

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.

Table of contents	
1	Key ratios
2	Balance Sheet
3	Income statement
4	Off-balance sheet
5	Risk-Weighted Assets (RWA)
6	Information about supervisory board, senior management and shareholders
7	Linkages between financial statement assets and balance sheet items subject to credit risk weighting
8	Differences between carrying values of balance sheet items and exposure amounts subject to credit risk weighting
9	Regulatory Capital
9.1	Capital Adequacy Requirements
9.2	Summary Information on Minimum Requirement for Own Funds and Eligible Liabilities (MREL)
9.3	MREL Components Breakdown by Maturity and Governing Law
10	Reconciliation of regulatory capital to balance sheet
11	Credit risk weighted exposures
12	Credit risk mitigation
13	Standardized approach - effect of credit risk mitigation
14	Liquidity Coverage Ratio
15	Counterparty credit risk
15.1	Leverage Ratio
15.2	Credit Valuation Adjustment
16	Net Stable Funding Ratio
17	Exposures distributed by residual maturity and Risk Classes
18	Assets, ECL and write-offs by risk classes
19	Assets, ECL and write-offs by Sectors of income source
20	Change in ECL for loans and Corporate debt securities
21	Changes in the stock of non-performing loans over the period
22	Distribution of loans, Debt securities and Off-balance-sheet items according to Credit Risk stages and Past due days
23	Loans Distributed according to LTV ratio, Loan reserves, Value of collateral for loans and loans secured by guarantees according to Credit Risk stages and past due days
24	Loans and ECL on loans distributed according to Sectors of income source and Credit Risk stages
25	Loans, corporate debt securities and Off-balance-sheet items distributed by type of collateral
26	General and Qualitative information on Retail Products

Table 1		Key metrics		According to IFRS				
N		1Q-2026	4Q-2025	3Q-2025	2Q-2025	1Q-2025		
Regulatory capital (amounts, GEL)								
Based on Basel III framework								
1	CET1 capital	123,996,988	120,008,533	117,400,529	116,349,646	114,576,079		
2	Tier1 capital	137,495,988	133,484,033	117,400,529	116,349,646	114,576,079		
3	Regulatory capital	165,035,870	161,784,059	148,551,729	147,671,046	146,400,029		
4	CET1 capital total requirement	103,245,718	99,904,578	92,767,886	91,960,270	93,003,478		
5	Tier1 capital total requirement	125,615,571	121,785,229	112,497,001	111,431,559	112,597,127		
6	Regulatory capital total requirement	155,224,621	150,750,155	138,617,933	137,213,108	138,542,812		
Total Risk Weighted Assets (amounts, GEL)								
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	665,119,061	663,462,800	613,965,125	613,446,915	625,359,653		
Capital Adequacy Ratios								
Based on Basel III framework								
8	CET1 capital	18.64%	18.09%	19.12%	18.97%	18.32%		
9	Tier1 capital	20.67%	20.12%	19.12%	18.97%	18.32%		
10	Regulatory capital	24.81%	24.38%	24.20%	24.07%	23.41%		
11	CET1 capital total requirement	15.52%	15.06%	15.11%	14.99%	14.87%		
12	Tier1 capital total requirement	18.89%	18.36%	18.32%	18.16%	18.01%		
13	Regulatory capital total requirement	23.34%	22.72%	22.58%	22.37%	22.15%		
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	8.53%	8.05%	7.91%	7.77%	7.52%		
16	Total Interest Expense / Average Annual Assets	5.15%	4.49%	4.35%	4.07%	3.97%		
17	Earnings from Operations / Average Annual Assets	9.32%	8.24%	7.63%	7.08%	7.98%		
18	Net Interest Margin	3.38%	3.56%	3.56%	3.70%	3.55%		
19	Return on Average Assets (ROAA)	2.42%	0.37%	0.24%	0.13%	-0.53%		
20	Return on Average Equity (ROAE)	11.42%	1.90%	1.25%	0.70%	-3.01%		
Asset Quality								
21	Non Performed Loans / Total Loans	4.65%	6.64%	8.53%	8.26%	7.69%		
22	ECL/Total Loans	1.59%	2.20%	3.14%	3.10%	2.89%		
23	FX Loans/Total Loans	70.84%	68.75%	61.54%	57.60%	57.16%		
24	FX Assets/Total Assets	56.58%	58.00%	50.58%	52.74%	56.61%		
25	Loan Growth-YTD	-1.40%	19.17%	3.35%	3.76%	9.67%		
Liquidity								
26	Liquid Assets/Total Assets	21.93%	19.71%	17.91%	18.86%	12.22%		
27	FX Liabilities/Total Liabilities	47.90%	51.75%	57.42%	58.09%	70.68%		
28	Current & Demand Deposits/Total Assets	12.48%	12.76%	14.18%	17.22%	23.13%		
Liquidity Coverage Ratio***								
29	Total HQLA	194,765,242	204,256,224	184,076,299	174,812,887	224,546,182		
30	Net cash outflow	137,418,651	126,810,871	139,724,965	138,848,413	184,337,200		
31	LCR ratio (%)	141.73%	161.07%	131.74%	125.90%	121.81%		
Net Stable Funding Ratio								
32	Available stable funding	429,841,401	428,942,261	416,365,639	391,474,580	402,681,590		
33	Required stable funding	375,128,578	364,704,269	309,508,979	299,001,893	306,246,443		
34	Net stable funding ratio (%)	114.59%	117.61%	134.52%	130.93%	131.49%		

*** 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 illustrative purposes.

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	31,233,008	79,480,349	110,713,357	26,890,963	171,397,753	198,288,716
1.1	Cash on hand	435,173	2,199,545	2,634,718	444,220	2,994,383	3,438,603
1.2	Casha balances with National bank of Georgia	4,702,930	27,052,008	31,754,937	26,381,683	63,034,700	89,416,383
1.3	Cash balances with other banks	26,094,906	50,228,797	76,323,703	65,060	105,368,670	105,433,730
2	Financial assets held for trading	2,402,357	-	2,402,357	590,874	-	590,874
2.1	of which:derivatives	2,402,357	-	2,402,357	590,874	-	590,874
3	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
4	Financial assets designated at fair value through profit or loss			-			-
5	Financial assets at fair value through other comprehensive income			-			-
5.1	Equity instruments			-			-
5.2	Debt securities			-			-
5.3	Loans and advances			-			-
6	Financial assets at amortised cost	233,609,654	298,328,005	531,937,659	243,303,838	224,817,550	468,121,389
6.1	Debt securities	111,881,910	2,777,116	114,659,026	75,345,818	5,721,700	81,067,518
6.2	Loans and advances	121,727,744	295,550,889	417,278,633	167,958,020	219,095,850	387,053,870
7	Investments in subsidiaries, joint ventures and associates			-			-
8	Non-current assets and disposal groups classified as held for sale			-			-
9	Tangible assets	4,352,788	-	4,352,788	6,718,454	-	6,718,454
9.1	Property, Plant and Equipment	4,352,788	-	4,352,788	6,718,454	-	6,718,454
9.2	Investment property			-			-
10	Intangible assets	3,179,178	-	3,179,178	3,583,917	-	3,583,917
10.1	Goodwill			-			-
10.2	Other intangible assets	3,179,178	-	3,179,178	3,583,917	-	3,583,917
11	Tax assets	2,243,733	-	2,243,733	3,795,103	-	3,795,103
11.1	Current tax assets			-			-
11.2	Deferred tax assets	2,243,733	-	2,243,733	3,795,103	-	3,795,103
13	Other assets	13,481,341	736,061	14,217,402	18,956,869	172,823	19,129,692
13.1	of which: repossessed collateral	11,874,298	-	11,874,298	16,895,118	-	16,895,118
13.2	of which: dividends receivable			-			-
14	TOTAL ASSETS	290,502,059	378,544,415	669,046,475	303,840,018	396,388,127	700,228,145
	LIABILITIES						
15	Financial liabilities held for trading	190,805	-	190,805	549,093	-	549,093
15.1	of which:derivatives	190,805	-	190,805	549,093	-	549,093
16	Financial liabilities designated at fair value through profit or loss			-			-
17	Financial liabilities measured at amortised cost	265,332,049	216,210,094	481,542,142	161,784,907	373,622,852	535,407,759
17.1	Deposits	245,248,449	181,482,584	426,731,033	131,659,302	360,713,500	492,372,802
17.2	borrowings	20,083,600	31,247,500	51,331,100	30,125,605	7,775,241	37,900,846
17.3	Debt securities issued			-			-
17.4	Other financial liabilities	-	3,480,010	3,480,010	-	5,134,111	5,134,111
18	Provisions	85,528	210,361	295,889	309,877	229,794	539,672
19	Tax liabilities			-			-
19.1	Current tax liabilities			-			-
19.2	Deferred tax liabilities			-			-
20	Subordinated liabilities		33,018,456	33,018,456		33,651,417	33,651,417
21	Other liabilities	7,888,786	2,036,586	9,925,373	6,553,200	416,996	6,970,195
21.1	of which: dividends payable			-			-
22	TOTAL LIABILITIES	273,497,168	251,475,497	524,972,665	169,197,077	407,921,058	577,118,135
	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	13,499,000	14,653,911	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		13,499,000	13,499,000			
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	(7,380,101)		(7,380,101)	(14,844,900)		(14,844,900)
31	TOTAL EQUITY*	130,574,809	13,499,000	144,073,809	123,110,010	-	123,110,010
32	TOTAL EQUITY AND TOTAL LIABILITIES	404,071,977	264,974,497	669,046,475	292,307,087	407,921,058	700,228,145

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

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	7,700,333	6,679,331	14,379,664	7,105,018	5,976,689	13,081,707
1.1	Financial assets held for trading			-			-
1.2	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
1.3	Financial assets designated at fair value through profit or loss			-			-
1.4	Financial assets at fair value through other comprehensive income			-			-
1.5	Financial assets at amortised cost	7,700,333	6,679,331	14,379,664	7,105,018	5,976,689	13,081,707
1.6	Other assets			-			-
2	(Interest expenses)	(6,183,536)	(2,494,625)	(8,678,161)	(3,470,326)	(3,442,085)	(6,912,411)
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)	(6,183,536)	(2,494,625)	(8,678,161)	(3,470,326)	(3,442,085)	(6,912,411)
2.4	(Other liabilities)			-			-
3	Dividend income			-			-
4	Fee and commission income	194,421	419,802	614,223	159,833	342,378	502,211
5	(Fee and commission expenses)	(79,499)	(377,452)	(456,951)	(58,078)	(303,981)	(362,059)
6	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-	-	-	300,025	-	300,025
7	Gains or (-) losses on financial assets and liabilities held for trading, net	609,813	-	609,813	72,262	-	72,262
8	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net			-			-
9	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net			-			-
10	Exchange differences [gain or (-) loss], net	2,332,291	-	2,332,291	3,322,091	-	3,322,091
11	Gains or (-) losses on derecognition of non-financial assets, net	255	-	255	28,755	-	28,755
12	Other operating income	1	-	1	742	-	742
13	(Other operating expenses)	(1,009,306)	-	(1,009,306)	(1,224,941)	(443)	(1,225,385)
14	(Administrative expenses)	(5,547,191)	-	(5,547,191)	(5,126,734)	-	(5,126,734)
14.1	(Staff expenses)	(5,256,889)	-	(5,256,889)	(4,827,115)	-	(4,827,115)
14.2	(Other administrative expenses)	(290,302)	-	(290,302)	(299,619)	-	(299,619)
15	(Depreciation and amortisation)	(917,336)	-	(917,336)	(1,017,273)	-	(1,017,273)
16	Modification gains or (-) losses, net			-			-
17	(Provisions or (-) reversal of provisions)	(82,800)	175,604	92,804	(41,536)	30,904	(10,632)
17.1	(Commitments and guarantees given)	(82,800)	175,604	92,804	20,892	30,904	51,796
17.2	(Other provisions)			-	(62,429)	-	(62,429)
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	761,400	2,125,314	2,886,714	(613,670)	(2,328,451)	(2,942,121)
18.1	(Financial assets at fair value through other comprehensive income)			-			-
18.2	(Financial assets at amortised cost)	761,400	2,125,314	2,886,714	(613,670)	(2,328,451)	(2,942,121)
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)			-			-
20	(Impairment or (-) reversal of impairment on non-financial assets)			-			-
21	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method			-			-
22	PROFIT OR (-) LOSS BEFORE TAX	(2,221,154)	6,527,974	4,306,820	(563,832)	275,011	(288,821)
23	(Tax expense or (-) Income	232,626	-	232,626	625,897	-	625,897
24	Profit or (-) loss after tax	(2,453,781)	6,527,974	4,074,193	(1,189,729)	275,011	(914,718)

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	666,482,970	2,733,713,731	3,400,196,702	330,783,483	459,842,725	790,626,208
3.1	Surety, joint liability	637,250,004	2,717,661,032	3,354,911,036	309,064,487	442,799,914	751,864,400
3.2	Guarantees	29,232,966	16,052,700	45,285,666	21,718,996	17,042,811	38,761,808
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	119,173,566	561,735,889	680,909,455	104,624,024	511,917,525	616,541,549
5.1	Cash	2,418,443	57,963,340	60,381,783	2,318,394	51,468,537	53,786,931
5.2	Precious metals and stones			0			0
5.3	Real Estate:	34,008,853	406,928,387	440,937,240	25,558,853	362,923,641	388,482,494
5.3.1	Residential Property	1	31,451,172	31,451,173	1	26,051,282	26,051,283
5.3.2	Commercial Property	167,892	227,444,131	227,612,023	167,892	246,035,695	246,203,587
5.3.3	Complex Real Estate	0	4,255	4,255	0	0	0
5.3.4	Land Parcel	40,961	94,461,291	94,502,252	40,961	65,649,480	65,690,441
5.3.5	Other	33,799,999	53,567,538	87,367,537	25,349,999	25,187,185	50,537,184
5.4	Movable Property	1,911,601	47,281,608	49,193,209	4,311,601	39,329,320	43,640,921
5.5	Shares Pledged	0	44	44	0	62	62
5.6	Securities	0	15,347,125	15,347,125	0	15,730,831	15,730,831
5.7	Other	80,834,670	34,215,365	115,050,035	72,435,177	42,465,133	114,900,310
6	Loan commitments given						
7	guarantees given	6,169,526	27,041,112	33,210,638	2,041,208	19,217,118	21,258,326
8	Letters of credit Issued	35,462,023	32,201,790	67,663,813	24,851,783	31,069,276	55,921,059
9	Derivatives	114,661,668	290,820,306	405,481,974	84,600,470	214,611,675	299,212,145
9.1	Receivables through FX contracts (except options)	114,121,068	69,725,695	203,846,763	36,770,507	112,856,456	149,626,963
9.2	Payables through FX contracts (except options)	540,600	201,094,611	201,635,211	47,829,963	101,755,219	149,585,182
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	15,570,112	23,392,739	38,962,852	16,019,374	193,679	16,213,053
10.1	Principal of receivables derecognized during last 3 month			0			0
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month			0			0
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)	15,536,596	23,383,566	38,920,162	15,444,969	193,679	15,638,648
11	Capital expenditure commitment			0			0

Bank: PASHA Bank Georgia JSC
 Date:

3/31/2026

Table 5		Risk Weighted Assets					<i>in Lari</i>				
N		1Q-2026	4Q-2025	3Q-2025	2Q-2025	1Q-2025					
1	Risk Weighted Assets for Credit Risk	585,103,953	584,058,719	535,783,282	533,218,917	547,179,260					
1.1	Balance sheet items	548,503,868	550,879,870	494,346,419	491,806,152	513,414,046					
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)										
1.2	Off-balance sheet items	35,560,413	32,325,187	40,843,246	40,666,665	33,153,849					
1.3	Counterparty credit risk	1,039,672	853,662	593,617	746,100	611,365					
2	Risk Weighted Assets for Market Risk	2,227,969	1,616,943	730,860	2,777,016	729,412					
3	Risk Weighted Assets for Operational Risk	77,787,139	77,787,139	77,450,981	77,450,981	77,450,981					
4	Total Risk Weighted Assets	665,119,061	663,462,801	613,965,123	613,446,914	625,359,653					

Bank: PASHA Bank Georgia JSC

Date:

3/31/2026

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 Mantkava	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%

Bank: PASHA Bank Georgia JSC

Date:

3/31/2026

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

	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per IFRS	b Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	c Subject to credit risk weighting
1	Cash, Cash balances with National Bank of Georgia and other banks	110,713,357	-	110,713,357
1.1	Cash on hand	2,634,718		2,634,717.54
1.2	Cash balances with National bank of Georgia	31,754,937		31,754,937.19
1.3	Cash balances with other banks	76,323,703		76,323,702.58
2	Financial assets held for trading	2,402,357		2,402,357.37
2.1	of which: derivatives	2,402,357		2,402,357.37
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	531,937,659	-	531,937,659
6.1	Debt securities	114,659,026		114,659,026
6.2	Loans and advances	417,278,633		417,278,633
7	Investments in subsidiaries, joint ventures and associates			
8	Non-current assets and disposal groups classified as held for sale			
9	Tangible assets	4,352,788	-	4,352,788
9.1	Property, Plant and Equipment	4,352,788		4,352,788
9.2	Investment property	-		
10	Intangible assets	3,179,178	3,179,178	-
10.1	Goodwill			
10.2	Other intangible assets	3,179,178	3,179,178	-
11	Tax assets	2,243,733	2,243,733	-
11.1	Current tax assets			
11.2	Deferred tax assets	2,243,733	2,243,733	
13	Other assets	14,217,402		14,217,402
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	669,046,475	5,422,911	663,623,564

Bank: PASHA Bank Georgia JSC

Date:

3/31/2026

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	663,623,564
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	100,578,555
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	764,202,119
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	-63,779,233
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	700,422,885

Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	129,419,899
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)	-7,380,101
7	Regulatory Adjustments of Common Equity Tier 1 capital	5,422,911
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	3,179,178
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)	2,243,733
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	123,996,988
25	Additional tier 1 capital before regulatory adjustments	13,499,000
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	13,499,000
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	13,499,000
37	Tier 2 capital before regulatory adjustments	27,539,882
38	Instruments that comply with the criteria for Tier 2 capital	27,539,882
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	27,539,882

Bank: PASHA Bank Georgia JSC

Date:

3/31/2026

Table 9.1 Capital Adequacy Requirements

	Minimum Requirements	Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	29,930,358
1.2	Minimum Tier 1 Requirement	6.00%	39,907,144
1.3	Minimum Regulatory Capital Requirement	8.00%	53,209,525
2	Combined Buffer		
2.1	Capital Conservation Buffer	2.50%	16,627,977
2.2	Countercyclical Buffer	0.75%	4,988,393
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	7.77%	51,698,991
3.2	Tier 1 Pillar2 Requirement	9.64%	64,092,058
3.3	Regulatory capital Pillar 2 Requirement	12.09%	80,398,727
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	15.52%	103,245,718
5	Tier 1	18.89%	125,615,571
6	Total regulatory Capital	23.34%	155,224,621

Bank:

PASHA Bank Georgia JSC

Date:

3/31/2026

Table 9.2

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	165,035,870
Own funds ¹	165,035,870
Common Equity Tier 1 (CET 1)	123,996,988
Additional Tier 1 Capital (AT 1)	13,499,000
Tier 2 Capital (Tier 2)	27,539,882
Eligible liabilities	-
Subordinated Loans (not classified as own funds) ²	
Eligible liabilities ³	
Total Liabilities and Own Funds (TLOF)	165,035,870
Total liabilities (except capital instruments)	
Own funds	165,035,870
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	665,119,061
Total Exposure Measure (TEM)	705,657,564
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	24.81%
Own funds and eligible liabilities as a percentage of TEM	23.39%
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
3/31/2026
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					

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	110,713,357	
1.1	Cash on hand	2,634,718	
1.2	Casha balances with National bank of Georgia	31,754,937	
1.3	Cash balances with other banks	76,323,703	
2	Financial assets held for trading	2,402,357	
2.1	of which: derivatives	2,402,357	
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	531,937,659	
6.1	Debt securities	114,659,026	
6.2	Loans and advances	417,278,633	
7	Investments in subsidiaries, joint ventures and associates		
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	4,352,788	
9.1	Property, Plant and Equipment	4,352,788	
9.2	Investment property	-	
10	Intangible assets	3,179,178	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	3,179,178	
11	Tax assets	2,243,733	Table 9 (Capital), N15
11.1	Current tax assets		
11.2	Deferred tax assets	2,243,733	
13	Other assets	14,217,402	
13.1	of which: repossessed collateral	11,874,298	
13.2	of which: dividends receivable		
14	TOTAL ASSETS	669,046,475	
	LIABILITIES		
15	Financial liabilities held for trading	190,805	
15.1	of which: derivatives	190,805	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	481,542,142	
17.1	Deposits	426,731,033	
17.2	borrowings	51,331,100	
17.3	Debt securities issued		
17.4	Other financial liabilities	3,480,010	
18	Provisions	295,889	
19	Tax liabilities	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	Subordinated liabilities	33,018,456	Table 9 (Capital), N38
21	Other liabilities	9,925,373	
21.1	of which: dividends payable		
22	TOTAL LIABILITIES	524,972,665	
	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	14,653,911	
27.1	Equity component of compound financial instruments	1,154,911	
27.2	Other equity instruments issued	13,499,000	
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	(7,380,101)	Table 9 (Capital), N6
31	TOTAL EQUITY	144,073,809	
32	TOTAL EQUITY AND TOTAL LIABILITIES	669,046,475	

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

	a	b		d	e	f
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value			
Asset Classes						
1 Claims or contingent claims on central governments or central banks	37,101,337			27,052,008	27,052,008	73%
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	1,395,583	697,791	36,452,790	36,452,790	41%
6 Claims or contingent claims on commercial banks	88,242,141			0	0	#DIV/0!
7 Claims or contingent claims on corporates	500,133,627	99,182,972	36,101,530	536,235,157	479,675,813	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	15,492,791			20,864,720	20,864,720	135%
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	22,653,668			20,018,950	20,018,950	88%
Total	663,623,564	100,578,555	36,799,322	640,623,626	584,064,281	83%

Table 11 Liquidity Coverage Ratio

	Total unweighted value (daily average)			Total weighted values according to NBS'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				98,031,518	96,733,723	194,765,242	71,987,753	33,120,588	105,108,341
Cash outflows									
2 Retail deposits	26,277,870	54,746,400	81,022,270	8,009,861	10,314,205	18,324,066	1,744,097	2,571,870	4,315,967
3 Unsecured wholesale funding	189,916,454	212,952,868	402,869,321	55,377,306	41,682,484	97,059,790	49,523,765	31,212,665	80,736,430
4 Secured wholesale funding	18,055,556	-	18,055,556	-	-	-	-	-	-
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	30,246,236	59,854,896	90,101,132	4,041,822	13,962,799	18,004,621	1,885,539	5,156,905	7,042,444
6 Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7 Other contingent funding obligations	10,311,298	10,177,321	20,488,619	5,836,652	5,124,736	10,961,388	5,836,652	5,124,736	10,961,388
8 TOTAL CASH OUTFLOWS	274,807,414	337,729,484	612,536,898	73,265,640	71,084,224	144,349,865	58,990,053	44,066,177	103,056,230
Cash inflows									
9 Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10 Inflows from fully performing exposures	146,431,718	330,418,328	476,850,046	1,958,677	3,834,124	5,792,801	29,635,747	71,086,649	100,722,396
11 Other cash inflows	34,922,100	5,582,310	40,504,410	800,702	337,710	1,138,412	800,702	337,710	1,138,412
12 TOTAL CASH INFLOWS	181,353,818	336,000,638	517,354,456	2,759,379	4,171,835	6,931,213	30,436,449	71,424,359	101,860,808
				Total value according to NBS's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				98,031,518	96,733,723	194,765,242	71,987,753	33,120,588	105,108,341
14 Net cash outflow				70,506,262	66,912,390	137,418,651	28,553,605	11,016,544	25,764,058
15 Liquidity coverage ratio (%)				139.0%	144.6%	141.7%	252.1%	300.6%	408.0%

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

Table 15 Counterparty credit risk weighted risk exposures

Derivative contracts	Nominal Amount	Current Market Value (CMBV)	Collateral Value	Requirements (Net BC)	Potential Future Exposure (PFE)	Supervisory Hair Factor (H)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposures
	114,272,506	2,205,561	29,303,854	659,074	722,817	1.4	1,014,168	0	0	0	1,850,438	0	22,881	31,047	1,029,072
Calculated under Standardized Method	114,272,506	2,205,561	29,303,854	659,074	722,817	1.4	1,014,168	0	0	0	1,850,438	0	22,881	31,047	1,029,072
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Output Risk Exposure Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Contracts with Qualified Central Counterparty															
Calculated under Standardized Method															0
Calculated under Simplified Standardized Method															0
Calculated under Output Risk Exposure Method															0
Contracts with Central Counterparty															0
Calculated under Standardized Method															0
Calculated under Simplified Standardized Method															0
Calculated under Output Risk Exposure Method															0
Contracts with Commercial Banks	88,075,895	659,074	0	659,074	658,961	1.4	5,000,690	0	0	0	1,850,438	0	0	0	1,014,168
Calculated under Standardized Method	88,075,895	659,074	0	659,074	658,961	1.4	5,000,690	0	0	0	1,850,438	0	0	0	1,014,168
Calculated under Simplified Standardized Method															0
Calculated under Output Risk Exposure Method															0
Contracts with Financial Institutions except for Banks	10,569,717	717,428	14,421,619	0	14,402	1.4	16,593	0	0	0	0	0	16,993.30	0	16,593
Calculated under Standardized Method	10,569,717	717,428	14,421,619	0	14,402	1.4	16,593	0	0	0	0	0	16,993.30	0	16,593
Calculated under Simplified Standardized Method															0
Calculated under Output Risk Exposure Method															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															0
Calculated under Output Risk Exposure Method															0
Contracts with Natural Persons	17,676,939	829,060	17,882,215	0	17,200	1.4	17,087	0	0	0	10,795.13	0	6,889.65	0	14,987
Calculated under Standardized Method	17,676,939	829,060	17,882,215	0	17,200	1.4	17,087	0	0	0	10,795.13	0	6,889.65	0	14,987
Calculated under Simplified Standardized Method															0
Calculated under Output Risk Exposure Method															0
Total	114,272,506	2,205,561	29,303,854	659,074	722,817	1.4	1,014,168	0	0	0	1,850,438	0	22,881	31,047	1,029,072

Bank: PASHA Bank Georgia JSC

Date:

3/31/2026

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)	669,046,475
2	(Asset amounts deducted in determining Tier 1 capital)	(5,422,911)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	663,623,564
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions	659,074
5	Potential Future Exposure associated with <i>all</i> derivatives transactions	722,617
6	Risk positions defined by the Counterparty Credit Risk Regulation	1,934,368
7	Value of collateral received in exchange for derivative instruments	29,303,854
8	Total derivative exposures (sum of lines 4 to 10)	1,934,368
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	100,578,555
17	(Adjustments for conversion to credit equivalent amounts)	(60,478,923)
18	Other off-balance sheet exposures (sum of lines 17 to 18)	40,099,632
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	137,495,988
22	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	705,657,564
Leverage ratio		
23	Leverage ratio	19.485%
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	

Bank: PASHA Bank Georgia JSC
 Date:

3/31/2026

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	1,933,014	2,157	0	26,967
<i>Calculated under Standardised Method</i>	1,933,014	2,157	0	26,967
<i>Calculated under Simplified Standardised Method</i>				
<i>Calculated under Original Risk Exposure Method</i>				

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:	165,035,870	-	-	129,122,423	294,158,293
2 Regulatory capital	165,035,870				165,035,870
3 Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				129,122,423	129,122,423
4 Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	8,825,932	51,571,520	14,497,078	(0)	47,098,837
5 Residents' deposits	2,434,531	15,582,175	3,431,231	(0)	20,375,540
6 Non-residents' deposits	6,391,401	35,989,344	11,065,847	-	26,723,296
7 Wholesale funding	92,122,628	121,014,783	63,060,290	0	88,584,271
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	73,832,636	40,275,616	31,830,504	0	72,969,378
9 Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	18,289,992	80,739,168	31,229,786	-	15,614,893
10 Liabilities with matching interdependent assets					
11 Other liabilities:	-	17,656,988	-	-	-
12 Liabilities related to derivatives		190,805			
13 All other liabilities and equity not included in the above categories		17,466,183			
14 Total available stable funding					429,841,401
Required stable funding					
15 Total high-quality liquid assets (HQLA)	105,236,838	87,830,600	-	-	7,933,889
16 Performing loans and securities:	2,422,635	62,251,263	68,284,906	292,933,488	319,318,703
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	2,422,635	8,311,588	15,671,045	50,685,425	60,131,081
19 Loans to non-financial institutions and retail customers, of which:	-	53,939,675	51,886,572	218,229,638	238,408,315
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	-	-	727,289	24,018,426	20,779,306
24 Assets with matching interdependent liabilities					
25 Other assets:	4,352,788	18,843,692	332,105	23,378,981	38,520,847
26 Assets related to derivatives		2,402,357			2,402,357
27 All other assets not included in the above categories	4,352,788	16,441,334	332,105	23,378,981	36,118,489
28 Off-balance sheet items	-	33,009,878	48,561,483	18,989,978	9,355,139
29 Total required stable funding					375,128,578
30 Net stable funding ratio					114.59%

*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 class	Distribution by residual maturity	Response of On-Balance Items					Total
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	
1	Claims or contingent claims on central governments or central banks	4,757,080		5,346,400		26,997,857	37,101,337
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	34,072,992	43,106,922	11,062,228			88,242,141
7	Claims or contingent claims on corporates		63,864,383	227,075,240	224,444,186		515,383,809
8	Retail claims or contingent retail claims		185,834	54,374	2,401		242,609
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*		1,458,998	963,780	13,070,355		15,493,132
11	Items belonging to regulatory high-risk categories						-
12	Short-term claims on commercial banks and corporates						-
13	Claims on the form of collective investment undertakings (CIU)*						-
14	Other items	2,634,718	18,875,738			1,143,212	22,653,668
15	Total	41,464,799	126,032,876	245,238,242	224,446,587	28,141,070	665,623,564

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 eliminate double counting.

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 (a-b-c-d)
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
Risk classes							
1	Claims or contingent claims on central governments or central banks						37,181,262
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 organization/institutions						-
6	Claims or contingent claims on commercial banks						88,242,141
7	Claims or contingent claims on corporates	19,967,698	88,399,270	117,128			53,626,418
8	Retail claims or contingent retail claims		393,181,847	7,442,867			-
9	Claims or contingent claims secured by mortgages on residential property						-
10	"Past due items"	19,235,161		3,742,370			15,492,791
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 undertaking (CIU)						-
14	Other items		24,076,578				24,076,578
15	Total	19,967,698	656,658,892	7,560,016	-	-	669,056,475
16	Of which: loans	19,720,623	484,123,890	6,565,880			417,278,633
17	Of which: securities		68,908,271	657,821			58,730,398

"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.

Risk class	On Balance Assets					
	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value (a-b-c-d)
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
a	b	c	d	e	f	
1 State, quasi-organizations		37,100,796				37,100,796
2 Financial Institutions	175,908	206,003,320	917,484			205,261,738
3 Pawns/shares						
4 Construction Development, Real Estate Development and other Land Loans	1,651,412	39,799,964	347,462			41,103,914
5 Real Estate Management		30,617,213	108,115			30,509,098
6 Construction Companies	62	6,920,353	79,387			6,840,966
7 Production and Trade of Construction Materials	622	29,742,705	362,332			29,379,995
8 Trade of Consumer Goods and Goods	1,049,570	19,798,778	290,764			18,508,544
9 Production of Consumer Goods and Goods	-	2,575,580	6,407			2,569,173
10 Production and Trade of Durable Goods	-	995,357	3,479			991,878
11 Production and Trade of Clothes, Shoes and Textiles	-	-	-			-
12 Trade (Retail)	640	37,814,117	240,721			37,573,436
13 Other Production	448,964	1,140,122	48,642			1,540,444
14 Hotels, Tourism	2,351,362	5,527,629	428,779			4,449,212
15 Restaurants	9,755,203	14,988,365	1,760,841			12,962,727
16 Industry	-	-	-			-
17 Oil Importers, Filling stations, gas stations and Retailers	-	8,610,720	35,161			8,575,559
18 Forex	-	113,690,312	601,030			113,089,282
19 Auto Dealers	-	-	-			-
20 Healthcare	-	7,201,467	143,756			7,057,711
21 Pharmacy	-	-	-			-
22 Telecommunication	-	-	-			-
23 Service	1,820,025	21,307,180	284,511			21,112,694
24 Agriculture	2,713,043	8,050,881	105,133			10,763,791
25 Other	2,713,043	14,044,422	1,814,009			14,943,457
26 Other	-	1,533,511	13,168			1,520,343
27 Assets on which the Sector of repayment source is not accounted for	347	13,481	843			13,185
28 Other assets	-	22,653,668	-			22,653,668
29 Total	19,967,658	611,215,922	7,540,016	-	-	603,675,906

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	6,848,813	635,185
2	An increase in the ECL for possible losses on assets	599,118	46,698
2.1	As a result of the origination of the new assets	404,662	45,509
2.2	As a result of classification of assets as a low quality	194,456	1,189
3	Decrease in ECL for possible losses on assets	785,078	24,079
3.1	As a result of write-off of assets		
3.2	As a result of partial or total payment of assets	557,522	7,974
3.3	As a result of classification of assets as a high quality	227,555	16,105
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	(96,974)	19
5	Closing balance of Expected Credit Loss	6,565,880	657,822

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	28,763,436	
2	Inflows to non-performing portfolios	477,193	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	2,851	
4	Outflows from non-performing portfolios	9,525,897	
5	Outflow due to the decrease level of credit risk	7,740,997	
6	Outflow due to loan repayment, partial or total	1,551,347	
7	Outflow 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	253,513	
12	Closing balance	19,720,633	

Date		Description		Debit		Credit		Balance	
2023	01-01	Opening Balance							
2023	01-15	Bank of America	1000.00					1000.00	
2023	01-20	Wells Fargo	500.00					1500.00	
2023	01-25	Chase	750.00					2250.00	
2023	02-01	Bank of America	1000.00					3250.00	
2023	02-10	Wells Fargo	500.00					3750.00	
2023	02-20	Chase	750.00					4500.00	
2023	03-01	Bank of America	1000.00					5500.00	
2023	03-15	Wells Fargo	500.00					6000.00	
2023	03-31	Chase	750.00					6750.00	
2023	04-01	Bank of America	1000.00					7750.00	
2023	04-15	Wells Fargo	500.00					8250.00	
2023	04-30	Chase	750.00					9000.00	
2023	05-01	Bank of America	1000.00					10000.00	
2023	05-15	Wells Fargo	500.00					10500.00	
2023	05-31	Chase	750.00					11250.00	
2023	06-01	Bank of America	1000.00					12250.00	
2023	06-15	Wells Fargo	500.00					12750.00	
2023	06-30	Chase	750.00					13500.00	
2023	07-01	Bank of America	1000.00					14500.00	
2023	07-15	Wells Fargo	500.00					15000.00	
2023	07-31	Chase	750.00					15750.00	
2023	08-01	Bank of America	1000.00					16750.00	
2023	08-15	Wells Fargo	500.00					17250.00	
2023	08-31	Chase	750.00					18000.00	
2023	09-01	Bank of America	1000.00					19000.00	
2023	09-15	Wells Fargo	500.00					19500.00	
2023	09-30	Chase	750.00					20250.00	
2023	10-01	Bank of America	1000.00					21250.00	
2023	10-15	Wells Fargo	500.00					21750.00	
2023	10-31	Chase	750.00					22500.00	
2023	11-01	Bank of America	1000.00					23500.00	
2023	11-15	Wells Fargo	500.00					24000.00	
2023	11-30	Chase	750.00					24750.00	
2023	12-01	Bank of America	1000.00					25750.00	
2023	12-15	Wells Fargo	500.00					26250.00	
2023	12-31	Chase	750.00					27000.00	

Sector of engagement sector	Gross carrying value				Expected Credit Loss				
	1 st stage	2 nd stage	3 rd stage	POCI	1 st stage	2 nd stage	3 rd stage	POCI	
1 Other receivables	2412	-2412							
2 Financial Instruments	22 733 199	22 327 291		175 008	328 794	855 000		175 008	
3 Loans									
4 Construction Development, Real Estate Development and other Land Loans	41 445 006	35 114 402	4 462 214	1 665 283	344 481	121 233	13 267	138 451	
5 Real Estate Mortgage	52 614 459	52 387 313	333 429		586 111	16 873	10 282		
6 Construction Contracts	6 484 814	6 334 354			29 187	29 187			
7 Production and Trade of Construction Materials	14 476 341	14 476 341			24 664	16 618			
8 Trade of Consumer Goods and Goods	1 487 554	1 437 434		1 049 372	130 433	29 320		101 103	
9 Production of Consumer Goods and Goods	2 251 246	2 251 246			4 801	6 601			
10 Production and Trade of Durable Goods	492 384	492 384			4 409	5 279			
11 Production and Trade of Clothes, Shoes and Textiles									
12 Production and Trade of Other Goods	12 166 473	12 166 334		648	103 665	120 275		648	
13 Other Production	1 388 496	1 388 125		482 561	35 142	4 819		42 781	
14 Other Income	1 892 469	1 838 417	505 136	2 115 265	307 432	4 415	176 209	215 262	
15 Intangible	24 616 119	24 988 505		9 207 263	1 624 475	77 773		1 587 100	
16 Other									
17 All Deposits/Follow securities issuers and Retailers	8 610 720	8 610 449	935 270		35 161	34 822	323		
18 Other	110 000 141	110 000 141			905 128	202 278			
19 Bank Deposits									
20 Treasury	2 201 482	2 201 482			143 756	143 756			
21 Pharmacy									
22 Telecommunication	16 252 845	16 252 845			261 800	261 800			
23 Retail	10 451 767	8 836 532		1 814 973	175 008	2 603		172 482	
24 Agriculture	10 443 511	9 303 424	2 240 592		2 240 591	176 424	143 414	413 756	
25 Other	1 526 412	1 326 412			11 118	11 118			
26 Assets in which the Sector of engagement sector is not assessed for	1 492	1 492		491				201	
27 Total	418 454 512.22	389 588 468.39	14 140 226.27	17 882 082.24	3 489 871.87	6 545 872.99	3 308 807.81	614 285.99	2 450 480.91

Table 18

Item category (subclassified value for Collateral) - Description according to Collateral type	Collateral type								Discovered Amount
	Secured by deposits	Secured by the notes and other liabilities	Secured by bank and its 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 kind property guarantee	
Loans, mortgage debt securities and CIF-secured client loans									
Loans	11 385 524				220 143 517		40 206 498	17 433 894	488 169 433
Collateral debt securities					3 488 503		4 488 503		7 977 006
CIF-secured client loans	728 484		4 492		25 242 242		6 381 454	11 483 141	54 432 241
CIF-secured bank financing loans									128 241
CIF-secured bank financing collateral debt securities					4 717 974				9 435 948
CIF-secured bank financing CIF-secured client loans									48 722

