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

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

Bank: PASHA Bank Georgia JSC

Date: 6/30/2026

Table 1

N	Key metrics		*According to IFRS*			
		2Q-2026	1Q-2026	4Q-2025	3Q-2025	2Q-2025
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	124,515,016	123,996,988	120,008,533	117,400,529	116,349,646
2	Tier1 capital	137,741,516	137,495,988	133,484,033	117,400,529	116,349,646
3	Regulatory capital	164,725,459	165,035,870	161,784,059	148,551,729	147,671,046
4	CET1 capital total requirement	98,887,267	103,245,718	99,904,578	92,767,886	91,960,270
5	Tier1 capital total requirement	120,743,076	125,615,571	121,785,229	112,497,001	111,431,559
6	Regulatory capital total requirement	149,669,419	155,224,621	150,750,155	138,617,933	137,213,108
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	641,059,636	665,119,061	663,462,800	613,965,125	613,446,915
	Capital Adequacy Ratios					
	Based on Basel III framework	19.42%	18.64%	18.09%	19.12%	18.97%
8	CET1 capital	21.49%	20.67%	20.12%	19.12%	18.97%
9	Tier1 capital	25.70%	24.81%	24.38%	24.20%	24.07%
10	Regulatory capital	15.43%	15.52%	15.06%	15.11%	14.99%
11	CET1 capital total requirement	18.83%	18.89%	18.36%	18.32%	18.16%
12	Tier1 capital total requirement	23.35%	23.34%	22.72%	22.58%	22.37%
13	Regulatory capital total requirement					
	Minimum requirement for own funds and eligible liabilities (MREL)					
14	Own funds and eligible liabilities as a percentage of Total Liabilities and Own Funds ((MREL Resource / TLOF)	0.00%	0.00%	0.00%	0.00%	0.00%
	Income					
15	Total Interest Income /Average Annual Assets	8.44%	8.53%	8.05%	7.91%	7.77%
16	Total Interest Expense / Average Annual Assets	5.25%	5.15%	4.49%	4.35%	4.07%
17	Earnings from Operations / Average Annual Assets	10.20%	9.32%	8.24%	7.63%	7.08%
18	Net Interest Margin	3.19%	3.38%	3.56%	3.56%	3.70%
19	Return on Average Assets (ROAA)	1.19%	2.42%	0.37%	0.24%	0.13%
20	Return on Average Equity (ROAE)	5.56%	11.42%	1.90%	1.25%	0.70%
	Asset Quality					
21	Non Performed Loans / Total Loans	5.90%	4.65%	6.64%	8.53%	8.26%
22	ECL/Total Loans	1.97%	1.55%	2.20%	3.14%	3.10%
23	FX Loans/Total Loans	70.52%	70.84%	68.75%	61.54%	57.60%
24	FX Assets/Total Assets	59.41%	56.58%	58.00%	50.58%	52.74%
25	Loan Growth-YTD	-1.80%	-1.40%	19.17%	3.35%	3.76%
	Liquidity					
26	Liquid Assets/Total Assets	23.72%	21.93%	19.71%	17.91%	18.86%
27	FX Liabilities/Total Liabilities	48.70%	47.90%	51.75%	57.42%	58.09%
28	Current & Demand Deposits/Total Assets	10.60%	12.48%	12.76%	14.18%	17.22%
	Liquidity Coverage Ratio* **					
29	Total HQLA	187,706,981	194,765,242	204,256,224	184,076,299	174,812,887
30	Net cash outflow	141,923,233	137,418,651	126,810,871	139,724,965	138,848,413
31	LCR ratio (%)	132.26%	141.73%	161.07%	131.74%	125.90%
	Net Stable Funding Ratio					
32	Available stable funding	414,880,048	429,841,401	428,942,261	416,365,639	391,474,580
33	Required stable funding	371,792,812	375,128,578	364,704,269	309,508,979	299,001,893
34	Net stable funding ratio (%)	111.59%	114.59%	117.61%	134.52%	130.93%

*** 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.

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

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**	18,201,468	88,567,760	106,769,228	24,210,225	116,239,038	140,449,263
1.1	Cash on hand	521,814	2,821,982	3,343,796	479,445	3,792,430	4,271,875
1.2	Casha balances with National bank of Georgia	7,516,411	21,135,269	28,651,680	2,641,493	42,537,083	45,178,576
1.3	Cash balances with other banks	10,163,243	64,610,509	74,773,753	21,089,286	69,909,526	90,998,812
2	**Financial assets held for trading**	2,902,723	-	2,902,723	1,017,241		1,017,241
2.1	of which:derivatives	2,902,723		2,902,723	1,017,241	-	1,017,241
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**	232,259,662	298,481,028	530,740,690	236,381,626	210,953,542	447,335,168
5.1	Equity instruments			-			-
5.2	Debt securities	111,028,064	5,910,494	116,938,558	79,354,005	2,759,158	82,113,163
5.3	Loans and advances	121,231,598	292,570,534	413,802,132	157,027,621	208,194,384	365,222,005
6	**Financial assets at amortised cost**	-	-	-	-	-	-
6.1	Debt securities			-			-
6.2	Loans and advances			-			-
7	**Investments in subsidiaries, joint ventures and associates**			-			-
8	**Non-current assets and disposal groups classified as held for sale**			-			-
9	**Tangible assets**	3,769,423	-	3,769,423	6,098,430	-	6,098,430
9.1	Property, Plant and Equipment	3,769,423		3,769,423	6,098,430	-	6,098,430
9.2	Investment property			-			-
10	**Intangible assets**	2,813,344	-	2,813,344	3,492,009	-	3,492,009
10.1	Goodwill			-			-
10.2	Other intangible assets	2,813,344		2,813,344	3,492,009		3,492,009
11	**Tax assets**	2,267,794	-	2,267,794	3,458,618	-	3,458,618
11.1	Current tax assets			-			-
11.2	Deferred tax assets	2,267,794		2,267,794	3,458,618		3,458,618
13	**Other assets**	6,127,641	5,773,198	11,900,839	18,972,393	490,371	19,462,764
13.1	of which: repossessed collateral	4,848,246		4,848,246	16,664,938		16,664,938
13.2	of which: dividends receivable			-			-
14	**TOTAL ASSETS**	268,342,055	392,821,986	661,164,041	293,630,542	327,682,951	621,313,493
	LIABILITIES						
15	**Financial liabilities held for trading**	147,649	-	147,649	414,826	-	414,826
15.1	of which:derivatives	147,649	-	147,649	414,826	-	414,826
16	**Financial liabilities designated at fair value through profit or loss**			-			-
17	**Financial liabilities measured at amortised cost**	258,794,930	218,852,853	477,647,783	201,913,638	255,127,709	457,041,348
17.1	Deposits	258,794,930	185,542,550	444,337,480	186,900,373	250,156,579	437,056,952
17.2	borrowings	-	30,377,982	30,377,982	15,013,266	-	15,013,266
17.3	Debt securities issued			-			-
17.4	Other financial liabilities	-	2,932,321	2,932,321	-	4,971,130	4,971,130
18	**Provisions**	69,630	98,544	168,174	30,477	259,886	290,363
19	**Tax liabilities**	-	-	-	-	-	-
19.1	Current tax liabilities			-			-
19.2	Deferred tax liabilities			-			-
20	**Subordinated liabilities**	-	31,676,030	31,676,030	-	32,621,914	32,621,914
21	**Other liabilities**	6,279,842	1,266,998	7,546,840	5,850,727	639,131	6,489,858
21.1	of which: dividends payable			-			-
22	**TOTAL LIABILITIES**	265,292,052	251,894,425	517,186,476	208,209,669	288,648,640	496,858,308
	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	13,226,500	14,381,411	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		13,226,500	13,226,500			-
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**	(7,203,846)		(7,203,846)	(13,499,726)		(13,499,726)
31	**TOTAL EQUITY***	130,751,065	13,226,500	143,977,565	124,455,184	-	124,455,184
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	396,043,116	265,120,925	661,164,041	332,664,853	288,648,640	621,313,493

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

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	**Interest income**	15,320,878	12,858,699	**28,179,576**	13,659,535	12,111,030	**25,770,564**
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	15,320,878	12,858,699	**28,179,576**	13,659,535	12,111,030	**25,770,564**
1.6	Other assets			-			-
2	**(Interest expenses)**	(12,672,091)	(4,854,898)	**(17,526,989)**	(7,295,299)	(6,215,186)	**(13,510,485)**
2.1	(Financial liabilities held for trading)			-			-
2.2	(Financial liabilities designated at fair value through profit or loss)			-			-
2.3	(Financial liabilities measured at amortised cost)	(12,672,091)	(4,854,898)	**(17,526,989)**	(7,295,299)	(6,215,186)	**(13,510,485)**
2.4	(Other liabilities)			-			-
3	**Dividend income**			-			-
4	**Fee and commission income**	417,439	792,619	**1,210,058**	327,875	713,505	**1,041,380**
5	**(Fee and commission expenses)**	(151,457)	(639,744)	**(791,200)**	(118,378)	(620,287)	**(738,665)**
6	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**			-			-
7	**Gains or (-) losses on financial assets and liabilities held for trading, net**	1,153,334	-	**1,153,334**	632,895	-	**632,895**
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**	5,846,328	-	**5,846,328**	6,291,846	-	**6,291,846**
11	**Gains or (-) losses on derecognition of non-financial assets, net**	(89,961)	-	**(89,961)**	248,597	-	**248,597**
12	**Other operating income**	51	-	**51**	742	-	**742**
13	**(Other operating expenses)**	(2,103,387)	-	**(2,103,387)**	(2,321,767)	(443)	**(2,322,210)**
14	**(Administrative expenses)**	(11,175,393)	-	**(11,175,393)**	(10,776,314)	-	**(10,776,314)**
14.1	(Staff expenses)	(10,525,383)		**(10,525,383)**	(10,166,356)		**(10,166,356)**
14.2	(Other administrative expenses)	(650,010)		**(650,010)**	(609,958)		**(609,958)**
15	**(Depreciation and amortisation)**	(1,809,344)		**(1,809,344)**	(1,968,783)		**(1,968,783)**
16	**Modification gains or (-) losses, net**			-			-
17	**(Provisions or (-) reversal of provisions)**	(35,818)	287,422	**251,604**	(158,357)	812	**(157,545)**
17.1	(Commitments and guarantees given)	(35,818)	287,422	**251,604**	10,646	812	**11,458**
17.2	(Other provisions)			-	(169,003)	-	**(169,003)**
18	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	(615,348)	1,657,184	**1,041,836**	(516,904)	(2,602,281)	**(3,119,185)**
18.1	(Financial assets at fair value through other comprehensive income)			-		-	-
18.2	(Financial assets at amortised cost)	(615,348)	1,657,184	**1,041,836**	(516,904)	(2,602,281)	**(3,119,185)**
19	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**			-			-
20	**(Impairment or (-) reversal of impairment on non-financial assets)**			-			-
21	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method**			-			-
22	**PROFIT OR (-) LOSS BEFORE TAX**	(5,914,768)	10,101,282	**4,186,514**	(1,994,311)	3,387,149	**1,392,838**
23	**(Tax expense or (-) income**	208,565		**208,565**	962,382		**962,382**
24	**Profit or (-) loss after tax**	(6,123,333)	10,101,282	**3,977,948**	(2,956,693)	3,387,149	**430,456**

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

N	Off-balance sheet items	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	**Loan commitments received**			0			0
2	**Guarantees received as security for liabilities of the bank**			0			0
3	**Guaratees received as security for receivables of the bank**	676,892,970	2,617,530,461	3,294,423,432	345,139,000	2,836,264,132	3,181,403,133
3.1	Surety, joint liability	647,850,004	2,601,958,577	3,249,808,581	323,410,004	2,818,153,323	3,141,563,327
3.2	Guarantees	29,042,966	15,571,885	44,614,851	21,728,996	18,110,809	39,839,806
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**	131,390,383	518,640,128	650,030,511	114,928,349	522,297,420	637,225,768
5.1	Cash	2,242,538	61,477,617	63,720,156	3,951,362	48,383,832	52,335,194
5.2	Precious metals and stones			0			0
5.3	Real Estate:	34,008,853	372,898,559	406,907,412	34,008,853	373,925,609	407,934,462
5.3.1	*Residential Property*	1	41,069,563	41,069,564	1	18,823,088	18,823,089
5.3.2	*Commercial Property*	167,892	187,940,242	188,108,134	167,892	248,935,650	249,103,542
5.3.3	*Complex Real Estate*	0	4,170	4,170	0	0	0
5.3.4	*Land Parcel*	40,961	87,850,194	87,891,154	40,961	84,949,004	84,989,964
5.3.5	*Other*	33,799,999	56,034,390	89,834,389	33,799,999	21,217,868	55,017,867
5.4	Movable Property	1,911,601	34,749,593	36,661,194	1,911,601	38,734,402	40,646,003
5.5	Shares Pledged	0	43	43	0	55	55
5.6	Securities	0	15,037,317	15,037,317	0	15,482,417	15,482,417
5.7	Other	93,227,391	34,476,998	127,704,389	75,056,533	45,771,105	120,827,638
6	**Loan commitments given**	9,288,390	22,763,593	32,051,983	3,437,503	20,603,732	24,041,234
7	**guarantees given**	35,525,705	28,303,468	63,829,173	25,016,902	39,929,159	64,946,061
8	**Letters of credit Issued**			0	0	1,539,561	1,539,561
9	**Derivatives**	142,526,247	179,971,869	322,498,116	65,160,565	183,618,742	248,779,307
9.1	Receivables through FX contracts (except options)	137,399,004	25,227,591	162,626,595	51,151,507	73,539,353	124,690,861
9.2	Payables through FX contracts (except options)	5,127,243	154,744,279	159,871,521	14,009,057	110,079,389	124,088,446
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**	11,632,181	1,970,025	13,602,206	15,107,659	1,970,025	17,077,684
10.1	Principal of receivables derecognized during last 3 month	0	0	0	60,727		60,727
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	0	0	0	0	0	0
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	9,485,148	1,970,025	11,455,172	10,621,394	1,970,025	12,591,419
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	2,147,033	-	2,147,033	4,486,265	-	4,486,265
11	**Capital expenditure commitment**			0			0

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

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

N		2Q-2026	1Q-2026	4Q-2025	3Q-2025	2Q-2025
1	Risk Weighted Assets for Credit Risk	561,087,827	585,103,953	584,058,719	535,783,282	533,218,917
1.1	Balance sheet items	525,968,082	548,503,868	550,879,870	494,346,419	491,806,152
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	33,661,681	35,560,413	32,325,187	40,843,246	40,666,665
1.3	Counterparty credit risk	1,458,064	1,039,672	853,662	593,617	746,100
2	Risk Weighted Assets for Market Risk	2,184,670	2,227,969	1,616,943	730,860	2,777,016
3	Risk Weighted Assets for Operational Risk	77,787,139	77,787,139	77,787,139	77,450,981	77,450,981
4	**Total Risk Weighted Assets**	641,059,636	665,119,061	663,462,801	613,965,123	613,446,914

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

Table 6

Information about supervisory board, directorate, beneficiary owners and shareholders

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

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

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

		a	b	c
			Carrying values of items	
	Account name of standardazed supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	**Cash, Cash balances with National Bank of Georgia and other banks**	106,769,228.44	-	106,769,228.44
1.1	Cash on hand	3,343,795.52		3,343,795.52
1.2	Casha balances with National bank of Georgia	28,651,680.36		28,651,680.36
1.3	Cash balances with other banks	74,773,752.56		74,773,752.56
2	**Financial assets held for trading**	2,902,722.75		2,902,722.75
2.1	of which:derivatives	2,902,722.75		2,902,722.75
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**	530,740,690.05	-	530,740,690.05
6.1	Debt securities	116,938,557.96		116,938,557.96
6.2	Loans and advances	413,802,132.09		413,802,132.09
7	**Investments in subsidiaries, joint ventures and associates**			-
8	**Non-current assets and disposal groups classified as held for sale**			-
9	**Tangible assets**	3,769,422.66	-	3,769,422.66
9.1	Property, Plant and Equipment	3,769,422.66		3,769,422.66
9.2	Investment property			-
10	**Intangible assets**	2,813,344.11	2,813,344.11	-
10.1	Goodwill			
10.2	Other intangible assets	2,813,344.11	2,813,344.11	-
11	**Tax assets**	2,267,793.91	2,267,793.91	-
11.1	Current tax assets			
11.2	Deferred tax assets	2,267,793.91	2,267,793.91	
13	**Other assets**	11,900,839.20		11,900,839.20
13.1	of which: repossessed collateral	4,848,246.00		4,848,246.00
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	**661,164,041**	**5,081,138**	**656,082,903**

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

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

1	**Total carrying value of balance sheet items subject to credit risk weighting before adjustments**	656,082,903
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	95,712,982
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**	751,795,885
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	-60,893,952
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**	690,901,933

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

Table 9 **Regulatory capital**

N		in Lari
1	**Common Equity Tier 1 capital before regulatory adjustments**	129,596,154
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)	-7,203,846
7	**Regulatory Adjustments of Common Equity Tier 1 capital**	5,081,138
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	2,813,344
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)	2,267,794
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**	124,515,016
25	**Additional tier 1 capital before regulatory adjustments**	13,226,500
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	13,226,500
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**	13,226,500
37	**Tier 2 capital before regulatory adjustments**	26,983,943
38	Instruments that comply with the criteria for Tier 2 capital	26,983,943
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**	26,983,943

Bank: PASHA Bank Georgia JSC

Date: 6/30/2026

Table 9.1 **Capital Adequacy Requirements**

	Minimum Requirements	Ratios	Amounts (GEL)
1	**Pillar 1 Requirements**		
1.1	Minimum CET1 Requirement	4.50%	28,847,684
1.2	Minimum Tier 1 Requirement	6.00%	38,463,578
1.3	Minimum Regulatory Capital Requirement	8.00%	51,284,771
2	**Combined Buffer**		
2.1	Capital Conservation Buffer	2.50%	16,026,491
2.2	Countercyclical Buffer	0.75%	4,807,947
2.3	Systemic Risk Buffer		-
3	**Pillar 2 Requirements**		
3.1	CET1 Pillar 2 Requirement	7.68%	49,205,145
3.2	Tier 1 Pillar2 Requirement	9.58%	61,445,060
3.3	Regulatory capital Pillar 2 Requirement	12.10%	77,550,210
	Total Requirements	**Ratios**	**Amounts (GEL)**
4	CET1	15.43%	98,887,267
5	Tier 1	18.83%	120,743,076
6	Total regulatory Capital	23.35%	149,669,419

Bank: PASHA Bank Georgia JSC

Date: 6/30/2026

Table 9.2

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	**164,725,459**
Own funds [1]	**164,725,459**
Common Equity Tier 1 (CET 1)	124,515,016
Additional Tier 1 Capital (AT 1)	13,226,500
Tier 2 Capital (Tier 2)	26,983,943
Eligible liabilities	-
Subordinated Loans (not classified as own funds)[2]	
Eligible liabilities[3]	
Total Liabilities and Own Funds (TLOF)	**164,725,459**
Total liabilities (except capital instruments)	
Own funds	164,725,459
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	641,059,636
Total Exposure Measure (TEM)	696,957,169
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	25.70%
Own funds and eligible liabilities as a percentage of TEM	23.63%
Own funds and eligible liabilities as a percentage of TLOF	**100.00%**

[1] *Capital Instruments*

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

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

Bank:	PASHA Bank Georgia JSC
Date:	6/30/2026
Table 9.3	*The table is filled only by systemically important banks*

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

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

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

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per IFRS	linkage to capital table
1	**Cash, Cash balances with National Bank of Georgia and other banks**	**106,769,228**	
1.1	Cash on hand	3,343,796	
1.2	Casha balances with National bank of Georgia	28,651,680	
1.3	Cash balances with other banks	74,773,753	
2	**Financial assets held for trading**	**2,902,723**	
2.1	of which:derivatives	*2,902,723*	
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**	**530,740,690**	
6.1	Debt securities	*116,938,558*	
6.2	Loans and advances	*413,802,132*	
7	**Investments in subsidiaries, joint ventures and associates**		
8	**Non-current assets and disposal groups classified as held for sale**		
9	**Tangible assets**	**3,769,423**	
9.1	Property, Plant and Equipment	3,769,423	
9.2	Investment property		
10	**Intangible assets**	**2,813,344**	*Table 9 (Capital), N10*
10.1	Goodwill		
10.2	Other intangible assets	2,813,344	
11	**Tax assets**	**2,267,794**	*Table 9 (Capital), N15*
11.1	Current tax assets		
11.2	Deferred tax assets	2,267,794	
13	**Other assets**	**11,900,839**	
13.1	of which: repossessed collateral	4,848,246	
13.2	of which: dividends receivable		
14	**TOTAL ASSETS**	**661,164,041**	
	LIABILITIES		
15	**Financial liabilities held for trading**	**147,649**	
15.1	of which:derivatives	147,649	
16	**Financial liabilities designated at fair value through profit or loss**		
17	**Financial liabilities measured at amortised cost**	**477,647,783**	
17.1	Deposits	444,337,480	
17.2	borrowings	30,377,982	
17.3	Debt securities issued		
17.4	Other financial liabilities	2,932,321	
18	**Provisions**	**168,174**	
19	**Tax liabilities**	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	**Subordinated liabilities**	**31,676,030**	*Table 9 (Capital), N38*
21	**Other liabilities**	**7,546,840**	
21.1	of which: dividends payable		
22	**TOTAL LIABILITIES**	**517,186,476**	
	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**	**14,381,411**	
27.1	Equity component of compound financial instruments	1,154,911	
27.2	Other equity instruments issued	13,226,500	
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**	**(7,203,846)**	*Table 9 (Capital), N6*
31	**TOTAL EQUITY**	**143,977,565**	
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	**661,164,041**	

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

Table 11

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Risk weights / Exposure classes	0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	
1	Claims or contingent claims on central governments or central banks	12.985.811		0		0		0		0		21.135.269		0		0		21.135.269
2	Claims or contingent claims on regional governments or local authorities	0		0		0		0		0		0		0		0		-
3	Claims or contingent claims on public sector entities	0		0		0		0		0		0		0		0		-
4	Claims or contingent claims on multilateral development banks	0		0		0		0		0		0		0		0		-
5	Claims or contingent claims on international organizations/institutions	0		0		0		0		0		0		0		0		-
6	Claims or contingent claims on commercial banks	0		63.652.859		0		16.909.844		0		11.084.688	19.991	262.258		0		32.683.560
7	Claims or contingent claims on corporates	0		0		0		0		0		502.862.753	34.799.039	0		0		537.661.792
8	Retail claims or contingent retail claims	0		0		0		0		0		0	0	0		0		-
9	Claims or contingent claims secured by mortgages on residential property	0		0		0		0		0		0		0		0		-
10	Past due items	0		0		0		0		0		3,845,669		7,565,921		0		15,194,551
11	Items belonging to regulatory high-risk categories	0		0		0		0		0		0		0		0		-
12	Short-term claims on commercial banks and corporates	0		0		0		0		0		0		0		0		-
13	Claims in the form of collective investment undertakings ('CIU')	0		0		0		0		0		0		0		0		-
14	Other items	3,343,796		0		0		0		0		12,434,034		0		0		12,434,034
	Total	16,329,607	0	63,652,859	0	0	0	16,909,844	0	0	0	551,362,414	34,819,030	7,828,179	0	0	0	619,109,206

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

Table 12 **Credit Risk Mitigation**

in Lari

		Funded Credit Protection										**Unfunded Credit Protection**									
		On-balance sheet netting	Cash on deposit with, or cash assimilated instruments	Debt securities issued by central governments or central banks, regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by other entities, which securities have a credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of exposures to corporates.	Debt securities with a short-term credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of short term exposures	Equities or convertible bonds that are included in a main index	Standard gold bullion or equivalent	Debt securities without credit rating issued by commercial banks	Units in collective investment undertakings	Central governments or central banks	Regional governments or local authorities	Multilateral development banks	International organizations / institutions	Public sector entities	Commercial banks	Other corporate entities that have a credit assessment, which has been determined by NBG to be associated with credit quality step 2 or above under the rules for the risk weighting of exposures to corporates	**Total Credit Risk Mitigation - On-balance sheet**	**Total Credit Risk Mitigation - Off-balance sheet**	**Total Credit Risk Mitigation**
1	Claims or contingent claims on central governments or central banks																				0
2	Claims or contingent claims on regional governments or local authorities																				0
3	Claims or contingent claims on public sector entities																				0
4	Claims or contingent claims on multilateral development banks																				0
5	Claims or contingent claims on international organizations/institutions																				0
6	Claims or contingent claims on commercial banks																				0
7	Claims or contingent claims on corporates		59,479,443																58,322,095	1,157,348	59,479,443
8	Retail claims or contingent retail claims																				0
9	Claims or contingent claims secured by mortgages on residential property																				0
10	Past due items																				0
11	Items belonging to regulatory high-risk categories																				0
12	Short-term claims on commercial banks and corporates																				0
13	Claims in the form of collective investment undertakings																				0
14	Other items																				0
	Total	0	59,479,443	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58,322,095	1,157,348	59,479,443

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

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

		a	b	c	d	e	f
			Off-balance sheet exposures				
	Asset Classes	On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
1	Claims or contingent claims on central governments or central banks	34,121,080			21,135,269	21,135,269	62%
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	91,909,650	39,982	19,991	32,683,560	32,683,560	36%
7	Claims or contingent claims on corporates	502,862,753	95,673,000	34,799,039	537,661,792	478,182,349	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	11,411,591			15,194,551	15,194,551	133%
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	15,777,829			12,434,034	12,434,034	79%
	Total	656,082,903	95,712,982	34,819,030	619,109,206	559,629,763	81%

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

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				106,900,636	80,806,345	187,706,981	88,682,010	26,581,164	115,263,173
Cash outflows										
2	Retail deposits	25,346,280	54,118,520	79,464,800	7,255,863	9,031,732	16,287,595	1,682,390	2,399,869	4,082,259
3	Unsecured wholesale funding	205,136,324	191,644,772	396,781,096	68,307,134	33,681,737	101,988,871	61,801,703	27,307,704	89,109,407
4	Secured wholesale funding	3,846,154	-	3,846,154	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	44,123,950	58,839,020	102,962,970	8,493,113	15,961,748	24,454,860	3,440,863	5,517,381	8,958,243
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	9,498,002	7,594,967	17,092,970	6,067,608	2,815,082	8,882,689	6,067,608	2,815,082	8,882,689
8	**TOTAL CASH OUTFLOWS**	287,950,710	312,197,280	600,147,989	90,123,718	61,490,298	151,614,016	72,992,563	38,040,035	111,032,599
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	135,088,753	319,055,162	454,143,916	2,972,629	5,843,591	8,816,220	23,456,691	64,129,361	87,586,052
11	Other cash inflows	34,549,366	7,651,997	42,201,363	-	874,562	874,562	-	874,562	874,562
12	**TOTAL CASH INFLOWS**	169,638,120	326,707,159	496,345,279	2,972,629	6,718,153	9,690,783	23,456,691	65,003,924	88,460,615
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				106,900,636	80,806,345	187,706,981	88,682,010	26,581,164	115,263,173
14	Net cash outflow				87,151,088	54,772,144	141,923,233	49,535,872	9,510,009	27,758,150
15	Liquidity coverage ratio (%)				122.7%	147.5%	132.3%	179.0%	279.5%	415.2%

* 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.

Bank PASHA Bank Georgia JSC
Date 6/30/2026

Table 15 Counterparty credit risk weighted risk exposures

Derivative contracts	Nominal Amount	Current Market Value (CMV)	Collateral Value	Replacement Cost (RC)	Potential Future Exposure (PFE)	Supervisory Alfa Factor (α)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposures
	139,297,032	2,751,629	24,733,581	980,552	1,062,062		2,859,660	0	0	0	2,803,191	0	56,468	0	1,458,064
Calculated under Standardised Method	139,297,032	2,751,629	24,733,581	980,552	1,062,062	1.4	2,859,660	0	0	0	2,803,191	0	56,468	0	1,458,064
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	0	0	0	0	0	0	0	0
Contracts with Qualified Central Counterparty						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Central Counterparty						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contract with Commercial Banks						1.4	-								1,391,049
Calculated under Standardised Method	111,890,870	980,552	0	980,552	1,006,661	1.4	2,782,099	0	0		2782098.83		0	0	1,391,049
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Financial Institutions except for Banks						1.4	-								55,979
Calculated under Standardised Method	14,318,980	705,120	11,043,712	0	39,985	1.4	55,979	0	0		0		55978.8	0	55,979
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Corporate Clients						1.4	-								0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	0	0		0		0	0	0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Natural Persons						1.4	-								11,036
Calculated under Standardised Method	13,087,183	1,065,956	13,689,869	0	15,416	1.4	21,582	0	0		21092.48		489.67	0	11,036
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Total	**139,297,032**	**2,751,629**	**24,733,581**	**980,552**	**1,062,062**	1.4	2,859,660	**0**	**0**	**0**	**2,803,191**	**0**	**56,468**	**0**	**1,458,064**

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

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)	661,164,041
2	(Asset amounts deducted in determining Tier 1 capital)	(5,081,138)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	656,082,903
Derivative exposures		
4	Replacement cost associated with *all* derivatives transactions	980,552
5	Potential Future Exposure associated with *all* derivatives transactions	1,062,062
6	Risk positions defined by the Counterparty Credit Risk Regulation	2,859,660
7	Value of collateral received in exchange for derivative instruments	24,733,581
8	**Total derivative exposures (sum of lines 4 to 10)**	2,859,660
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	95,712,982
17	(Adjustments for conversion to credit equivalent amounts)	(57,698,376)
18	**Other off-balance sheet exposures (sum of lines 17 to 18)**	38,014,606
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**	137,741,516
22	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	696,957,169
Leverage ratio		
23	**Leverage ratio**	19.763%
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: 6/30/2026

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	2,855,561	6,086	0	76,070
Calculated under Standardised Method	2,855,561	6,086	0	76,070
Calculated under Simplified Standardised Method				
Calculated under Original Risk Exposure Method				

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

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:	164,725,459	-	-	118,950,977	283,676,437
2	*Regulatory capital*	164,725,459				164,725,459
3	*Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year*				118,950,977	118,950,977
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	8,258,174	52,953,661	10,402,855	310,601	44,949,700
5	*Residents' deposits*	2,513,390	13,649,167	3,588,542	220,133	18,972,671
6	*Non-residents' deposits*	5,744,784	39,304,494	6,814,313	90,468	25,977,029
7	Wholesale funding	81,843,145	142,033,976	62,759,771	51,453	86,253,912
8	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the government or enterprises controlled by the government, international financial institutions and legal entities, excluding representatives of financial sector*	68,577,606	41,118,993	38,020,921	51,453	73,884,487
9	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions*	13,265,539	100,914,983	24,738,850	-	12,369,425
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	12,557,630	-	-	-
12	*Liabilities related to derivatives*		147,649			
13	*All other liabilities and equity not included in the above categories*		12,409,981			
14	**Total available stable funding**					**414,880,048**
	Required stable funding					
15	Total high-quality liquid assets (HQLA)	105,645,776	87,830,600	-	-	8,074,045
16	Performing loans and securities:	1,122,552	51,899,463	77,791,343	276,871,739	304,450,513
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*	1,122,552	5,442,504	18,607,746	40,004,164	50,292,795
19	*Loans to non-financial institutions and retail customers, of which:*	-	46,456,959	57,678,728	210,387,897	230,897,557
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*	-	-	1,504,869	26,479,678	23,260,160
24	Assets with matching interdependent liabilities					
25	Other assets:	3,769,423	16,377,798	417,022	36,624,981	50,243,175
26	*Assets related to derivatives*	Jan-00	2,902,723	-	-	2,902,723
27	*All other assets not included in the above categories*	3,769,423	13,475,075	417,022	36,624,981	47,340,452
28	Off-balance sheet items	-	31,962,799	42,660,722	21,072,452	9,025,080
29	**Total required stable funding**					**371,792,812**
30	**Net stable funding ratio**					**111.59%**

*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.

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	**≤ 1 year**	**> 1 year ≤ 5 year**	**> 5 year**	**No stated maturity**	**Total**
1	Claims or contingent claims on central governments or central banks	7,562,052		5,469,400		21,089,629	**34,121,080**
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	46,679,495	38,204,114	7,026,040			**91,909,650**
7	Claims or contingent claims on corporates		59,951,381	231,051,253	223,271,711		**514,274,344**
8	Retail claims or contingent retail claims						**-**
9	Claims or contingent claims secured by mortgages on residential property						**-**
10	*Past due items**		694,753	958,506	9,758,332		**11,411,591**
11	Items belonging to regulatory high-risk categories						**-**
12	Short-term claims on commercial banks and corporates						**-**
13	Claims in the form of collective investment undertakings ('CIU')						**-**
14	Other items	3,343,796	11,432,204			1,001,830	**15,777,829**
15	**Total**	**57,585,342**	**109,587,699**	**243,546,693**	**223,271,711**	**22,091,459**	**656,082,903**

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

Bank: PASHA Bank Georgia JSC

Date: 6/30/2026

Table 18

		a	b	c	d	e	f
Risk classes	**On Balance Assets**	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
1	Claims or contingent claims on central governments or central banks		34,121,080				34,121,080
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		92,007,348	97,698			91,909,650
7	Claims or contingent claims on corporates	25,100,966	498,236,498	9,123,016			514,214,449
8	Retail claims or contingent retail claims	15,336	58,482	13,923			59,895
9	Claims or contingent claims secured by mortgages on residential property						-
10	*Past due items**	15,323,872	-	3,911,950			11,411,922
11	Items belonging to regulatory high-risk categories						-
12	Short-term claims on commercial banks and corporates						-
13	Claims in the form of collective investment undertakings ('CIU')						-
14	Other items		20,858,967				20,858,967
15	**Total**	**25,116,302**	**645,282,375**	**9,234,637**	**-**	**-**	661,164,041
16	Of which: loans	24,907,351	397,222,953	8,328,172			413,802,132
17	Of which: securities		101,006,058	621,588			100,384,470

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

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026
Table 19

		a	b	c	d	e	f
On Balance Assets / Risk classes		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
1	State, state organizations	-	34,720,682	1,209			34,719,473
2	Financial Institutions	172,580	201,487,272	741,310			200,918,542
3	Pawn-shops						-
4	Construction Development, Real Estate Development and other Land Loans	1,645,631	41,311,704	419,467			42,537,867
5	Real Estate Management	-	48,117,796	122,841			47,994,955
6	Construction Companies	-	3,231,914	23,791			3,208,123
7	Production and Trade of Construction Materials	622	31,377,580	313,222			31,064,980
8	Trade of Consumer Foods and Goods	1,032,267	19,116,493	202,402			19,946,358
9	Production of Consumer Foods and Goods	-	3,241,447	8,827			3,232,620
10	Production and Trade of Durable Goods	-	1,183,304	3,618			1,179,686
11	Production and Trade of Clothes, Shoes and Textiles						-
12	Trade (Other)	640	35,360,262	242,185			35,118,716
13	Other Production	437,875	6,021,428	100,997			6,358,306
14	Hotels, Tourism	8,854,346	4,998,339	1,974,827			11,877,858
15	Restaurants	9,489,721	14,450,174	1,611,300			22,328,595
16	Industry						-
17	Oil Importers,Filling stationas,gas stations and Retailers	-	8,515,133	8,274			8,506,859
18	Energy	-	111,456,310	471,298			110,985,012
19	Auto Dealers						-
20	HealthCare	-	12,953,763	210,148			12,743,615
21	Pharmacy						-
22	Telecommunication	-	20,932,278	225,286			20,706,992
23	Service	943,134	9,275,828	176,499			10,042,464
24	Agriculture	2,538,652	15,372,469	2,366,387			15,544,734
25	Other	-	1,274,187	9,949			1,264,238
26	Assets on which the Sector of repayment source is not accounted for	835	25,046	798			25,082
27	Other assets		15,777,829				15,777,829
28	**Total**	**25,116,302**	**640,201,237**	**9,234,637**	**-**	**-**	656,082,903

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026
Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	**Opening balance of Expected Credit Loss**	**6,565,880**	**657,822**
2	**An increase in the ECL for possible losses on assets**	**2,933,836**	**31,591**
2.1	As a result of the origination of the new assets	2,174,550	31,591
2.2	As a result of classification of assets as a low quality	759,286	-
3	**Decrease in ECL for possible losses on assets**	**1,076,419**	**67,655**
3.1	As a result of write-off of assets	-	
3.2	As a result of partial or total payment of assets	644,003	-
3.3	As a result of classification of assets as a high quality	432,416	67,655
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	(95,125)	(170)
5	**Closing balance of Expected Credit Loss**	**8,328,172**	**621,588**

Bank: PASHA Bank Georgia JSC

Date: 6/30/2026

Table 21

	Changes in the stock of non-performing loans over the period	Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
1	**Opening balance**	19,720,623	
2	Inflows to non-performing portfolios	8,234,413	
3	Increase of non-performing portfolio, as e result of currency exchange rate changes		
4	Outflows from non-performing portfolios	**3,047,685**	
5	Outflow due to the decrease level of credit risk		
6	Outflow due to loan repayment, partial or total	2,720,215	
7	Outflows due to write-offs		
8	Outflow due to taking possession of collateral		
9	Outflow due to sale of portfolios		
10	Outflow due to other situations		
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	327,470	
12	**Closing balance**	**24,907,351**	

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

Table 22

	Distribution of loans, Debt securities and Off-balance-sheet items according to Credit Risk Stages and Past due days	Total	Gross carrying value of loans and Debt securities, nominal value of Off-balance-sheet items																							
			1st stage				2nd stage				3rd stage								POCI							
				Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years
1	**Loans**	**422,180,304.11**	**370,041,875.29**	**10,781,075.30**	**-**	**-**	**27,181,077.93**	**10,604,864.97**	**521,288.27**	**-**	**14,288,933.28**	**-**	**1,621,707.02**	**108,082.98**	**437,875.37**	**669,418.51**	**7,349,134.64**	**-**	**10,668,417.69**	**-**	**-**	**-**	**-**	**-**	**2,467,694.56**	**-**
1.1	Central banks																									
1.2	General governments	599,600.47	599,601.47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.3	Credit institutions																									
1.4	Other financial corporations	49,513,146.47	49,493,430.47								259,716.00						259,716.00									
1.5	Non-financial corporations	345,172,500.00	296,303,999.13	10,781,075.30	-	-	27,181,077.93	10,604,864.97	521,288.27	-	13,054,097.36	-	683,622.65	-	437,875.37	655,556.93	7,081,416.64	4,195,535.77	10,638,417.68	-	-	-	-	-	2,467,694.56	-
1.6	Households	6,793,053.87	5,735,845.96	-	-	-	-	-	-	-	1,056,207.99	-	938,084.37	105,037.98	-	13,063.00	-	-	-	-	-	-	-	-	-	-
2	**Debt Securities**	**117,457,304.11**	**117,457,304.11**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	**-**
2.1	Central banks																									
2.2	General governments	5,269,499.97	5,269,499.97																							
2.3	Credit institutions	11,181,746.10	11,181,746.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0
2.4	Other financial corporations	40,044,023.19	40,044,023.19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0
2.5	Non-financial corporations	60,962,034.85	60,962,034.85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0
2.6	Households																									
3	**Off-balance-sheet items**	**95,881,155.92**	**94,558,505.92**				**1,322,650.00**				**-**								**-**							
3.1	Central banks																									
3.2	General governments																									
3.3	Credit institutions	40,000.00	40,000.00				**-**				**-**								**-**							
3.4	Other financial corporations	9,902,190.18	9,902,190.18				**-**				**-**								**-**							
3.5	Non-financial corporations	83,368,640.99	82,045,990.99				**1,322,650.00**				**-**								**-**							
3.6	Households	2,570,324.75	2,570,324.75				**-**				**-**								**-**							

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

Table 23

Loans Distributed according to LTV ratio, Expected Credit Loss, Value of collateral for loans and loans secured by guarantees according to Credit Risk stages and past due days		**Total**	Gross carrying value of loans																								
			1st stage				2nd stage				3rd stage								POCI							
				Past due ≤ 30 days	Past due > 30 days ≤ 90	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years
1	**Loans**	**422,130,304.11**	370,041,875.23	10,781,075.30	-	-	27,181,077.93	10,694,864.97	521,288.27	-	14,268,933.26	-	1,621,707.02	103,032.98	437,875.37	669,418.81	7,240,134.64	4,196,764.43	10,638,417.69	-	-	-	-	-	2,467,694.56	-
1.1	Secured Loans	402,763,698.24	350,709,638.11	10,781,075.30	-	-	27,181,077.93	10,694,864.97	521,288.27	-	14,234,564.51	-	1,621,707.02	103,032.98	437,875.37	655,556.92	7,220,856.45	4,195,535.77	10,638,417.69	-	-	-	-	-	2,467,694.56	-
1.1.1	Loans Secured by Immovable property	269,900,039.40	218,804,697.27	10,781,075.30	-	-	27,181,077.93	10,694,864.97	521,288.27	-	14,075,846.51	-	1,621,707.02	103,032.98	437,875.37	655,556.92	7,062,138.45	4,195,535.77	10,638,417.69	-	-	-	-	-	2,467,694.56	-
1.1.1.1	LTV ≤70%	113,257,400.05	81,641,503.29	3,592,435.22	-	-	18,731,624.04	10,694,864.97	521,288.27	-	4,713,549.59	-	1,621,880.96	103,032.98	437,875.37	655,556.92	1,895,202.36	-	8,170,723.13	-	-	-	-	-	-	-
1.1.1.2	LTV >70% ≤85%	39,581,741.37	34,412,780.21	-	-	-	-	-	-	-	5,168,961.16	-	-	-	-	-	5,168,961.16	-	-	-	-	-	-	-	-	-
1.1.1.3	LTV >85% ≤100%	63,161,269.37	55,564,723.14	-	-	-	7,596,546.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.1.1.4	LTV >100%	54,283,030.81	46,754,781.04	7,202,351.46	-	-	865,039.45	-	-	-	4,195,535.77	-	-	-	-	-	-	4,195,535.77	2,467,694.56	-	-	-	-	-	2,467,694.56	-
1.2	Expected Credit Loss of Loans	8,099,140.05	1,878,813.59	161,355.76	-	-	615,210.63	29,842.53	1,631.58	-	2,056,321.32	-	158,589.02	10,210.72	41,929.07	61,410.23	737,850.50	1,046,330.78	3,548,794.50	-	-	-	-	-	1,794,715.11	-
1.3	Value of Pledged collateral																									
1.3.1	Of which value capped at the Loan value	246,264,912.63	198,610,912.15	7,360,319.83	-	-	26,696,614.98	10,655,594.30	507,897.60	-	11,860,031.45	-	1,585,890.20	102,107.23	419,290.74	614,102.32	5,791,324.97	3,347,316.00	9,097,354.06	-	-	-	-	-	990,198.22	-
1.3.1.1	Of which immovable property	240,741,409.07	193,087,411.16	7,360,319.83	-	-	26,696,614.98	10,655,594.30	507,897.60	-	11,860,031.45	-	1,585,890.20	102,107.23	419,290.74	614,102.32	5,791,324.97	3,347,316.00	9,097,351.49	-	-	-	-	-	990,195.65	-
1.3.2	Of which value above the cap	270,085,057.57	231,962,641.42	2,514,775.61	-	-	21,516,024.79	14,652,261.86	441,600.93	-	11,156,200.27	-	3,726,219.53	129,753.42	546,176.28	1,136,654.15	5,617,396.89	-	5,450,191.10	-	-	-	-	-	-	-
1.3.2.1	Of which immovable property	247,365,750.99	209,987,428.94	2,514,775.61	-	-	20,989,771.45	14,652,261.86	364,887.23	-	10,938,359.49	-	3,726,219.53	129,753.42	546,176.23	984,398.77	5,551,811.54	-	5,450,191.10	-	-	-	-	-	-	-
1.4	Loans secured by the state and state institutions																									
1.5	Loans secured by bank and /or financial institutions																									

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026
Table 24

Loans / Sector of repayment source		Gross carrying value					Expected Credit Loss				
			1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI
1	State. state organizations	599.601.67	599.601.67	-	-	-	1,209.36	1,209.36	-	-	-
2	Financial Institutions	69.608.444.81	69.435.864.92	-	172.579.89	-	395.653.20	224.786.06	-	170.867.14	-
3	Pawn-shops										
4	Construction Development. Real Estate Development and other Land Loans	42.951.304.04	30.838.215.10	10.472.285.35	1,640,803.59	-	415.034.55	239,501.07	20,288.69	155,244.78	-
5	Real Estate Management	48.117.018.39	47.894.438.77	222,579.62	-	-	122.841.33	113,287.49	9,553.83	-	-
6	Construction Companies	3.194.692.73	3.194.692.73	-	-	-	23,790.53	23,790.53	-	-	-
7	Production and Trade of Construction Materials	18.826.591.66	18.826.591.66	-	-	-	191.572.56	191,572.56	-	-	-
8	Trade of Consumer Foods and Goods	2.773.326.27	1.741.059.40	-	1,032,266.87	-	111.665.62	13,591.66	-	98,073.96	-
9	Production of Consumer Foods and Goods	3.241.446.81	3.241.446.81	-	-	-	8,827.31	8,827.31	-	-	-
10	Production and Trade of Durable Goods	1.180.293.60	1.180.293.60	-	-	-	3.618.01	3,618.01	-	-	-
11	Production and Trade of Clothes. Shoes and Textiles										
12	Trade (Other)	15.274.155.37	7.767.870.16	7.505.645.53	639.68	-	133.961.84	47,432.69	85,889.48	639.68	-
13	Other Production	3.194.327.17	2.756.451.80	-	437,875.37	-	69.406.29	27,477.21	-	41,929.07	-
14	Hotels. Tourism	13.852.684.65	4.135.605.94	862.732.93	683,622.65	8,170,723.13	1.974.826.80	3,618.82	151,474.09	65,654.50	1,754,079.39
15	Restaurants	23.812.645.65	14.450.173.79	-	9,362,471.86	-	1.494.038.83	30,994.07	-	1,463,044.75	-
16	Industry										
17	Oil Importers.Filling stationas.gas stations and Retailers	8.515.132.75	7.993.844.48	521.288.27	-	-	8.274.11	6,642.53	1,631.58	-	-
18	Energy	108.770.793.54	108.770.793.54	-	-	-	463.028.59	463,028.59	-	-	-
19	Auto Dealers										
20	HealthCare	12.953.763.00	12.953.763.00	-	-	-	210.147.85	210,147.85	-	-	-
21	Pharmacy										
22	Telecommunication	15.930.680.70	15.930.680.70	-	-	-	211.508.29	211,508.29	-	-	-
23	Service	10.199.793.48	9.261.709.11	-	938,084.37	-	171.450.26	78,515.74	-	92,934.52	-
24	Agriculture	17.840.163.91	7.775.923.12	7.596.546.23	-	2,467,694.56	2.306.803.66	165,715.59	346,372.96	-	1,794,715.11
25	Other	1.267.809.39	1.267.809.39	-	-	-	9.948.84	9,948.84	-	-	-
26	Assets on which the Sector of repayment source is not accounted for	25.634.50	25.045.52	-	588.98	-	564.21	306.70	-	257.50	-
27	**Total**	**422.130.304.11**	**370.041.875.23**	**27.181.077.93**	**14.268.933.26**	**10.638.417.69**	**8.328.172.02**	**2.075.520.98**	**615.210.63**	**2.088.645.90**	**3.548.794.50**

Bank: PASHA Bank Georgia JSC
Date: 6/30/2026

Table 25

		ა	ბ	გ	დ	ე	ვ	ზ	თ	ი
Loans, corporate debt securities and Off-balance-sheet items	Gross carrying value(Nominal value for Offbalance) - distribution according to Collateral type	Secured by deposit	Secured by the state and state institutions	Secured by bank and /or financial institutions	Secured by gold / gold jewelry	Secured by Immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
1	Loans	58,629,761.98				243,658,362.17		61,766,458.83	6,485,722.72	51,589,998.40
2	Corporate debt securities					2,993,491.00		40,337,507.90	-	57,675,059.14
3	Off-balance-sheet itmes	2,565,291.66		43,548.32		21,793,764.67		11,641,718.23	7,610,472.06	52,186,360.98
4	Of which: Non-Performing Loans					23,161,742.57		15.79	1,552,519.06	193,073.52
5	Of which: Non-Performing Corporate debt securities									
6	Of which: Non-Performing Off-balance-sheet itmes					-		-	-	-

Bank: PASHA Bank Georgia JSC

Date: 6/30/2026

Table 26

Retail Products		Contractual Principal Amount					Gross carrying value of Loans					Expected Credit Loss					Number of Loans	Weighted average nominal interest rate on quarterly disbursed loans	Weighted average effective interest rate on quarterly disbursed loans	Weighted average nominal interest rate (on Residual Contractual value of Loans)	Weighted average remaining maturity (months) according to the Residual Contractual value of Loans
			1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI					
1	Auto loans																0				
2	Consumer Loans	70,444.90	56897.69	0	13547.21		70204.6992	56342.8092	0	13861.89		12779.3481	630.2102	0	12149.1379		10	7%	8%	13%	11.0986
3	Pay Day Loans																0				
4	Momental Installments																0				
5	Overdrafts	3363.9098	2135.25	0	1228.6598		3367.8198	2139.16	0	1228.6598		909.1432	11.9617	0	897.1815		13	15%	16%	10%	5.3261
6	Credit Cards																0				
7	Mortgages																0				
7.1	Mortgages - Purchase of completed real estate																0				
7.2	Mortgages - Construction, the purchase of real estate under construction																0				
7.3	Mortgages - For Real Estate Renovation																0				
8	Retail Pawnshop loans																0				
9	Student loans																0				
10	**Total Retail Products**	73,808.81	59032.94	0	14775.8698		73572.519	58481.9692	0	15090.5498		13688.4913	642.1719	0	13046.3194		28	12%	13%	13%	10.2539
10.1	Between them: Loans issued on the basis of income from a pension or other state social disbursement																0				