

	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	Punhan Narimanov
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 N	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

Bank: PASHA Bank Georgia JSC
Date:

9/30/2026

Table 1		Key metrics		According to IFRS				
N		3Q-2026	2Q-2026	1Q-2026	4Q-2025	3Q-2025		
Regulatory capital (amounts, GEL)								
Based on Basel III framework								
1	CET1 capital	127,797,083	124,515,016	123,996,988	120,008,533	117,400,529		
2	Tier1 capital	140,822,583	137,741,516	137,495,988	133,484,033	117,400,529		
3	Regulatory capital	167,396,458	164,725,459	165,035,870	161,784,059	148,551,729		
4	CET1 capital total requirement	97,424,976	98,887,267	103,245,718	99,904,578	92,767,886		
5	Tier1 capital total requirement	119,185,017	120,743,076	125,615,571	121,785,229	112,497,001		
6	Regulatory capital total requirement	147,985,863	149,669,419	155,224,621	150,750,155	138,617,933		
Total Risk Weighted Assets (amounts, GEL)								
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	643,012,243	641,059,636	665,119,061	663,462,800	613,965,125		
Capital Adequacy Ratios								
Based on Basel III framework								
8	CET1 capital	19.87%	19.42%	18.64%	18.09%	19.12%		
9	Tier1 capital	21.90%	21.49%	20.67%	20.12%	19.12%		
10	Regulatory capital	26.03%	25.70%	24.81%	24.38%	24.20%		
11	CET1 capital total requirement	15.15%	15.43%	15.52%	15.06%	15.11%		
12	Tier1 capital total requirement	18.54%	18.83%	18.89%	18.36%	18.32%		
13	Regulatory capital total requirement	23.01%	23.35%	23.34%	22.72%	22.58%		
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	8.42%	8.44%	8.53%	8.05%	7.91%		
16	Total Interest Expense / Average Annual Assets	5.19%	5.25%	5.15%	4.49%	4.35%		
17	Earnings from Operations / Average Annual Assets	10.41%	10.20%	9.32%	8.24%	7.63%		
18	Net Interest Margin	3.24%	3.19%	3.38%	3.56%	3.56%		
19	Return on Average Assets (ROAA)	1.29%	1.19%	2.42%	0.37%	0.24%		
20	Return on Average Equity (ROAE)	6.00%	5.56%	11.42%	1.90%	1.25%		
Asset Quality								
21	Non Performed Loans / Total Loans	5.23%	5.90%	4.65%	6.64%	8.53%		
22	ECL/Total Loans	1.47%	1.97%	1.55%	2.20%	3.14%		
23	FX Loans/Total Loans	69.14%	70.52%	70.84%	68.75%	61.54%		
24	FX Assets/Total Assets	59.58%	59.41%	56.58%	58.00%	50.58%		
25	Loan Growth-YTD	0.41%	-1.80%	-1.40%	19.17%	3.35%		
Liquidity								
26	Liquid Assets/Total Assets	22.82%	23.72%	21.93%	19.71%	17.91%		
27	FX Liabilities/Total Liabilities	51.53%	48.70%	47.90%	51.75%	57.42%		
28	Current & Demand Deposits/Total Assets	11.90%	10.60%	12.48%	12.76%	14.18%		
Liquidity Coverage Ratio***								
29	Total HQLA	190,160,135	187,706,981	194,765,242	204,256,224	184,076,299		
30	Net cash outflow	140,538,700	141,923,233	137,418,651	126,810,871	139,724,965		
31	LCR ratio (%)	135.31%	132.26%	141.73%	161.07%	131.74%		
Net Stable Funding Ratio								
32	Available stable funding	425,946,441	414,880,048	429,841,401	428,942,261	416,365,639		
33	Required stable funding	373,695,130	371,792,812	375,128,578	364,704,269	309,508,979		
34	Net stable funding ratio (%)	113.98%	111.59%	114.59%	117.61%	134.52%		

*** 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	12,082,241	93,658,760	105,741,001	58,201,275	97,257,959	155,459,234
1.1	Cash on hand	349,615	2,117,099	2,466,714	702,554	1,475,836	2,178,390
1.2	Cash balances with National bank of Georgia	3,680,889	29,166,799	32,847,687	20,247,952	34,241,783	54,489,735
1.3	Cash balances with other banks	8,051,738	62,374,862	70,426,600	37,250,769	61,540,340	98,791,109
2	Financial assets held for trading	3,221,662	-	3,221,662	1,066,032	-	1,066,032
2.1	of which: derivatives	3,221,662	-	3,221,662	1,066,032	-	1,066,032
3	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
4	Financial assets designated at fair value through profit or loss			-			-
5	Financial assets at fair value through other comprehensive income	-	-	-	-	-	-
5.1	Equity instruments			-			-
5.2	Debt securities			-			-
5.3	Loans and advances			-			-
6	Financial assets at amortised cost	243,035,986	300,160,048	543,196,035	226,022,473	224,929,218	450,951,691
6.1	Debt securities	112,013,400	5,914,578	117,927,978	84,506,121	2,791,170	87,297,292
6.2	Loans and advances	131,022,587	294,245,471	425,268,057	141,516,352	222,138,047	363,654,399
7	Investments in subsidiaries, joint ventures and associates			-			-
8	Non-current assets and disposal groups classified as held for sale			-			-
9	Tangible assets	3,168,707	-	3,168,707	5,512,658	-	5,512,658
9.1	Property, Plant and Equipment	3,168,707		3,168,707	5,512,658		5,512,658
9.2	Investment property			-			-
10	Intangible assets	1,723,998	-	1,723,998	3,169,939	-	3,169,939
10.1	Goodwill			-			-
10.2	Other intangible assets	1,723,998		1,723,998	3,169,939		3,169,939
11	Tax assets	2,767,458	-	2,767,458	3,455,529	-	3,455,529
11.1	Current tax assets						
11.2	Deferred tax assets	2,767,458		2,767,458	3,455,529		3,455,529
13	Other assets	1,616,902	618,511	2,235,413	18,190,369	832,516	19,022,885
13.1	of which: repossessed collateral	426,815		426,815	16,059,859		16,059,859
13.2	of which: dividends receivable			-			-
14	TOTAL ASSETS	267,616,955	394,437,319	662,054,274	315,618,275	323,019,693	638,637,967
	LIABILITIES						
15	Financial liabilities held for trading	129,783	-	129,783	223,410	-	223,410
15.1	of which: derivatives	129,783	-	129,783	223,410	-	223,410
16	Financial liabilities designated at fair value through profit or loss			-			-
17	Financial liabilities measured at amortised cost	242,650,462	231,340,227	473,990,689	211,794,344	259,492,213	471,286,557
17.1	Deposits	242,650,462	199,151,961	441,802,423	186,766,741	223,032,487	409,799,228
17.2	borrowings	-	29,761,327	29,761,327	25,027,603	31,972,634	57,000,237
17.3	Debt securities issued			-			-
17.4	Other financial liabilities	-	2,426,940	2,426,940	-	4,487,092	4,487,092
18	Provisions	125,818	52,873	178,692	24,717	200,838	225,555
19	Tax liabilities	-	-	-	-	-	-
19.1	Current tax liabilities			-			-
19.2	Deferred tax liabilities			-			-
20	Subordinated liabilities	-	31,766,269	31,766,269	-	33,039,134	33,039,134
21	Other liabilities	7,004,916	2,514,976	9,519,892	6,566,155	2,116,249	8,682,403
21.1	of which: dividends payable			-			-
22	TOTAL LIABILITIES	249,910,980	265,674,345	515,585,324	218,608,626	294,848,434	513,457,060
	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	13,025,500	14,180,411	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		13,025,500	13,025,500			
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	(4,511,461)		(4,511,461)	(12,774,003)		(12,774,003)
31	TOTAL EQUITY*	133,443,450	13,025,500	146,468,950	125,180,908	-	125,180,908
32	TOTAL EQUITY AND TOTAL LIABILITIES	383,354,430	278,699,845	662,054,274	343,789,534	294,848,434	638,637,967

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

Bank: PASHA Bank Georgia JSC

Date:

9/30/2026

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	22,878,488	19,465,153	42,343,641	21,496,960	17,279,200	38,776,160
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	22,878,488	19,465,153	42,343,641	21,496,960	17,279,200	38,776,160
1.6	Other assets	-	-	-	-	-	-
2	(Interest expenses)	(18,812,053)	(7,253,037)	(26,065,089)	(12,006,064)	(9,324,975)	(21,331,039)
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)	(18,812,053)	(7,253,037)	(26,065,089)	(12,006,064)	(9,324,975)	(21,331,039)
2.4	(Other liabilities)	-	-	-	-	-	-
3	Dividend income	-	-	-	-	-	-
4	Fee and commission income	670,995	1,109,376	1,780,371	484,336	1,156,662	1,640,998
5	(Fee and commission expenses)	(230,160)	(970,900)	(1,201,060)	(198,182)	(954,392)	(1,152,574)
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	1,490,141	-	1,490,141	873,102	-	873,102
8	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-	-	-	-	-	-
9	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-	-	-	-	-	-
10	Exchange differences [gain or (-) loss], net	10,992,975	-	10,992,975	8,859,887	-	8,859,887
11	Gains or (-) losses on derecognition of non-financial assets, net	(1,919,919)	-	(1,919,919)	256,327	-	256,327
12	Other operating income	633	-	633	742	-	742
13	(Other operating expenses)	(3,019,443)	-	(3,019,443)	(3,489,476)	(443)	(3,489,919)
14	(Administrative expenses)	(16,945,379)	-	(16,945,379)	(16,285,016)	-	(16,285,016)
14.1	(Staff expenses)	(15,845,949)	-	(15,845,949)	(15,418,235)	-	(15,418,235)
14.2	(Other administrative expenses)	(1,099,429)	-	(1,099,429)	(866,780)	-	(866,780)
15	(Depreciation and amortisation)	(2,674,755)	-	(2,674,755)	(2,917,486)	-	(2,917,486)
16	Modification gains or (-) losses, net	-	-	-	-	-	-
17	(Provisions or (-) reversal of provisions)	(99,558)	333,092	233,534	46,452	59,860	106,311
17.1	(Commitments and guarantees given)	(99,558)	333,092	233,534	24,846	59,860	84,705
17.2	(Other provisions)	-	-	-	21,606	-	21,606
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	361,438	2,555,227	2,916,664	(593,769)	(2,622,074)	(3,215,843)
18.1	(Financial assets at fair value through other comprehensive income)	-	-	-	-	-	-
18.2	(Financial assets at amortised cost)	361,438	2,555,227	2,916,664	(593,769)	(2,622,074)	(3,215,843)
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	-	-	-	-	-	-
20	(Impairment or (-) reversal of impairment on non-financial assets)	-	-	-	-	-	-
21	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	(1,754,079)	-	(1,754,079)	-	-	-
22	PROFIT OR (-) LOSS BEFORE TAX	(9,060,677)	15,238,912	6,178,235	(3,472,187)	5,593,837	2,121,651
23	(Tax expense or (-) income	(291,099)	-	(291,099)	965,471	-	965,471
24	Profit or (-) loss after tax	(8,769,578)	15,238,912	6,469,333	(4,437,658)	5,593,837	1,156,180

Bank: PASHA Bank Georgia JSC
Date:

9/30/2026

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	Guarantees received as security for receivables of the bank	676,882,970	2,890,667,451	3,567,550,421	344,105,748	2,879,820,157	3,223,925,905
3.1	Surety, joint liability	647,850,004	2,875,431,245	3,523,281,249	323,410,004	2,862,974,882	3,186,384,886
3.2	Guarantees	29,032,966	15,236,206	44,269,172	20,695,744	16,845,275	37,541,019
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	130,709,937	496,531,239	627,241,176	126,974,472	548,598,328	675,572,800
5.1	Cash	1,512,545	71,960,404	73,472,949	3,233,008	48,848,505	52,081,513
5.2	Precious metals and stones			0			0
5.3	Real Estate:	34,008,853	344,236,188	378,245,040	34,008,853	412,649,297	446,658,150
5.3.1	Residential Property	1	34,999,594	34,999,595	1	18,128,931	18,128,932
5.3.2	Commercial Property	167,892	181,699,277	181,867,169	167,892	249,764,635	249,932,527
5.3.3	Complex Real Estate	0	4,106	4,106	0	0	0
5.3.4	Land Parcel	40,961	71,129,861	71,170,822	40,961	87,247,861	87,288,821
5.3.5	Other	33,799,999	56,403,349	90,203,348	33,799,999	57,507,871	91,307,870
5.4	Movable Property	1,911,601	31,572,741	33,484,342	1,911,601	37,372,743	39,284,344
5.5	Shares Pledged	0	45	45	0	52	52
5.6	Securities	0	14,808,799	14,808,799	0	15,398,286	15,398,286
5.7	Other	93,276,938	33,953,062	127,230,000	87,821,010	34,329,445	122,150,455
6	Loan commitments given	14,815,575	20,079,051	34,894,625	1,447,830	26,496,443	27,944,273
7	guarantees given	38,357,048	26,206,492	64,563,540	24,656,152	37,446,380	62,102,532
8	Letters of credit issued	0	0	0	0	1,531,195	1,531,195
9	Derivatives	129,864,838	207,549,355	337,414,192	63,728,276	163,509,515	227,237,791
9.1	Receivables through FX contracts (except options)	124,100,927	46,152,109	170,253,036	46,255,626	67,784,581	114,040,207
9.2	Payables through FX contracts (except options)	5,763,911	161,397,245	167,161,156	17,472,650	95,724,935	113,197,585
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	15,956,841	23,324,119	39,280,960
10.1	Principal of receivables derecognized during last 3 month			0		0	0
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month			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	33,516	9,174	42,690
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	2,147,033	0	2,147,033	15,923,325	23,314,945	39,238,270
11	Capital expenditure commitment			0			0

Bank: PASHA Bank Georgia JSC
Date:

9/30/2026

N		3Q-2026	2Q-2026	1Q-2026	4Q-2025	3Q-2025
1	Risk Weighted Assets for Credit Risk	564,539,221	561,087,827	585,103,953	584,058,719	535,783,283
1.1	Balance sheet items	529,285,507	525,968,082	548,503,868	550,879,870	494,346,419
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	33,801,570	33,661,681	35,560,413	32,325,187	40,843,246
1.3	Counterparty credit risk	1,452,144	1,458,064	1,039,672	853,662	593,617
2	Risk Weighted Assets for Market Risk	685,883	2,184,670	2,227,969	1,616,943	730,860
3	Risk Weighted Assets for Operational Risk	77,787,139	77,787,139	77,787,139	77,787,139	77,450,981
4	Total Risk Weighted Assets	643,012,243	641,059,636	665,119,061	663,462,801	613,965,123

Bank: PASHA Bank Georgia JSC
Date:

9/30/2026

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	Punhan Narimanov	Acting Chairman of Board of Directors, CEO
2	Levan Aladashvili	Member of the Board of Directors, CFO
3	Orkhan Vahabov	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:

9/30/2026

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 standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash, Cash balances with National Bank of Georgia and other banks	105,741,001	-	105,741,001
1.1	Cash on hand	2,466,714		2,466,713.97
1.2	Cash balances with National bank of Georgia	32,847,687		32,847,687.28
1.3	Cash balances with other banks	70,426,600		70,426,599.97
2	Financial assets held for trading	3,221,662		3,221,662.35
2.1	of which: derivatives	3,221,662		3,221,662.35
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	543,196,035	-	543,196,035
6.1	Debt securities	117,927,978		117,927,978
6.2	Loans and advances	425,268,057		425,268,057
7	Investments in subsidiaries, joint ventures and associates			
8	Non-current assets and disposal groups classified as held for sale			
9	Tangible assets	3,168,707	-	3,168,707
9.1	Property, Plant and Equipment	3,168,707		3,168,707
9.2	Investment property	-		
10	Intangible assets	1,723,998	1,723,998	-
10.1	Goodwill			
10.2	Other intangible assets	1,723,998	1,723,998	-
11	Tax assets	2,767,458	2,767,458	-
11.1	Current tax assets			
11.2	Deferred tax assets	2,767,458	2,767,458	
13	Other assets	2,235,413		2,235,413
13.1	of which: repossessed collateral	426,815		426,815
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	662,054,274	4,491,456	657,562,818

Bank: PASHA Bank Georgia JSC
Date:

9/30/2026

Table 8 Differences between values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts used for		in Lari
1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	657,562,818
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	99,279,474
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	756,842,292
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	-64,235,533
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	692,606,758

Bank: PASHA Bank Georgia JSC
Date:

9/30/2026

Table 9

Regulatory capital

N		In Lari
1	Common Equity Tier 1 capital before regulatory adjustments	132,288,539
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)	-4,511,461
7	Regulatory Adjustments of Common Equity Tier 1 capital	4,491,456
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	1,723,998
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)	2,767,458
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	127,797,083
25	Additional tier 1 capital before regulatory adjustments	13,025,500
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	13,025,500
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	13,025,500
37	Tier 2 capital before regulatory adjustments	26,573,875
38	Instruments that comply with the criteria for Tier 2 capital	26,573,875
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	26,573,875

Bank: PASHA Bank Georgia JSC

Date:

9/30/2026

Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	28,935,551
1.2	Minimum Tier 1 Requirement	6.00%	38,580,735
1.3	Minimum Regulatory Capital Requirement	8.00%	51,440,979
2	Combined Buffer		
2.1	Capital Conservation Buffer	2.50%	16,075,306
2.2	Countercyclical Buffer	0.75%	4,822,592
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	7.40%	47,591,527
3.2	Tier 1 Pillar2 Requirement	9.29%	59,706,384
3.3	Regulatory capital Pillar 2 Requirement	11.76%	75,646,985
Total Requirements		Ratios	Amounts (GEL)
4	CET1	15.15%	97,424,976
5	Tier 1	18.54%	119,185,017
6	Total regulatory Capital	23.01%	147,985,863

Bank:

PASHA Bank Georgia JSC

Date:

9/30/2026

Table 9.2

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	167,396,458
Own funds ¹	167,396,458
Common Equity Tier 1 (CET 1)	127,797,083
Additional Tier 1 Capital (AT 1)	13,025,500
Tier 2 Capital (Tier 2)	26,573,875
Eligible liabilities	-
Subordinated Loans (not classified as own funds) ²	
Eligible liabilities ³	
Total Liabilities and Own Funds (TLOF)	167,396,458
Total liabilities (except capital instruments)	
Own funds	167,396,458
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	643,012,243
Total Exposure Measure (TEM)	698,800,638
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	26.03%
Own funds and eligible liabilities as a percentage of TEM	23.95%
Own funds and eligible liabilities as a percentage of TLOF	100.00%

¹ Capital Instruments² 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
9/30/2026
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					

Bank: PASHA Bank Georgia JSC
Date:

9/30/2026

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	105,741,001	
1.1	Cash on hand	2,466,714	
1.2	Casha balances with National bank of Georgia	32,847,687	
1.3	Cash balances with other banks	70,426,600	
2	Financial assets held for trading	3,221,662	
2.1	of which: derivatives	3,221,662	
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	543,196,035	
6.1	Debt securities	117,927,978	
6.2	Loans and advances	425,268,057	
7	Investments in subsidiaries, joint ventures and associates		
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	3,168,707	
9.1	Property, Plant and Equipment	3,168,707	
9.2	Investment property		
10	Intangible assets	1,723,998	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	1,723,998	
11	Tax assets	2,767,458	Table 9 (Capital), N15
11.1	Current tax assets		
11.2	Deferred tax assets	2,767,458	
13	Other assets	2,235,413	
13.1	of which: repossessed collateral	426,815	
13.2	of which: dividends receivable		
14	TOTAL ASSETS	662,054,274	
	LIABILITIES		
15	Financial liabilities held for trading	129,783	
15.1	of which: derivatives	129,783	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	473,990,689	
17.1	Deposits	441,802,423	
17.2	borrowings	29,761,327	
17.3	Debt securities issued		
17.4	Other financial liabilities	2,426,940	
18	Provisions	178,692	
19	Tax liabilities	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	Subordinated liabilities	31,766,269	Table 9 (Capital), N38
21	Other liabilities	9,519,892	
21.1	of which: dividends payable		
22	TOTAL LIABILITIES	515,585,324	
	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	14,180,411	
27.1	Equity component of compound financial instruments	1,154,911	
27.2	Other equity instruments issued	13,025,500	
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	(4,511,461)	Table 9 (Capital), N6
31	TOTAL EQUITY	146,468,950	
32	TOTAL EQUITY AND TOTAL LIABILITIES	662,054,274	

Credit Risk Weighted Exposures

Table 11 Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

[illegible]

Table 13

Standardized approach - Effect of credit risk mitigation

	a	b	c	d	e	f
	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 _{re} /(a+c)
Asset Classes						
1 Claims or contingent claims on central governments or central banks	38,194,087			29,166,799	29,166,799	76%
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	82,410,814	96,760,543	35,040,435	64,419,838	64,419,838	55%
7 Claims or contingent claims on corporates	514,821,831	2,518,931	3,505	514,825,336	445,732,325	87%
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	12,007,164			16,105,907	16,105,907	134%
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	10,128,922			7,662,208	7,662,208	76%
Total	657,562,818	99,279,474	35,043,940	632,180,088	563,087,077	81%

Bank: PASHA Bank Georgia JSC
Date:

9/30/2026

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					101,543,343	88,616,792	190,160,135	92,669,374	28,831,691	121,501,065
Cash outflows											
2	Retail deposits		22,831,570	53,628,098	76,459,668	7,500,426	9,165,076	16,665,502	1,709,823	2,456,150	4,165,973
3	Unsecured wholesale funding		193,271,981	206,836,298	400,108,279	54,723,316	44,119,759	98,843,075	47,387,166	40,288,224	87,675,389
4	Secured wholesale funding		-	-	-	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures		47,703,226	46,732,535	94,435,761	10,092,225	10,968,602	21,060,826	3,993,914	4,059,613	8,053,527
6	Other contractual funding obligations		-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations		9,675,993	7,418,276	17,094,270	6,298,064	3,678,873	9,976,937	6,298,064	3,678,873	9,976,937
8	TOTAL CASH OUTFLOWS		273,482,771	314,615,207	588,097,978	78,614,030	67,932,309	146,546,340	59,386,967	50,482,859	109,872,826
Cash inflows											
9	Secured lending (eg. reverse repos)		-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures		126,034,689	316,876,970	442,911,659	2,483,902	2,624,067	5,107,969	13,175,943	68,124,406	81,300,348
11	Other cash inflows		27,974,186	10,423,399	38,397,585	-	899,671	899,671	-	899,671	899,671
12	TOTAL CASH INFLOWS		154,008,875	327,300,369	481,309,244	2,483,902	3,523,738	6,007,640	13,175,943	69,024,077	82,200,019
						Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA					101,543,343	88,616,792	190,160,135	92,669,374	28,831,691	121,501,065
14	Net cash outflow					76,130,129	64,408,571	140,538,700	46,213,024	12,620,715	27,671,807
15	Liquidity coverage ratio (%)					133.4%	137.6%	135.3%	200.5%	228.4%	439.1%

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

Table 11 Counterparty credit risk weighted risk exposures

Derivative contracts	Nominal Amount	Current Market Value (CMV)	Collateral Value	Registration Cost (RC)	Potential Future Exposure (PFE)	Supervisory Alfa Factor (a)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposure
	111,568,792	3,023,419	25,179,805	861,176	1,026,831		2,712,917	0	0	0	2,566,486	0	185,530	22,300	1,452,161
Calculated under Standardized Method	111,568,792	3,023,419	25,179,805	861,176	1,026,831		2,712,917	0	0	0	2,566,486	0	185,530	22,300	1,452,161
Calculated under Simplified Standardized Method	0	0	0	0	0		0	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	0	0	0	0	0		0	0	0	0	0	0	0	0	0
Contracts with Qualified central Counterparty															
Calculated under Standardized Method							0								0
Calculated under Simplified Standardized Method							0								0
Calculated under Original Risk Exposure Method							0								0
Contracts with Central Counterparty															0
Calculated under Standardized Method							0								0
Calculated under Simplified Standardized Method							0								0
Calculated under Original Risk Exposure Method							0								0
Contract with Commercial Banks															1,361,361
Calculated under Standardized Method	102,252,795	279,585	0	861,176	985,494		2,566,805	0	0		253,021,471		2,000,36		1,361,361
Calculated under Simplified Standardized Method							0								0
Calculated under Original Risk Exposure Method							0								0
Contracts with Financial Institutions except for Banks															145,530
Calculated under Standardized Method	16,021,365	871,627	12,040,203	0	103,764		145,530	0	0		0		145,530,1	0	145,530
Calculated under Simplified Standardized Method							0								0
Calculated under Original Risk Exposure Method							0								0
Contracts with Corporate Clients															0
Calculated under Standardized Method	0	0	0	0	0		0		0	0	0		0	0	0
Calculated under Simplified Standardized Method							0								0
Calculated under Original Risk Exposure Method							0								0
Contracts with Natural Persons															5,212
Calculated under Standardized Method	12,297,637	1,280,203	13,135,354	0	7,471		10,465	0	0		10,464,71		0	0	5,212
Calculated under Simplified Standardized Method							0								0
Calculated under Original Risk Exposure Method							0								0
Total	111,568,792	3,023,419	25,179,805	861,176	1,026,831		2,712,917	0	0	0	2,566,486	0	185,530	22,300	1,452,161

Bank: PASHA Bank Georgia JSC
Date:

9/30/2026

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)	662,054,274
2	(Asset amounts deducted in determining Tier 1 capital)	(4,491,456)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	657,562,818
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions	841,179
5	Potential Future Exposure associated with <i>all</i> derivatives transactions	1,096,633
6	Risk positions defined by the Counterparty Credit Risk Regulation	2,712,937
7	Value of collateral received in exchange for derivative instruments	25,175,605
8	Total derivative exposures (sum of lines 4 to 10)	2,712,937
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	99,279,474
17	(Adjustments for conversion to credit equivalent amounts)	(60,754,591)
18	Other off-balance sheet exposures (sum of lines 17 to 18)	38,524,883
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	140,822,583
22	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	698,800,638
Leverage ratio		
23	Leverage ratio	20.152%
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:

9/30/2026

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	2,706,909	8,499	0	106,235
Calculated under Standardised Method	2,706,909	8,499	0	106,235
Calculated under Simplified Standardised Method				
Calculated under Original Risk Exposure Method				

Bank: PASHA Bank Georgia JSC
Date:

9/30/2026

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:	167,396,458	-	-	127,899,511	295,295,969
2	Regulatory capital	167,396,458				167,396,458
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				127,899,511	127,899,511
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	10,105,115	47,449,125	15,353,378	909,140	46,961,939
5	Residents' deposits	3,835,685	10,294,806	7,442,550	768,204	21,224,183
6	Non-residents' deposits	6,269,430	37,154,319	7,910,828	140,936	25,737,756
7	Wholesale funding	99,144,938	111,535,820	61,760,027	(0)	83,688,533
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	83,113,197	22,503,842	36,826,245	(0)	71,221,642
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	16,031,742	89,031,978	24,933,782	-	12,466,891
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	15,394,112	-	-	-
12	Liabilities related to derivatives		129,783			
13	All other liabilities and equity not included in the above categories		15,264,329			
14	Total available stable funding					425,946,441
Required stable funding						
15	Total high-quality liquid assets (HQLA)	102,531,576	87,830,600			7,752,389
16	Performing loans and securities:	3,204,519	62,477,497	73,924,989	286,039,596	315,057,820
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	3,204,519	7,585,876	18,947,203	39,315,327	50,407,488
19	Loans to non-financial institutions and retail customers, of which:	-	54,148,597	54,199,749	220,352,850	241,474,095
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	-	743,024	778,036	26,371,420	23,176,237
24	Assets with matching interdependent liabilities					
25	Other assets:	3,168,707	7,321,412	570,746	33,260,635	41,986,252
26	Assets related to derivatives		3,221,662			3,221,662
27	All other assets not included in the above categories	3,168,707	4,099,750	570,746	33,260,635	38,764,590
28	Off-balance sheet items	-	34,816,438	50,190,121	14,258,904	8,898,669
29	Total required stable funding					373,695,130
30	Net stable funding ratio					113.98%

*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.

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	3,703,263		5,346,400		29,144,426	38,194,087
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	31,665,156	43,714,703	7,030,955			82,410,814
7	Claims or contingent claims on corporates		49,623,657	260,833,870	216,371,467		526,828,995
8	Retail claims or contingent retail claims						-
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*		702,587	1,596,049	9,708,528		12,007,164
11	Items belonging to regulatory high-risk categories						-
12	Short-term claims on commercial banks and corporates						-
13	Claims in the form of collective investment undertakings ("CUI")						-
14	Other items	2,466,714	4,493,501	2,325,610		843,097	10,128,922
15	Total	37,835,131	97,831,861	275,596,896	216,871,467	29,967,524	657,562,818

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

Table 18

Table 18		a		b		c	d	e	f	
Risk class	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									
2	Claims or contingent claims on regional governments or local authorities									
3	Claims or contingent claims on public sector entities					38,194,087				38,194,087
4	Claims or contingent claims on multilateral development banks									
5	Claims or contingent claims on international organisations/institutions									
6	Claims or contingent claims on commercial banks					82,499,079	80,264			82,418,814
7	Claims or contingent claims on corporates	22,777,829				511,245,292	7,194,197			526,818,905
8	Retail claims or contingent retail claims									
9	Claims or contingent claims secured by mortgages on residential property									
10	Past due items*	15,933,127								
11	Items belonging to regulatory high-risk categories									
12	Short-term claims on commercial banks and corporations									
13	Claims in the form of collective investment undertakings (CIU)									
14	Other items					1,420,178				1,420,178
15	Total	22,777,829				646,918,806	7,282,391	-	-	662,254,274
16	Of which: loans	24,310,462				489,070,359	6,366,179			487,014,442
17	Of which: securities					152,113,528	633,642			151,479,686

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

Table 19

Risk class	On Balance Assets					
	a		b		c	
	Gross carrying values		Expected Credit Loss		General Reserve	
	Of which: Loans and other Assets - Non-Performing		Of which: Loans and other Assets - other than Non-Performing		Accumulated write-off during the reporting period	
						Net Value (a-b-c-d)
1 Basic state organizations	-	-	38,795,173	452	-	38,794,721
2 Financial Institutions	170,154	-	190,755,232	800,922	-	190,124,464
3 Equity shares	-	-	-	-	-	-
4 Construction Development, Real Estate Development and other Land Loans	1,648,034	-	42,256,649	431,353	-	43,473,327
5 Real Estate Management	-	-	31,495,311	135,491	-	31,834,820
6 Construction Companies	-	-	2,626,820	1,477	-	2,614,981
7 Production and Trade of Construction Materials	622	-	23,778,286	206,219	-	23,572,690
8 Trade of Consumer Goods and Goods	1,021,412	-	18,276,204	192,172	-	19,105,144
9 Production of Consumer Goods and Goods	-	-	5,264,864	74,435	-	5,359,264
10 Production and Trade of Durable Goods	-	-	889,126	3,877	-	885,249
11 Production and Trade of Clothes, Shoes and Textiles	-	-	1,352	-	-	1,352
12 Trade (Wholesale)	640	-	45,099,242	315,486	-	44,746,395
13 Other Production	436,367	-	3,284,680	96,485	-	3,624,359
14 Hotels, Tourism	6,632,565	-	1,027,512	211,448	-	7,449,725
15 Restaurants	9,426,486	-	13,786,641	1,583,358	-	21,629,765
16 Industry	466,861	-	8,049,652	54,707	-	8,461,806
17 Oil Importers/Filling stations, gas stations and Retailers	-	-	117,216,042	281,231	-	116,934,810
18 Energy	-	-	-	-	-	-
19 Auto Dealers	-	-	11,914,404	167,854	-	11,746,550
20 HealthCare	-	-	-	-	-	-
21 Pharmacy	-	-	-	-	-	-
22 Telecommunication	-	-	20,843,930	180,036	-	20,663,894
23 Service	448,104	-	16,053,170	186,370	-	16,314,900
24 Agriculture	2,525,159	-	18,587,046	2,328,883	-	18,780,327
25 Other	-	-	1,209,842	8,397	-	1,201,445
26 Assets on which the Sector of repayment source is not accounted for	825	-	21,175	757	-	71,243
27 Other assets	-	-	401,28,552	-	-	10,128,922
28 Total	22,777,829	-	642,697,898	7,282,391	-	607,565,831

Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	8,328,172	621,588
2	An increase in the ECL for possible losses on assets	681,282	24,833
2.1	As a result of the origination of the new assets	438,539	
2.2	As a result of classification of assets as a low quality	242,742	24,833
3	Decrease in ECL for possible losses on assets	2,563,583	11,843
3.1	As a result of write-off of assets		
3.2	As a result of partial or total payment of assets	2,371,969	
3.3	As a result of classification of assets as a high quality	191,614	11,843
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	(79,691)	(936)
5	Closing balance of Expected Credit Loss	6,366,179	633,642

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	24,907,351	
2	Inflows to non-performing portfolios	625,695	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes		
4	Outflows from non-performing portfolios	2,969,168	
5	Outflow due to the decrease level of credit risk		
6	Outflow due to loan repayment, partial or total	969,248	
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	1,746,584	
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	253,336	
12	Closing balance	22,563,878	

Name		Geburtsdatum		Geburtsort		Mutter		Vater		Mutter		Vater		Mutter		Vater		Mutter		Vater	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	2	3	4	5	6	7	8	9	10	11											

Table 34

Expenditure items	Sector of	Gross carrying value				Expected Credit Loss			
		1 st stage	2 nd stage	3 rd stage	PCC	1 st stage	2 nd stage	3 rd stage	PCC
1 Bank main administrations		460,000	460,000	-	-	460,000	460,000	-	-
2 Financial institutions		48,375,581	48,375,581	-	176,114	48,400	298,181	-	168,003
3 Other shares		-	-	-	-	-	-	-	-
4 Construction, Development, Real Estate Development and other Landed Loans		45,808,105	31,359,391	10,514,596	1,494,309	426,849	248,444	25,519	152,886
5 Real Estate Management		51,990,028	51,774,111	215,055	-	155,495	146,371	9,521	-
6 Construction Construction		2,803,881	2,803,881	-	-	1,872	1,872	-	-
7 Production and Trade of Construction Materials		10,866,141	10,866,171	-	-	84,498	84,498	-	-
8 Trade of Consumer Goods and Goods		1,915,203	899,189	-	1,016,013	98,037	5,782	-	95,255
9 Production of Consumer Goods and Goods		3,364,864	3,364,864	-	-	244,019	244,019	-	-
10 Production and Trade of Consumer Goods		898,700	898,700	-	-	5,877	5,877	-	-
11 Production and Trade of Clothing, Shoes and Textiles		-	-	-	-	-	-	-	-
12 Production and Trade of Clothing, Shoes and Textiles		26,468,000	27,169,080	7,169,421	430	265,186	221,273	43,228	440
13 Production and Trade of Clothing, Shoes and Textiles		486,582	-	-	436,287	43,492	-	-	41,292
14 Health Facilities		2,681,077	222,214	854,885	274,240	211,636	492	192,669	60,092
15 Manufacturing		11,083,678	11,083,678	-	9,209,277	464,636	18,437	-	1,440,811
16 Industry		9,516,515	9,699,692	-	466,881	54,397	9,897	-	45,850
17 Manufacturing (Other activities, manufacturing and Retailers)		-	-	-	-	-	-	-	-
18 Energy		114,520,236	114,520,236	-	-	275,492	275,492	-	-
19 Other Energy		-	-	-	-	-	-	-	-
20 HealthCare		11,914,404	11,914,404	-	-	167,854	167,854	-	-
21 Pharmacy		-	-	-	-	-	-	-	-
22 Information technology		15,074,488	15,074,488	-	-	173,080	173,080	-	-
23 Services		16,424,401	16,024,420	-	400,079	81,332	137,314	-	44,006
24 Agriculture		21,001,248	19,999,794	7,987,790	1,404,302	1,268,110	480,033	317,817	1,730,360
25 Other		1,223,104	1,223,104	-	-	9,207	9,207	-	-
26 Activities which the Sector of expenditure is not accounted for		17,725	17,725	1	580	336	203	236	-
27 Total		481,484,286.32	383,207,295.11	34,811,700.51	14,180,313.27	6,566,665.40	6,566,175.14	3,899,879.48	377,652.94
								3,050,259.77	3,796,195.40

Table 28

Asset carrying value/Market value for Off-balance - Standardized according to Off-balance type									
Asset, response table available and Off-balance class item	1	2	3	4	5	6	7	8	9
	Secured by deposit	Secured by the state and state institutions	Secured by bank and for financial institutions	Secured by gold / gold jewelry	Secured by immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another class party guarantee	Unsecured Amount
	1	2	3	4	5	6	7	8	9
	1	2	3	4	5	6	7	8	9
	1	2	3	4	5	6	7	8	9
1	Secured	68,426,344			240,000,416		64,619,727	7,281,805	347,327,292
2	Guaranteed by state institutions				2,250,000		60,000,000		62,250,000
3	Off-balance share securities	3,314,977		43,247	15,000,000		15,000,000	3,296,187	31,654,571
4	Off-balance bank and financial institution				20,000,000				20,000,000
5	Off-balance bank and financial institution								
6	Off-balance bank and financial institution								
7	Off-balance bank and financial institution								
8	Off-balance bank and financial institution								
9	Off-balance bank and financial institution								

