

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

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

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Table 1		Key metrics		According to IFRS				According to local GAAP			
N		2Q-2024	1Q-2024	4Q-2023	3Q-2023	2Q-2023		1Q-2024	4Q-2023	3Q-2023	2Q-2023
Regulatory capital (amounts, GEL)											
Based on Basel III framework											
1	CET1 capital	109,139,841	107,195,536	106,263,157	103,075,007	95,277,301					
2	Tier1 capital	109,139,841	107,195,536	106,263,157	103,075,007	95,277,301					
3	Regulatory capital	130,214,052	123,365,860	122,398,084	121,827,508	113,605,502					
4	CET1 capital total requirement	84,854,665	78,126,525	76,073,806	66,718,155	68,009,659					
5	Tier1 capital total requirement	103,805,116	95,396,529	93,389,968	82,763,859	84,380,756					
6	Regulatory capital total requirement	128,897,779	118,267,114	116,341,268	104,015,484	106,063,565					
Total Risk Weighted Assets (amounts, GEL)											
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	599,864,131	558,207,031	586,989,241	527,653,671	539,187,233					
Capital Adequacy Ratios											
Based on Basel III framework *											
8	CET1 capital	18.19%	19.20%	18.10%	19.50%	17.70%					
9	Tier1 capital	18.19%	19.20%	18.10%	19.50%	17.70%					
10	Regulatory capital	21.71%	22.10%	20.85%	23.10%	21.10%					
11	CET1 capital total requirement	14.15%	14.00%	12.96%	12.60%	12.60%					
12	Tier1 capital total requirement	17.30%	17.09%	15.91%	15.70%	15.60%					
13	Regulatory capital total requirement	21.49%	21.19%	19.82%	19.70%	19.70%					
Income											
14	Total Interest Income / Average Annual Assets	8.97%	9.59%	10.30%	10.10%	10.26%					
15	Total Interest Expense / Average Annual Assets	3.94%	4.05%	3.69%	3.70%	3.79%					
16	Earnings from Operations / Average Annual Assets	11.06%	12.62%	0.91%	1.30%	0.69%					
17	Net Interest Margin	5.03%	5.54%	6.61%	6.50%	6.46%					
18	Return on Average Assets (ROAA)	1.15%	1.04%	0.33%	-0.30%	-0.49%					
19	Return on Average Equity (ROAE)	5.52%	4.87%	1.62%	-1.40%	-2.48%					
Asset Quality											
20	Non Performed Loans / Total Loans	8.22%	8.38%	8.55%	11.30%	13.90%					
21	NCL/Total Loans	2.93%	3.14%	4.60%	5.60%	5.60%					
22	FX Loans/Total Loans	57.15%	56.45%	55.48%	54.80%	58.30%					
23	FX Assets/Total Assets	57.28%	51.93%	53.66%	52.80%	58.10%					
24	Loan Growth-YTD	-2.09%	-12.86%	-4.15%	-9.40%	-7.00%					
Liquidity											
25	Liquid Assets/Total Assets	30.5%	18.0%	16.6%	17.6%	18.4%					
26	FX Liabilities/Total Liabilities	74.6%	67.8%	66.0%	72.3%	77.9%					
27	Current & Demand Deposits/Total Assets	28.2%	19.2%	20.6%	18.5%	19.3%					
Liquidity Coverage Ratio***											
28	Total HQLA	181,579,069	139,702,649	140,516,861	146,365,839	145,326,888					
29	Net cash outflow	122,603,438	94,433,713	75,674,278	72,376,479	89,904,544					
30	LCR ratio (%)	148.1%	147.9%	185.7%	202.2%	161.6%					
Net Stable Funding Ratio											
31	Available stable funding	388,661,700	335,903,320	396,941,167	327,923,475	353,339,315					
32	Required stable funding	282,232,717	280,388,727	320,925,454	293,297,718	302,708,247					
33	Net stable funding ratio (%)	137.7%	119.8%	123.7%	111.8%	116.7%					

\* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://nbg.gov.ge/baqa/covid-19>)

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

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N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	<b>ASSETS</b>						
1	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>	29,308,172	159,833,792	189,141,964	12,376,218	92,303,128	104,679,346
1.1	Cash on hand	237,854	1,773,398	2,011,252	1,582,805	3,315,984	4,898,789
1.2	Cash balances with National bank of Georgia	210,429	45,628,247	45,838,676	5,740,170	42,609,086	48,349,256
1.3	Cash balances with other banks	28,859,889	112,432,147	141,292,036	5,053,243	46,378,058	51,431,301
2	<b>Financial assets held for trading</b>	491,145	-	491,145	986,142	-	986,142
2.1	of which: derivatives	491,145	-	491,145	986,142	-	986,142
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>			-			-
4	<b>Financial assets designated at fair value through profit or loss</b>			-			-
5	<b>Financial assets at fair value through other comprehensive income</b>	-	-	-	-	-	-
5.1	Equity instruments			-			-
5.2	Debt securities			-			-
5.3	Loans and advances			-			-
6	<b>Financial assets at amortised cost</b>	208,202,293	195,403,871	403,606,164	182,209,792	201,665,286	383,875,079
6.1	Debt securities	63,118,127	5,629,476	68,747,604	51,240,538	9,950,452	61,190,991
6.2	Loans and advances	145,084,166	189,774,395	334,858,560	130,969,254	191,714,834	322,684,088
7	<b>Investments in subsidiaries, joint ventures and associates</b>			-			-
8	<b>Non-current assets and disposal groups classified as held for sale</b>			-	3,638,247		3,638,247
9	<b>Tangible assets</b>	4,158,002	-	4,158,002	4,806,212	-	4,806,212
9.1	Property, Plant and Equipment	4,158,002		4,158,002	4,806,212		4,806,212
9.2	Investment property			-			-
10	<b>Intangible assets</b>	5,168,903	-	5,168,903	5,112,581	-	5,112,581
10.1	Goodwill			-			-
10.2	Other intangible assets	5,168,903		5,168,903	5,112,581		5,112,581
11	<b>Tax assets</b>	-	-	-	-	-	-
11.1	Current tax assets			-			-
11.2	Deferred tax assets			-			-
13	<b>Other assets</b>	17,593,921	43,932	17,637,853	3,097,769	50,662	3,148,431
13.1	of which: repossessed collateral	15,333,626		15,333,626			-
13.2	of which: dividends receivable			-			-
14	<b>TOTAL ASSETS</b>	264,922,435	355,281,595	620,204,030	212,226,962	294,019,076	506,246,038
	<b>LIABILITIES</b>						
15	<b>Financial liabilities held for trading</b>	624,968	-	624,968	1,162,437		1,162,437
15.1	of which: derivatives	624,968	-	624,968	1,162,437		1,162,437
16	<b>Financial liabilities designated at fair value through profit or loss</b>			-			-
17	<b>Financial liabilities measured at amortised cost</b>	123,459,979	341,162,799	464,622,777	84,439,916	288,014,120	372,454,035
17.1	Deposits	123,459,979	317,965,558	441,425,536	84,439,916	264,014,601	348,454,517
17.2	borrowings	-	23,197,241	23,197,241	-	21,303,480	21,303,480
17.3	Debt securities issued	-	-	-	-		-
17.4	Other financial liabilities	-	-	-	-	2,696,039	2,696,039
18	<b>Provisions</b>	357,521	180,521	538,042	805,246	25,130	830,376
19	<b>Tax liabilities</b>	-	-	-	-	-	-
19.1	Current tax liabilities			-			-
19.2	Deferred tax liabilities			-			-
20	<b>Subordinated liabilities</b>	-	33,329,520	33,329,520	-	25,826,107	25,826,107
21	<b>Other liabilities</b>	3,657,630	1,967,439	5,625,069	3,220,422	1,207,868	4,428,290
21.1	of which: dividends payable			-			-
22	<b>TOTAL LIABILITIES</b>	128,100,098	376,640,278	504,740,375	89,628,020	315,073,225	404,701,245
	<b>Equity</b>						
23	<b>Share capital</b>	136,800,000		136,800,000	129,000,000		129,000,000
24	<b>preference share</b>			-			-
25	<b>Share premium</b>			-			-
26	<b>(-) Treasury shares</b>			-			-
27	<b>Equity instruments issued other than capital</b>	1,154,911	-	1,154,911	1,154,911	-	1,154,911
27.1	Equity component of compound financial instruments	1,154,911		1,154,911	1,154,911		1,154,911
27.2	Other equity instruments issued			-			-
28	<b>Share-based payment reserve</b>			-			-
29	<b>Accumulated other comprehensive income</b>	-	-	-	-	-	-
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	<b>Retained earnings</b>	(22,491,256)		(22,491,256)	(28,610,118)		(28,610,118)
31	<b>TOTAL EQUITY</b>	115,463,655	-	115,463,655	101,544,793	-	101,544,793
32	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	243,563,752	376,640,278	620,204,030	191,172,813	315,073,225	506,246,038

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N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Interest income</b>	13,926,596	10,657,496	24,584,092	16,802,958	9,840,209	26,643,168
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	13,926,596	10,657,496	24,584,092	16,802,958	9,840,209	26,643,168
1.6	Other assets			-			-
2	<b>Interest expenses</b>	(6,112,886)	(4,686,332)	(10,799,218)	(5,795,448)	(4,056,961)	(9,852,410)
2.1	(Financial liabilities held for trading)			-			-
2.2	(Financial liabilities designated at fair value through profit or loss)			-			-
2.3	(Financial liabilities measured at amortised cost)	(6,112,886)	(4,686,332)	(10,799,218)	(5,795,448)	(4,056,961)	(9,852,410)
2.4	(Other liabilities)			-			-
3	<b>Dividend income</b>			-			-
4	<b>Fee and commission income</b>	849,980	728,316	1,578,296	550,166	654,595	1,204,761
5	<b>(Fee and commission expenses)</b>	(146,772)	(555,821)	(702,593)	(54,572)	(774,059)	(828,631)
6	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>			-			-
7	<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>			-			-
8	<b>Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net</b>			-			-
9	<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</b>			-			-
10	<b>Exchange differences (gain or (-) loss), net</b>	5,643,465	-	5,643,465	2,567,843	1,730,434	4,298,278
11	<b>Gains or (-) losses on derecognition of non-financial assets, net</b>			-			-
12	<b>Other operating income</b>	(189,044)		(189,044)	63,771		63,771
13	<b>(Other operating expenses)</b>	(1,252,038)	214,102	(1,037,937)	(2,706,847)	(11,230)	(2,718,077)
14	<b>(Administrative expenses)</b>	(12,962,653)	-	(12,962,653)	(13,104,220)	-	(13,104,220)
14.1	(Staff expenses)	(12,017,868)		(12,017,868)	(11,167,049)		(11,167,049)
14.2	(Other administrative expenses)	(944,785)		(944,785)	(1,937,172)		(1,937,172)
15	<b>(Depreciation and amortisation)</b>	(2,276,544)		(2,276,544)	(2,526,833)		(2,526,833)
16	<b>Modification gains or (-) losses, net</b>			-			-
17	<b>(Provisions or (-) reversal of provisions)</b>	(198,408)	(488,709)	(687,117)	(4,382,359)	(434,503)	(4,816,862)
17.1	(Commitments and guarantees given)	63,171	151,304	214,475	(11,838)	27,210	15,372
17.2	(Other provisions)	(261,578)	(640,014)	(901,592)	(4,370,521)	(461,713)	(4,832,234)
18	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	-	-	-	-	367,775	367,775
18.1	(Financial assets at fair value through other comprehensive income)			-		367,775	367,775
18.2	(Financial assets at amortised cost)			-			-
19	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>			-			-
20	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>			-			-
21	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method</b>			-			-
22	<b>PROFIT OR (-) LOSS BEFORE TAX</b>	(2,718,305)	5,869,052	3,150,747	(8,585,540)	7,316,259	(1,269,282)
23	<b>(Tax expense or (-) income)</b>			-			-
24	<b>Profit or (-) loss after tax</b>	(2,718,305)	5,869,052	3,150,747	(8,585,540)	7,316,259	(1,269,282)

N	Off-balance sheet items	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Loan commitments received			0			-
2	Guarantees received as security for liabilities of the bank			0			-
3	Guarantees received as security for receivables of the bank	305,606,436	376,169,786	681,776,222	292,674,595	371,930,786	664,605,381
3.1	Surety, joint liability	283,861,710	350,121,359	633,983,069	273,855,219	357,467,516	631,322,735
3.2	Guarantees	21,744,726	26,048,426	47,793,153	18,819,376	14,463,270	33,282,646
4	Assets pledged as security for liabilities of the bank	-	-	0	-	-	-
4.1	Financial assets of the bank			0			-
4.2	Non-financial assets of the bank			0			-
5	Assets pledged as security for receivables of the bank	93,686,064	342,100,140	435,786,203	92,137,027	385,916,101	478,053,127
5.1	Cash	2,679,033	24,291,844	26,970,877	2,103,504	8,543,844	10,647,348
5.2	Precious metals and stones			0			-
5.3	Real Estate:	25,558,853	241,496,775	267,055,628	33,800,000	297,949,177	331,749,177
5.3.1	Residential Property	1	26,342,657	26,342,658	1	43,526,506	43,526,507
5.3.2	Commercial Property	167,892	152,682,467	152,850,359	-	184,045,279	184,045,279
5.3.3	Complex Real Estate			0			-
5.3.4	Land Parcel	40,961	45,950,755	45,991,715	-	57,690,136	57,690,136
5.3.5	Other	25,349,999	16,520,896	41,870,895	33,799,999	12,687,256	46,487,255
5.4	Movable Property	11,911,601	33,189,529	45,101,130	-	43,200,562	43,200,562
5.5	Shares Pledged	-	62	62	-	68	68
5.6	Securities			0			-
5.7	Other	53,536,577	43,121,930	96,658,507	56,233,523	36,222,449	92,455,972
6	Loan commitments given	5,472,887	9,625,057	15,097,944	63,723,760	11,771,091	75,494,851
7	guarantees given	24,174,194	35,109,135	59,283,329	43,273,842	31,987,689	75,261,530
8	Letters of credit issued			0			-
9	Derivatives	80,096,189	179,217,149	259,313,337	49,386,167	221,440,315	270,826,483
9.1	Receivables through FX contracts (except options)	28,749,063	100,840,694	129,589,757	12,406,482	122,918,612	135,325,094
9.2	Payables through FX contracts (except options)	51,347,126	78,376,455	129,723,580	36,979,686	98,521,703	135,501,389
9.3	Principal of interest rate contracts (except options)			0			-
9.4	Options sold			0			-
9.5	Options purchased			0			-
9.6	Nominal value of potential receivables through other derivatives			0			-
9.7	Nominal value of potential payables through other derivatives			0			-
10	Receivables not recognized on-balance	25,218,506	24,669,708	49,888,215	21,764,424	25,899,158	47,663,583
10.1	Principal of receivables derecognized during last 3 month	1,425,109	-	1,425,109	1,473,239	-	1,473,239
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,857,417	2,202,953	4,060,370	1,984,661	2,565,657	4,550,317
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	7,859,251	-	7,859,251	5,500,715	-	5,500,715
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	14,076,729	22,466,755	36,543,484	12,805,810	23,333,502	36,139,311
11	Capital expenditure commitment			0	-	-	-

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N		2Q-2024	1Q-2024	4Q-2023	3Q-2023	2Q-2023
1	Risk Weighted Assets for Credit Risk	531,594,203	486,148,202	519,229,548	471,994,722	481,763,583
1.1	Balance sheet items *	493,078,309	440,791,399	460,925,278	424,770,530	439,546,921
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	37,135,997	43,415,261	56,173,579	45,805,923	40,476,472
1.3	Counterparty credit risk	1,379,897	1,941,542	2,130,691	1,418,269	1,740,190
2	Risk Weighted Assets for Market Risk	1,876,606	5,665,507	1,366,371	3,046,947	4,811,648
3	Risk Weighted Assets for Operational Risk	66,393,322	66,393,322	66,393,322	52,612,002	52,612,002
4	<b>Total Risk Weighted Assets</b>	<b>599,864,131</b>	<b>558,207,031</b>	<b>586,989,241</b>	<b>527,653,671</b>	<b>539,187,233</b>

\* COVID 19 related provisions are deducted from balance sheet items after applying relevant risks weights and mitigation

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Table 6 **Information about supervisory board, directorate, beneficiary owners and shareholders**

<b>Members of Supervisory Board</b>		<b>Independence status</b>
1	Shahin Mammadov	Non-independent member
2	George Glonti	Independent member
3	Ebru Ogan Knotnerus	Independent member
4	Kamala Nuriyeva	Non-independent member
5	Rovshan Allahverdiyev	Non-independent chair
6		
7		
8		
9		
10		
<b>Members of Board of Directors</b>		<b>Position/Subordinated business units</b>
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		
<b>List of Shareholders owning 1% and more of issued capital, indicating Shares</b>		
1	PASHA Bank OJSC	85.06%
2	Pasha Holding LLC	14.94%
<b>List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares</b>		
1	Mr. Arif Pashayev	18.99%
2	Mrs. Arzu Aliyeva	35.21%
3	Mrs. Leyla Aliyeva	35.21%
4	Mr. Mir Jamal Pashayev	10.59%

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		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>	189,141,964	-	189,141,964
1.1	Cash on hand	2,011,252		2,011,252
1.2	Cash balances with National bank of Georgia	45,838,676		45,838,676
1.3	Cash balances with other banks	141,292,036		141,292,036
2	<b>Financial assets held for trading</b>	491,145		491,145
2.1	of which: derivatives	491,145		491,145
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>			
4	<b>Financial assets designated at fair value through profit or loss</b>			
5	<b>Financial assets at fair value through other comprehensive income</b>	-	-	-
5.1	Equity instruments			
5.2	Debt securities			
5.3	Loans and advances			
6	<b>Financial assets at amortised cost</b>	403,606,164	-	403,606,164
6.1	Debt securities	68,747,604		68,747,604
6.2	Loans and advances	334,858,560		334,858,560
7	<b>Investments in subsidiaries, joint ventures and associates</b>			-
8	<b>Non-current assets and disposal groups classified as held for sale</b>			-
9	<b>Tangible assets</b>	4,158,002	-	4,158,002
9.1	Property, Plant and Equipment	4,158,002		4,158,002
9.2	Investment property			-
10	<b>Intangible assets</b>	5,168,903	5,168,903	-
10.1	Goodwill			
10.2	Other intangible assets	5,168,903	5,168,903	-
11	<b>Tax assets</b>	-	-	-
11.1	Current tax assets			
11.2	Deferred tax assets			
13	<b>Other assets</b>	17,637,853		17,637,853
13.1	of which: repossessed collateral	15,333,626		
13.2	of which: dividends receivable			
	<b>Total exposures subject to credit risk weighting before adjustments</b>	<b>620,204,030</b>	<b>5,168,903</b>	<b>615,035,127</b>



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

1	<b>Total carrying value of balance sheet items subject to credit risk weighting before adjustments</b>	615,035,127
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	74,175,002
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	68,994,834
3	<b>Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>	758,204,964
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	(34,773,057)
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	(67,614,938)
6	Effect of other adjustments *	
7	<b>Total exposures subject to credit risk weighting</b>	655,816,968

\*Other adjustments include COVID 19 related provisions too. These provisions are deducted from risk weighted balance sheet items. See table "5.RWA"

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Table 9

Regulatory capital

N		in Lari
1	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	114,308,744
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)	-22,491,256
7	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	5,168,903
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	5,168,903
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)	
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	<b>Other deductions</b>	
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	<b>Common Equity Tier 1</b>	109,139,841
25	<b>Additional tier 1 capital before regulatory adjustments</b>	0
26	Instruments that comply with the criteria for Additional tier 1 capital	0
27	Including: instruments classified as equity under the relevant accounting standards	
28	Including: instruments classified as liabilities under the relevant accounting standards	
29	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
30	<b>Regulatory Adjustments of Additional Tier 1 capital</b>	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	<b>Additional Tier 1 Capital</b>	0
37	<b>Tier 2 capital before regulatory adjustments</b>	21,074,211
38	Instruments that comply with the criteria for Tier 2 capital	21,074,211
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	<b>Regulatory Adjustments of Tier 2 Capital</b>	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	<b>Tier 2 Capital</b>	21,074,211

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Table 9.1 **Capital Adequacy Requirements**

	<b>Minimum Requirements</b>	<b>Ratios</b>	<b>Amounts (GEL)</b>
<b>1</b>	<b>Pillar 1 Requirements</b>		
1.1	Minimum CET1 Requirement	4.50%	26,993,886
1.2	Minimum Tier 1 Requirement	6.00%	35,991,848
1.3	Minimum Regulatory Capital Requirement	8.00%	47,989,130
<b>2</b>	<b>Combined Buffer</b>		
2.1	Capital Conservation Buffer *	2.50%	14,996,603
2.2	Countercyclical Buffer	0.25%	1,499,660
2.3	Systemic Risk Buffer		-
<b>3</b>	<b>Pillar 2 Requirements</b>		
3.1	CET1 Pillar 2 Requirement	6.90%	41,364,515
3.2	Tier 1 Pillar2 Requirement	8.55%	51,317,004
3.3	Regulatory capital Pillar 2 Requirement	10.74%	64,412,385
	<b>Total Requirements</b>	<b>Ratios</b>	<b>Amounts (GEL)</b>
<b>4</b>	CET1	14.15%	84,854,665
<b>5</b>	Tier 1	17.30%	103,805,116
<b>6</b>	Total regulatory Capital	21.49%	128,897,779

\* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng> )

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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	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>	<b>189,141,964</b>	
1.1	Cash on hand	2,011,252	
1.2	Casha balances with National bank of Georgia	45,838,676	
1.3	Cash balances with other banks	141,292,036	
2	<b>Financial assets held for trading</b>	<b>491,145</b>	
2.1	of which: derivatives	491,145	
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>		
4	<b>Financial assets designated at fair value through profit or loss</b>		
5	<b>Financial assets at fair value through other comprehensive income</b>	-	
5.1	Equity instruments		
5.2	Debt securities		
5.3	Loans and advances		
6	<b>Financial assets at amortised cost</b>	<b>403,606,164</b>	
6.1	Debt securities	68,747,604	
6.2	Loans and advances	334,858,560	
7	<b>Investments in subsidiaries, joint ventures and associates</b>		
8	<b>Non-current assets and disposal groups classified as held for sale</b>		
9	<b>Tangible assets</b>	<b>4,158,002</b>	
9.1	Property, Plant and Equipment	4,158,002	
9.2	Investment property		
10	<b>Intangible assets</b>	<b>5,168,903</b>	გზნოლო 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	5,168,903	
11	<b>Tax assets</b>	-	
11.1	Current tax assets		
11.2	Deferred tax assets		
13	<b>Other assets</b>	<b>17,637,853</b>	
13.1	of which: repossessed collateral	15,333,626	
13.2	of which: dividends receivable		
14	<b>TOTAL ASSETS</b>	<b>620,204,030</b>	
	<b>LIABILITIES</b>		
15	<b>Financial liabilities held for trading</b>	<b>624,968</b>	
15.1	of which: derivatives	624,968	
16	<b>Financial liabilities designated at fair value through profit or loss</b>		
17	<b>Financial liabilities measured at amortised cost</b>	<b>464,622,777</b>	
17.1	Deposits	441,425,536	
17.2	borrowings	23,197,241	
17.3	Debt securities issued		
17.4	Other financial liabilities	-	
18	<b>Provisions</b>	<b>538,042</b>	
19	<b>Tax liabilities</b>	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	<b>Subordinated liabilities</b>	<b>33,329,520</b>	გზნოლო 9 (Capital), N38
21	<b>Other liabilities</b>	<b>5,625,069</b>	
21.1	of which: dividends payable		
22	<b>TOTAL LIABILITIES</b>	<b>504,740,375</b>	
	<b>Equity</b>		
23	<b>Share capital</b>	<b>136,800,000</b>	გზნოლო 9 (Capital), N2
24	<b>preference share</b>		
25	<b>Share premium</b>		
26	<b>(-) Treasury shares</b>		
27	<b>Equity instruments issued other than capital</b>	<b>1,154,911</b>	
27.1	Equity component of compound financial instruments	1,154,911	
27.2	Other equity instruments issued		
28	<b>Share-based payment reserve</b>		
29	<b>Accumulated other comprehensive income</b>	-	
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	<b>Retained earnings</b>	<b>(22,491,256)</b>	გზნოლო 9 (Capital), N6
31	<b>TOTAL EQUITY</b>	<b>115,463,655</b>	
32	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>620,204,030</b>	

Credit Risk Weighted Exposures (On-balance items and off-balance items after credit conversion factor)		1		2		3		4		5		6		7		8		9		10		11		12		13		14		15		16		17		18		19		20		21		22		23		24		25		26		27		28		29		30		31		32		33		34		35		36		37		38		39		40		41		42		43		44		45		46		47		48		49		50		51		52		53		54		55		56		57		58		59		60		61		62		63		64		65		66		67		68		69		70		71		72		73		74		75		76		77		78		79		80		81		82		83		84		85		86		87		88		89		90		91		92		93		94		95		96		97		98		99		100		101		102		103		104		105		106		107		108		109		110		111		112		113		114		115		116		117		118		119		120		121		122		123		124		125		126		127		128		129		130		131		132		133		134		135		136		137		138		139		140		141		142		143		144		145		146		147		148		149		150		151		152		153		154		155		156		157		158		159		160		161		162		163		164		165		166		167		168		169		170		171		172		173		174		175		176		177		178		179		180		181		182		183		184		185		186		187		188		189		190		191		192		193		194		195		196		197		198		199		200		201		202		203		204		205		206		207		208		209		210		211		212		213		214		215		216		217		218		219		220		221		222		223		224		225		226		227		228		229		230		231		232		233		234		235		236		237		238		239		240		241		242		243		244		245		246		247		248		249		250		251		252		253		254		255		256		257		258		259		260		261		262		263		264		265		266		267		268		269		270		271		272		273		274		275		276		277		278		279		280		281		282		283		284		285		286		287		288		289		290		291		292		293		294		295		296		297		298		299		300		301		302		303		304		305		306		307		308		309		310		311		312		313		314		315		316		317		318		319		320		321		322		323		324		325		326		327		328		329		330		331		332		333		334		335		336		337		338		339		340		341		342		343		344		345		346		347		348		349		350		351		352		353		354		355		356		357		358		359		360		361		362		363		364		365		366		367		368		369		370		371		372		373		374		375		376		377		378		379		380		381		382		383		384		385		386		387		388		389		390		391		392		393		394		395		396		397		398		399		400		401		402		403		404		405		406		407		408		409		410		411		412		413		414		415		416		417		418		419		420		421		422		423		424		425		426		427		428		429		430		431		432		433		434		435		436		437		438		439		440		441		442		443		444		445		446		447		448		449		450		451		452		453		454		455		456		457		458		459		460		461		462		463		464		465		466		467		468		469		470		471		472		473		474		475		476		477		478		479		480		481		482		483		484		485		486		487		488		489		490		491		492		493		494		495		496		497		498		499		500		501		502		503		504		505		506		507		508		509		510		511		512		513		514		515		516		517		518		519		520		521		522		523		524		525		526		527		528		529		530		531		532		533		534		535		536		537		538		539		540		541		542		543		544		545		546		547		548		549		550		551		552		553		554		555		556		557		558		559		560		561		562		563		564		565		566		567		568		569		570		571		572		573		574		575		576		577		578		579		580		581		582		583		584		585		586		587		588		589		590		591		592		593		594		595		596		597		598		599		600		601		602		603		604		605		606		607		608		609		610		611		612		613		614		615		616		617		618		619		620		621		622		623		624		625		626		627		628		629		630		631		632		633		634		635		636		637		638		639		640		641		642		643		644		645		646		647		648		649		650		651		652		653		654		655		656		657		658		659		660		661		662		663		664		665		666		667		668		669		670		671		672		673		674		675		676		677		678		679		680		681		682		683		684		685		686		687		688		689		690		691		692		693		694		695		696		697		698		699		700		701		702		703		704		705		706		707		708		709		710		711		712		713		714		715		716		717		718		719		720		721		722		723		724		725		726		727		728		729		730		731		732		733		734		735		736		737		738		739		740		741		742		743		744		745		746		747		748		749		750		751		752		753		754		755		756		757		758		759		760		761		762		763		764		765		766		767		768		769		770		771		772		773		774		775		776		777		778		779		780		781		782		783		784		785		786		787		788		789		790		791		792		793		794		795		796		797		798		799		800		801		802		803		804		805		806		807		808		809		810		811		812		813		814		815		816		817		818		819		820		821		822		823		824		825		826		827		828		829		830		831		832		833		834		835		836		837		838		839		840		841		842		843		844		845		846		847		848		849		850		851		852		853		854		855		856		857		858		859		860		861		862		863		864		865		866		867		868		869		870		871		872		873		874		875		876		877		878		879		880		881		882		883		884		885		886		887		888		889		890		891		892		893		894		895		896		897		898		899		900		901		902		903		904		905		906		907		908		909		910		911		912		913		914		915		916		917		918		919		920		921		922		923		924		925		926		927		928		929		930		931		932		933		934		935		936		937		938		939		940		941		942		943		944		945		946		947		948		949		950		951		952		953		954		955		956		957		958		959		960		961		962		963		964		965		966		967		968		969		970		971		972		973		974		975		976		977		978		979		980		981		982		983		984		985		986		987		988		989		990		991		992		993		994		995		996		997		998		999		1000		1001		1002		1003		1004		1005		1006		1007		1008		1009		1010		1011		1012		1013		1014		1015		1016		10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Bank: JSC PASHA Bank Georgia  
Date:

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	a	b	c	d	e	f
	On-balance sheet exposures	Off-balance sheet exposures		RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
Asset Classes		Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF			
1 Claims or contingent claims on central governments or central banks	51,308,076			45,628,247	45,628,247	89%
2 Claims or contingent claims on regional governments or local authorities	-			-	-	#DIV/0!
3 Claims or contingent claims on public sector entities	-			-	-	#DIV/0!
4 Claims or contingent claims on multilateral development banks	-			-	-	#DIV/0!
5 Claims or contingent claims on international organizations/institutions	-			-	-	#DIV/0!
6 Claims or contingent claims on commercial banks	185,685,559	616,396	308,198	86,524,972	86,524,972	47%
7 Claims or contingent claims on corporates	324,362,904	73,111,750	38,870,319	363,233,222	340,053,665	94%
8 Retail claims or contingent retail claims	3,753	446,856	223,428	226,243	226,243	100%
9 Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	#DIV/0!
10 Past due items	29,424,596	-	-	29,424,596	29,424,596	100%
11 Items belonging to regulatory high-risk categories	-	-	-	-	-	#DIV/0!
12 Short-term claims on commercial banks and corporates	-	-	-	-	-	#DIV/0!
13 Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	#DIV/0!
14 Other items	24,250,240	-	-	28,356,584	28,356,584	117%
Total	615,035,127	74,175,002	39,401,945	553,393,864	530,214,307	81%

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					77,102,251	104,476,818	181,579,069	52,748,665	35,777,284	88,525,949
Cash outflows											
2	Retail deposits	19,306,402	37,102,120	56,408,522	1,993,088	9,518,191	11,511,279	531,695	2,406,272	2,937,967	
3	Unsecured wholesale funding	92,488,935	260,209,986	352,698,920	36,199,771	51,922,831	88,122,602	30,971,817	45,225,798	76,197,615	
4	Secured wholesale funding	-	-	-	-	-	-	-	-	-	
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	39,258,677	43,130,592	82,389,269	9,634,381	8,234,723	17,869,103	4,016,953	3,317,735	7,334,687	
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-	
7	Other contingent funding obligations	15,014,176	6,425,878	21,440,055	12,208,541	1,635,955	13,844,496	12,208,541	1,635,955	13,844,496	
8	TOTAL CASH OUTFLOWS	166,068,190	346,868,576	512,936,766	60,035,781	71,311,699	131,347,480	47,729,006	52,585,760	100,314,766	
Cash inflows											
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-	
10	Inflows from fully performing exposures	151,664,974	237,611,590	389,276,564	4,132,523	3,892,117	8,024,640	29,511,788	80,080,565	109,592,353	
11	Other cash inflows	30,787,069	6,751,023	37,538,092	119,040	600,363	719,403	119,040	600,363	719,403	
12	TOTAL CASH INFLOWS	182,452,043	244,362,613	426,814,656	4,251,562	4,492,480	8,744,043	29,630,828	80,680,928	110,311,756	
						Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				77,102,251.08	104,476,817.70	181,579,068.78	52,748,664.76	35,777,284.29	88,525,949.04	
14	Net cash outflow				55,784,218.62	66,819,219.30	122,603,437.92	18,098,178.23	13,146,439.98	25,078,691.43	
15	Liquidity coverage ratio (%)				138%	156%	148%	291%	272%	353%	

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



Table 15 Counterparty credit risk													
		a	b	c	d	e	f	g	h	i	j	k	l
		Notional amount	Percentage	Exposure value	0%	20%	30%	50%	70%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	68,994,834		1,379,897	0	0	0	0	0	1,379,897	0	0	1,379,897
1.1	Maturity less than 1 year	68,994,834	2.0%	1,379,897						1,379,897			1,379,897
1.2	Maturity from 1 year up to 2 years	0	0.0%	0									0
1.3	Maturity from 2 years up to 3 years	0	0.0%	0									0
1.4	Maturity from 3 years up to 4 years	0	11.0%	0									0
1.5	Maturity from 4 years up to 5 years	0	14.0%	0									0
1.6	Maturity over 5 years	0											0
2	Interest rate contracts	0		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year		0.0%	0									0
2.2	Maturity from 1 year up to 2 years		1.0%	0									0
2.3	Maturity from 2 years up to 3 years		2.0%	0									0
2.4	Maturity from 3 years up to 4 years		3.0%	0									0
2.5	Maturity from 4 years up to 5 years		4.0%	0									0
2.6	Maturity over 5 years												0
	Total	68,994,834		1,379,897	0	0	0	0	0	1,379,897	0	0	1,379,897

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Table 15.1 Leverage Ratio

<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	620,204,030
2	(Asset amounts deducted in determining Tier 1 capital)	(5,168,903)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>615,035,127</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	1,379,897
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>1,379,897</b>
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	74,175,002
18	(Adjustments for conversion to credit equivalent amounts)	(34,773,057)
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	<b>39,401,945</b>
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)</b>		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
<b>Capital and total exposures</b>		
20	<b>Tier 1 capital</b>	<b>109,139,841</b>
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	<b>655,816,968</b>
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	<b>16.64%</b>
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
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	

\*COVID 19 related provisions are deducted from balance sheet items

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Table 16

Net Stable Funding Ratio

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
Available stable funding						
1	Capital:	130,214,052	-	-	92,844,313	223,058,366
2	Regulatory capital	130,214,052				130,214,052
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				92,844,313	92,844,313
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	14,656,575	28,780,042	7,880,061	684,681	35,741,070
5	Residents' deposits	3,447,266	10,648,446	6,897,658	651,943	20,563,048
6	Non-residents' deposits	11,209,308	18,131,596	982,402	32,738	15,178,022
7	Wholesale funding	160,987,435	70,325,597	96,537,224	(0)	129,862,264
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	118,704,170	44,483,135	11,800,092	(0)	87,493,698
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	42,283,265	25,842,463	84,737,132	-	42,368,566
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	10,803,476	-	-	-
12	Liabilities related to derivatives	-	624,968	-	-	-
13	All other liabilities and equity not included in the above categories	-	10,178,508	-	-	-
14	Total available stable funding					388,661,700
Required stable funding						
15	Total high-quality liquid assets (HQLA)	175,766,314	49,620,600	-	-	8,876,849
16	Performing loans and securities:	3,126,770	56,107,512	91,873,332	191,729,049	227,951,829
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	3,126,770	35,858,822	55,095,346	20,488,585	53,884,098
19	Loans to non-financial institutions and retail customers, of which:	-	20,248,690	30,079,535	159,565,756	160,795,005
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	-	-	6,698,451	11,674,707	13,272,726
24	Assets with matching interdependent liabilities					
25	Other assets:	4,158,002	18,473,997	828,404	22,942,184	36,996,959
26	Assets related to derivatives		491,145	-	-	491,145
27	All other assets not included in the above categories	4,158,002	17,982,852	828,404	22,942,184	36,505,814
28	Off-balance sheet items	-	15,001,004	24,334,618	34,823,783	8,407,080
29	Total required stable funding					282,232,717
30	Net stable funding ratio					137.71%

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

Table 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	292,419		5,469,400		45,586,257	51308076
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	21,209,939	164,475,619				185685599
7	Claims or contingent claims on corporates		32,300,046	200,530,233	120,957,220		853787500
8	Retail claims or contingent retail claims		2,100	1,653			3753
9	Claims or contingent claims secured by mortgages on residential property						0
10	Past due items*		1,172,311	7,183,584	21,068,701		29424596
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 ("CIU")						0
14	Other items	2,011,252	18,080,586		1,475,591	2,682,411	24250240
15	<b>Total</b>	<b>23473610</b>	<b>214858732</b>	<b>206001286</b>	<b>122432811</b>	<b>48268668</b>	<b>615035127</b>

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

On Balance Assets		a	b	c	d	e	f
		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
Risk classes							(a-b-c-d)
1	Claims or contingent claims on central governments or central banks		51,308,079				51,308,079,824
2	Claims or contingent claims on regional governments or local authorities						-
3	Claims or contingent claims on public sector entities						-
4	Claims or contingent claims on multilateral development banks						-
5	Claims or contingent claims on international organization/institutions						-
6	Claims or contingent claims on commercial banks		185,085,539				185,085,538,515
7	Claims or contingent claims on corporates	28,393,241	393,435,802	10,041,544			373,327,499,551
8	Retail claims or contingent retail claims		3,762	9		205,511	3,753,00
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*	30,519,561	9,377,163	6,372,128			39,424,596,25
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		29,419,143				29,419,142,75
15	Total	28,393,241	601,852,942	10,041,534	-	205,511	620,584,629,75
16	Of which: loans	28,356,009	271,586,835	9,479,312		205,511	280,466,552,401
17	Of which: securities		63,809,444	531,240			63,278,203,68

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 classes	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 State, state organizations	6,190	51,309,385	4,969		18,298	51,310,506.63
2 Financial Institutions	209,796	787,431,457	1,603,978		18,320	786,017,274.47
3 Pawn shops						
4 Construction Development, Real Estate Development and other Land Loans	8,526,852	18,497,890	2,366,400			24,658,342.47
5 Real Estate Management	344,394	20,503,875	80,360			20,267,908.74
6 Construction Companies		248,602	109		16,356	248,453.33
7 Production and Trade of Construction Materials	(1,498)		983		2,978	2,080.86
8 Trade of Consumer Goods and Goods	5,913,006	289,479			-	7,512,795.59
9 Production of Consumer Goods and Goods	13,456,679	286,083			-	13,170,656.89
10 Production and Trade of Durable Goods		386,488	-7,717		-	278,696.81
11 Production and Trade of Clothes, Shoes and Textiles						
12 Trade (Other)		12,897,134	116,272			12,880,668.66
13 Other Production	4,999	11,596,511	110,307		8,602	11,481,113.86
14 Hotels, Tourism	562,600	280,924	225,507		5,912	618,016.89
15 Restaurants	2,316,005	13,643,696	484,151		1,822	15,475,530.76
16 Industry	9,179,161	11,809,120	1,997,686		312	18,896,595.26
17 Oil Importers, Filling stations gas stations and Retailers	-	2,857,910	69,679		-	2,788,231.56
18 Energy	-	9,342,470	84,117		-	9,258,353.19
19 Auto Dealers	-	66,266,411	750,947		3,984	65,515,463.56
20 Healthcare	-	5,773,868	668		9,504	5,773,199.55
21 Pharmacy	-					
22 Telecommunication	-					
23 Service	-	5,005,550	37,447		216	4,967,700.41
24 Agriculture	2,503,305	28,522,552	753,481		6,773	30,272,398.15
25 Other	2,784,909	7,846,967	1,746,165			8,885,710.66
26 Assets on which the Source of repayment source is not accounted for	25	345,361	4,279		41,019	340,807.51
27 Other assets	47,734	35,974	39,668		71,410	44,009.55
28 Total	2829241.48	59721689	10679803.38	0	209510.75	635,085,127.08

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Table 20

Changes in Expected Credit Loss for Loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	9,646,230	415,261
2	An increase in the ECL for possible losses on assets	1,063,131	147,210
As a result of the origination of the new assets		768,297	120,031
As a result of classification of assets as a low quality		294,834	27,179
3	Decrease in ECL for possible losses on assets	992,392	34,544
As a result of write-off of assets			
As a result of partial or total payment of assets		279,593	
As a result of classification of assets as a high quality		712,799	34,544
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	578,815	3,314
5	Closing balance of Expected Credit Loss	10,095,784	531,240

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	25,713,692	
2	Inflows to non-performing portfolios	2,633,595	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	703,213	
4	Outflows from non-performing portfolios	694,682	
5	Outflow due to the decrease level of credit risk		
6	Outflow due to loan repayment, partial or total	690,391	
7	Outflows due to write off		
8	Outflow due to taking possession of collateral		
9	Outflow due to sale of portfolios	4,291	
10	Outflow due to other situations		
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes		
12	Closing balance	28,256,009	



[illegible]

Name		Matrikelnummer		Datum	
<b>Bitte beachten:</b> Die folgenden Aufgaben sind zu bearbeiten. Die Aufgabenstellung ist in der Aufgabenstellung zu finden.					
Aufgabenstellung		Lösung		Bewertung	
1. Aufgabe		2. Aufgabe		3. Aufgabe	
4. Aufgabe		5. Aufgabe		6. Aufgabe	
7. Aufgabe		8. Aufgabe		9. Aufgabe	
10. Aufgabe		11. Aufgabe		12. Aufgabe	
13. Aufgabe		14. Aufgabe		15. Aufgabe	
16. Aufgabe		17. Aufgabe		18. Aufgabe	
19. Aufgabe		20. Aufgabe		21. Aufgabe	
22. Aufgabe		23. Aufgabe		24. Aufgabe	
25. Aufgabe		26. Aufgabe		27. Aufgabe	
28. Aufgabe		29. Aufgabe		30. Aufgabe	
31. Aufgabe		32. Aufgabe		33. Aufgabe	
34. Aufgabe		35. Aufgabe		36. Aufgabe	
37. Aufgabe		38. Aufgabe		39. Aufgabe	
40. Aufgabe		41. Aufgabe		42. Aufgabe	
43. Aufgabe		44. Aufgabe		45. Aufgabe	
46. Aufgabe		47. Aufgabe		48. Aufgabe	
49. Aufgabe		50. Aufgabe		51. Aufgabe	
52. Aufgabe		53. Aufgabe		54. Aufgabe	
55. Aufgabe		56. Aufgabe		57. Aufgabe	
58. Aufgabe		59. Aufgabe		60. Aufgabe	
61. Aufgabe		62. Aufgabe		63. Aufgabe	
64. Aufgabe		65. Aufgabe		66. Aufgabe	
67. Aufgabe		68. Aufgabe		69. Aufgabe	
70. Aufgabe		71. Aufgabe		72. Aufgabe	
73. Aufgabe		74. Aufgabe		75. Aufgabe	
76. Aufgabe		77. Aufgabe		78. Aufgabe	
79. Aufgabe		80. Aufgabe		81. Aufgabe	
82. Aufgabe		83. Aufgabe		84. Aufgabe	
85. Aufgabe		86. Aufgabe		87. Aufgabe	
88. Aufgabe		89. Aufgabe		90. Aufgabe	
91. Aufgabe		92. Aufgabe		93. Aufgabe	
94. Aufgabe		95. Aufgabe		96. Aufgabe	
97. Aufgabe		98. Aufgabe		99. Aufgabe	
100. Aufgabe		101. Aufgabe		102. Aufgabe	
103. Aufgabe		104. Aufgabe		105. Aufgabe	
106. Aufgabe		107. Aufgabe		108. Aufgabe	
109. Aufgabe		110. Aufgabe		111. Aufgabe	
112. Aufgabe		113. Aufgabe		114. Aufgabe	
115. Aufgabe		116. Aufgabe		117. Aufgabe	
118. Aufgabe		119. Aufgabe		120. Aufgabe	
121. Aufgabe		122. Aufgabe		123. Aufgabe	
124. Aufgabe		125. Aufgabe		126. Aufgabe	
127. Aufgabe		128. Aufgabe		129. Aufgabe	
130. Aufgabe		131. Aufgabe			

Table 24

Sector of	Loan	Gross carrying value				Expected Credit Loss			
		1 <sup>st</sup> stage	2 <sup>nd</sup> stage	3 <sup>rd</sup> stage	POCS	1 <sup>st</sup> stage	2 <sup>nd</sup> stage	3 <sup>rd</sup> stage	POCS
<b>replacement source</b>									
1	State, state organizations	7,241	1,209	6,136	-	4,915	-	4,915	-
2	Financial institutions	156,477,189	156,477,889	399,394	-	1,263,098	1,080,062	-	301,853
3	Private banks	-	-	-	-	-	-	-	-
4	Construction Development, Real Estate Development and other Land Loans	27,618,775	16,486,734	5,527,852	-	3,363,165	14,465	2,287,621	-
5	Real Estate Mortgage	20,847,264	19,793,384	345,874	-	89,360	42,463	4,133	33,781
6	Infrastructure Construction	218,666	219,092	-	-	192	-	-	-
7	Production and Trade of Construction Materials	23,131	-	-	-	-	-	-	-
8	Trade of Consumer Goods and Goods	4,463,264	2,763,303	1,699,496	-	267,968	21,493	1,961	166,505
9	Production of Consumer Goods and Goods	13,456,279	13,108,376	118,509	-	263,001	29,655	-	-
10	Production and Trade of Durable Goods	386,686	386,686	-	-	7,717	-	-	-
11	Production and Trade of Clothes, Shoes and Jewels	10,056,661	12,056,661	-	-	116,175	117,771	-	-
12	Trade (Retail)	1,547,642	1,547,642	-	-	6,166	6,369	-	-
13	Other Production	563,634	563,634	-	-	225,567	1,267	-	224,461
14	Trade (Wholesale)	14,666,066	12,265,264	1,400,072	2,516,085	484,151	22,287	226,531	216,077
15	Business	26,465,281	12,380,128	-	-	1,567,946	24,277	-	1,526,428
16	Leasing	6,566,433	6,566,433	-	-	84,117	84,117	-	-
17	Subsidiaries (Other companies are previous and Retailers)	-	-	-	-	-	-	-	-
18	Finance	45,411,392	45,411,392	-	-	779,517	779,517	-	-
19	Asset Finance	-	-	-	-	-	-	-	-
20	Real Estate	5,473,888	5,473,888	-	-	666	988	-	-
21	Pharmacies	-	-	-	-	-	-	-	-
22	Telecommunication	-	-	-	-	-	-	-	-
23	Service	31,413,898	34,453,471	3,608,506	2,497,666	328,185	346,556	145,216	312,589
24	Agro culture	19,626,876	9,127,652	4,814,551	735,778	1,724,007	70,861	467,764	17,964
25	Other	384,283	384,283	-	-	4,756	4,756	-	-
26	Assets on which the Sector of replacement source is not accounted for	62,369	33,974	40,621	-	38,719	288	-	38,437
27	<b>Total</b>	<b>344,674,546</b>	<b>365,645,098</b>	<b>10,972,538</b>	<b>25,811,778</b>	<b>10,609,784</b>	<b>2,018,538</b>	<b>794,038</b>	<b>3,086,626</b>

Table 25

Asset carrying value (estimated value for Off-balance) - Identification according to Collateral type									
	Secured by deposit	Secured by the assets and other liabilities	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 Advances
Loans, mortgage debt securities and Off-balance sheet items									
1. Loans	21,410,882		100,515		120,402,828		40,402,828	20,400,000	40,226,183
2. Mortgage debt securities					1,100,700		0		20,470,414
3. Off-balance sheet items	237,202		104		9,100,100		9,100,100	1,410,100	19,410,100
4. Off-balance sheet, Off-balance sheet items					2,000,000		0		20,470,414
5. Off-balance sheet, Off-balance sheet items					2,000,000		0		20,470,414
6. Off-balance sheet, Off-balance sheet items					2,000,000		0		20,470,414

