

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

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

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Table 1	Key metrics	According to IFRS				
N		4Q-2025	3Q-2025	2Q-2025	1Q-2025	4Q-2024
Regulatory capital (amounts, GEL)						
Based on Basel III framework						
1	CET1 capital	120,008,533	117,400,529	116,349,646	114,576,079	115,092,464
2	Tier1 capital	133,484,033	117,400,529	116,349,646	114,576,079	115,092,464
3	Regulatory capital	161,784,059	148,551,729	147,671,046	146,400,029	147,370,664
4	CET1 capital total requirement	99,904,578	92,767,886	91,960,270	93,003,478	94,637,195
5	Tier1 capital total requirement	121,785,229	112,497,001	111,431,559	112,597,127	114,802,687
6	Regulatory capital total requirement	150,750,155	138,617,933	137,213,108	138,542,812	141,504,076
Total Risk Weighted Assets (amounts, GEL)						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	663,462,800	613,965,125	613,446,915	625,359,653	637,812,963
Capital Adequacy Ratios						
Based on Basel III framework						
8	CET1 capital	18.09%	19.12%	18.97%	18.32%	18.04%
9	Tier1 capital	20.12%	19.12%	18.97%	18.32%	18.04%
10	Regulatory capital	24.38%	24.20%	24.07%	23.41%	23.11%
11	CET1 capital total requirement	15.06%	15.11%	14.99%	14.87%	14.84%
12	Tier1 capital total requirement	18.36%	18.32%	18.16%	18.01%	18.00%
13	Regulatory capital total requirement	22.72%	22.58%	22.37%	22.15%	22.19%
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	8.05%	7.91%	7.77%	7.52%	8.45%
16	Total Interest Expense / Average Annual Assets	4.49%	4.35%	4.07%	3.97%	3.91%
17	Earnings from Operations / Average Annual Assets	8.24%	7.63%	7.08%	7.98%	10.43%
18	Net Interest Margin	3.56%	3.56%	3.70%	3.55%	4.53%
19	Return on Average Assets (ROAA)	0.37%	0.24%	0.13%	-0.53%	1.24%
20	Return on Average Equity (ROAE)	1.90%	1.25%	0.70%	-3.01%	6.27%
Asset Quality						
21	Non Performed Loans / Total Loans	6.64%	8.53%	8.26%	7.69%	5.61%
22	ECL/Total Loans	2.20%	3.14%	3.10%	2.85%	2.07%
23	FX Loans/Total Loans	68.75%	61.54%	57.60%	57.16%	55.12%
24	FX Assets/Total Assets	58.00%	50.58%	52.74%	56.61%	55.91%
25	Loan Growth-YTD	19.17%	3.35%	3.76%	9.67%	16.07%
Liquidity						
26	Liquid Assets/Total Assets	19.71%	17.91%	18.86%	12.22%	16.43%
27	FX Liabilities/Total Liabilities	51.75%	57.42%	58.09%	70.68%	72.16%
28	Current & Demand Deposits/Total Assets	12.76%	14.18%	17.22%	23.13%	14.87%
Liquidity Coverage Ratio***						
29	Total HQLA	204,256,224	184,076,299	174,812,887	224,546,182	227,775,251
30	Net cash outflow	126,810,871	139,724,965	138,848,413	184,337,200	175,405,863
31	LCR ratio (%)	161.07%	131.74%	125.90%	121.81%	129.86%
Net Stable Funding Ratio						
32	Available stable funding	428,942,261	416,365,639	391,474,580	402,681,590	412,250,716
33	Required stable funding	364,704,269	309,508,979	299,001,893	306,246,443	312,469,588
34	Net stable funding ratio (%)	117.61%	134.52%	130.93%	131.49%	131.93%

*** 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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N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	ASSETS						
1	Cash, Cash balances with National Bank of Georgia and other banks	12,770,685	89,607,600	102,378,285	27,132,534	169,334,006	196,466,540
1.1	Cash on hand	285,431	2,096,300	2,381,731	505,138	2,451,680	2,956,819
1.2	Cash balances with National bank of Georgia	11,091,645	36,670,418	47,762,063	26,347,583	76,076,691	102,424,274
1.3	Cash balances with other banks	1,393,609	50,840,882	52,234,491	279,813	90,805,635	91,085,448
2	Financial assets held for trading	1,647,959	-	1,647,959	396,465	-	396,465
2.1	of which: derivatives	1,647,959	-	1,647,959	396,465	-	396,465
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	239,553,723	293,538,826	533,092,549	256,726,173	224,812,468	481,538,640
6.1	Debt securities	106,981,504	2,726,760	109,708,265	75,362,165	5,684,818	81,046,983
6.2	Loans and advances	132,572,218	290,812,066	423,384,284	181,364,007	219,127,650	400,491,657
7	Investments in subsidiaries, joint ventures and associates	-	-	-	-	-	-
8	Non-current assets and disposal groups classified as held for sale	-	-	-	-	-	-
9	Tangible assets	4,935,218	-	4,935,218	2,631,331	-	2,631,331
9.1	Property, Plant and Equipment	4,935,218	-	4,935,218	2,631,331	-	2,631,331
9.2	Investment property	-	-	-	-	-	-
10	Intangible assets	2,884,313	-	2,884,313	3,356,354	-	3,356,354
10.1	Goodwill	-	-	-	-	-	-
10.2	Other intangible assets	2,884,313	-	2,884,313	3,356,354	-	3,356,354
11	Tax assets	2,476,359	-	2,476,359	-	-	-
11.1	Current tax assets	-	-	-	-	-	-
11.2	Deferred tax assets	2,476,359	-	2,476,359	-	-	-
13	Other assets	13,598,740	648,937	14,247,677	20,977,662	570,906	21,548,568
13.1	of which: repossessed collateral	11,874,298	-	11,874,298	19,368,269	-	19,368,269
13.2	of which: dividends receivable	-	-	-	-	-	-
14	TOTAL ASSETS	277,866,999	383,795,363	661,662,362	311,220,519	394,717,379	705,937,898
	LIABILITIES						
15	Financial liabilities held for trading	46,220	-	46,220	426,946	-	426,946
15.1	of which: derivatives	46,220	-	46,220	426,946	-	426,946
16	Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-
17	Financial liabilities measured at amortised cost	244,981,064	230,801,866	475,782,930	157,423,621	386,318,959	543,742,580
17.1	Deposits	234,981,064	194,821,785	429,802,849	137,399,758	378,273,702	515,673,460
17.2	borrowings	10,000,000	31,961,804	41,961,804	20,023,863	7,290,333	27,314,196
17.3	Debt securities issued	-	-	-	-	-	-
17.4	Other financial liabilities	-	4,018,277	4,018,277	-	754,924	754,924
18	Provisions	58,619	385,965	444,584	272,391	260,698	533,089
19	Tax liabilities	-	-	-	-	-	-
19.1	Current tax liabilities	-	-	-	-	-	-
19.2	Deferred tax liabilities	-	-	-	-	-	-
20	Subordinated liabilities	-	32,381,000	32,381,000	-	33,530,510	33,530,510
21	Other liabilities	6,635,818	6,372,192	13,008,010	5,135,443	2,965,602	8,101,045
21.1	of which: dividends payable	-	-	-	-	-	-
22	TOTAL LIABILITIES	251,721,721	269,941,024	521,662,745	163,258,400	423,075,770	586,334,170
	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	13,475,500	14,630,411	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	-	13,475,500	13,475,500	-	-	-
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	(11,430,794)	-	(11,430,794)	(18,351,183)	-	(18,351,183)
31	TOTAL EQUITY*	126,524,116	13,475,500	139,999,616	119,603,728	-	119,603,728
32	TOTAL EQUITY AND TOTAL LIABILITIES	378,245,837	283,416,524	661,662,362	282,862,128	423,075,770	705,937,898

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

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N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	29,542,841	22,978,748	52,521,588	28,091,997	21,494,099	49,586,095
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	29,542,841	22,978,748	52,521,588	28,091,997	21,494,099	49,586,095
1.6	Other assets			-			-
2	(Interest expenses)	(17,382,252)	(11,925,371)	(29,307,623)	(12,323,402)	(10,654,027)	(22,977,428)
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)	(17,382,252)	(11,925,371)	(29,307,623)	(12,323,402)	(10,654,027)	(22,977,428)
2.4	(Other liabilities)			-			-
3	Dividend income			-			-
4	Fee and commission income	687,911	1,858,289	2,546,200	1,207,027	1,550,140	2,757,167
5	(Fee and commission expenses)	(262,213)	(1,288,804)	(1,551,016)	(257,490)	(1,202,215)	(1,459,705)
6	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net			-	33,252	-	33,252
7	Gains or (-) losses on financial assets and liabilities held for trading, net	1,632,219	-	1,632,219	104,404	-	104,404
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	11,733,133	-	11,733,133	11,956,991	-	11,956,991
11	Gains or (-) losses on derecognition of non-financial assets, net	303,863	-	303,863	(1,402,634)	-	(1,402,634)
12	Other operating income	971,265	-	971,265	1,248,552	214,102	1,462,654
13	(Other operating expenses)	(5,015,394)	(443)	(5,015,838)	(5,075,463)	-	(5,075,463)
14	(Administrative expenses)	(22,374,317)	-	(22,374,317)	(23,652,231)	-	(23,652,231)
14.1	(Staff expenses)	(20,864,685)		(20,864,685)	(21,737,352)		(21,737,352)
14.2	(Other administrative expenses)	(1,509,633)		(1,509,633)	(1,914,879)		(1,914,879)
15	(Depreciation and amortisation)	(3,857,920)		(3,857,920)	(4,601,517)		(4,601,517)
16	Modification gains or (-) losses, net			-			-
17	(Provisions or (-) reversal of provisions)	204,661	(125,267)	79,393	121,270	71,127	192,398
17.1	(Commitments and guarantees given)	(14,634)	(125,267)	(139,901)	(92,304)	71,127	(21,177)
17.2	(Other provisions)	219,294	-	219,294	213,575	-	213,575
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	(2,820,987)	(502,932)	(3,323,918)	32,219	334,616	366,836
18.1	(Financial assets at fair value through other comprehensive income)			-		-	-
18.2	(Financial assets at amortised cost)	(2,820,987)	(502,932)	(3,323,918)	32,219	334,616	366,836
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)			-			-
20	(Impairment or (-) reversal of impairment on non-financial assets)			-			-
21	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method			-			-
22	PROFIT OR (-) LOSS BEFORE TAX	(6,637,191)	10,994,220	4,357,029	(4,517,024)	11,807,842	7,290,819
23	(Tax expense or (-) Income	1,944,641		1,944,641			-
24	Profit or (-) loss after tax	(8,581,831)	10,994,220	2,412,388	(4,517,024)	11,807,842	7,290,819

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N	Off-balance sheet items	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Loan commitments received			0			0
2	Guarantees received as security for liabilities of the bank			0			0
3	Guarantees received as security for receivables of the bank	62,429,000	3,306,940,659	3,369,369,660	323,212,451	453,170,851	776,383,302
3.1	Surety, joint liability	43,010,004	3,293,050,213	3,336,060,217	301,493,454	436,762,911	738,256,365
3.2	Guarantees	19,418,996	13,890,446	33,309,443	21,718,996	16,407,940	38,126,937
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	100,686,856	626,281,714	726,968,570	105,424,127	508,890,606	614,314,734
5.1	Cash	5,278,686	57,960,022	63,238,709	3,175,627	49,111,718	52,287,344
5.2	Precious metals and stones			0			0
5.3	Real Estate:	34,008,853	467,642,660	501,651,513	25,558,853	360,869,062	386,427,915
5.3.1	Residential Property	1	28,210,811	28,210,812	1	26,313,426	26,313,427
5.3.2	Commercial Property	167,892	284,622,702	284,790,594	167,892	248,747,631	248,915,523
5.3.3	Complex Real Estate	0	4,248	4,248	0	0	0
5.3.4	Land Parcel	40,961	94,532,775	94,573,735	40,961	62,137,385	62,178,345
5.3.5	Other	33,799,999	60,272,124	94,072,123	25,349,999	23,670,621	49,020,620
5.4	Movable Property	1,911,601	51,202,752	53,114,353	1,911,601	39,883,119	41,794,720
5.5	Shares Pledged	0	52	52	0	62	62
5.6	Securities	0	15,320,408	15,320,408	0	15,955,371	15,955,371
5.7	Other	59,487,716	34,155,821	93,643,537	74,778,047	43,071,274	117,849,321
6	Loan commitments given	312,261	21,866,040	22,178,301	3,802,916	24,000,038	27,802,954
7	guarantees given	26,478,790	36,373,914	62,852,703	25,180,058	30,543,077	55,723,134
8	Letters of credit issued	0	180,228	180,228	0	263,754	263,754
9	Derivatives	124,079,299	136,949,806	261,029,105	53,435,437	183,812,877	237,248,313
9.1	Receivables through FX contracts (except options)	113,375,977	17,939,445	131,315,422	11,375,620	107,233,297	118,608,916
9.2	Payables through FX contracts (except options)	10,703,322	119,010,361	129,713,683	42,059,817	76,579,580	118,639,397
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	15,944,446	22,596,334	38,540,780	16,185,384	24,700,649	40,886,032
10.1	Principal of receivables derecognized during last 3 month	0	1,964,294	1,964,294	52,875	0	52,875
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	0	0	0	317,720	(55,985,34)	261,734
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	33,516	9,174	42,690	574,405	0	574,405
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	15,910,929	22,587,161	38,498,090	15,610,979	24,700,649	40,311,628
11	Capital expenditure commitment			0			0

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N		4Q-2025	3Q-2025	2Q-2025	1Q-2025	4Q-2024
1	Risk Weighted Assets for Credit Risk	584,058,719	535,783,283	533,218,918	547,179,259	557,912,289
1.1	Balance sheet items	550,879,870	494,346,419	491,806,152	513,414,046	523,377,407
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	32,325,187	40,843,246	40,666,665	33,153,849	33,164,663
1.3	Counterparty credit risk	853,662	593,617	746,100	611,365	1,370,219
2	Risk Weighted Assets for Market Risk	1,616,943	730,860	2,777,016	729,412	2,449,693
3	Risk Weighted Assets for Operational Risk	77,787,139	77,450,981	77,450,981	77,450,981	77,450,981
4	Total Risk Weighted Assets	663,462,800	613,965,125	613,446,915	625,359,653	637,812,963

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Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

Members of Supervisory Board		Independence status
1	Shahin Mammadov	Non-independent member
2	George Glonti	Independent member
3	Ebru Ogan Knotnerus	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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		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash, Cash balances with National Bank of Georgia and other banks	102,378,285	-	102,378,285
1.1	Cash on hand	2,381,731		2,381,730.96
1.2	Cash balances with National bank of Georgia	47,762,063		47,762,062.69
1.3	Cash balances with other banks	52,234,491		52,234,490.96
2	Financial assets held for trading	1,647,959		1,647,959.48
2.1	of which: derivatives	1,647,959		1,647,959.48
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	533,092,549	-	533,092,549
6.1	Debt securities	109,708,265		109,708,265
6.2	Loans and advances	423,384,284		423,384,284
7	Investments in subsidiaries, joint ventures and associates			
8	Non-current assets and disposal groups classified as held for sale			
9	Tangible assets	4,935,218	-	4,935,218
9.1	Property, Plant and Equipment	4,935,218		4,935,218
9.2	Investment property			
10	Intangible assets	2,884,313	2,884,313	-
10.1	Goodwill			
10.2	Other intangible assets	2,884,313	2,884,313	-
11	Tax assets	2,476,359	2,476,359	-
11.1	Current tax assets			
11.2	Deferred tax assets	2,476,359	2,476,359	
13	Other assets	14,247,677		14,247,677
13.1	of which: repossessed collateral	11,874,298		11,874,298
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	661,662,362	5,360,672	656,301,689

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	656,301,689
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	84,766,626
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	0
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	741,068,315
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	-49,772,825
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	0
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	691,295,490

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Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	125,369,206
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)	-11,430,794
7	Regulatory Adjustments of Common Equity Tier 1 capital	5,360,672
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	2,884,313
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)	2,476,359
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	120,008,533
25	Additional tier 1 capital before regulatory adjustments	13,475,500
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	13,475,500
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	13,475,500
37	Tier 2 capital before regulatory adjustments	28,300,026
38	Instruments that comply with the criteria for Tier 2 capital	28,300,026
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	28,300,026

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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%	29,855,826
1.2	Minimum Tier 1 Requirement	6.00%	39,807,768
1.3	Minimum Regulatory Capital Requirement	8.00%	53,077,024
2	Combined Buffer		
2.1	Capital Conservation Buffer	2.50%	16,586,570
2.2	Countercyclical Buffer	0.50%	3,317,314
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	7.56%	50,144,868
3.2	Tier 1 Pillar2 Requirement	9.36%	62,073,577
3.3	Regulatory capital Pillar 2 Requirement	11.72%	77,769,247
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	15.06%	99,904,578
5	Tier 1	18.36%	121,785,229
6	Total regulatory Capital	22.72%	150,750,155

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Table 9.2

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	161,784,059
Own funds¹	161,784,059
Common Equity Tier 1 (CET 1)	120,008,533
Additional Tier 1 Capital (AT 1)	13,475,500
Tier 2 Capital (Tier 2)	28,300,026
Eligible liabilities	-
Subordinated Loans (not classified as own funds) ²	
Eligible liabilities ³	
Total Liabilities and Own Funds (TLOF)	161,784,059
Total liabilities (except capital instruments)	
Own funds	161,784,059
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	663,462,800
Total Exposure Measure (TEM)	695,079,748
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	24.38%
Own funds and eligible liabilities as a percentage of TEM	23.28%
Own funds and eligible liabilities as a percentage of TLOF	100.00%

¹ Capital Instruments

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

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

Bank:
Date:
Table 9.3

PASHA Bank Georgia JSC
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The table is filled only by systemically important banks

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

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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 IFRS	linkage to capital table
1	Cash, Cash balances with National Bank of Georgia and other banks	102,378,285	
1.1	Cash on hand	2,381,731	
1.2	Casha balances with National bank of Georgia	47,762,063	
1.3	Cash balances with other banks	52,234,491	
2	Financial assets held for trading	1,647,959	
2.1	of which: derivatives	1,647,959	
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	533,092,549	
6.1	Debt securities	109,708,265	
6.2	Loans and advances	423,384,284	
7	Investments in subsidiaries, joint ventures and associates		
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	4,935,218	
9.1	Property, Plant and Equipment	4,935,218	
9.2	Investment property	-	
10	Intangible assets	2,884,313	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	2,884,313	
11	Tax assets	2,476,359	Table 9 (Capital), N15
11.1	Current tax assets		
11.2	Deferred tax assets	2,476,359	
13	Other assets	14,247,677	
13.1	of which: repossessed collateral	11,874,298	
13.2	of which: dividends receivable		
14	TOTAL ASSETS	661,662,362	
	LIABILITIES		
15	Financial liabilities held for trading	46,220	
15.1	of which: derivatives	46,220	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	475,782,930	
17.1	Deposits	429,802,849	
17.2	borrowings	41,961,804	
17.3	Debt securities issued		
17.4	Other financial liabilities	4,018,277	
18	Provisions	444,584	
19	Tax liabilities	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	Subordinated liabilities	32,381,000	Table 9 (Capital), N38
21	Other liabilities	13,008,010	
21.1	of which: dividends payable		
22	TOTAL LIABILITIES	521,662,745	
	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	14,630,411	
27.1	Equity component of compound financial instruments	1,154,911	
27.2	Other equity instruments issued	13,475,500	
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	(11,430,794)	Table 9 (Capital), N6
31	TOTAL EQUITY	139,999,616	
32	TOTAL EQUITY AND TOTAL LIABILITIES	661,662,362	

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

C4 - EXTERNAL CONFIDENTIAL

Project Information		Financial Data																		
Project ID	Project Name	Category	Sub-Category	Phase	Start Date	End Date	Budget	Actual	Variance	Forecast	Commitment	Encumbrance	Unencumbered	Unexpended	Unobligated	Unexpended	Unobligated	Unexpended	Unobligated	Unexpended
1	Project A	Category A	Sub-Category A	Phase A	2023-01-01	2023-12-31	1000000	950000	50000	1000000	950000	50000	1000000	950000	50000	1000000	950000	50000	1000000	950000
2	Project B	Category B	Sub-Category B	Phase B	2023-01-01	2023-12-31	2000000	1900000	100000	2000000	1900000	100000	2000000	1900000	100000	2000000	1900000	100000	2000000	1900000
3	Project C	Category C	Sub-Category C	Phase C	2023-01-01	2023-12-31	3000000	2800000	200000	3000000	2800000	200000	3000000	2800000	200000	3000000	2800000	200000	3000000	2800000
4	Project D	Category D	Sub-Category D	Phase D	2023-01-01	2023-12-31	4000000	3800000	200000	4000000	3800000	200000	4000000	3800000	200000	4000000	3800000	200000	4000000	3800000
5	Project E	Category E	Sub-Category E	Phase E	2023-01-01	2023-12-31	5000000	4700000	300000	5000000	4700000	300000	5000000	4700000	300000	5000000	4700000	300000	5000000	4700000
6	Project F	Category F	Sub-Category F	Phase F	2023-01-01	2023-12-31	6000000	5600000	400000	6000000	5600000	400000	6000000	5600000	400000	6000000	5600000	400000	6000000	5600000
7	Project G	Category G	Sub-Category G	Phase G	2023-01-01	2023-12-31	7000000	6500000	500000	7000000	6500000	500000	7000000	6500000	500000	7000000	6500000	500000	7000000	6500000
8	Project H	Category H	Sub-Category H	Phase H	2023-01-01	2023-12-31	8000000	7500000	500000	8000000	7500000	500000	8000000	7500000	500000	8000000	7500000	500000	8000000	7500000
9	Project I	Category I	Sub-Category I	Phase I	2023-01-01	2023-12-31	9000000	8400000	600000	9000000	8400000	600000	9000000	8400000	600000	9000000	8400000	600000	9000000	8400000
10	Project J	Category J	Sub-Category J	Phase J	2023-01-01	2023-12-31	10000000	9400000	600000	10000000	9400000	600000	10000000	9400000	600000	10000000	9400000	600000	10000000	9400000
11	Project K	Category K	Sub-Category K	Phase K	2023-01-01	2023-12-31	11000000	10300000	700000	11000000	10300000	700000	11000000	10300000	700000	11000000	10300000	700000	11000000	10300000
12	Project L	Category L	Sub-Category L	Phase L	2023-01-01	2023-12-31	12000000	11200000	800000	12000000	11200000	800000	12000000	11200000	800000	12000000	11200000	800000	12000000	11200000
13	Project M	Category M	Sub-Category M	Phase M	2023-01-01	2023-12-31	13000000	12100000	900000	13000000	12100000	900000	13000000	12100000	900000	13000000	12100000	900000	13000000	12100000
14	Project N	Category N	Sub-Category N	Phase N	2023-01-01	2023-12-31	14000000	13000000	1000000	14000000	13000000	1000000	14000000	13000000	1000000	14000000	13000000	1000000	14000000	13000000
15	Project O	Category O	Sub-Category O	Phase O	2023-01-01	2023-12-31	15000000	13900000	1100000	15000000	13900000	1100000	15000000	13900000	1100000	15000000	13900000	1100000	15000000	13900000
16	Project P	Category P	Sub-Category P	Phase P	2023-01-01	2023-12-31	16000000	14800000	1200000	16000000	14800000	1200000	16000000	14800000	1200000	16000000	14800000	1200000	16000000	14800000
17	Project Q	Category Q	Sub-Category Q	Phase Q	2023-01-01	2023-12-31	17000000	15600000	1400000	17000000	15600000	1400000	17000000	15600000	1400000	17000000	15600000	1400000	17000000	15600000
18	Project R	Category R	Sub-Category R	Phase R	2023-01-01	2023-12-31	18000000	16400000	1600000	18000000	16400000	1600000	18000000	16400000	1600000	18000000	16400000	1600000	18000000	16400000
19	Project S	Category S	Sub-Category S	Phase S	2023-01-01	2023-12-31	19000000	17200000	1800000	19000000	17200000	1800000	19000000	17200000	1800000	19000000	17200000	1800000	19000000	17200000
20	Project T	Category T	Sub-Category T	Phase T	2023-01-01	2023-12-31	20000000	18000000	2000000	20000000	18000000	2000000	20000000	18000000	2000000	20000000	18000000	2000000	20000000	18000000
21	Project U	Category U	Sub-Category U	Phase U	2023-01-01	2023-12-31	21000000	18800000	2200000	21000000	18800000	2200000	21000000	18800000	2200000	21000000	18800000	2200000	21000000	18800000
22	Project V	Category V	Sub-Category V	Phase V	2023-01-01	2023-12-31	22000000	19600000	2400000	22000000	19600000	2400000	22000000	19600000	2400000	22000000	19600000	2400000	22000000	19600000
23	Project W	Category W	Sub-Category W	Phase W	2023-01-01	2023-12-31	23000000	20400000	2600000	23000000	20400000	2600000	23000000	20400000	2600000	23000000	20400000	2600000	23000000	20400000
24	Project X	Category X	Sub-Category X	Phase X	2023-01-01	2023-12-31	24000000	21200000	2800000	24000000	21200000	2800000	24000000	21200000	2800000	24000000	21200000	2800000	24000000	21200000
25	Project Y	Category Y	Sub-Category Y	Phase Y	2023-01-01	2023-12-31	25000000	22000000	3000000	25000000	22000000	3000000	25000000	22000000	3000000	25000000	22000000	3000000	25000000	22000000
26	Project Z	Category Z	Sub-Category Z	Phase Z	2023-01-01	2023-12-31	26000000	22800000	3200000	26000000	22800000	3200000	26000000	22800000	3200000	26000000	22800000	3200000	26000000	22800000
27	Project AA	Category AA	Sub-Category AA	Phase AA	2023-01-01	2023-12-31	27000000	23600000	3400000	27000000	23600000	3400000	27000000	23600000	3400000	27000000	23600000	3400000	27000000	23600000
28	Project AB	Category AB	Sub-Category AB	Phase AB	2023-01-01	2023-12-31	28000000	24400000	3600000	28000000	24400000	3600000	28000000	24400000	3600000	28000000	24400000	3600000	28000000	24400000
29	Project AC	Category AC	Sub-Category AC	Phase AC	2023-01-01	2023-12-31	29000000	25200000	3800000	29000000	25200000	3800000	29000000	25200000	3800000	29000000	25200000	3800000	29000000	25200000
30	Project AD	Category AD	Sub-Category AD	Phase AD	2023-01-01	2023-12-31	30000000	26000000	4000000	30000000	26000000	4000000	30000000	26000000	4000000	30000000	26000000	4000000	30000000	26000000
31	Project AE	Category AE	Sub-Category AE	Phase AE	2023-01-01	2023-12-31	31000000	26800000	4200000	31000000	26800000	4200000	31000000	26800000	4200000	31000000	26800000	4200000	31000000	26800000
32	Project AF	Category AF	Sub-Category AF	Phase AF	2023-01-01	2023-12-31	32000000	27600000	4400000	32000000	27600000	4400000	32000000	27600000	4400000	32000000	27600000	4400000	32000000	27600000
33	Project AG	Category AG	Sub-Category AG	Phase AG	2023-01-01	2023-12-31	33000000	28400000	4600000	33000000	28400000	4600000	33000000	28400000	4600000	33000000	28400000	4600000	33000000	28400000
34	Project AH	Category AH	Sub-Category AH	Phase AH	2023-01-01	2023-12-31	34000000	29200000	4800000	34000000	29200000	4800000	34000000	29200000	4800000	34000000	29200000	4800000	34000000	29200000
35	Project AI	Category AI	Sub-Category AI	Phase AI	2023-01-01	2023-12-31	35000000	30000000	5000000	35000000	30000000	5000000	35000000	30000000	5000000	35000000	30000000	5000000	35000000	30000000
36	Project AJ	Category AJ	Sub-Category AJ	Phase AJ	2023-01-01	2023-12-31	36000000	30800000	5200000	36000000	30800000	5200000	36000000	30800000	5200000	36000000	30800000	5200000	36000000	30800000
37	Project AK	Category AK	Sub-Category AK	Phase AK	2023-01-01	2023-12-31	37000000	31600000	5400000	37000000	31600000	5400000	37000000	31600000	5400000	37000000	31600000	5400000	37000000	31600000
38	Project AL	Category AL	Sub-Category AL	Phase AL	2023-01-01	2023-12-31	38000000	32400000	5600000	38000000	32400000	5600000	38000000	32400000	5600000	38000000	32400000	5600000	38000000	32400000
39	Project AM	Category AM	Sub-Category AM	Phase AM	2023-01-01	2023-12-31	39000000	33200000	5800000	39000000	33200000	5800000	39000000	33200000	5800000	39000000	33200000	5800000	39000000	33200000
40	Project AN	Category AN	Sub-Category AN	Phase AN	2023-01-01	2023-12-31	40000000	34000000	6000000	40000000	34000000	6000000	40000000	34000000	6000000	40000000	34000000	6000000	40000000	34000000
41	Project AO	Category AO	Sub-Category AO	Phase AO	2023-01-01	2023-12-31	41000000	34800000	6200000	41000000	34800000	6200000	41000000	34800000	6200000	41000000	34800000	6200000	41000000	34800000
42	Project AP	Category AP	Sub-Category AP	Phase AP	2023-01-01	2023-12-31	42000000	35600000	6400000	42000000	35600000	6400000	42000000	35600000	6400000	42000000	35600000	6400000	42000000	35600000
43	Project AQ	Category AQ	Sub-Category AQ	Phase AQ	2023-01-01	2023-12-31	43000000	36400000	6600000	43000000	36400000	6600000	43000000	36400000	6600000	43000000	36400000	6600000	43000000	36400000
44	Project AR	Category AR	Sub-Category AR	Phase AR	2023-01-01	2023-12-31	44000000	37200000	6800000	44000000	37200000	6800000	44000000	37200000	6800000	44000000	37200000	6800000	44000000	37200000
45	Project AS	Category AS	Sub-Category AS	Phase AS	2023-01-01	2023-12-31	45000000	38000000	7000000	45000000	38000000	7000000	45000000	38000000	7000000	45000000	38000000	7000000	45000000	38000000
46	Project AT	Category AT	Sub-Category AT	Phase AT	2023-01-01	2023-12-31	46000000	38800000	7200000	46000000	38800000	7200000	46000000	38800000	7200000	46000000	38800000	7200000	46000000	38800000
47	Project AU	Category AU	Sub-Category AU	Phase AU	2023-01-01	2023-12-31	47000000	39600000	7400000	47000000	39600000	7400000	47000000	39600000	7400000	47000000	39600000	7400000	47000000	39600000
48	Project AV	Category AV	Sub-Category AV	Phase AV	2023-01-01	2023-12-31	48000000	40400000	7600000	48000000	40400000	7600000	48000000	40400000	7600000	48000000	40400000	7600000	48000000	40400000
49	Project AW	Category AW	Sub-Category AW	Phase AW	2023-01-01	2023-12-31	49000000	41200000	7800000	49000000	41200000	7800000	49000000	41200000						

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	a	b	c	d	e	f
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	53,231,463			36,670,418	36,670,418	69%
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	66,786,378	1,396,533	698,357	28,601,427	28,601,427	42%
7 Claims or contingent claims on corporates	497,022,086	83,370,093	34,295,534	531,317,621	475,032,957	89%
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	16,621,034			22,641,257	22,641,257	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	22,640,728			20,258,997	20,258,997	89%
Total	656,301,689	84,766,626	34,993,801	639,489,720	583,205,057	84%

Bank: PASHA Bank Georgia JSC
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Table 11

Liquidity Coverage Ratio

	Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)		
	GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets									
1 Total HQLA				106,543,047	97,713,177	204,256,224	57,845,433	33,775,217	91,620,650
Cash outflows									
2 Retail deposits	28,321,873	55,506,993	83,828,866	8,421,250	11,264,068	19,685,318	1,801,518	2,640,212	4,441,730
3 Unsecured wholesale funding	153,246,563	225,981,434	379,227,997	44,472,699	45,016,645	89,489,344	40,205,623	33,183,040	73,388,663
4 Secured wholesale funding	21,315,217	-	21,315,217	-	-	-	-	-	-
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	36,188,218	68,186,078	104,374,296	6,581,583	15,831,458	22,413,041	2,339,084	5,360,725	7,699,810
6 Other contractual funding obligations									
7 Other contingent funding obligations	9,746,477	9,280,471	19,026,948	5,865,528	3,500,954	9,366,482	5,865,528	3,500,954	9,366,482
8 TOTAL CASH OUTFLOWS	248,818,348	358,954,976	607,773,324	65,341,059	75,613,126	140,954,185	50,211,753	44,684,932	94,896,685
Cash inflows									
9 Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10 Inflows from fully performing exposures	180,131,128	287,514,570	467,645,697	9,805,311	3,561,487	13,366,797	60,464,673	72,951,748	133,416,421
11 Other cash inflows	31,359,201	5,149,191	36,508,392	547,351	229,166	776,518	547,351	229,166	776,518
12 TOTAL CASH INFLOWS	211,490,329	292,663,760	504,154,089	10,352,662	3,790,653	14,143,315	61,012,024	73,180,915	134,192,939
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				106,543,047	97,713,177	204,256,224	57,845,433	33,775,217	91,620,650
14 Net cash outflow				54,988,397	71,822,473	126,810,871	12,552,938	11,171,233	23,724,171
15 Liquidity coverage ratio (%)				193.8%	136.0%	161.1%	460.8%	302.3%	386.2%

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

Table 15 Counterparty credit risk weighted risk exposures

Derivative contracts	Nominal Amount	Current Market Value (\$MM)	Collateral Value	Regulatory Credit (RC)	Potential Future Exposure (PFE)	Supervisory MFA Factor (x)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposure
	119,799,552	1,601,389	30,382,579	323,046	804,415		1,578,445	0	0	0	1,472,561	0	82,887	22,296	83,882
Calculated under Standardized Method	119,799,552	1,601,389	30,382,579	323,046	804,415	1.4	1,578,445	0	0	0	1,472,561	0	82,887	22,296	83,882
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Contracts with Qualified Central Counterparty							1.4	-	-	-	-	-	-	-	0
Calculated under Standardized Method							1.4	-	-	-	-	-	-	-	0
Calculated under Simplified Standardized Method							1.4	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method							1.4	-	-	-	-	-	-	-	0
Contracts with Central Counterparty							1.4	-	-	-	-	-	-	-	0
Calculated under Standardized Method							1.4	-	-	-	-	-	-	-	0
Calculated under Simplified Standardized Method							1.4	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method							1.4	-	-	-	-	-	-	-	0
Contract with Commercial Banks	83,850,250	122,045	0	323,046	729,210	1.4	1,472,128	0	0	0	1,450,061	0	22,996	0	758,125
Calculated under Standardized Method	83,850,250	122,045	0	323,046	729,210	1.4	1,472,128	0	0	0	1,450,061	0	22,996	0	758,125
Calculated under Simplified Standardized Method							1.4	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method							1.4	-	-	-	-	-	-	-	0
Contracts with Financial Institutions except for Banks	14,898,717	696,165	11,421,619	0	51,179	1.4	71,650	0	0	0	0	0	716,495	0	71,650
Calculated under Standardized Method	14,898,717	696,165	11,421,619	0	51,179	1.4	71,650	0	0	0	0	0	716,495	0	71,650
Calculated under Simplified Standardized Method							1.4	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method							1.4	-	-	-	-	-	-	-	0
Contracts with Corporate Clients	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Simplified Standardized Method							1.4	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method							1.4	-	-	-	-	-	-	-	0
Contracts with Natural Persons	19,050,585	585,179	18,539,351	0	79,027	1.4	111,117	0	0	0	77,339.87	0	112,177.33	0	77,339.87
Calculated under Standardized Method	19,050,585	585,179	18,539,351	0	79,027	1.4	111,117	0	0	0	77,339.87	0	112,177.33	0	77,339.87
Calculated under Simplified Standardized Method							1.4	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method							1.4	-	-	-	-	-	-	-	0
Total	119,799,552	1,601,389	30,382,579	323,046	804,415	1.4	1,578,445	0	0	0	1,472,561	0	82,887	22,296	83,882

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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)	661,662,362
2	(Asset amounts deducted in determining Tier 1 capital)	(5,360,672)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	656,301,689
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions	323,046
5	Potential Future Exposure associated with <i>all</i> derivatives transactions	804,415
6	Risk positions defined by the Counterparty Credit Risk Regulation	1,578,445
7	Value of collateral received in exchange for derivative instruments	30,382,574
8	Total derivative exposures (sum of lines 4 to 10)	1,578,445
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	84,766,626
17	(Adjustments for conversion to credit equivalent amounts)	(47,567,012)
18	Other off-balance sheet exposures (sum of lines 17 to 18)	37,199,614
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	133,484,033
22	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	695,079,748
Leverage ratio		
23	Leverage ratio	19.20%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

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

	Risk Exposure Discounted for Credit Valuation Adjustment	Credit Valuation Adjustment Expense	Written-off Credit Valuation Adjustment Expense	Counterparty Credit Risk Credit Valuation Adjustment risk weighted Risk Exposures
Credit Valuation Adjustment	1,576,132	3,114	0	38,921
<i>Calculated under Standardised Method</i>	1,576,132	3,114	0	38,921
<i>Calculated under Simplified Standardised Method</i>				
<i>Calculated under Original Risk Exposure Method</i>				

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Table 16

Net Stable Funding Ratio

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:	161,784,059	-	-	131,501,212	293,285,272		
2	Regulatory capital	161,784,059			131,501,212	161,784,059		
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year					131,501,212		
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	10,536,361	49,049,087	16,288,298	597,181	48,344,832		
5	Residents' deposits	3,856,218	11,444,699	6,963,344	201,001	21,341,999		
6	Non-residents' deposits	6,680,144	37,604,388	9,324,953	396,180	27,002,832		
7	Wholesale funding	87,832,755	114,893,208	62,995,063	(0)	87,312,158		
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	64,629,422	46,999,830	32,462,192	(0)	72,045,722		
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	23,203,333	67,893,379	30,532,871	-	15,266,436		
10	Liabilities with matching interdependent assets							
11	Other liabilities:	-	19,487,256	-	-	-		
12	Liabilities related to derivatives		46,220					
13	All other liabilities and equity not included in the above categories		19,441,036					
14	Total available stable funding					428,942,261		
Required stable funding								
15	Total high-quality liquid assets (HQLA)	99,527,447	85,330,600	-	-	6,735,713		
16	Performing loans and securities:	2,844,725	75,398,349	74,866,758	280,812,132	316,818,819		
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	2,844,725	11,677,998	11,933,705	44,376,960	52,522,221		
19	Loans to non-financial institutions and retail customers, of which:	-	61,628,324	62,219,685	215,976,920	245,504,387		
20	With a risk weight of less than or equal to 35%							
21	Residential mortgages, of which:							
22	With a risk weight of less than or equal to 35%							
23	Securities that do not qualify as HQLA	-	2,092,026	713,368	20,458,252	18,792,211		
24	Assets with matching interdependent liabilities							
25	Other assets:	4,935,218	17,374,634	576,337	17,282,308	32,016,992		
26	Assets related to derivatives		1,647,959	-	-	1,647,959		
27	All other assets not included in the above categories	4,935,218	15,726,674	576,337	17,282,308	30,369,033		
28	Off-balance sheet items	-	22,065,151	27,448,396	35,230,985	9,132,745		
29	Total required stable funding					364,704,269		
30	Net stable funding ratio					117.61%		

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

Table 12

Risk classes	Distribution by residual maturity	Exposure of On-Balance Items					
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	1,646,369	9,500,000	5,469,400		36,615,693	53,231,469
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	21,234,824	34,429,289	11,071,245			66,735,358
7	Claims or contingent claims on corporates		78,972,881	228,957,752	205,394,350		513,324,983
8	Retail claims or contingent retail claims		230,190	85,808	2,139		318,138
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*		2,697,048	959,985	12,964,323		16,621,357
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 (CIUF)						-
14	Other items	2,381,731	18,975,337			1,283,660	22,640,728
15	Total	25,262,924	142,158,198	245,284,725	205,396,489	37,899,353	656,301,689

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

Table 18

On Balance Assets		a	b	c	d	e	f
		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
Risk classes							(a-b-c-d)
1	Claims on contingent claims on central governments or central banks		53,331,465				53,331,465
2	Claims on contingent claims on regional governments or local authorities						-
3	Claims on contingent claims on public sector entities						-
4	Claims on contingent claims on multilateral development banks						-
5	Claims on contingent claims on international organization/institutions						-
6	Claims on contingent claims on commercial banks		46,911,405	175,322			46,736,078
7	Claims on contingent claims on corporates	28,941,746	494,999,465	10,254,293		3,964,294	53,643,121
8	Retail claims on contingent retail claims						-
9	Claims on contingent claims secured by mortgages on residential property						-
10	Past due items*	30,402,394	-	3,781,960			16,621,034
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 (CUI)						-
14	Other items		23,057,402				23,057,402
15	Total	28,941,746	645,148,132	10,419,513	-	3,964,294	463,655,365
16	Of which: loans	28,763,436	481,120,849	9,498,280			429,386,025
17	Of which: securities		93,802,285	635,183			93,167,102

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

Table 19

Table 19		a	b	c	d	e	f
On Balance Assets		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
Risk classes		Of which: Loans and other Assets - Non Performing	Of which: Loans and other Assets - other than Non Performing				(a-b-c-d)
1	State, state organizations	-	53,631,899	853	-	-	53,631,047
2	Financial Institutions	176,571	173,884,863	864,723	-	-	173,196,711
3	Pawn shops	-	-	-	-	-	-
4	Construction Development, Real Estate Development and other Land Loans	1,620,878	41,449,780	469,784	-	1,964,294	42,600,873
5	Real Estate Management	1,440,704	60,757,138	280,901	-	-	61,916,941
6	Construction Companies	303	7,013,168	47,371	-	-	6,965,497
7	Production and Trade of Construction Materials	622	28,098,173	337,633	-	-	27,760,163
8	Trade of Consumer Goods and Goods	1,039,405	21,047,630	261,684	-	-	21,825,299
9	Production of Consumer Goods and Goods	-	5,653,385	2,236	-	-	5,651,149
10	Production and Trade of Durable Goods	-	1,215,883	2,071	-	-	1,213,811
11	Production and Trade of Clothes, Shoes and Textiles	-	-	-	-	-	-
12	Trade (Other)	640	37,296,620	236,814	-	-	37,060,445
13	Other Production	438,228	-	42,718	-	-	395,510
14	Hotels, Tourism	2,379,961	6,060,446	436,432	-	-	8,009,975
15	Restaurants	9,980,212	15,091,252	1,699,792	-	-	22,971,672
16	Industry	-	8,612,744	71,521	-	-	8,541,224
17	Oil Importers, Filling stations, gas stations and Retailers	-	110,962,861	658,972	-	-	110,303,889
18	Finance	-	-	-	-	-	-
19	Auto Dealers	-	10,448,689	197,860	-	-	10,250,829
20	HealthCare	-	-	-	-	-	-
21	Pharmacy	-	-	-	-	-	-
22	Telecommunication	-	21,165,986	310,817	-	-	20,855,169
23	Service	1,956,751	9,057,481	265,153	-	-	10,728,079
24	Agriculture	10,326,732	3,136,653	4,230,738	-	-	9,232,647
25	Other	-	306,525	-	-	-	306,525
26	Assets on which the Sector of repayment source is not accounted for	-	842	900	-	-	14,984
27	Other assets	-	22,640,728	-	-	-	22,640,728
28	Total	28,941,746	691,775,495	10,419,513	-	1,964,294	686,301,689

Date:
Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	11,784,926	260,340
2	An increase in the ECL for possible losses on assets	1,150,919	483,834
2.1	As a result of the origination of the new assets	981,443	480,554
2.2	As a result of classification of assets as a low quality	169,476	3,280
3	Decrease in ECL for possible losses on assets	3,418,731	108,940
3.1	As a result of write-off of assets		
3.2	As a result of partial or total payment of assets	3,041,885	86,014
3.3	As a result of classification of assets as a high quality	376,846	22,926
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	(7,828)	(49)
5	Closing balance of Expected Credit Loss	9,509,286	635,185

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		
2	Inflows to non-performing portfolios	32,029,598	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	83,015	
4	Outflows from non-performing portfolios		
5	Outflow due to the decrease level of credit risk		
6	Outflow due to loan repayment, partial or total	3,325,596	
7	Outflow due to write off		
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	23,882	
12	Closing balance	28,763,486	

Name		Address		City		State		Zip		Country		Phone		Fax		E-mail		Web	
Name		Address		City		State		Zip		Country		Phone		Fax		E-mail		Web	
1	ABC COMPANY	123 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
2	DEF COMPANY	456 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
3	GHI COMPANY	789 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
4	JKL COMPANY	101 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
5	MNO COMPANY	202 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
6	PQR COMPANY	303 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
7	STU COMPANY	404 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
8	VWX COMPANY	505 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
9	YZA COMPANY	606 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
10	BCD COMPANY	707 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
11	EFG COMPANY	808 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
12	HIJ COMPANY	909 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
13	KLM COMPANY	1010 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
14	NOP COMPANY	2020 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
15	QRS COMPANY	3030 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
16	TUV COMPANY	4040 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
17	WXY COMPANY	5050 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
18	ZAB COMPANY	6060 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234
19	CDE COMPANY	7070 MAIN ST	NEW YORK	NY	10001	USA	212	555	1234	212	555	1234	1234	5678	1234	5678	1234	5678	1234

[illegible]

Table 24

Loan	Gross carrying value				Expected Credit Loss			
	1 st stage	2 nd stage	3 rd stage	POC3	1 st stage	2 nd stage	3 rd stage	POC3
Sector of engagement source								
1. State, state organizations	480,437	480,437	-	-	433,613	-	-	-
2. Financial institutions	71,106,382	70,958,489	-	176,571	503,198	329,189	-	174,188
3. Large clients	-	-	-	-	-	-	-	-
4. Government Development, Real Estate Development and other Local Loans	63,064,343	61,448,864	-	1,615,051	440,445	324,583	-	140,405
5. Real Estate Measurement	62,128,176	60,443,133	312,529	1,440,114	380,418	121,459	13,386	143,572
6. International Companies	4,672,664	4,572,519	-	-	47,571	47,571	-	-
7. Production and Trade of Consumption Materials	15,543,863	15,543,863	-	-	284,466	284,466	-	-
8. Trade of Consumer Finished Goods	4,712,712	4,673,152	-	1,009,405	381,342	19,770	-	181,515
9. Production and Trade of Consumer Finished Goods	5,643,685	5,683,089	-	-	2,736	2,736	-	-
10. Production and Trade of Consumer Finished Goods	1,211,424	1,211,424	-	-	2,601	2,601	-	-
11. Trade of Consumer Finished Goods	17,268,811	17,099,051	-	-	172,631	186,863	-	801
12. Other Production	484,436	484,436	-	-	427,118	-	-	57,318
13. Trade of Consumer Finished Goods	8,449,880	8,121,862	958,580	2,345,405	485,412	5,707	182,169	217,246
14. Production	24,544,014	23,891,376	-	6,423,261	1,385,107	82,176	-	1,522,504
15. Production	8,612,744	8,612,744	-	-	71,521	71,521	-	-
16. Production	109,276,270	109,276,270	-	-	649,283	649,283	-	-
17. Other Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
18. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
19. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
20. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
21. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
22. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
23. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
24. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
25. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
26. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
27. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
28. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
29. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
30. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
31. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
32. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
33. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
34. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
35. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
36. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
37. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
38. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
39. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
40. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
41. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
42. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
43. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
44. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
45. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
46. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
47. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
48. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
49. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
50. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
51. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
52. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
53. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
54. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
55. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
56. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
57. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
58. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
59. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
60. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
61. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
62. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
63. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
64. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
65. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
66. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
67. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
68. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
69. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
70. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
71. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
72. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
73. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
74. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
75. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
76. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
77. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
78. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
79. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
80. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
81. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
82. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
83. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
84. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
85. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
86. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
87. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
88. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
89. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
90. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
91. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
92. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
93. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
94. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
95. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
96. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
97. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
98. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
99. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
100. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
101. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
102. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
103. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
104. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
105. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
106. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
107. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
108. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
109. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
110. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
111. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
112. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
113. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
114. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
115. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
116. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
117. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
118. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
119. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
120. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
121. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
122. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
123. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
124. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
125. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
126. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
127. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
128. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
129. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
130. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
131. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
132. Production	10,448,089	10,448,089	-	-	197,860	197,860	-	-
133. Production	10,448,089	10,448,089	-	-	197,860	19		

Table 16

Asset sampling information (value for Off-balance) - Classification according to collateral type		1	2	3	4	5	6	7	8	9
		Secured by deposits	Secured by the state and state institutions	Secured by bank and for financial institutions	Secured by gold / gold jewelry	Secured by immovable property	Secured by shares / bonds and other securities	Secured by other collateral	Secured by another client party guarantee	Unsecured Amount
Loans, expressed both convertible and GEL-denominated loans										
1	Loans	14 115 142				11 380 474		16 309 111	9 070 861	14 115 142
2	Convertible debt securities					1 000 000		1 000 000		1 000 000
3	GEL-denominated debt securities	2 897 118		214		23 440 478		6 301 810	6 311 810	45 259 620
4	CPNs, T-bills, Treasury bills							10		17 764
5	CPNs, T-bills, Treasury bills					25 111 977				25 111 977
6	CPNs, T-bills, Treasury bills									25 111 977

Description		Sales Performance (Q1-Q2)				Operational Efficiency (Q1-Q2)				Customer Satisfaction (Q1-Q2)				Financial Health (Q1-Q2)			
		Q1 Sales	Q2 Sales	Q1 Profit	Q2 Profit	Q1 Units	Q2 Units	Q1 Cost	Q2 Cost	Q1 Score	Q2 Score	Q1 NPS	Q2 NPS	Q1 Revenue	Q2 Revenue	Q1 Profit	Q2 Profit
1	Product A	100000	120000	20000	25000	1000	1200	80000	95000	4.5	4.8	100	110	100000	120000	20000	25000
2	Product B	150000	180000	30000	35000	1500	1800	120000	145000	4.2	4.5	120	130	150000	180000	30000	35000
3	Product C	200000	250000	40000	50000	2000	2500	160000	200000	4.0	4.3	150	160	200000	250000	40000	50000
4	Product D	250000	300000	50000	60000	2500	3000	200000	240000	3.8	4.1	180	190	250000	300000	50000	60000
5	Product E	300000	350000	60000	70000	3000	3500	240000	280000	3.5	3.8	200	210	300000	350000	60000	70000
6	Product F	350000	400000	70000	80000	3500	4000	280000	320000	3.2	3.5	220	230	350000	400000	70000	80000
7	Product G	400000	450000	80000	90000	4000	4500	320000	360000	3.0	3.3	240	250	400000	450000	80000	90000
8	Product H	450000	500000	90000	100000	4500	5000	360000	400000	2.8	3.1	260	270	450000	500000	90000	100000
9	Product I	500000	550000	100000	110000	5000	5500	400000	440000	2.5	2.8	280	290	500000	550000	100000	110000
10	Product J	550000	600000	110000	120000	5500	6000	440000	480000	2.3	2.6	300	310	550000	600000	110000	120000
Grand Total		2500000	3000000	500000	600000	25000	30000	2000000	2400000	3.5	3.8	2000	2100	2500000	3000000	500000	600000
Notes: All figures are estimates and subject to audit. Data is for Q1 and Q2 only. All rights reserved.																	