | Total  | 288,145,994          | 238,339,993 | 26,056,958   | 22,154,959 | 223,380 | 1,370,705                    | 15,501,379 | 4,766,801    | 2,605,696 | 6,646,488 | 111,690                    | 1,370,705 |
|                            |  |                      |             |              |            |         |                              |            |              |           |           |                            | 3,242,689 |

3,242,689

Date:

**Table 25**

| ANEXA 22 | Gross carrying value/nominal value - distribution according to Collateral type | a                  | b   | c  | d                              | e                             | f   | g                           | h  | i                |
|----------|--|--------------------|---|--|--------------------------------|-------------------------------|---|-----------------------------|--|------------------|
|          |  | Secured by deposit | Secured by the mass and mass institutions | Secured by bank and /or financial institutions | Secured by gold / gold jewelry | Secured by immovable property | Secured by shares / stocks and other securities | Secured by other collateral | Secured by another third party guarantee | Unsecured Amount |
|          | <b>Loans, corporate debt securities and Off-balance-sheet items</b>            |                    |   |  |                                |                               |   |                             |  |                  |
| 1        | Loans  | 1,346,576          |   | 1,418,582                                      |                                | 229,138,698                   |   | 20,557,789                  | 4,098,750                                | 33,625,699       |
| 2        | Corporate debt securities  |                    |   |  |                                | 3,500,000                     |   | 14,000,000                  | 17,800,529                               |                  |
| 3        | Off-balance-sheet items  | 8,357,463          | -   | 20,830,647                                     | -                              | 7,566,086                     | -   | 974,320                     | 2,841,054                                | 16,388,048       |
| 4        | Of which: Non-Performing Loans   |                    |   |  |                                |                               |   |                             |  |                  |
| 5        | Of which: Non-Performing Corporate debt securities                             |                    |   |  |                                |                               |   |                             |  |                  |
| 6        | Of which: Non-Performing Off-balance-sheet items                               |                    |   |  |                                | 21,792,461                    |   | 1,400,637                   |  | 505,544          |