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

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

Bank: PASHA Bank Georgia JSC
Date: 9/30/2025

Table 1

N	Key metrics		According to IFRS			
N		3Q-2025	2Q-2025	1Q-2025	4Q-2024	3Q-2024
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	117,400,529	116,349,646	114,576,079	115,092,464	113,245,384
2	Tier1 capital	117,400,529	116,349,646	114,576,079	115,092,464	113,245,384
3	Regulatory capital	148,551,729	147,671,046	146,400,029	147,370,664	133,716,639
4	CET1 capital total requirement	92,767,886	91,960,270	93,003,478	94,637,195	84,519,272
5	Tier1 capital total requirement	112,497,001	111,431,559	112,597,127	114,802,687	103,196,318
6	Regulatory capital total requirement	138,617,933	137,213,108	138,542,812	141,504,076	127,929,639
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	613,965,125	613,446,915	625,359,653	637,812,963	601,394,718
	Capital Adequacy Ratios					
	Based on Basel III framework	19.12%	18.97%	18.32%	18.04%	18.83%
8	CET1 capital	19.12%	18.97%	18.32%	18.04%	18.83%
9	Tier1 capital	24.20%	24.07%	23.41%	23.11%	22.23%
10	Regulatory capital	15.11%	14.99%	14.87%	14.84%	14.05%
11	CET1 capital total requirement	18.32%	18.16%	18.01%	18.00%	17.16%
12	Tier1 capital total requirement	22.58%	22.37%	22.15%	22.19%	21.27%
13	Regulatory capital total requirement					
	Minimum requirement for own funds and eligible liabilities (MREL)					
14	Own funds and eligible liabilities as a percentage of Total Liabilities and Own Funds ((MREL Resource / TLOF)	0.00%	0.00%	0.00%	0.00%	0.00%
	Income					
15	Total Interest Income /Average Annual Assets	7.91%	7.77%	7.52%	8.45%	8.68%
16	Total Interest Expense / Average Annual Assets	4.35%	4.07%	3.97%	3.91%	3.89%
17	Earnings from Operations / Average Annual Assets	7.63%	7.08%	7.98%	10.43%	10.16%
18	Net Interest Margin	3.56%	3.70%	3.55%	4.53%	4.79%
19	Return on Average Assets (ROAA)	0.24%	0.13%	-0.53%	1.24%	1.46%
20	Return on Average Equity (ROAE)	1.25%	0.70%	-3.01%	6.27%	7.13%
	Asset Quality					
21	Non Performed Loans / Total Loans	8.53%	8.26%	7.69%	5.61%	7.99%
22	ECL/Total Loans	3.14%	3.10%	2.85%	2.07%	2.70%
23	FX Loans/Total Loans	61.54%	57.60%	57.16%	55.12%	54.31%
24	FX Assets/Total Assets	50.58%	52.74%	56.61%	55.91%	57.55%
25	Loan Growth-YTD	3.35%	3.76%	9.67%	16.07%	-0.01%
	Liquidity					
26	Liquid Assets/Total Assets	17.91%	18.86%	12.22%	16.43%	28.63%
27	FX Liabilities/Total Liabilities	57.42%	58.09%	70.68%	72.16%	72.45%
28	Current & Demand Deposits/Total Assets	14.18%	17.22%	23.13%	14.87%	20.88%
	Liquidity Coverage Ratio* **					
29	Total HQLA	184,076,299	174,812,887	224,546,182	227,775,251	203,264,763
30	Net cash outflow	139,724,965	138,848,413	184,337,200	175,405,863	159,429,601
31	LCR ratio (%)	131.74%	125.90%	121.81%	129.86%	127.49%
	Net Stable Funding Ratio					
32	Available stable funding	416,365,639	391,474,580	402,681,590	412,250,716	335,313,697
33	Required stable funding	309,508,979	299,001,893	306,246,443	312,469,588	297,846,133
34	Net stable funding ratio (%)	134.52%	130.93%	131.49%	131.93%	112.58%

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

Bank: PASHA Bank Georgia JSC
Date: 9/30/2025

N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	ASSETS						
1	**Cash, Cash balances with National Bank of Georgia and other banks**	58,201,275	97,257,959	155,459,234	12,450,920	159,308,499	171,759,419
1.1	Cash on hand	702,554	1,475,836	2,178,390	309,010	927,532	1,236,542
1.2	Casha balances with National bank of Georgia	20,247,952	34,241,783	54,489,735	11,803,290	52,456,949	64,260,239
1.3	Cash balances with other banks	37,250,769	61,540,340	98,791,109	338,621	105,924,017	106,262,638
2	**Financial assets held for trading**	1,066,032	-	1,066,032	826,028		826,028
2.1	of which:derivatives	1,066,032	-	1,066,032	826,028		826,028
3	**Non-trading financial assets mandatorily at fair value through profit or loss**			-			-
4	**Financial assets designated at fair value through profit or loss**			-			-
5	**Financial assets at fair value through other comprehensive income**	-	-	-	-	-	-
5.1	Equity instruments			-			-
5.2	Debt securities			-			-
5.3	Loans and advances			-			-
6	**Financial assets at amortised cost**	226,022,473	224,929,218	450,951,691	221,881,783	189,771,348	411,653,131
6.1	Debt securities	84,506,121	2,791,170	87,297,292	63,265,940	5,615,802	68,881,742
6.2	Loans and advances	141,516,352	222,138,047	363,654,399	158,615,843	184,155,546	342,771,389
7	**Investments in subsidiaries, joint ventures and associates**			-			-
8	**Non-current assets and disposal groups classified as held for sale**			-			-
9	**Tangible assets**	5,512,658	-	5,512,658	3,290,998	-	3,290,998
9.1	Property, Plant and Equipment	5,512,658		5,512,658	3,290,998		3,290,998
9.2	Investment property			-			-
10	**Intangible assets**	3,169,939	-	3,169,939	4,078,198	-	4,078,198
10.1	Goodwill			-			-
10.2	Other intangible assets	3,169,939		3,169,939	4,078,198		4,078,198
11	**Tax assets**	3,455,529	-	3,455,529	-	-	-
11.1	Current tax assets			-			-
11.2	Deferred tax assets	3,455,529		3,455,529			-
13	**Other assets**	18,190,369	832,516	19,022,885	17,273,301	3,105,063	20,378,365
13.1	of which: repossessed collateral	16,059,859		16,059,859	15,141,226		15,141,226
13.2	of which: dividends receivable			-			-
14	**TOTAL ASSETS**	315,618,275	323,019,693	638,637,967	259,801,228	352,184,910	611,986,138
	LIABILITIES						
15	**Financial liabilities held for trading**	223,410	-	223,410	504,501	-	504,501
15.1	of which:derivatives	223,410	-	223,410	504,501		504,501
16	**Financial liabilities designated at fair value through profit or loss**			-			-
17	**Financial liabilities measured at amortised cost**	211,794,344	259,492,213	471,286,557	130,972,210	322,521,697	453,493,907
17.1	Deposits	186,766,741	223,032,487	409,799,228	130,972,210	300,042,054	431,014,264
17.2	borrowings	25,027,603	31,972,634	57,000,237	-	22,479,643	22,479,643
17.3	Debt securities issued			-			-
17.4	Other financial liabilities	-	4,487,092	4,487,092	-	-	-
18	**Provisions**	24,717	200,838	225,555	187,780	167,508	355,287
19	**Tax liabilities**	-	-	-	-	-	-
19.1	Current tax liabilities			-			-
19.2	Deferred tax liabilities			-			-
20	**Subordinated liabilities**	-	33,039,134	33,039,134	-	32,835,849	32,835,849
21	**Other liabilities**	6,566,155	2,116,249	8,682,403	4,292,006	2,026,094	6,318,100
21.1	of which: dividends payable			-			-
22	**TOTAL LIABILITIES**	218,608,626	294,848,434	513,457,060	135,956,497	357,551,148	493,507,645
	Equity						
23	**Ordinary share**	136,800,000	-	136,800,000	136,800,000	-	136,800,000
24	**preference share**			-			-
25	**Share premium**			-			-
26	**(-) Treasury shares**			-			-
27	**Equity instruments issued other than capital**	1,154,911	-	1,154,911	1,154,911	-	1,154,911
27.1	Equity component of compound financial instruments	1,154,911	-	1,154,911	1,154,911	-	1,154,911
27.2	Other equity instruments issued			-			-
28	**Share-based payment reserve**			-			-
29	**Accumulated other comprehensive income**	-	-	-	-	-	-
29.1	revaluation reserve			-			-
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income			-			-
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income			-			-
30	**Retained earnings**	(12,774,003)		(12,774,003)	(19,476,418)		(19,476,418)
31	**TOTAL EQUITY***	125,180,908	-	125,180,908	118,478,493	-	118,478,493
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	343,789,534	294,848,434	638,637,967	254,434,990	357,551,148	611,986,138

*Share capital as defined by the Law on Commercial Bank Activities

Bank: PASHA Bank Georgia JSC
Date: 9/30/2025

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	**Interest income**	21,496,960	17,279,200	**38,776,160**	20,642,992	15,899,223	**36,542,216**
1.1	Financial assets held for trading			-			-
1.2	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
1.3	Financial assets designated at fair value through profit or loss			-			-
1.4	Financial assets at fair value through other comprehensive income			-			-
1.5	Financial assets at amortised cost	21,496,960	17,279,200	**38,776,160**	20,642,992	15,899,223	**36,542,216**
1.6	Other assets			-			-
2	**(Interest expenses)**	(12,006,064)	(9,324,975)	**(21,331,039)**	(9,002,001)	(7,372,692)	**(16,374,693)**
2.1	(Financial liabilities held for trading)			-			-
2.2	(Financial liabilities designated at fair value through profit or loss)			-			-
2.3	(Financial liabilities measured at amortised cost)	(12,006,064)	(9,324,975)	**(21,331,039)**	(9,002,001)	(7,372,692)	**(16,374,693)**
2.4	(Other liabilities)			-			-
3	**Dividend income**			-			-
4	**Fee and commission income**	484,336	1,156,662	**1,640,998**	1,011,567	1,152,648	**2,164,215**
5	**(Fee and commission expenses)**	(198,182)	(954,392)	**(1,152,574)**	(203,188)	(898,624)	**(1,101,812)**
6	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**			-			-
7	**Gains or (-) losses on financial assets and liabilities held for trading, net**	873,102		**873,102**			-
8	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net**			-			-
9	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**			-			-
10	**Exchange differences [gain or (-) loss], net**	8,859,887	-	**8,859,887**	9,519,298	-	**9,519,298**
11	**Gains or (-) losses on derecognition of non-financial assets, net**	256,327	-	**256,327**			-
12	**Other operating income**	742	-	**742**	(906,612)		**(906,612)**
13	**(Other operating expenses)**	(3,489,476)	(443)	**(3,489,919)**	(2,308,574)	214,102	**(2,094,472)**
14	**(Administrative expenses)**	(16,285,016)	-	**(16,285,016)**	(17,979,079)	-	**(17,979,079)**
14.1	(Staff expenses)	(15,418,235)		**(15,418,235)**	(16,698,025)		**(16,698,025)**
14.2	(Other administrative expenses)	(866,780)		**(866,780)**	(1,281,055)		**(1,281,055)**
15	**(Depreciation and amortisation)**	(2,917,486)		**(2,917,486)**	(3,506,527)		**(3,506,527)**
16	**Modification gains or (-) losses, net**			-			-
17	**(Provisions or (-) reversal of provisions)**	46,452	59,860	**106,311**	113,704	(210,652)	**(96,948)**
17.1	(Commitments and guarantees given)	24,846	59,860	**84,705**	(64,786)	164,318	**99,531**
17.2	(Other provisions)	21,606	-	**21,606**	178,490	(374,969)	**(196,479)**
18	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	(593,769)	(2,622,074)	**(3,215,843)**	-	-	-
18.1	(Financial assets at fair value through other comprehensive income)			-			-
18.2	(Financial assets at amortised cost)	(593,769)	(2,622,074)	**(3,215,843)**			-
19	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**			-			-
20	**(Impairment or (-) reversal of impairment on non-financial assets)**			-			-
21	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method**			-			-
22	**PROFIT OR (-) LOSS BEFORE TAX**	(3,472,187)	5,593,837	**2,121,651**	(2,618,421)	8,784,005	**6,165,584**
23	**(Tax expense or (-) income**	965,471		**965,471**			-
24	**Profit or (-) loss after tax**	(4,437,658)	5,593,837	**1,156,180**	(2,618,421)	8,784,005	**6,165,584**

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N	Off-balance sheet items	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	**Loan commitments received**			0			0
2	**Guarantees received as security for liabilities of the bank**			0			0
3	**Guaratees received as security for receivables of the bank**	344,105,748	2,879,820,157	3,223,925,905	323,142,072	420,682,508	743,824,579
3.1	Surety, joint liability	323,410,004	2,862,974,882	3,186,384,886	301,412,375	393,113,517	694,525,892
3.2	Guarantees	20,695,744	16,845,275	37,541,019	21,729,696	27,568,991	49,298,687
4	**Assets pledged as security for liabilities of the bank**	0	0	0	0	0	0
4.1	Financial assets of the bank			0			0
4.2	Non-financial assets of the bank			0			0
5	**Assets pledged as security for receivables of the bank**	126,974,472	548,598,328	675,572,800	106,174,455	361,125,783	467,300,239
5.1	Cash	3,233,008	48,848,505	52,081,513	5,462,051	27,771,134	33,233,184
5.2	Precious metals and stones			0			0
5.3	Real Estate:	34,008,853	412,649,297	446,658,150	25,558,853	243,896,083	269,454,936
5.3.1	*Residential Property*	1	18,128,931	18,128,932	1	26,437,356	26,437,357
5.3.2	*Commercial Property*	167,892	249,764,635	249,932,527	167,892	146,780,468	146,948,360
5.3.3	*Complex Real Estate*	0	0	0	0	0	0
5.3.4	*Land Parcel*	40,961	87,247,861	87,288,821	40,961	47,147,517	47,188,477
5.3.5	*Other*	33,799,999	57,507,871	91,307,870	25,349,999	23,530,743	48,880,742
5.4	Movable Property	1,911,601	37,372,743	39,284,344	5,911,601	32,053,265	37,964,866
5.5	Shares Pledged	0	52	52	0	60	60
5.6	Securities	0	15,398,286	15,398,286	0	15,517,093	15,517,093
5.7	Other	87,821,010	34,329,445	122,150,455	69,241,951	41,888,149	111,130,100
6	**Loan commitments given**	1,447,830	26,496,443	27,944,273	5,776,149	16,255,217	22,031,366
7	**guarantees given**	24,656,152	37,446,380	62,102,532	24,361,898	36,540,278	60,902,176
8	**Letters of credit Issued**	0	1,531,195	1,531,195			0
9	**Derivatives**	63,728,276	163,509,515	227,237,791	76,079,378	211,122,533	287,201,911
9.1	Receivables through FX contracts (except options)	46,255,626	67,784,581	114,040,207	34,398,945	109,362,774	143,761,718
9.2	Payables through FX contracts (except options)	17,472,650	95,724,935	113,197,585	41,680,433	101,759,759	143,440,192
9.3	Principal of interest rate contracts (except options)			0			0
9.4	Options sold			0			0
9.5	Options purchased			0			0
9.6	Nominal value of potential receivables through other derivatives			0			0
9.7	Nominal value of potential payables through other derivatives			0			0
10	**Receivables not recognized on-balance**	15,956,841	23,324,119	39,280,960	15,843,798	24,749,547	40,593,346
10.1	Principal of receivables derecognized during last 3 month	0	0	0	25	0	25
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	0	0	0	428,842	1,259,628	1,688,471
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	33,516	9,174	42,690	521,530	0	521,530
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	15,923,325	23,314,945	39,238,270	15,322,269	24,749,547	40,071,816
11	**Capital expenditure commitment**			0			0

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Table 5 **Risk Weighted Assets** *in Lari*

N		3Q-2025	2Q-2025	1Q-2025	4Q-2024	3Q-2024
1	Risk Weighted Assets for Credit Risk	535,783,283	533,218,918	547,179,259	557,912,289	532,723,318
1.1	Balance sheet items	494,346,419	491,806,152	513,414,046	523,377,407	490,354,565
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	40,843,246	40,666,665	33,153,849	33,164,663	40,956,395
1.3	Counterparty credit risk	593,617	746,100	611,365	1,370,219	1,412,358
2	Risk Weighted Assets for Market Risk	730,860	2,777,016	729,412	2,449,693	2,278,077
3	Risk Weighted Assets for Operational Risk	77,450,981	77,450,981	77,450,981	77,450,981	66,393,322
4	**Total Risk Weighted Assets**	613,965,125	613,446,915	625,359,653	637,812,963	601,394,717

Bank: PASHA Bank Georgia JSC
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Table 6

Information about supervisory board, directorate, beneficiary owners and shareholders

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

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Table 7	Linkages between financial statement assets and balance sheet items subject to credit risk weighting			
		a	b	c
			Carrying values of items	
	Account name of standardazed supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	**Cash, Cash balances with National Bank of Georgia and other banks**	155,459,234	-	155,459,234
1.1	Cash on hand	2,178,390		2,178,389.54
1.2	Casha balances with National bank of Georgia	54,489,735		54,489,735.02
1.3	Cash balances with other banks	98,791,109		98,791,109.10
2	**Financial assets held for trading**	1,066,032		1,066,032.38
2.1	of which:derivatives	1,066,032		1,066,032.38
3	**Non-trading financial assets mandatorily at fair value through profit or loss**			
4	**Financial assets designated at fair value through profit or loss**			
5	**Financial assets at fair value through other comprehensive income**	-	-	-
5.1	Equity instruments			
5.2	Debt securities			
5.3	Loans and advances			
6	**Financial assets at amortised cost**	450,951,691	-	450,951,691
6.1	Debt securities	87,297,292		87,297,292
6.2	Loans and advances	363,654,399		363,654,399
7	**Investments in subsidiaries, joint ventures and associates**			
8	**Non-current assets and disposal groups classified as held for sale**			
9	**Tangible assets**	5,512,658	-	5,512,658
9.1	Property, Plant and Equipment	5,512,658		5,512,658
9.2	Investment property			
10	**Intangible assets**	3,169,939	3,169,939	-
10.1	Goodwill			
10.2	Other intangible assets	3,169,939	3,169,939	-
11	**Tax assets**	3,455,529	3,455,529	-
11.1	Current tax assets			
11.2	Deferred tax assets	3,455,529	3,455,529	
13	**Other assets**	19,022,885		19,022,885
13.1	of which: repossessed collateral	16,059,859		16,059,859
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	**638,637,967**	**6,625,468**	**632,012,500**

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

1	**Total carrying value of balance sheet items subject to credit risk weighting before adjustments**	632,012,500
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	91,352,353
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	
3	**Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes**	723,364,852
4	Effect of provisioning rules used for capital adequacy purposes	
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-47,794,692
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	
6	Effect of other adjustments	
7	**Total exposures subject to credit risk weighting**	675,570,161

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Date: 9/30/2025

Table 9

Regulatory capital

N		in Lari
1	**Common Equity Tier 1 capital before regulatory adjustments**	124,025,997
2	Common shares that comply with the criteria for Common Equity Tier 1	136,800,000
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	
4	Accumulated other comprehensive income	
5	Other disclosed reserves	
6	Retained earnings (loss)	-12,774,003
7	**Regulatory Adjustments of Common Equity Tier 1 capital**	6,625,468
8	Revaluation reserves on assets	
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss	
10	Intangible assets	3,169,939
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	
12	Investments in own shares	
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	
14	Cash flow hedge reserve	
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	3,455,529
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	
18	Other deductions	
19	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	
20	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
22	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	
23	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	
24	**Common Equity Tier 1**	117,400,529
25	**Additional tier 1 capital before regulatory adjustments**	0
26	Instruments that comply with the criteria for Additional tier 1 capital	0
27	Including:instruments classified as equity under the relevant accounting standards	
28	Including: instruments classified as liabilities under the relevant accounting standards	
29	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
30	**Regulatory Adjustments of Additional Tier 1 capital**	0
31	Investments in own Additional Tier 1 instruments	
32	Reciprocal cross-holdings in Additional Tier 1 instruments	
33	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
34	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
35	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
36	**Additional Tier 1 Capital**	0
37	**Tier 2 capital before regulatory adjustments**	31,151,200
38	Instruments that comply with the criteria for Tier 2 capital	31,151,200
39	Stock surplus (share premium) that meet the criteria for Tier 2 capital	
40	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	
41	**Regulatory Adjustments of Tier 2 Capital**	0
42	Investments in own shares that meet the criteria for Tier 2 capital	
43	Reciprocal cross-holdings in Tier 2 capital	
44	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
45	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
46	**Tier 2 Capital**	31,151,200

Bank: PASHA Bank Georgia JSC

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Table 9.1 **Capital Adequacy Requirements**

	Minimum Requirements	Ratios	Amounts (GEL)
1	**Pillar 1 Requirements**		
1.1	Minimum CET1 Requirement	4.50%	27,628,431
1.2	Minimum Tier 1 Requirement	6.00%	36,837,907
1.3	Minimum Regulatory Capital Requirement	8.00%	49,117,210
2	**Combined Buffer**		
2.1	Capital Conservation Buffer	2.50%	15,349,128
2.2	Countercyclical Buffer	0.50%	3,069,826
2.3	Systemic Risk Buffer		-
3	**Pillar 2 Requirements**		
3.1	CET1 Pillar 2 Requirement	7.61%	46,720,502
3.2	Tier 1 Pillar2 Requirement	9.32%	57,240,140
3.3	Regulatory capital Pillar 2 Requirement	11.58%	71,081,769
	Total Requirements	**Ratios**	**Amounts (GEL)**
4	CET1	15.11%	92,767,886
5	Tier 1	18.32%	112,497,001
6	Total regulatory Capital	22.58%	138,617,933

Bank:	PASHA Bank Georgia JSC
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Table 9.2	*The table is filled only by systemically important banks*

	MREL Resource
Own funds and eligible liabilities	**148,551,729**
Own funds [1]	**148,551,729**
Common Equity Tier 1 (CET 1)	117,400,529
Additional Tier 1 Capital (AT 1)	-
Tier 2 Capital (Tier 2)	31,151,200
Eligible liabilities	**-**
Subordinated Loans (not classified as own funds)[2]	
Eligible liabilities[3]	
Total Liabilities and Own Funds (TLOF)	**148,551,729**
Total liabilities (except capital instruments)	
Own funds	148,551,729
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	613,965,125
Total Exposure Measure (TEM)	677,132,928
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	24.20%
Own funds and eligible liabilities as a percentage of TEM	21.94%
Own funds and eligible liabilities as a percentage of TLOF	**100.00%**

[1] *Capital Instruments*

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

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

Bank: PASHA Bank Georgia JSC
Date: 9/30/2025
Table 9.3 *The table is filled only by systemically important banks*

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

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Table 10 **Reconcilation of balance sheet to regulatory capital** *in Lari*

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per IFRS	linkage to capital table
1	**Cash, Cash balances with National Bank of Georgia and other banks**	**155,459,234**	
1.1	Cash on hand	2,178,390	
1.2	Casha balances with National bank of Georgia	54,489,735	
1.3	Cash balances with other banks	98,791,109	
2	**Financial assets held for trading**	**1,066,032**	
2.1	of which:derivatives	*1,066,032*	
3	**Non-trading financial assets mandatorily at fair value through profit or loss**		
4	**Financial assets designated at fair value through profit or loss**		
5	**Financial assets at fair value through other comprehensive income**	-	
5.1	Equity instruments		
5.2	Debt securities		
5.3	Loans and advances		
6	**Financial assets at amortised cost**	**450,951,691**	
6.1	Debt securities	*87,297,292*	
6.2	Loans and advances	*363,654,399*	
7	**Investments in subsidiaries, joint ventures and associates**		
8	**Non-current assets and disposal groups classified as held for sale**		
9	**Tangible assets**	**5,512,658**	
9.1	Property, Plant and Equipment	5,512,658	
9.2	Investment property		
10	**Intangible assets**	**3,169,939**	*Table 9 (Capital), N10*
10.1	Goodwill		
10.2	Other intangible assets	3,169,939	
11	**Tax assets**	**3,455,529**	*Table 9 (Capital), N15*
11.1	Current tax assets		
11.2	Deferred tax assets	3,455,529	
13	**Other assets**	**19,022,885**	
13.1	of which: repossessed collateral	16,059,859	
13.2	of which: dividends receivable		
14	**TOTAL ASSETS**	**638,637,967**	
	LIABILITIES		
15	**Financial liabilities held for trading**	**223,410**	
15.1	of which:derivatives	223,410	
16	**Financial liabilities designated at fair value through profit or loss**		
17	**Financial liabilities measured at amortised cost**	**471,286,557**	
17.1	Deposits	409,799,228	
17.2	borrowings	57,000,237	
17.3	Debt securities issued		
17.4	Other financial liabilities	4,487,092	
18	**Provisions**	**225,555**	
19	**Tax liabilities**	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	**Subordinated liabilities**	**33,039,134**	*Table 9 (Capital), N38*
21	**Other liabilities**	**8,682,403**	
21.1	of which: dividends payable		
22	**TOTAL LIABILITIES**	**513,457,060**	
	Equity		
23	**Share capital**	**136,800,000**	*Table 9 (Capital), N2*
24	**preference share**		
25	**Share premium**		
26	**(-) Treasury shares**		
27	**Equity instruments issued other than capital**	**1,154,911**	
27.1	Equity component of compound financial instruments	1,154,911	
27.2	Other equity instruments issued		
28	**Share-based payment reserve**		
29	**Accumulated other comprehensive income**	-	
29.1	revaluation reserve		
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income		
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income		
30	**Retained earnings**	**(12,774,003)**	*Table 9 (Capital), N6*
31	**TOTAL EQUITY**	**125,180,908**	
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	**638,637,967**	

Bank: PASHA Bank Georgia JSC
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Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

Table 11

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Risk weights / Exposure classes	0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	
1	Claims or contingent claims on central governments or central banks	25.594.352		0		0		0		0		34.241.783		0		0		34.241.783
2	Claims or contingent claims on regional governments or local authorities	0		0		0		0		0		0		0		0		-
3	Claims or contingent claims on public sector entities	0		0		0		0		0		0		0		0		-
4	Claims or contingent claims on multilateral development banks	0		0		0		0		0		0		0		0		-
5	Claims or contingent claims on international organizations/institutions	0		0		0		0		0		0		0		0		-
6	Claims or contingent claims on commercial banks	0		78.500.613		0		23.086.435		0		13.704.864	696.940	533.719		0		42.445.722
7	Claims or contingent claims on corporates	0		0		0		0		0		412.596.187	42.860.721	0		0		455.456.908
8	Retail claims or contingent retail claims	0		0		0		0		0		0	0	0		0		-
9	Claims or contingent claims secured by mortgages on residential property	0		0		0		0		0		0		0		0		-
10	Past due items	0		0		0		0		0		4.529.719		11.873.249		0		22.339.593
11	Items belonging to regulatory high-risk categories	0		0		0		0		0		0		0		0		-
12	Short-term claims on commercial banks and corporates	0		0		0		0		0		0		0		0		-
13	Claims in the form of collective investment undertakings ('CIU')	0		0		0		0		0		0		0		0		-
14	Other items	2.178.390		0		0		0		0		25.173.189		0		0		25.173.189
	Total	27,772,742	0	78,500,613	0	0	0	23,086,435	0	0	0	490,245,741	43,557,661	12,406,969	0	0	0	579,657,195

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Table 12 Credit Risk Mitigation

in Lari

		Funded Credit Protection										Unfunded Credit Protection									
		On-balance sheet netting	Cash on deposit with, or cash assimilated instruments	Debt securities issued by central governments or central banks, regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by other entities, which securities have a credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of exposures to corporates.	Debt securities with a short-term credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of short term exposures	Equities or convertible bonds that are included in a main index	Standard gold bullion or equivalent	Debt securities without credit rating issued by commercial banks	Units in collective investment undertakings	Central governments or central banks	Regional governments or local authorities	Multilateral development banks	International organizations / institutions	Public sector entities	Commercial banks	Other corporate entities that have a credit assessment, which has been determined by NBG to be associated with credit quality step 2 or above under the rules for the risk weighting of exposures to corporates	**Total Credit Risk Mitigation - On-balance sheet**	**Total Credit Risk Mitigation - Off-balance sheet**	**Total Credit Risk Mitigation**
1	Claims or contingent claims on central governments or central banks																				0
2	Claims or contingent claims on regional governments or local authorities																				0
3	Claims or contingent claims on public sector entities																				0
4	Claims or contingent claims on multilateral development banks																				0
5	Claims or contingent claims on international organizations/institutions																				0
6	Claims or contingent claims on commercial banks																				0
7	Claims or contingent claims on corporates		44,467,530																41,753,115	2,714,415	44,467,530
8	Retail claims or contingent retail claims		0																0	0	0
9	Claims or contingent claims secured by mortgages on residential property																				0
10	Past due items		0																0		0
11	Items belonging to regulatory high-risk categories																				0
12	Short-term claims on commercial banks and corporates																				0
13	Claims in the form of collective investment undertakings																				0
14	Other items																				0
	Total	0	44,467,530	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41,753,115	2,714,415	44,467,530

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Table 13 **Standardized approach - Effect of credit risk mitigation**

		a	b	c	d	e	f
			Off-balance sheet exposures				
	Asset Classes	On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
1	Claims or contingent claims on central governments or central banks	59,836,135			34,241,783	34,241,783	57%
2	Claims or contingent claims on regional governments or local authorities	0			0	0	#DIV/0!
3	Claims or contingent claims on public sector entities	0			0	0	#DIV/0!
4	Claims or contingent claims on multilateral development banks	0			0	0	#DIV/0!
5	Claims or contingent claims on international organizations/institutions	0			0	0	#DIV/0!
6	Claims or contingent claims on commercial banks	115,825,631	1,393,879	696,940	42,445,722	42,445,722	36%
7	Claims or contingent claims on corporates	412,596,187	89,958,473	42,860,721	455,456,908	410,989,378	90%
8	Retail claims or contingent retail claims	0	0	0	0	0	#DIV/0!
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	#DIV/0!
10	Past due items	16,402,968			22,339,593	22,339,593	136%
11	Items belonging to regulatory high-risk categories	0			0	0	#DIV/0!
12	Short-term claims on commercial banks and corporates	0			0	0	#DIV/0!
13	Claims in the form of collective investment undertakings ('CIU')	0			0	0	#DIV/0!
14	Other items	27,351,579			25,173,189	25,173,189	92%
	Total	632,012,500	91,352,353	43,557,661	579,657,195	535,189,665	79%

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Date: 9/30/2025

Table 11 **Liquidity Coverage Ratio**

		Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)		
		GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets										
1	Total HQLA				91,373,809	92,702,490	184,076,299	41,412,371	37,714,783	79,127,155
Cash outflows										
2	Retail deposits	28,184,695	54,472,871	82,657,566	8,052,203	12,285,997	20,338,200	1,702,013	2,813,427	4,515,440
3	Unsecured wholesale funding	128,625,398	223,177,502	351,802,900	53,906,485	46,136,983	100,043,468	48,189,270	43,650,587	91,839,856
4	Secured wholesale funding	31,630,435	-	31,630,435	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	35,939,568	65,304,726	101,244,294	7,289,088	12,534,231	19,823,318	2,736,736	4,539,277	7,276,013
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	8,834,074	7,740,266	16,574,340	4,827,304	2,030,436	6,857,740	4,827,304	2,030,436	6,857,740
8	**TOTAL CASH OUTFLOWS**	233,214,169	350,695,365	583,909,534	74,075,080	72,987,647	147,062,727	57,455,322	53,033,726	110,489,049
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	186,344,824	254,987,599	441,332,423	4,762,729	2,298,361	7,061,090	56,476,608	60,923,888	117,400,496
11	Other cash inflows	32,004,817	4,763,651	36,768,467	-	276,671	276,671	-	276,671	276,671
12	**TOTAL CASH INFLOWS**	218,349,641	259,751,250	478,100,890	4,762,729	2,575,032	7,337,762	56,476,608	61,200,559	117,677,167
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				91,373,809	92,702,490	184,076,299	41,412,371	37,714,783	79,127,155
14	Net cash outflow				69,312,351	70,412,614	139,724,965	14,363,831	13,258,432	27,622,262
15	Liquidity coverage ratio (%)				131.8%	131.7%	131.7%	288.3%	284.5%	286.5%

* 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 15 Counterparty credit risk weighted risk exposures

Derivative contracts	Nominal Amount	Current Market Value (CMV)	Collateral Value	Replacement Cost (RC)	Potential Future Exposure (PFE)	Supervisory Alfa Factor (α)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposures
	72,037,093	781,544	31,078,930	71,769	416,360		683,380	0	0	0	179,525	0	503,855	0	593,617
Calculated under Standardised Method	72,037,093	781,544	31,078,930	71,769	416,360	1.4	683,380	0	0	0	179,525	0	503,855	0	593,617
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	0	0	0	0	0	0	0	0
Contracts with Qualified Central Counterparty						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Central Counterparty						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contract with Commercial Banks	9,899,443	42,069	0	42,069	79,196	1.4	169,770								84,885
Calculated under Standardised Method	9,899,443	42,069	0	42,069	79,196	1.4	169,770	0	0		169770.44		0	0	84,885
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Financial Institutions except for Banks	37,133,312	409,083	6,490,975	29,700	317,912	1.4	486,657								486,657
Calculated under Standardised Method	37,133,312	409,083	6,490,975	29,700	317,912	1.4	486,657	0	0		0		486656.8	0	486,657
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Corporate Clients	5,417,600	75,145	5,427,600	0	2,471	1.4	3,459								3,459
Calculated under Standardised Method	5,417,600	75,145	5,427,600	0	2,471	1.4	3,459	0	0		0		3459.4	0	3,459
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Natural Persons	19,586,738	255,248	19,160,355	0	16,781	1.4	23,493								18,616
Calculated under Standardised Method	19,586,738	255,248	19,160,355	0	16,781	1.4	23,493	0	0		9755		13738.4	0	18,616
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Total	**72,037,093**	**781,544**	**31,078,930**	**71,769**	**416,360**	1.4	683,380	**0**	**0**	**0**	**179,525**	**0**	**503,855**	**0**	**593,617**

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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)	638,637,968
2	(Asset amounts deducted in determining Tier 1 capital)	(6,625,468)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	632,012,500
Derivative exposures		
4	Replacement cost associated with *all* derivatives transactions	71,769
5	Potential Future Exposure associated with *all* derivatives transactions	416,360
6	Risk positions defined by the Counterparty Credit Risk Regulation	683,380
7	Value of collateral received in exchange for derivative instruments	31,078,930
8	**Total derivative exposures (sum of lines 4 to 10)**	683,380
Securities financing transaction exposures		
9	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
10	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
11	Counterparty credit risk exposure for SFT assets	
12	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
14	Agent transaction exposures	
14	(Exempted CCP leg of client-cleared SFT exposure)	
15	**Total securities financing transaction exposures (sum of lines 12 to 15a)**	-
Other off-balance sheet exposures		
16	Off-balance sheet exposures at gross notional amount	91,352,353
17	(Adjustments for conversion to credit equivalent amounts)	(46,915,305)
18	**Other off-balance sheet exposures (sum of lines 17 to 18)**	44,437,048
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
19	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
20	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
21	**Tier 1 capital**	117,400,529
22	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	677,132,928
Leverage ratio		
23	**Leverage ratio**	17.338%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

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

	Risk Exposure Discounted for Credit Valuation Adjustment	Credit Valuation Adjustment Expense	Written-off Credit Valuation Adjustment Expense	Counterparty Credit Risk Credit Valuation Adjustment risk weighted Risk Exposures
Credit Valuation Adjustment	682,082	1,738	0	21,728
Calculated under Standardised Method	682,082	1,738	0	21,728
Calculated under Simplified Standardised Method				
Calculated under Original Risk Exposure Method				

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Table 16 **Net Stable Funding Ratio**

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
	Available stable funding					
1	Capital:	148,551,729	-	-	155,067,015	303,618,745
2	*Regulatory capital*	148,551,729			-	148,551,729
3	*Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year*				155,067,015	155,067,015
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	11,980,867	50,028,645	16,932,328	1,735,241	51,546,319
5	*Residents' deposits*	3,254,719	11,020,713	10,429,740	201,003	23,660,866
6	*Non-residents' deposits*	8,726,148	39,007,932	6,502,588	1,534,238	27,885,453
7	Wholesale funding	80,608,515	115,753,484	34,408,938	-	61,200,575
8	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the government or enterprises controlled by the government, international financial institutions and legal entities, excluding representatives of financial sector*	57,542,521	30,449,692	18,875,785	-	53,433,999
9	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions*	23,065,995	85,303,792	15,533,153	-	7,766,576
10	Liabilities with matching interdependent assets	-		-	-	
11	Other liabilities:	-	16,187,870	-	-	-
12	*Liabilities related to derivatives*		223,410			
13	*All other liabilities and equity not included in the above categories*		15,964,459			
14	**Total available stable funding**					**416,365,639**
	Required stable funding					
15	Total high-quality liquid assets (HQLA)	149,998,459	69,555,600	-	-	8,144,297
16	Performing loans and securities:	2,249,829	89,391,488	60,489,907	218,322,348	256,968,156
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*	2,249,829	25,275,850	14,317,254	33,083,575	44,371,053
19	*Loans to non-financial institutions and retail customers, of which:*	-	56,231,571	46,172,654	176,353,864	201,102,897
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*	-	7,884,067	-	8,884,909	11,494,206
24	Assets with matching interdependent liabilities					
25	Other assets:	5,512,658	21,723,774	547,934	17,676,032	34,857,560
26	*Assets related to derivatives*		1,066,032	-	-	1,066,032
27	*All other assets not included in the above categories*	5,512,658	20,657,741	547,934	17,676,032	33,791,528
28	Off-balance sheet items	-	27,873,958	27,461,903	35,993,850	9,538,966
29	**Total required stable funding**					**309,508,979**
30	**Net stable funding ratio**					**134.52%**

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

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Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	**≤ 1 year**	**> 1 year ≤ 5 year**	**> 5 year**	**No stated maturity**	**Total**
1	Claims or contingent claims on central governments or central banks	20,275,459		5,346,400	-	34,214,276	**59,836,135**
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	26,376,986	78,722,272	10,726,374			**115,825,631**
7	Claims or contingent claims on corporates		72,166,494	191,590,942	165,241,719		**428,999,155**
8	Retail claims or contingent retail claims						**-**
9	Claims or contingent claims secured by mortgages on residential property						**-**
10	*Past due items**		2,865,206	953,527	12,584,236		**16,402,968**
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	2,178,390	23,754,073			1,419,116	**27,351,579**
15	**Total**	**48,830,834**	**174,642,839**	**207,663,716**	**165,241,719**	**35,633,392**	**632,012,500**

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 tems". An overdue loan line is not included in the formula for eliminating double counting.

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Table 18

		a	b	c	d	e	f
Risk classes	**On Balance Assets**	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
1	Claims or contingent claims on central governments or central banks		59,836,135				59,836,135
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		116,139,106	313,476			115,825,631
7	Claims or contingent claims on corporates	32,212,297	408,951,919	12,165,060			428,999,155
8	Retail claims or contingent retail claims						-
9	Claims or contingent claims secured by mortgages on residential property						-
10	*Past due items**	22,192,187	-	5,789,219			16,402,968
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		33,977,046				33,977,046
15	**Total**	**32,212,297**	**618,904,206**	**12,478,536**	**-**	**-**	638,637,968
16	Of which: loans	32,029,398	337,393,784	11,749,272			357,673,910
17	Of which: securities		71,484,858	260,340			71,224,518

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 tems". An overdue loan line is not included in the formula for eliminating double counting.

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Table 19

	On Balance Assets / Risk classes	a	b	c	d	e	f
		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
1	State, state organizations	-	59,836,135	-			59,836,135
2	Financial Institutions	177,619	220,576,319	764,857			219,989,081
3	Pawn-shops						-
4	Construction Development, Real Estate Development and other Land Loans	3,570,998	26,302,520	2,274,676			27,598,843
5	Real Estate Management	1,646,481	51,530,139	300,369			52,876,251
6	Construction Companies	603	2,001,850	4,983			1,997,469
7	Production and Trade of Construction Materials	622	6,042,651	84,116			5,959,157
8	Trade of Consumer Foods and Goods	1,040,027	18,410,354	211,488			19,238,893
9	Production of Consumer Foods and Goods	-	12,043,052	9,847			12,033,205
10	Production and Trade of Durable Goods	-	3,234,288	4,046			3,230,242
11	Production and Trade of Clothes, Shoes and Textiles	-	476,189	408			475,782
12	Trade (Other)	640	31,137,965	208,622			30,929,982
13	Other Production	437,791	-	42,936			394,855
14	Hotels, Tourism	2,353,784	6,491,154	416,328			8,428,609
15	Restaurants	9,575,994	10,099,364	1,705,660			17,969,697
16	Industry						-
17	Oil Importers,Filling stationas,gas stations and Retailers	-	8,641,183	90,032			8,551,150
18	Energy	4,775	97,236,389	611,522			96,629,642
19	Auto Dealers						-
20	HealthCare	-	10,739,560	210,400			10,529,160
21	Pharmacy						-
22	Telecommunication	-	5,153,166	37,085			5,116,081
23	Service	2,049,543	12,741,930	290,920			14,500,553
24	Agriculture	11,352,576	1,786,723	5,209,316			7,929,982
25	Other	-	429,505	3			429,502
26	Assets on which the Sector of repayment source is not accounted for	844	16,726	921			16,649
27	Other assets		27,351,579				27,351,579
28	**Total**	**32,212,297**	**612,278,739**	**12,478,536**	**-**	**-**	632,012,500

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Table 20

	Changes in Expected Credit Loss for loans and Corporate debt securities	Loans	Corporate debt securities
1	**Opening balance of Expected Credit Loss**	11,686,944	302,676
2	**An increase in the ECL for possible losses on assets**	**778,101**	**31,191**
2.1	As a result of the origination of the new assets	552,317	29,497
2.2	As a result of classification of assets as a low quality	225,784	1,694
3	**Decrease in ECL for possible losses on assets**	**656,882**	**73,492**
3.1	As a result of write-off of assets	-	
3.2	As a result of partial or total payment of assets	364,529	-
3.3	As a result of classification of assets as a high quality	292,353	73,492
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	(23,237)	(35)
5	**Closing balance of Expected Credit Loss**	**11,784,926**	**260,340**

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Table 21

	Changes in the stock of non-performing loans over the period	Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
1	**Opening balance**	31,147,463	
2	Inflows to non-performing portfolios	1,815,532	
3	Increase of non-performing portfolio, as e result of currency exchange rate changes		
4	Outflows from non-performing portfolios	**933,597**	
5	Outflow due to the decrease level of credit risk		
6	Outflow due to loan repayment, partial or total	824,774	
7	Outflows due to write-offs		
8	Outflow due to taking possession of collateral		
9	Outflow due to sale of portfolios		
10	Outflow due to other situations		
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	108,824	
12	**Closing balance**	**32,029,398**	

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Table 22

	Distribution of loans, Debt securities and Off-balance-sheet items according to Credit Risk Stages and Past due days	**Total**	1st stage				2nd stage				3rd stage								POCI							
				Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years
1	**Loans**	**375,439,328.70**	**342,087,705.89**	**7,668,476.35**	**-**	**-**	**1,822,221.41**	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	**-**	**2,549,191.87**	**-**	**-**	**-**	**-**	**-**	**2,549,191.87**	**-**
1.1	Central banks																									
1.2	General governments																									
1.3	Credit institutions	6,016,143.25	6,016,143.25																							
1.4	Other financial corporations	68,396,666.51	68,234,138.51	-	-	-	-	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-	-	-	-	-	-	-	-	-
1.5	Non-financial corporations	294,142,572.58	261,042,829.43	7,668,476.35	-	-	1,809,706.53	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-	2,549,191.87	-	-	-	-	-	2,549,191.87	-
1.6	Households	6,883,943.36	4,794,594.69	-	-	-	12,514.87	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	-	-	-	-	-	-	-	-	-
2	**Debt Securities**	**87,839,516.09**	**87,839,516.09**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2.1	Central banks																									
2.2	General governments	5,346,400.00	5,346,400.00																							
2.3	Credit institutions	10,998,257.77	10,998,257.77	-	-	-	-											-	-	-	-	0	0	0	0	0
2.4	Other financial corporations	36,112,047.96	36,112,047.96	-	-	-	-											-	-	-	-	0	0	0	0	0
2.5	Non-financial corporations	35,372,810.36	35,372,810.36	-	-	-	-											-	-	-	-	0	0	0	0	0
2.6	Households																									
3	**Off-balance-sheet items**	**91,578,000.44**	**90,883,000.44**				**-**				**[illegible]**								**-**							
3.1	Central banks																									
3.2	General governments																									
3.3	Credit institutions	1,400,000.00	1,400,000.00				-				-								-							
3.4	Other financial corporations	285,713.97	285,713.97				-				-								-							
3.5	Non-financial corporations	86,647,489.19	85,952,488.19				-				**[illegible]**								-							
3.6	Households	3,244,797.27	3,244,797.27				-				-								-							

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Table 23

Loans Distributed according to LTV ratio, Expected Credit Loss, Value of collateral for loans and loans secured by guarantees according to Credit Risk stages and past due days		Total	Gross carrying value of loans																							
			1st stage				2nd stage				3rd stage								POCI							
				Past due ≤ 30 days	Past due > 30 days ≤ 90	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years
1	**Loans**	**369,423,182**	336,071,563	7,663,476	-	66	1,322,221	330,194	-	-	29,480,207	191	438,828	1,958,847	461,589	5,498,705	11,540,655	1,239	2,549,192	-	-	-	-	-	2,549,192	-
1.1	Secured Loans	350,181,391	316,846,100	7,663,476	-	-	1,322,221	330,194	-	-	29,463,877	-	437,791	1,958,847	447,726	5,498,705	11,540,655	-	2,549,192	-	-	-	-	-	2,549,192	-
1.1.1	Loans Secured by Immovable property	252,230,896	219,058,133	7,663,476	-	-	1,322,221	330,194	-	-	29,301,349	-	437,791	1,958,847	447,726	5,498,705	11,378,127	-	2,549,192	-	-	-	-	-	2,549,192	-
1.1.1.1	LTV ≤70%	127,012,702	117,710,573	-	-	-	330,194	330,194	-	-	8,971,935	-	437,791	1,958,847	447,726	3,528,374	1,930,793	-	-	-	-	-	-	-	-	-
1.1.1.2	LTV >70% ≤85%	39,936,179	34,764,651	-	-	-	-	-	-	-	5,171,528	-	-	-	-	-	5,171,528	-	-	-	-	-	-	-	-	-
1.1.1.3	LTV >85% ≤100%	27,553,749	19,904,564	-	-	-	-	-	-	-	7,649,185	-	-	-	-	-	144,397	-	-	-	-	-	-	-	-	-
1.1.1.4	LTV >100%	57,999,839	46,941,102	7,675,647	-	-	994,716	-	-	-	7,514,830	-	-	-	-	1,970,331	4,135,597	-	2,549,192	-	-	-	-	-	2,549,192	-
1.2	Expected Credit Loss of Loans	11,541,274	1,600,084	161,936	-	-	173,717	14,107	-	-	8,578,705	-	42,936	195,002	44,751	2,290,305	1,902,561	-	1,188,769	-	-	-	-	-	1,188,769	-
1.3	Value of Pledged collateral																									
1.3.1	Of which value capped at the Loan value	227,960,855	199,437,434	3,904,487	-	-	927,042	325,689	-	-	25,282,473	-	429,356	1,950,022	447,515	3,417,798	9,576,473	-	2,313,906	-	-	-	-	-	2,313,906	-
1.3.1.1	Of which immovable property	220,336,729	191,813,310	3,904,487	-	-	927,042	325,689	-	-	25,282,473	-	429,356	1,950,022	447,515	3,417,798	9,576,473	-	2,313,904	-	-	-	-	-	2,313,904	-
1.3.2	Of which value above the cap	337,774,712	320,146,769	-	-	-	569,128	569,128	-	-	17,058,815	-	569,883	2,067,707	714,447	7,218,998	3,783,025	-	-	-	-	-	-	-	-	-
1.3.2.1	Of which immovable property	315,663,701	298,707,095	-	-	-	569,128	569,128	-	-	16,387,478	-	569,883	1,990,277	635,966	7,151,839	3,783,025	-	-	-	-	-	-	-	-	-
1.4	Loans secured by the state and state institutions																									
1.5	Loans secured by bank and /or financial institutions																									

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Table 24

	Loans / Sector of repayment source	Gross carrying value					Expected Credit Loss				
			1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI
1	State, state organizations										
2	Financial Institutions	74.518.927	74.341.308	-	177.619	-	392.085	217.055	-	175.030	-
3	Pawn-shops										
4	Construction Development, Real Estate Development and other Land Loans	29.867.474	26.301.303	-	3,566,171	-	2.270.490	158,955	-	2,111,536	-
5	Real Estate Management	53.175.442	51.198.767	330.194	1.646.481	-	300.369	122.490	14.107	163.772	-
6	Construction Companies	1.967.473	1.967.473	-	-	-	4.983	4.983	-	-	-
7	Production and Trade of Construction Materials	6.042.651	6.042.651	-	-	-	83.505	83.505	-	-	-
8	Trade of Consumer Foods and Goods	2.072.931	1.032.904	-	1.040.027	-	110.629	7.559	-	103.070	-
9	Production of Consumer Foods and Goods	12.043.052	12.043.052	-	-	-	9.847	9.847	-	-	-
10	Production and Trade of Durable Goods	3.228.277	3.228.277	-	-	-	4.046	4.046	-	-	-
11	Production and Trade of Clothes, Shoes and Textiles	476.189	476.189	-	-	-	408	408	-	-	-
12	Trade (Other)	21.090.004	21.089.364	-	640	-	187.639	187.008	-	632	-
13	Other Production	437.791	-	-	437.791	-	42.936	-	-	42.936	-
14	Hotels, Tourism	8.810.411	5.499.126	992.027	2,319,258	-	386.392	8,746	159,610	218,036	-
15	Restaurants	19.548.108	10.099.364	-	9,448,744	-	1.594.658	43,257	-	1,551,401	-
16	Industry										
17	Oil Importers,Filling stationas,gas stations and Retailers	8.641.183	8.641.183	-	-	-	90.032	90,032	-	-	-
18	Energy	94.438.613	94.438.613	-	-	-	605.059	605,059	-	-	-
19	Auto Dealers										
20	HealthCare	10.739.560	10.739.560	-	-	-	210.400	210,400	-	-	-
21	Pharmacy										
22	Telecommunication										
23	Service	14.785.350	12.740.857	-	2,044,493	-	285.972	44,063	-	241,909	-
24	Agriculture	13.134.299	1.786.723	-	8,798,384	2,549,192	5.204.778	32,491	-	3,983,518	1,188,769
25	Other	404.265	404.265	-	-	-	3	3	-	-	-
26	Assets on which the Sector of repayment source is not accounted for	17.325	16.726	-	599	-	696	425	-	272	-
27	**Total**	**375.439.325.70**	**342.087.705.89**	**1.322.221.41**	**29.480.206.54**	**2.549.191.87**	**11.784.926.35**	**1.830.330.09**	**173.716.86**	**8.592.110.57**	**1.188.768.83**

Bank: PASHA Bank Georgia JSC
Date: 9/30/2025

Table 25

		ა	ბ	გ	დ	ე	ვ	ზ	თ	ი
Gross carrying value(Nominal value for Offbalance) - distribution according to Collateral type / Loans, corporate debt securities and Off-balance-sheet items		Secured by deposit	Secured by the state and state 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
1	Loans	42.533.642				222.660.647		52.332.672	10.754.599	41.141.623
2	Corporate debt securities					3.105.746		40.891.048	-	27.488.064
3	Off-balance-sheet itmes	2.721.838		3.018		23.869.936		12.021.699	7.802.968	43.758.541
4	Of which: Non-Performing Loans					29.783.462		12.080	302.740	1.931.116
5	Of which: Non-Performing Corporate debt securities									
6	Of which: Non-Performing Off-balance-sheet itmes	22		-		-		-	-	694.978

Bank: PASHA Bank Georgia JSC

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Table 26

Retail Products		Contractual Principal Amount					Gross carrying value of Loans					Expected Credit Loss					Number of Loans	Weighted average nominal interest rate on quarterly disbursed loans	Weighted average effective interest rate on quarterly disbursed loans	Weighted average nominal interest rate (on Residual Contractual value of Loans)	Weighted average remaining maturity (months) according to the Residual Contractual value of Loans
			1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI					
1	Auto loans																0				
2	Consumer Loans	822,622.66	807846.55	0	14776.11		847848.3229	832757.4829	0	15090.84		14210.1738	1708.1918	0	12501.982		35	15%	16%	12%	5.15
3	Pay Day Loans																0				
4	Momental Installments																0				
5	Overdrafts	3,817.85	2579.2507	0	1238.6009		3821.9216	2583.3207	0	1238.6009		916.0693	12.5368	0	903.5325		16	15%	16%	10%	3.34
6	Credit Cards																0				
7	Mortgages	12,503.88	0	12503.875	0		12514.8728	0	12514.8728	0		446.2127	0	446.2127	0		1			9%	6.00
7.1	Mortgages - Purchase of completed real estate	12,503.88	0	12503.875	0		12514.8728	0	12514.8728	0		446.2127	0	446.2127	0		1			9%	6.00
7.2	Mortgages - Construction, the purchase of real estate under construction																0				
7.3	Mortgages - For Real Estate Renovation																0				
8	Retail Pawnshop loans																0				
9	Student loans																0				
10	**Total Retail Products**	838,944.39	810425.8007	12503.875	16014.7109		864185.1173	835340.8036	12514.8728	16329.4409		15572.4558	1720.7286	446.2127	13405.5145		52	15%	16%	12%	5.14
10.1	Between them: Loans issued on the basis of income from a pension or other state social disbursement																0				