

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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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	36,278,201	100,759,260	137,037,461	32,067,454	92,633,172	124,700,626
1.1	Cash on hand	383,150	1,788,782	2,171,932	1,539,124	3,735,876	5,275,000
1.2	Cash balances with National bank of Georgia	858,508	31,848,253	32,706,761	467,351	45,466,797	45,934,147
1.3	Cash balances with other banks	35,036,543	67,122,225	102,158,768	30,060,979	43,430,499	73,491,479
2	Financial assets held for trading	969,680	-	969,680	1,526,126	-	1,526,126
2.1	of which: derivatives	969,680	-	969,680	1,526,126	-	1,526,126
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	186,938,990	172,216,429	359,155,419	176,536,441	202,738,450	379,274,891
6.1	Debt securities	56,257,493	5,533,905	61,791,398	51,018,063	7,164,046	58,182,108
6.2	Loans and advances	130,681,497	166,682,524	297,364,021	125,518,379	195,574,404	321,092,783
7	Investments in subsidiaries, joint ventures and associates			-			-
8	Non-current assets and disposal groups classified as held for sale			-	3,516,867		3,516,867
9	Tangible assets	3,556,502	-	3,556,502	5,531,987	-	5,531,987
9.1	Property, Plant and Equipment	3,556,502	-	3,556,502	5,531,987	-	5,531,987
9.2	Investment property			-			-
10	Intangible assets	5,338,487	-	5,338,487	5,428,709	-	5,428,709
10.1	Goodwill			-			-
10.2	Other intangible assets	5,338,487	-	5,338,487	5,428,709	-	5,428,709
11	Tax assets	-	-	-	-	-	-
11.1	Current tax assets			-			-
11.2	Deferred tax assets			-			-
13	Other assets	19,623,847	40,424	19,664,271	2,401,339	170,114	2,571,453
13.1	of which: repossessed collateral	15,709,918		15,709,918			-
13.2	of which: dividends receivable			-			-
14	TOTAL ASSETS	252,705,707	273,016,113	525,721,820	227,008,922	295,541,736	522,550,658
	LIABILITIES						
15	Financial liabilities held for trading	454,492		454,492	3,442,156		3,442,156
15.1	of which: derivatives	454,492		454,492	3,442,156		3,442,156
16	Financial liabilities designated at fair value through profit or loss			-			-
17	Financial liabilities measured at amortised cost	121,258,272	244,104,449	365,362,721	110,084,512	273,470,521	383,555,033
17.1	Deposits	121,258,272	222,352,131	343,610,403	110,084,512	249,629,782	359,714,294
17.2	borrowings	-	21,752,318	21,752,318	-	20,732,649	20,732,649
17.3	Debt securities issued			-			-
17.4	Other financial liabilities		-	-	-	3,108,090	3,108,090
18	Provisions	335,421	107,787	443,208	625,490	5,850	631,341
19	Tax liabilities	-	-	-	-	-	-
19.1	Current tax liabilities			-			-
19.2	Deferred tax liabilities			-			-
20	Subordinated liabilities	-	32,173,286	32,173,286	-	25,461,174	25,461,174
21	Other liabilities	10,775,170	2,824,007	13,599,177	4,845,632	1,465,166	6,310,799
21.1	of which: dividends payable			-			-
22	TOTAL LIABILITIES	132,823,357	279,209,528	412,032,885	118,997,790	300,402,711	419,400,501
	Equity						
23	Share capital	136,800,000		136,800,000	129,000,000		129,000,000
24	preference share			-			-
25	Share premium			-			-
26	(-) Treasury shares			-			-
27	Equity instruments issued other than capital	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	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	(24,265,975)		(24,265,975)	(27,004,754)		(27,004,754)
31	TOTAL EQUITY	113,688,935	-	113,688,935	103,150,157	-	103,150,157
32	TOTAL EQUITY AND TOTAL LIABILITIES	246,512,292	279,209,528	525,721,820	222,147,947	300,402,711	522,550,658

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	7,476,617	5,158,072	12,634,688	8,285,627	4,881,614	13,167,242
1.1	Financial assets held for trading			-			-
1.2	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
1.3	Financial assets designated at fair value through profit or loss			-			-
1.4	Financial assets at fair value through other comprehensive income			-			-
1.5	Financial assets at amortised cost	7,476,617	5,158,072	12,634,688	8,285,627	4,881,614	13,167,242
1.6	Other assets			-			-
2	(Interest expenses)	(3,153,220)	(2,186,060)	(5,339,280)	(2,896,540)	(1,998,485)	(4,895,025)
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)	(3,153,220)	(2,186,060)	(5,339,280)	(2,896,540)	(1,998,485)	(4,895,025)
2.4	(Other liabilities)			-			-
3	Dividend income			-			-
4	Fee and commission income	664,518	370,447	1,034,966	256,359	284,384	540,743
5	(Fee and commission expenses)	(91,505)	(410,899)	(502,404)	(26,053)	(388,514)	(414,567)
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			-			-
8	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net			-			-
9	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net			-			-
10	Exchange differences (gain or (-) loss), net	2,414,084	-	2,414,084	1,966,477	1,795,829	3,762,306
11	Gains or (-) losses on derecognition of non-financial assets, net			-			-
12	Other operating income	2,683		2,683	469,370		469,370
13	(Other operating expenses)	(55,449)	75,325	19,875	(1,643,154)	(4,738)	(1,647,892)
14	(Administrative expenses)	(7,179,159)	-	(7,179,159)	(6,593,894)	-	(6,593,894)
14.1	(Staff expenses)	(6,530,850)		(6,530,850)	(5,706,541)		(5,706,541)
14.2	(Other administrative expenses)	(648,309)		(648,309)	(887,353)		(887,353)
15	(Depreciation and amortisation)	(1,102,627)		(1,102,627)	(1,263,701)		(1,263,701)
16	Modification gains or (-) losses, net			-			-
17	(Provisions or (-) reversal of provisions)	(972,296)	365,494	(606,802)	(2,063,857)	647,318	(1,416,540)
17.1	(Commitments and guarantees given)	(5,513)	224,039	218,526	(2,162)	46,489	44,327
17.2	(Other provisions)	(966,783)	141,455	(825,328)	(2,061,695)	600,829	(1,460,867)
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)			-		(1,371,960)	(1,371,960)
18.1	(Financial assets at fair value through other comprehensive income)			-		(1,371,960)	(1,371,960)
18.2	(Financial assets at amortised cost)			-			-
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)			-			-
20	(Impairment or (-) reversal of impairment on non-financial assets)			-			-
21	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method			-			-
22	PROFIT OR (-) LOSS BEFORE TAX	(1,996,354)	3,372,379	1,376,025	(3,509,365)	3,845,448	336,083
23	(Tax expense or (-) income			-			-
24	Profit or (-) loss after tax	(1,996,354)	3,372,379	1,376,025	(3,509,365)	3,845,448	336,083

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	305,588,874	361,672,389	667,261,263	18,977,293	297,171,894	316,149,187
3.1	Surety, joint liability	283,859,178	335,144,101	619,003,279	2,306,163	286,681,843	288,988,005
3.2	Guarantees	21,729,696	26,528,288	48,257,984	16,671,130	10,490,051	27,161,181
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	107,462,040	315,185,748	422,647,788	72,091,592	364,899,800	436,991,392
5.1	Cash	2,279,088	4,400,820	6,679,908	1,558,069	4,073,493	5,631,563
5.2	Precious metals and stones			0			0
5.3	Real Estate:	34,008,852	240,500,598	274,509,450	33,800,000	289,710,533	323,510,533
5.3.1	Residential Property	1	29,192,850	29,192,851	1	32,558,154	32,558,155
5.3.2	Commercial Property	167,892	148,485,493	148,653,385	0	182,168,473	182,168,473
5.3.3	Complex Real Estate			0			0
5.3.4	Land Parcel	40,960	44,547,012	44,587,972	0	61,445,958	61,445,958
5.3.5	Other	33,799,999	18,275,243	52,075,242	33,799,999	13,537,949	47,337,948
5.4	Movable Property	7,911,600	35,661,999	43,573,599	0	39,634,488	39,634,488
5.5	Shares Pledged	0	75	75	0	77	77
5.6	Securities			0		3	3
5.7	Other	63,262,500	34,622,255	97,884,755	36,733,523	31,481,206	68,214,729
6	Loan commitments given	8,309,708	3,521,623	11,831,332	52,578,664	5,272,540	57,851,205
7	guarantees given	39,657,664	35,345,602	75,003,266	40,198,586	19,613,653	59,812,239
8	Letters of credit issued	0	0	0	0	0	0
9	Derivatives	88,027,110	230,230,828	318,257,938	75,453,165	256,406,444	331,859,609
9.1	Receivables through FX contracts (except options)	38,363,815	121,022,748	159,386,563	32,835,067	132,136,223	164,971,790
9.2	Payables through FX contracts (except options)	49,663,295	109,208,080	158,871,375	42,618,098	124,269,721	166,887,819
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	25,218,506	24,669,708	49,888,215	11,139,780	9,495,056	20,634,835
10.1	Principal of receivables derecognized during last 3 month	1,425,109.48	-	1,425,109	853,104	0	853,104
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,857,417.02	2,202,952.88	4,060,370	1,317,453	1,313,565	2,631,019
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	7,859,251.33	-	7,859,251	3,877,826	0	3,877,826
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	14,076,728.60	22,466,755.28	36,543,484	5,091,396	8,181,490	13,272,886
11	Capital expenditure commitment			0			0

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Table 5		Risk Weighted Assets				
		in Lari				
N		1Q-2024	4Q-2023	3Q-2023	2Q-2023	1Q-2023
1	Risk Weighted Assets for Credit Risk	486,148,202	519,229,548	471,994,722	481,763,583	471,726,745
1.1	Balance sheet items *	440,791,399	460,925,278	424,770,530	439,546,921	434,813,748
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	43,415,261	56,173,579	45,805,923	40,476,472	33,895,649
1.3	Counterparty credit risk	1,941,542	2,130,691	1,418,269	1,740,190	3,017,348
2	Risk Weighted Assets for Market Risk	5,665,507	1,366,371	3,046,947	4,811,648	3,040,200
3	Risk Weighted Assets for Operational Risk	66,393,322	66,393,322	52,612,002	52,612,002	52,612,002
4	Total Risk Weighted Assets	558,207,031	586,989,241	527,653,671	539,187,233	527,378,947

* 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**

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

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

	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per IFRS	b Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	c Subject to credit risk weighting
1	Cash, Cash balances with National Bank of Georgia and other banks	137,037,459.81	-	137,037,459.81
1.1	Cash on hand	2,171,931.91		2,171,931.91
1.2	Cash balances with National bank of Georgia	32,706,760.68		32,706,760.68
1.3	Cash balances with other banks	102,158,767.22		102,158,767.22
2	Financial assets held for trading	969,679.58	-	969,679.58
2.1	of which: derivatives	969,679.58		969,679.58
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	359,155,419.35	-	359,155,419.35
6.1	Debt securities	61,791,397.71		61,791,397.71
6.2	Loans and advances	297,364,021.64		297,364,021.64
7	Investments in subsidiaries, joint ventures and associates	-		-
8	Non-current assets and disposal groups classified as held for sale	-		-
9	Tangible assets	3,556,501.98	-	3,556,501.98
9.1	Property, Plant and Equipment	3,556,501.98		3,556,501.98
9.2	Investment property	-		-
10	Intangible assets	5,338,487.06	5,338,487.06	-
10.1	Goodwill			
10.2	Other intangible assets	5,338,487.06	5,338,487.06	-
11	Tax assets	-	-	-
11.1	Current tax assets			
11.2	Deferred tax assets			
13	Other assets	19,664,270.58		19,664,270.58
13.1	of which: repossessed collateral	15,709,917.70		
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	525,721,818	5,338,487	520,383,331

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1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	520,383,331
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	86,614,929
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	97,077,110
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	704,075,370
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	-41,174,647
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-95,135,567
6	Effect of other adjustments *	
7	Total exposures subject to credit risk weighting	567,765,155

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

Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	112,534,023
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)	-24,265,977
7	Regulatory Adjustments of Common Equity Tier 1 capital	5,338,487
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	5,338,487
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	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	107,195,536
25	Additional tier 1 capital before regulatory adjustments	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	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	0
37	Tier 2 capital before regulatory adjustments	16,170,324
38	Instruments that comply with the criteria for Tier 2 capital	16,170,324
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	16,170,324

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Table 9.1 Capital Adequacy Requirements

	Minimum Requirements	Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
	1.1 Minimum CET1 Requirement	4.50%	25,119,316
	1.2 Minimum Tier 1 Requirement	6.00%	33,492,422
	1.3 Minimum Regulatory Capital Requirement	8.00%	44,656,562
2	Combined Buffer		
	2.1 Capital Conservation Buffer *	2.50%	13,955,176
	2.2 Countercyclical Buffer	0.25%	1,395,518
	2.3 Systemic Risk Buffer		-
3	Pillar 2 Requirements		
	3.1 CET1 Pillar 2 Requirement	6.75%	37,656,515
	3.2 Tier 1 Pillar 2 Requirement	8.34%	46,553,413
	3.3 Regulatory capital Pillar 2 Requirement	10.44%	58,259,859
	Total Requirements		
		Ratios	Amounts (GEL)
4	CET1	14.00%	78,126,525
5	Tier 1	17.09%	95,396,529
6	Total regulatory Capital	21.19%	118,267,114

* 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&hg=eng>)

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	137,037,460	
1.1	Cash on hand	2,171,932	
1.2	Casha balances with National bank of Georgia	32,706,761	
1.3	Cash balances with other banks	102,158,767	
2	Financial assets held for trading	969,680	
2.1	of which: derivatives	969,680	
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	359,155,419	
6.1	Debt securities	61,791,398	
6.2	Loans and advances	297,364,022	
7	Investments in subsidiaries, joint ventures and associates		
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	3,556,502	
9.1	Property, Plant and Equipment	3,556,502	
9.2	Investment property		
10	Intangible assets	5,338,487	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	5,338,487	
11	Tax assets	-	
11.1	Current tax assets		
11.2	Deferred tax assets		
13	Other assets	19,664,271	
13.1	of which: repossessed collateral	15,709,918	
13.2	of which: dividends receivable		
14	TOTAL ASSETS	525,721,818	
	LIABILITIES		
15	Financial liabilities held for trading	454,492	
15.1	of which: derivatives	454,492	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	365,362,721	
17.1	Deposits	343,610,403	
17.2	borrowings	21,752,318	
17.3	Debt securities issued		
17.4	Other financial liabilities	-	
18	Provisions	443,208	
19	Tax liabilities	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	Subordinated liabilities	32,173,286	Table 9 (Capital), N38
21	Other liabilities	13,599,177	
21.1	of which: dividends payable		
22	TOTAL LIABILITIES	412,032,885	
	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	1,154,911	
27.1	Equity component of compound financial instruments	1,154,911	
27.2	Other equity instruments issued		
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	(24,265,977)	Table 9 (Capital), N6
31	TOTAL EQUITY	113,688,934	
32	TOTAL EQUITY AND TOTAL LIABILITIES	525,721,818	

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

Table 11 Exposure classes	0%		20%		30%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
	On-balance sheet amount	Off-balance sheet amount															
1 Cash in correspondent claims on central governments or central banks	8,204,933	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,204,933
2 Cash in correspondent claims on central governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Cash in correspondent claims on banks, finance entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 Cash in correspondent claims on institutions of payment services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Cash in correspondent claims on credit institutions/finance companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Cash in correspondent claims on investment funds	0	0	81,719,387	0	0	0	30,069,450	0	0	0	14,369,069	0	0	0	0	0	11,349,479
7 Cash in correspondent claims on corporations	0	0	0	0	0	0	0	0	0	0	20,749,000	0	0	0	0	0	20,749,000
8 Cash in correspondent claims on sovereign debt claims	0	0	0	0	0	0	0	0	11,181	0	496,800	0	0	0	0	0	611,479
9 Cash in correspondent claims on securities issued by governments or central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 Cash in correspondent claims on securities issued by corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11 Cash in correspondent claims on securities issued by governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Cash in correspondent claims on securities issued by corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Cash in correspondent claims on securities issued by governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 Cash in correspondent claims on securities issued by corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15 Cash in the form of collective investment undertakings (CIUs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16 Other items	2,171,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,171,000
Total	8,204,933	0	81,719,387	0	0	0	30,069,450	0	11,181	0	496,800	0	0	0	0	0	113,661,353

Table 13 Standardized approach - Effect of credit risk mitigation

	a	b		d	e	f
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value			
				RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density $f = e / (a+c)$
Asset Classes						
1	Claims or contingent claims on central governments or central banks	38,053,161		31,848,253	31,848,253	84%
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	146,757,129	596,595	298,298	71,345,479	49%
7	Claims or contingent claims on corporates	270,367,626	86,008,386	45,137,661	315,505,286	99%
8	Retail claims or contingent retail claims	509,941	9,947	4,324	511,479	87%
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	#DIV/0!
10	Past due items	38,664,230		38,664,186	38,664,186	100%
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	26,031,244		29,976,908	29,976,908	115%
	Total	520,383,331	86,614,929	45,440,282	487,851,593	86%

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				63,801,144	75,901,505	139,702,649	45,095,226	32,247,036	77,342,262
Cash outflows									
2 Retail deposits	20,148,638	35,675,980	55,824,618	2,212,321	9,337,414	11,549,735	577,030	2,354,180	2,931,210
3 Unsecured wholesale funding	99,789,502	236,294,224	336,083,727	38,576,965	36,434,343	75,011,308	33,217,344	30,684,191	63,901,535
4 Secured wholesale funding	-	-	-	-	-	-	-	-	0
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	108,232,763	48,027,727	156,260,490	22,728,418	10,440,728	33,169,147	7,693,842	3,934,711	11,628,553
6 Other contractual funding obligations	-	-	-	-	-	-	-	-	0
7 Other contingent funding obligations	7,939,534	7,308,085	15,247,619	1,729,703	1,709,276	3,438,979	1,729,703	1,709,276	3,438,979
8 TOTAL CASH OUTFLOWS	236,110,437	327,306,016	563,416,453	65,247,407	57,921,761	123,169,168	43,217,919	38,682,358	81,900,278
Cash inflows									
9 Secured lending (eg reverse repos)	0	0	0	-	-	-	0	0	0
10 Inflows from fully performing exposures	151,662,292	216,219,630	367,881,922	21,829,083	4,723,792	26,552,875	41,712,638	55,790,679	97,503,317
11 Other cash inflows	36,346,679	7,297,979	43,644,658	605,859	1,576,721	2,182,580	605,859	1,576,721	2,182,580
12 TOTAL CASH INFLOWS	188,008,971	223,517,609	411,526,580	22,434,943	6,300,513	28,735,455	42,318,497	57,367,400	99,685,897
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				63,801,144	75,901,505	139,702,649	45,095,226.34	32,247,036.00	77,342,262.34
14 Net cash outflow				42,812,464	51,621,248	94,433,713	30,804,479.84	9,670,589.51	20,475,069.35
15 Liquidity coverage ratio (%)				149.0%	147%	148%	147%	333%	378%

* 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.

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%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1 FX contracts	97,077,110		1,941,542	0	0	0	0	0	1,941,542	0	0	1,941,542
1.1 Maturity less than 1 year	97,077,110	2.0%	1,941,542	0	0	0	0	0	1,941,542	0	0	1,941,542
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									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									0
2.2 Maturity from 1 year up to 2 years	0	1.0%	0									0
2.3 Maturity from 2 years up to 3 years	0	2.0%	0									0
2.4 Maturity from 3 years up to 4 years	0	3.0%	0									0
2.5 Maturity from 4 years up to 5 years	0	4.0%	0									0
2.6 Maturity over 5 years	0		0									0
Total	97,077,110		1,941,542	0	0	0	0	0	1,941,542	0	0	1,941,542

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) *	525,721,818
2	(Asset amounts deducted in determining Tier 1 capital)	(5,338,487)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	520,383,331
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	1,941,542
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	Total derivative exposures (sum of lines 4 to 10)	1,941,542
Securities financing transaction exposures		
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	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	86,614,929
18	(Adjustments for conversion to credit equivalent amounts)	(41,174,517)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	45,440,412
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
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))	
Capital and total exposures		
20	Tier 1 capital	107,195,536
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	567,765,285
Leverage ratio		
22	Leverage ratio	18.88%
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	

*COVID 19 related provisions are deducted from balance sheet items

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:	123,365,860	-	-	87,110,851	210,476,710
2 <i>Regulatory capital</i>	123,365,860				123,365,860
3 <i>Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year</i>				87,110,851	87,110,851
4 Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	13,834,376	22,212,257	10,121,893	1,011,642	33,760,731
5 <i>Residents' deposits</i>	3,699,798	10,253,629	8,010,230	637,781	21,471,366
6 <i>Non-residents' deposits</i>	10,134,579	11,958,628	2,111,663	373,861	12,289,365
7 Wholesale funding	96,027,936	55,260,889	92,600,457	300,000	91,665,878
8 <i>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</i>	55,917,711	34,513,588	12,599,285	300,000	51,665,292
9 <i>Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions</i>	40,110,225	20,747,301	80,001,172	-	40,000,586
10 Liabilities with matching interdependent assets					
11 Other liabilities:	-	17,466,702	-	-	-
12 <i>Liabilities related to derivatives</i>		217,163	-	-	-
13 <i>All other liabilities and equity not included in the above categories</i>	-	17,249,539	-	-	-
14 Total available stable funding					335,903,320
Required stable funding					
15 Total high-quality liquid assets (HQLA)	132,935,614	44,020,600	-	-	7,103,876
16 Performing loans and securities:	4,051,421	34,071,456	44,433,814	209,342,959	222,132,730
17 <i>Loans and deposits to financial institutions secured by Level 1 HQLA</i>	-	-	-	-	-
18 <i>Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	4,051,421	15,378,097	22,129,506	64,754,671	78,733,851
19 <i>Loans to non-financial institutions and retail customers, of which:</i>	-	18,693,359	18,319,835	131,657,022	130,415,066
20 <i>With a risk weight of less than or equal to 35%</i>					
21 <i>Residential mortgages, of which:</i>					
22 <i>With a risk weight of less than or equal to 35%</i>					
23 <i>Securities that do not qualify as HQLA</i>	-	-	3,984,473	12,931,267	12,983,813
24 Assets with matching interdependent liabilities					
25 Other assets:	3,556,502	20,733,525	262,434	26,598,360	41,019,017
26 <i>Assets related to derivatives</i>		732,350	-	-	732,350
27 <i>All other assets not included in the above categories</i>	3,556,502	20,001,175	262,434	26,598,360	40,286,667
28 Off-balance sheet items	-	11,779,911	33,549,391	41,261,129	10,133,104
29 Total required stable funding					280,388,727
30 Net stable funding ratio					119.80%

*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	Exposure of On-Balance Items					
	On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1 Claims or contingent claims on central governments or central banks	878,568		5,346,400		31,828,193	38,053,161
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	15,214,816	87,173,320	44,368,993			146,757,129
7 Claims or contingent claims on corporates		32,283,863	160,809,514	115,859,890		308,953,268
8 Retail claims or contingent retail claims		65,126	510,654	12,750		588,530
9 Claims or contingent claims secured by mortgages on residential property						-
10 Past due items*		1,863,589	16,610,507	20,090,134		38,564,230
11 Items belonging to regulatory high-risk categories						-
12 Short term claims on commercial banks and corporates						-
13 Claims in the form of collective investment undertakings (CIU)						-
14 Other items	6,764,525	15,799,978		1,899,254	1,660,848	26,063,244
15 Total	32,858,209	195,232,227	211,085,561	117,758,294	93,489,040	520,583,331

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.

Bank claims	On Balance Sheet					
	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value (a-b-c-d)
	a	b				
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
1	Claims or contingent claims on central governments or central banks					38,053,161
2	Claims or contingent claims on regional governments or local authorities		38,053,161			
3	Claims or contingent claims on multilateral or other entities					
4	Claims or contingent claims on multilateral development banks					
5	Claims or contingent claims on international organizations/institutions		147,354,724	997,595		146,757,129
6	Claims or contingent claims on commercial banks		292,703,250	9,455,419		308,953,248
7	Claims or contingent claims on corporates	25,705,437	292,703,250	9,455,419		308,953,248
8	All claims or contingent claims	25,705,437	685,173	237,354	1,498,417	568,129
9	Claims or contingent claims secured by mortgages on residential property					
10	Past due items*	23,355,156	21,899,250	6,390,126		38,664,230
11	Items belonging to regulatory high-risk categories					
12	Short-term claims on commercial banks and corporates					
13	Claims on the form of collective investment undertakings (CIU)					
14	Other items		31,669,731			31,669,731
15	Total	25,968,148	910,644,899	10,290,368	-	1,488,417
16	Of which: loans	25,713,457	616,336,284	9,955,447		723,995,092
17	Of which: securities		56,360,258	415,261		56,444,997

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

Risk class	On Balance Assets							
	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 - Non Performing	Of which: Loans and other Assets - Non Performing				(a-b-c-d)	
1 State, state organizations	28,341.57		38,068,377.47		24,285.37		51,299.76	38,062,434
2 Financial Institutions	180,401.20		241,140,143.95		1,295,315.14		15,420.51	240,065,232
3 Pawns/shares	6,726,846.71		477,088.34		2,259.65			475,779
4 Construction Development, Real Estate Development and other Land Loans			15,773,924.74		2,260,340.12			20,240,431
5 Real Estate Management			23,061,517.20		53,269.67			23,008,248
6 Construction Companies	254,852.45		494,208.19		40,784.47		59,533.68	615,336
7 Production and Trade of Construction Materials	7,571.67		589,402.81		9,439.88		8,670.16	587,937
8 Trade of Consumer Goods and Goods	1,811,549.59		3,885,942.71		310,314.97		321.11	2,982,177
9 Production of Consumer Goods and Goods			8,235,785.52		87,422.10			8,148,363
10 Production and Trade of Durable Goods			385,232.69		17,774.74			367,458
11 Production and Trade of Clothes, Shoes and Textiles			14,782,548.91		129,028.51		5,261.07	14,648,259
12 Trade (Retail)	317,472.76		12,131,699.65		157,494.33		126,016.64	12,295,065
13 Other Production	558,677.56		109,091.60		243,120.71		20,867.10	421,408
14 Hotels, Tourism	2,248,779.57		22,014,437.26		347,388.89		34,897.09	22,709,818
15 Restaurants	8,833,340.19		7,425,429.74		1,540,982.68		8,792.10	9,617,787
16 Industry	726.00		2,808,281.10		45,463.56		14,794.25	2,763,544
17 Oil Importers, Filling stations, gas stations and Retailers			8,856,617.92		16,017.70			8,840,600
18 Energy	4,552.85		58,013,934.44		589,438.18		45,456.55	57,429,049
19 Auto Dealers			5,737,062.97		3,835.95			5,733,227
20 Healthcare	9,770.53				8,809.97		8,615.26	961
21 Pharmacy	216.20				187.47		2,413.95	29
22 Telecommunication	201.00				3,181,260.65		27,472.95	68.46
23 Service	2,478,854.10		4,028,636.52		453,533.77		118,706.54	6,977,997
24 Agriculture	2,393,624.61		7,973,082.81		1,770,792.10			8,999,955
25 Other	47,475.75		302,581.41		44,932.78		532,499.37	385,728
26 Assets on which the Sector of repayment source is not accounted for	79,888.18		56,795.50		66,207.42		732,631.09	70,456
27 Other assets			70,031,244.31					70,031,244
28 Total	25,968,147.70		304,107,456.87		9,693,772.98		1,488,414.85	300,985,959

Bank: JSC PASHA Bank Georgia

3/31/2024

Date:
Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	16,202,319	418,178
2	An increase in the ECL for possible losses on assets	1,329,114	18,994
	As a result of the origination of the new assets	941,494	-
	As a result of classification of assets as a low quality	387,619	18,994
3	Decrease in ECL for possible losses on assets	7,847,150	22,038
	As a result of write-off of assets	1,239,511	-
	As a result of partial or total payment of assets	5,919,136	4,858
	As a result of classification of assets as a high quality	688,503	17,180
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	(38,052)	127
5	Closing balance of Expected Credit Loss	9,646,230	415,261

	Change 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	30,108,553.15	
2	Inflows to non-performing portfolios	1,037,480.78	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	19,901.72	
4	Outflows from non-performing portfolio	5,452,442.86	
5	Outflow due to the decrease level of credit risk	67,400.21	
6	Outflow due to loan repayment, partial or total	913,284.64	
7	Outflow due to write-off	1,527,208.01	
8	Outflow due to taking possession of collateral	2,689,822.69	
9	Outflow due to sale of portfolio		
10	Outflow due to other situations		
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	253,617.31	
12	Closing balance	25,715,492.38	

Sector of repayment assets	Gross carrying value					Expected Credit Loss				
	1 st stage	2 nd stage	3 rd stage	POCI		1 st stage	2 nd stage	3 rd stage	POCI	
1 Other receivables	17,367	2,263	3,173	2,780	-	6,276	-	292	4,064	-
2 Financial Investments	106,416,292	106,411,837	43,151	161,718	-	1,621,726	1,453,024	4,962	161,718	-
3 Pava assets	17,084	47,093	-	-	-	3,291	3,291	-	-	-
4 Construction Development, Real Estate Development and other Land Loans	22,404,528	14,411,343	1,481,368	6,727,847	-	2,246,162	8,330	11,363	2,139,817	-
5 Real Estate Mortgages	37,650,584	37,219,173	1,481,693	-	-	3,378	43,342	22,024	-	-
6 Construction Contracts	188,493	143,873	-	224,612	-	22,641	433	-	27,208	-
7 Production and Trade of Consumption Materials	481,114	884,488	-	1,788	-	46	46	-	-	-
8 Trade of Consumer Goods and Goods	4,534,305	2,213,531	-	1,801,771	-	282,243	28,131	-	282,112	-
9 Production of Consumer Goods and Goods	8,426,728	8,111,784	122,079	-	-	7,429	8,111	2,361	-	-
10 Production and Trade of Durable Goods	48,424	48,524	-	-	-	17,725	-	-	-	-
11 Production and Trade of Non-durable Goods	14,128,353	14,128,353	-	-	-	13,578	14,079	-	-	-
12 Trade of Other	412,486	1,010,645	-	289,706	-	31,572	11,428	-	8,397	-
13 Other Production	24,548,228	25,227,228	1,426,428	2,221,733	-	16,444	16,844	244,188	226,474	-
14 Other Assets	11,133,438	2,322,428	-	8,848,028	-	1,525,288	9,268	-	1,525,288	-
15 Intangible	8,826,618	8,826,618	-	-	-	16,013	16,013	-	-	-
16 Other Intangibles/Other intangibles as matters and Benefits	5,318,824	5,318,824	-	-	-	3,266	3,266	-	-	-
17 Cash Disposal	5,428,263	5,232,263	-	-	-	3,836	3,836	-	-	-
18 Healthcare	-	-	-	-	-	-	-	-	-	-
19 Pharmacy	-	-	-	-	-	-	-	-	-	-
20 Telecommunication	-	-	-	-	-	-	-	-	-	-
21 Service	7,183,933	1,284,073	3,792,378	2,493,622	-	414,900	7,428	182,223	248,249	-
22 Agriculture	10,370,727	1,073,782	4,927,773	-	2,388,252	1,286,071	38,708	924,022	-	1,308,274
23 Other	189,222	189,222	-	-	-	3,021	3,021	-	-	-
24 Assets on which the Sector of repayment assets is not assessed for	13,174	49,266	8,365	46,741	-	38,424	452	228	37,744	-
27 Total	307,613,822	288,526,724	12,720,036	23,524,868	2,388,621	9,649,232	2,562,198	881,383	4,914,479	1,308,614

