

	Pillar 3 quarterly report	
1	Name of a bank	JSC Pave Bank Georgia
2	Chairman of the Supervisory Board	Eynour Boutia
3	CEO of a bank	Omar-Salim Dhanani
4	Bank's web page	https://pavebank.com/en

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				
N		4Q-2025	3Q-2025	2Q-2025	1Q-2025	4Q-2024		
Regulatory capital (amounts, GEL)								
Based on Basel III framework								
1	CET1 capital	8,694,125	7,975,243	7,278,615	6,989,691	7,160,434		
2	Tier1 capital	8,694,125	7,975,243	7,278,615	6,989,691	7,160,434		
3	Regulatory capital	8,694,125	7,975,243	7,278,615	6,989,691	7,160,434		
4	CET1 capital total requirement	3,559,837	3,138,306	1,689,687	1,641,422	245,827		
5	Tier1 capital total requirement	4,366,113	3,789,269	2,033,903	1,970,275	299,228		
6	Regulatory capital total requirement	5,437,117	4,656,224	2,492,590	2,408,720	370,314		
Total Risk Weighted Assets (amounts, GEL)								
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	38,436,675	39,613,458	21,928,151	21,831,289	3,126,160		
Capital Adequacy Ratios								
Based on Basel III framework								
8	CET1 capital	23%	20%	33%	32%	229%		
9	Tier1 capital	23%	20%	33%	32%	229%		
10	Regulatory capital	23%	20%	33%	32%	229%		
11	CET1 capital total requirement	9%	8%	8%	8%	8%		
12	Tier1 capital total requirement	11%	10%	9%	9%	10%		
13	Regulatory capital total requirement	14%	12%	11%	11%	12%		
Minimum requirement for own funds and eligible liabilities (MREL)								
14	Own funds and eligible liabilities as a percentage of Total Liabilities and Own Funds (MREL Resource / TLOF)	0%	0%	0%	0%	0%		
Income								
15	Total Interest Income /Average Annual Assets	3%	3%	3%	4%	7%		
16	Total Interest Expense / Average Annual Assets	0%	0%	0%	0%	0%		
17	Earnings from Operations / Average Annual Assets	3%	2%	1%	-3%	-14%		
18	Net Interest Margin	3%	3%	3%	4%	7%		
19	Return on Average Assets (ROAA)	0%	-1%	-4%	-9%	-13%		
20	Return on Average Equity (ROAE)	19%	14%	3%	-9%	-16%		
Asset Quality								
21	Non Performed Loans / Total Loans	0%	0%	0%	0%	0%		
22	ECL/Total Loans	0%	0%	0%	0%	0%		
23	FX Loans/Total Loans	0%	0%	0%	0%	0%		
24	FX Assets/Total Assets	0%	0%	0%	0%	0%		
25	Loan Growth-YTD	0%	0%	0%	0%	0%		
Liquidity								
26	Liquid Assets/Total Assets	99%	95%	97%	98%	91%		
27	FX Liabilities/Total Liabilities	97%	96%	95%	92%	36%		
28	Current & Demand Deposits/Total Assets	84%	79%	80%	73%	14%		
Liquidity Coverage Ratio***								
29	Total HQLA	99,289,791	63,860,325	33,965,287	14,122,642	452,656		
30	Net cash outflow	68,577,826	44,994,422	21,293,432	10,377,351	-7,279,430		
31	LCR ratio (%)	145%	142%	160%	136%	N/A		
Net Stable Funding Ratio								
32	Available stable funding	56,840,633	40,305,117	28,955,681	18,928,741	7,796,840		
33	Required stable funding	10,150,294	8,165,557	4,615,257	3,021,815	1,729,786		
34	Net stable funding ratio (%)	560%	494%	627%	626%	451%		

*** 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
	ASSETS						
1	Cash, Cash balances with National Bank of Georgia and other banks	11,295,164	78,416,523	89,711,686	7,480,029	498,545	7,978,574
1.1	Cash on hand	-	-	-	-	-	-
1.2	Cash balances with National bank of Georgia	9,227,758	30,147,940	39,375,698	380,560	15,541	396,100
1.3	Cash balances with other banks	2,067,406	48,268,583	50,335,989	7,099,470	483,004	7,582,474
2	Financial assets held for trading	-	-	-	-	-	-
2.1	of which derivatives	-	-	-	-	-	-
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	-	23,871,051	23,871,051	-	-	-
6.1	Debt securities	-	23,871,051	23,871,051	-	-	-
6.2	Loans and advances	-	-	-	-	-	-
7	Investments in subsidiaries, joint ventures and associates	-	-	-	-	-	-
8	Non-current assets and disposal groups classified as held for sale	-	-	-	-	-	-
9	Tangible assets	46,713	-	46,713	4,993	-	4,993
9.1	Property, Plant and Equipment	46,713	-	46,713	4,993	-	4,993
9.2	Investment property	-	-	-	-	-	-
10	Intangible assets	249,390	-	249,390	262,285	-	262,285
10.1	Goodwill	-	-	-	-	-	-
10.2	Other intangible assets	249,390	-	249,390	262,285	-	262,285
11	Tax assets	601	-	601	94,887	-	94,887
11.1	Current tax assets	601	-	601	94,887	-	94,887
11.2	Deferred tax assets	-	-	-	-	-	-
13	Other assets	178,791	1,180,238	1,359,028	44,589	428,141	472,730
13.1	of which repossessed collateral	-	-	-	-	-	-
13.2	of which dividends receivable	-	-	-	-	-	-
14	TOTAL ASSETS	11,770,659	103,467,812	115,238,471	7,886,783	926,686	8,813,469
	LIABILITIES						
15	Financial liabilities held for trading	-	-	-	-	-	-
15.1	of which derivatives	-	-	-	-	-	-
16	Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-
17	Financial liabilities measured at amortised cost	2,580,736	93,712,280	96,293,016	810,378	462,434	1,272,812
17.1	Deposits	2,580,736	93,712,280	96,293,016	810,378	462,434	1,272,812
17.2	borrowings	-	-	-	-	-	-
17.3	Debt securities issued	-	-	-	-	-	-
17.4	Other financial liabilities	-	-	-	-	-	-
18	Provisions	-	-	-	-	-	-
19	Tax liabilities	131,028	-	131,028	-	-	-
19.1	Current tax liabilities	131,028	-	131,028	-	-	-
19.2	Deferred tax liabilities	-	-	-	-	-	-
20	Subordinated liabilities	-	-	-	-	-	-
21	Other liabilities	464,839	9,406,073	9,870,911	84,283	33,655	117,938
21.1	of which dividends payable	-	-	-	-	-	-
22	TOTAL LIABILITIES	3,176,602	103,118,353	106,294,955	894,661	496,089	1,390,750
	Equity						
23	Ordinary share	8,052,000	-	8,052,000	8,052,000	-	8,052,000
24	preference share	-	-	-	-	-	-
25	Share premium	-	-	-	-	-	-
26	(-) Treasury shares	-	-	-	-	-	-
27	Equity instruments issued other than capital	-	-	-	-	-	-
27.1	Equity component of compound financial instruments	-	-	-	-	-	-
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	891,516	-	891,516	(629,281)	-	(629,281)
31	TOTAL EQUITY	8,943,516	-	8,943,516	7,422,719	-	7,422,719
32	TOTAL EQUITY AND TOTAL LIABILITIES	12,120,118	103,118,353	115,238,471	8,317,380	496,089	8,813,469

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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	Interest income	743,500	1,137,529	1,881,028	489,015	387	489,402
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	743,500	1,137,529	1,881,028	489,015	387	489,402
1.6	Other assets	-	-	-	-	-	-
2	(Interest expenses)	-	(44,743)	(44,743)	-	-	-
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)	-	(44,743)	(44,743)	-	-	-
2.4	(Other liabilities)	-	-	-	-	-	-
3	Dividend income	-	-	-	-	-	-
4	Fee and commission income	3,046,502	2,871,880	5,918,382	39,256	13,532	52,788
5	(Fee and commission expenses)	(40,635)	(2,072,677)	(2,113,312)	-	-	-
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	141,837	(12,052)	129,785	(35,776)	9,327	(26,448)
11	Gains or (-) losses on derecognition of non-financial assets, net	-	-	-	-	-	-
12	Other operating income	0	619,947	619,948	-	498,031	498,031
13	(Other operating expenses)	(326,483)	(218,693)	(545,176)	(696,772)	(567,231)	(1,264,003)
14	(Administrative expenses)	(3,140,373)	(1,031,008)	(4,171,381)	(755,523)	-	(755,523)
14.1	(Staff expenses)	(2,445,689)	-	(2,445,689)	(755,523)	-	(755,523)
14.2	(Other administrative expenses)	(694,684)	(1,031,008)	(1,725,692)	-	-	-
15	(Depreciation and amortisation)	(22,708)	-	(22,708)	(2,922)	-	(2,922)
16	Modification gains or (-) losses, net	-	-	-	-	-	-
17	(Provisions or (-) reversal of provisions)	-	-	-	-	-	-
17.1	(Commitments and guarantees given)	-	-	-	-	-	-
17.2	(Other provisions)	-	-	-	-	-	-
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-	-	-	-	-	-
18.1	(Financial assets at fair value through other comprehensive income)	-	-	-	-	-	-
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	401,640	1,250,184	1,651,824	(962,721)	(45,953)	(1,008,674)
23	(Tax expense or (-) income	(131,028)	-	(131,028)	-	-	-
24	Profit or (-) loss after tax	270,612	1,250,184	1,520,796	(962,721)	(45,953)	(1,008,674)

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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	0	0	0	0	0	0
3.1	Surety, joint liability			0			0
3.2	Guarantees			0			0
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	0	0	0	0	0	0
5.1	Cash			0			0
5.2	Precious metals and stones			0			0
5.3	Real Estate:	0	0	0			0
5.3.1	Residential Property			0			0
5.3.2	Commercial Property			0			0
5.3.3	Complex Real Estate			0			0
5.3.4	Land Parcel			0			0
5.3.5	Other			0			0
5.4	Movable Property			0			0
5.5	Shares Pledged			0			0
5.6	Securities			0			0
5.7	Other			0			0
6	Loan commitments given			0			0
7	guarantees given			0			0
8	Letters of credit Issued			0			0
9	Derivatives	0	0	0	0	0	0
9.1	Receivables through FX contracts (except options)			0			0
9.2	Payables through FX contracts (except options)			0			0
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	0	0	0	0	0	0
10.1	Principal of receivables derecognized during last 3 month			0			0
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month			0			0
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)			0			0
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)			0			0
11	Capital expenditure commitment			0			0
12	Clients' nominal accounts	0	64,774,470	64,774,470	0	0	0

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Table 5		Risk Weighted Assets					in Lari	
N		4Q-2025	3Q-2025	2Q-2025	1Q-2025	4Q-2024		
1	Risk Weighted Assets for Credit Risk	34,856,101	39,104,599	21,511,362	21,136,258	2,491,048		
1.1	Balance sheet items	34,856,101	39,104,599	21,511,362	21,136,258	2,491,048		
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0	0	0		
1.2	Off-balance sheet items	0	0	0	0	0		
1.3	Counterparty credit risk	0	0	0	0	0		
2	Risk Weighted Assets for Market Risk	1,066,025	304,344	212,274	490,516	430,597		
3	Risk Weighted Assets for Operational Risk	2,514,549	204,515	204,515	204,515	204,515		
4	Total Risk Weighted Assets	38,436,675	39,613,458	21,928,151	21,831,289	3,126,160		

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Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

	Members of Supervisory Board	Independence status
1	Kakhaber Kiknavelidze	Independent member
2	Eynour Boutia	Independent chair
3	Rachel Marin Freeman	Independent member
4	Anuradha Sudhir Phanse	Independent member
5		
6		
7		
8		
9		
10		
	Members of Board of Directors	Position/Subordinated business units
1	Omar-Salim Dhanani	General Directions
2	Dmitry Bocharov	Risk Direction
3	Simon James Vans-Colina	IT Direction
4		
5		
6		
7		
8		
9		
10		
	List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	PAVING THE WAY PTE. LTD.	100%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Omar-Salim Dhanani	63.79%
2	Dmitry Bocharov	11.10%
3	Simon James Vans-Colina	15.12%
4	ACCEL INDIA VIII (MAURITIUS) LIMITED	9.99%

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Table 7

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

		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash, Cash balances with National Bank of Georgia and other banks	89,711,686.43	-	89,711,686.43
1.1	Cash on hand	-	-	-
1.2	Cash balances with National bank of Georgia	39,375,697.76	-	39,375,697.76
1.3	Cash balances with other banks	50,335,988.67	-	50,335,988.67
2	Financial assets held for trading	-	-	-
2.1	of which: derivatives	-	-	-
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	23,871,051.11	-	23,871,051.11
6.1	Debt securities	23,871,051.11	-	23,871,051.11
6.2	Loans and advances	-	-	-
7	Investments in subsidiaries, joint ventures and associates	-	-	-
8	Non-current assets and disposal groups classified as held for sale	-	-	-
9	Tangible assets	46,713.14	-	46,713.14
9.1	Property, Plant and Equipment	46,713.14	-	46,713.14
9.2	Investment property	-	-	-
10	Intangible assets	249,390.23	249,390.23	-
10.1	Goodwill	-	-	-
10.2	Other intangible assets	249,390.23	249,390.23	-
11	Tax assets	601.41	-	601.41
11.1	Current tax assets	601.41	-	601.41
11.2	Deferred tax assets	-	-	-
13	Other assets	1,359,028.35	-	1,359,028.35
13.1	of which: repossessed collateral	-	-	-
13.2	of which: dividends receivable	-	-	-
	Total exposures subject to credit risk weighting before adjustments	115,238,471	249,390	114,989,080

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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 : <i>in Lari</i>	
1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments 114,989,080
2.1	Nominal values of off-balance sheet items subject to credit risk weighting 0
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting 0
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes 114,989,080
4	Effect of provisioning rules used for capital adequacy purposes 0
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework 0
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR) 0
6	Effect of other adjustments 0
7	Total exposures subject to credit risk weighting 114,989,080

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Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	8,943,516
2	Common shares that comply with the criteria for Common Equity Tier 1	8,052,000
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	0
4	Accumulated other comprehensive income	0
5	Other disclosed reserves	0
6	Retained earnings (loss)	891,516
7	Regulatory Adjustments of Common Equity Tier 1 capital	249,390
8	Revaluation reserves on assets	0
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	0
10	Intangible assets	249,390
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	0
12	Investments in own shares	0
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	0
14	Cash flow hedge reserve	0
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	0
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	0
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	0
18	Other deductions	0
19	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	0
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)	0
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
22	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	0
23	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	0
24	Common Equity Tier 1	8,694,125
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	0
28	Including: instruments classified as liabilities under the relevant accounting standards	0
29	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	0
30	Regulatory Adjustments of Additional Tier 1 capital	0
31	Investments in own Additional Tier 1 instruments	0
32	Reciprocal cross-holdings in Additional Tier 1 instruments	0
33	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
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)	0
35	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	0
36	Additional Tier 1 Capital	0
37	Tier 2 capital before regulatory adjustments	0
38	Instruments that comply with the criteria for Tier 2 capital	0
39	Stock surplus (share premium) that meet the criteria for Tier 2 capital	0
40	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	0
41	Regulatory Adjustments of Tier 2 Capital	0
42	Investments in own shares that meet the criteria for Tier 2 capital	0
43	Reciprocal cross-holdings in Tier 2 capital	0
44	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
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)	0
46	Tier 2 Capital	0

Bank: JSC Pave Bank Georgia

Date:

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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%	1,729,650
1.2	Minimum Tier 1 Requirement	6.00%	2,306,200
1.3	Minimum Regulatory Capital Requirement	8.00%	3,074,934
2	Combined Buffer		
2.1	Capital Conservation Buffer	2.50%	960,917
2.2	Countercyclical Buffer	0.50%	192,183
2.3	Systemic Risk Buffer	0.00%	-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	1.76%	677,086
3.2	Tier 1 Pillar2 Requirement	2.36%	906,812
3.3	Regulatory capital Pillar 2 Requirement	3.15%	1,209,083
Total Requirements		Ratios	Amounts (GEL)
4	CET1	9.26%	3,559,837
5	Tier 1	11.36%	4,366,113
6	Total regulatory Capital	14.15%	5,437,117

Bank:

JSC Pave Bank Georgia

Date:

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Table 9.2

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	-
Own funds ¹	-
Common Equity Tier 1 (CET 1)	
Additional Tier 1 Capital (AT 1)	
Tier 2 Capital (Tier 2)	
Eligible liabilities	-
Subordinated Loans (not classified as own funds) ²	-
Eligible liabilities ³	-
Total Liabilities and Own Funds (TLOF)	-
Total liabilities (except capital instruments)	-
Own funds	-
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	
Total Exposure Measure (TEM)	
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	
Own funds and eligible liabilities as a percentage of TEM	
Own funds and eligible liabilities as a percentage of TLOF	0.00%

¹ Capital Instruments

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

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

Bank:
Date:
Table 9.3

JSC Pave Bank Georgia
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The table is filled only by systemically important banks

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

Bank: JSC Pave Bank Georgia

Date:

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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	89,711,686	
1.1	Cash on hand	0	
1.2	Cash balances with National bank of Georgia	39,375,698	
1.3	Cash balances with other banks	50,335,989	
2	Financial assets held for trading	0	
2.1	of which: derivatives	0	
3	Non-trading financial assets mandatorily at fair value through profit or loss	0	
4	Financial assets designated at fair value through profit or loss	0	
5	Financial assets at fair value through other comprehensive income	0	
5.1	Equity instruments	0	
5.2	Debt securities	0	
5.3	Loans and advances	0	
6	Financial assets at amortised cost	23,871,051	
6.1	Debt securities	23,871,051	
6.2	Loans and advances	0	
7	Investments in subsidiaries, joint ventures and associates	0	
8	Non-current assets and disposal groups classified as held for sale	0	
9	Tangible assets	46,713	
9.1	Property, Plant and Equipment	46,713	
9.2	Investment property	0	
10	Intangible assets	249,390	Table 9 (Capital), N10
10.1	Goodwill	0	
10.2	Other intangible assets	249,390	
11	Tax assets	601	
11.1	Current tax assets	601	
11.2	Deferred tax assets	0	
13	Other assets	1,359,028	
13.1	of which: repossessed collateral	0	
13.2	of which: dividends receivable	0	
14	TOTAL ASSETS	115,238,471	
	LIABILITIES		
15	Financial liabilities held for trading	0	
15.1	of which: derivatives	0	
16	Financial liabilities designated at fair value through profit or loss	0	
17	Financial liabilities measured at amortised cost	96,293,016	
17.1	Deposits	96,293,016	
17.2	borrowings	0	
17.3	Debt securities issued	0	
17.4	Other financial liabilities	0	
18	Provisions	0	
19	Tax liabilities	131,027.63	
19.1	Current tax liabilities	131,028	
19.2	Deferred tax liabilities	0	
20	Subordinated liabilities	0	
21	Other liabilities	9,870,911	
21.1	of which: dividends payable	0	
22	TOTAL LIABILITIES	106,294,955	
	Equity		
23	Share capital	8,052,000	
24	preference share	0	
25	Share premium	0	
26	(-) Treasury shares	0	
27	Equity instruments issued other than capital	0	
27.1	Equity component of compound financial instruments	0	
27.2	Other equity instruments issued	0	
28	Share-based payment reserve	0	
29	Accumulated other comprehensive income	0	
29.1	revaluation reserve	0	
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income	0	
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income	0	
30	Retained earnings	891,516	
31	TOTAL EQUITY	8,943,516	
32	TOTAL EQUITY AND TOTAL LIABILITIES	115,238,471	

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

Table 11

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Risk weight	0%	20%	35%	50%	75%	100%	150%	250%	Risk Weighted Exposures before Credit Risk Mitigation								
Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	
1 Claims or contingent claims on central governments or central banks	33,068,039	0	0	0	0	0	0	0	0	30,147,840	0	0	0	0	0	0	30,147,840
2 Claims or contingent claims on central governments or central authorities	-	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3 Claims or contingent claims on public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4 Claims or contingent claims on financial institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5 Claims or contingent claims on international organisations/institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
6 Claims or contingent claims on other public bodies	40,685,004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
7 Claims or contingent claims on companies	0	0	5,358,547	0	0	0	4,153,330	0	0	0	0	0	0	0	0	0	9,511,877
8 Retail claims or contingent retail claims	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9 Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10 Past due items	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
11 Items belonging to regulatory capital categories	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12 Shortfall claims on counterparty banks and corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
13 Claims in the form of collective investment portfolios (CUI)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
14 Other items	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Total	73,751,877	0	5,358,547	0	0	0	4,153,330	0	0	30,178,332	0	0	0	0	0	0	38,665,107

Table 13		Standardized approach - Effect of credit risk mitigation					
		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)
			Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF			
Asset Classes							
1	Claims or contingent claims on central governments or central banks	63,246,749			30,147,940	30,147,940	48%
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	50,335,989			3,301,818	3,301,818	7%
7	Claims or contingent claims on corporates	0			0	0	#DIV/0!
8	Retail claims or contingent retail claims	0			0	0	#DIV/0!
9	Claims or contingent claims secured by mortgages on residential property	0			0	0	#DIV/0!
10	Past due items	0			0	0	#DIV/0!
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	1,406,343			1,406,343	1,406,343	100%
Total		114,989,080	0	0	34,856,101	34,856,101	30%

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				10,918,623	88,371,168	99,289,791	3,062,581	48,261,490	51,324,071
Cash outflows										
2	Retail deposits	-	-	-	-	-	-	-	-	-
3	Unsecured wholesale funding	2,678,961	103,526,890	106,205,850	1,428,548	61,924,093	63,352,641	669,740	25,853,581	26,523,321
4	Secured wholesale funding	-	-	-	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	-	-	-	-	-	-	-	-	-
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	231,638	11,013,356	11,244,994	14,284	5,210,900	5,225,184	14,284	5,210,900	5,225,184
8	TOTAL CASH OUTFLOWS	2,910,598	114,540,246	117,450,845	1,442,833	67,134,993	68,577,826	684,025	31,064,481	31,748,505
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	7,856,042	55,116,492	62,972,534	-	-	-	7,856,042	55,116,492	62,972,534
11	Other cash inflows	-	-	-	-	-	-	-	-	-
12	TOTAL CASH INFLOWS	7,856,042	55,116,492	62,972,534	-	-	-	7,856,042	55,116,492	62,972,534
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				10,918,623	88,371,168	99,289,791	3,062,581	48,261,490	51,324,071
14	Net cash outflow				1,442,833	67,134,993	68,577,826	(7,172,017)	(24,052,011)	(31,224,029)
15	Liquidity coverage ratio (%)				756.7%	131.6%	144.8%	N/A	N/A	N/A

* 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 weighted risk exposures

[illegible]

Bank: JSC Pave Bank Georgia

Date:

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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)	115,238,471
2	(Asset amounts deducted in determining Tier 1 capital)	(249,390)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	114,989,080
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions	-
5	Potential Future Exposure associated with <i>all</i> derivatives transactions	-
6	Risk positions defined by the Counterparty Credit Risk Regulation	-
7	Value of collateral received in exchange for derivative instruments	-
8	Total derivative exposures (sum of lines 4 to 10)	-
Securities financing transaction exposures		
9	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
10	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
11	Counterparty credit risk exposure for SFT assets	
12	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
14	Agent transaction exposures	
14	(Exempted CCP leg of client-cleared SFT exposure)	
15	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
16	Off-balance sheet exposures at gross notional amount	
17	(Adjustments for conversion to credit equivalent amounts)	
18	Other off-balance sheet exposures (sum of lines 17 to 18)	-
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
19	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
20	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
21	Tier 1 capital	8,694,125
22	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	114,989,080
Leverage ratio		
23	Leverage ratio	8%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

Bank: JSC Pave Bank Georgia
Date:

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Table 15.2. Counterparty credit risk weighted risk exposures -Credit Valuation Adjustment (CVA)

	Risk Exposure Discounted for Credit Valuation Adjustment	Credit Valuation Adjustment Expense	Written-off Credit Valuation Adjustment Expense	Counterparty Credit Risk Credit Valuation Adjustment risk weighted Risk Exposures
Credit Valuation Adjustment	FALSE	FALSE	FALSE	FALSE
Calculated under Standardised Method				
Calculated under Simplified Standardised Method				
Calculated under Original Risk Exposure Method				

Bank: JSC Pave Bank Georgia
Date:

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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:	8,694,125	-	-	-	8,694,125
2	Regulatory capital	8,694,125				8,694,125
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				-	-
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	-	-	-	-	-
5	Residents' deposits					
6	Non-residents' deposits					
7	Wholesale funding	-	96,293,016	-	-	48,146,508
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		96,293,016			48,146,508
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions					
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	10,001,939	-	-	-
12	Liabilities related to derivatives					
13	All other liabilities and equity not included in the above categories		10,001,939			-
14	Total available stable funding					56,840,633
Required stable funding						
15	Total high-quality liquid assets (HQLA)		23,871,051			1,193,553
16	Performing loans and securities:	-	50,335,989	-	-	7,550,398
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		50,335,989			7,550,398
19	Loans to non-financial institutions and retail customers, of which:					
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					
24	Assets with matching interdependent liabilities					
25	Other assets:	-	-	-	1,406,343	1,406,343
26	Assets related to derivatives				1,406,343	1,406,343
27	All other assets not included in the above categories					
28	Off-balance sheet items					
29	Total required stable funding					10,150,294
30	Net stable funding ratio					560%

*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		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	39,375,698	6,285,107	9,470,537	8,115,407	-	63,246,749
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	-
3	Claims or contingent claims on public sector entities	-	-	-	-	-	-
4	Claims or contingent claims on multilateral development banks	-	-	-	-	-	-
5	Claims or contingent claims on international organizations/institutions	-	-	-	-	-	-
6	Claims or contingent claims on commercial banks	46,867,629	3,468,359	-	-	-	50,335,989
7	Claims or contingent claims on corporates	-	-	-	-	-	-
8	Retail claims or contingent retail claims	-	-	-	-	-	-
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-
10	Past due items*	-	-	-	-	-	-
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	413,639	-	46,713	-	945,990	1,406,343
15	Total	86,656,967	9,753,466	9,517,250	8,115,407	945,990	114,989,080

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 eliminatio double countine.

Table 18

OF INTEREST ASSETS		a	b	c	d	e	f
		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value (a+b-c-d)
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
Risk classes:	1 Claims or contingent claims on central governments or central banks		63,246,749				63,246,749
	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		50,335,989				50,335,989
	7 Claims or contingent claims on corporates		-				-
	8 Retail claims or contingent retail claims		-				-
	9 Claims or contingent claims secured by mortgages on residential property		-				-
	10 Past due items *		-				-
	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		-				-
	15 Total	0	115,238,471	-	-	-	115,238,471
	16 Of which: loans						-
	17 Of which: securities						-

Past due items* - Past due items will be filled in paragraph 10 and also will be redistributed to the clauses 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

On Balance Assets		a	b	c	d	e	f
Risk classes		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value (a + b - c - d)
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
1	State, state organizations		63,246,749				63,246,749
2	Financial Institutions		50,335,989				50,335,989
3	Pawn shops						
4	Construction Development, Real Estate Development and other Land Loans		-				-
5	Real Estate Management		-				-
6	Construction Companies		-				-
7	Production and Trade of Construction Materials		-				-
8	Trade of Consumer Goods and Goods		-				-
9	Production of Consumer Goods and Goods		-				-
10	Production and Trade of Durable Goods		-				-
11	Production and Trade of Clothes, Shoes and Textiles		-				-
12	Trade (Other)		-				-
13	Other Production		-				-
14	Hotels, Tourism		-				-
15	Restaurants		-				-
16	Industry		-				-
17	Oil Importers, Filling stations and gas stations and Retailers		-				-
18	Energy		-				-
19	Auto Dealers		-				-
20	Hairdressers		-				-
21	Pharmacies		-				-
22	Telecommunication		-				-
23	Service		-				-
24	Agriculture		-				-
25	Other		-				-
26	Assets on which the Sector of repayment source is not accounted for						
27	Other assets		1,655,733				1,655,733
28	Total	0	115,238,471	-	-	-	115,238,471

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss		
2	An increase in the ECL for possible losses on assets	0	0
2.1	As a result of the origination of the new assets		
2.2	As a result of classification of assets as a low quality		
3	Decrease in ECL for possible losses on assets	0	0
3.1	As a result of write-off of assets		
3.2	As a result of partial or total payment of assets		
3.3	As a result of classification of assets as a high quality		
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes		
5	Closing balance of Expected Credit Loss	0	0

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		
2	Inflows to non-performing portfolios		
3	Increase of non-performing portfolios, as a result of currency exchange rate changes		
4	Outflows from non-performing portfolios	0	
5	Outflow due to the decrease level of credit risk		
6	Outflow due to loan repayment, partial or total		
7	Outflows due to write-offs		
8	Outflow due to taking possession of collateral		
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		
12	Closing balance	0	

[illegible]

Sector of repayment source	Loans	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	Micro, small and medium-sized enterprises								
2	Financial institutions								
3	Pawn shops								
4	Construction Development, Real Estate Development and other Land Loans								
5	Real Estate Mortgage								
6	Construction Companies								
7	Production and Trade of Construction Materials								
8	Trade of Consumer Goods and Goods								
9	Production of Consumer Goods and Goods								
10	Production and Trade of Durable Goods								
11	Production and Trade of Clothes, Shoes and Textiles								
12	Trade (Other)								
13	Other Production								
14	Hotels, Tourism								
15	Restaurants								
16	Industry								
17	Oil Impurities, Filling stations, gas stations and Retailers								
18	Energy								
19	Auto Dealers								
20	Health Care								
21	Pharmacy								
22	Telecommunication								
23	Service								
24	Leisure/Recreation								
25	Other								
26	Loans on which the Sector of repayment source is not accounted for								
27	Total								

[illegible]

Table 26

Asset Details	Weighted Average Interest Rate				Weighted Average Maturity				Weighted Average Credit Rating				Weighted Average Interest Rate on Liquidity Assets and Liabilities	Weighted Average Effective Interest Rate on Liquidity Assets and Liabilities	Weighted Average Interest Rate on Non-Liquidity Assets and Liabilities	Weighted Average Interest Rate on Non-Liquidity Assets and Liabilities
	12m	12m	12m	12m	12m	12m	12m	12m	12m	12m	12m	12m				
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