	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**

N		1Q-2026	4Q-2025	3Q-2025	2Q-2025	1Q-2025
			According to IFRS			
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	19,850,639	8,694,125	7,975,243	7,278,615	6,989,691
2	Tier1 capital	19,850,639	8,694,125	7,975,243	7,278,615	6,989,691
3	Regulatory capital	19,850,639	8,694,125	7,975,243	7,278,615	6,989,691
4	CET1 capital total requirement	6,074,589	3,559,837	3,138,306	1,689,687	1,641,422
5	Tier1 capital total requirement	7,439,386	4,366,113	3,789,269	2,033,903	1,970,275
6	Regulatory capital total requirement	9,251,394	5,437,117	4,656,224	2,492,590	2,408,720
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	61,641,942	38,436,675	39,613,458	21,928,151	21,831,289
	Capital Adequacy Ratios					
	Based on Basel III framework					
8	CET1 capital	32%	23%	20%	33%	32%
9	Tier1 capital	32%	23%	20%	33%	32%
10	Regulatory capital	32%	23%	20%	33%	32%
11	CET1 capital total requirement	10%	9%	8%	8%	8%
12	Tier1 capital total requirement	12%	11%	10%	9%	9%
13	Regulatory capital total requirement	15%	14%	12%	11%	11%
	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%	3%	4%
16	Total Interest Expense / Average Annual Assets	0%	0%	0%	0%	0%
17	Earnings from Operations / Average Annual Assets	6%	3%	2%	1%	-3%
18	Net Interest Margin	3%	3%	3%	3%	4%
19	Return on Average Assets (ROAA)	2%	0%	-1%	-4%	-9%
20	Return on Average Equity (ROAE)	86%	19%	14%	3%	-9%
	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	89%	90%	87%	82%	72%
25	Loan Growth-YTD	0%	0%	0%	0%	0%
	Liquidity					
26	Liquid Assets/Total Assets	97%	99%	102%	106%	100%
27	FX Liabilities/Total Liabilities	96%	97%	96%	95%	92%
28	Current & Demand Deposits/Total Assets	85%	84%	79%	80%	73%
	Liquidity Coverage Ratio* **					
29	Total HQLA	154,865,254	99,289,791	63,860,325	33,965,287	14,122,642
30	Net cash outflow	94,981,130	68,577,826	44,994,422	21,293,432	10,377,351
31	LCR ratio (%)	163%	145%	142%	160%	136%
	Net Stable Funding Ratio					
32	Available stable funding	128,169,062	56,840,633	40,305,117	28,955,681	18,928,741
33	Required stable funding	33,058,429	10,150,294	8,165,557	4,615,257	3,021,815
34	Net stable funding ratio (%)	388%	560%	494%	627%	626%

*** 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	25,791,414	181,267,983	207,059,396	8,184,704	21,842,129	30,026,834
1.1	Cash on hand	-	-	-	-	-	-
1.2	Casha balances with National bank of Georgia	15,434,018	37,097,255	52,531,273	119,190	16,905,242	17,024,432
1.3	Cash balances with other banks	10,357,396	144,170,728	154,528,123	8,065,514	4,936,887	13,002,402
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	-	38,871,471	38,871,471	-	-	-
6.1	Debt securities	-	38,871,471	38,871,471	-	-	-
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	61,481	-	61,481	23,847	-	23,847
9.1	Property, Plant and Equipment	61,481	-	61,481	23,847	-	23,847
9.2	Investment property	-	-	-	-	-	-
10	Intangible assets	246,211	-	246,211	259,106	-	259,106
10.1	Goodwill	-	-	-	-	-	-
10.2	Other intangible assets	246,211	-	246,211	259,106	-	259,106
11	Tax assets	576	-	576	94,887	-	94,887
11.1	Current tax assets	576	-	576	94,887	-	94,887
11.2	Deferred tax assets	-	-	-	-	-	-
13	Other assets	1,260,336	6,613,243	7,873,579	10,524	90,975	101,499
13.1	of which: repossessed collateral	-	-	-	-	-	-
13.2	of which: dividends receivable	-	-	-	-	-	-
14	TOTAL ASSETS	27,360,018	226,752,696	254,112,714	8,573,069	21,933,104	30,506,173
	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	5,477,245	211,160,319	216,637,564	1,699,408	21,333,576	23,032,985
17.1	Deposits	5,477,245	211,160,319	216,637,564	1,699,408	20,488,460	22,187,868
17.2	borrowings	-	-	-	-	845,116	845,116
17.3	Debt securities issued	-	-	-	-	-	-
17.4	Other financial liabilities	-	-	-	-	-	-
18	Provisions	-	-	-	-	-	-
19	Tax liabilities	-	-	-	22,427	-	22,427
19.1	Current tax liabilities	-	-	-	22,427	-	22,427
19.2	Deferred tax liabilities	-	-	-	-	-	-
20	Subordinated liabilities	-	-	-	-	-	-
21	Other liabilities	2,906,146	14,472,155	17,378,301	92,591	109,373	201,965
21.1	of which: dividends payable	-	-	-	-	-	-
22	TOTAL LIABILITIES	8,383,391	225,632,474	234,015,865	1,814,426	21,442,950	23,257,376
	Equity						
23	Ordinary share	16,577,760	-	16,577,760	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	3,519,090	-	3,519,090	(803,203)	-	(803,203)
31	TOTAL EQUITY	20,096,850	-	20,096,850	7,248,797	-	7,248,797
32	TOTAL EQUITY AND TOTAL LIABILITIES	28,480,241	225,632,474	254,112,714	9,063,223	21,442,950	30,506,173

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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**	278,203	891,045	1,169,248	158,995	61,959	220,954
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	278,203	851,335	1,129,537	158,995	61,959	220,954
1.6	Other assets	-	39,710	39,710	-	-	-
2	**(Interest expenses)**	-	-	-	-	(12,346)	(12,346)
2.1	(Financial liabilities held for trading)	-	-	-	-	-	-
2.2	(Financial liabilities designated at fair value through profit or loss)	-	-	-	-	-	-
2.3	(Financial liabilities measured at amortised cost)	-	-	-	-	(12,346)	(12,346)
2.4	(Other liabilities)	-	-	-	-	-	-
3	**Dividend income**	-	-	-	-	-	-
4	**Fee and commission income**	1,905,344	2,098,869	4,004,213	59,565	143,379	202,944
5	**(Fee and commission expenses)**	(107,984)	(932,432)	(1,040,416)	-	-	-
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**	250,935	(31,260)	219,675	73,952	(4,042)	69,910
11	**Gains or (-) losses on derecognition of non-financial assets, net**	-	-	-	-	-	-
12	**Other operating income**	-	69,392	69,392	-	381,962	381,962
13	**(Other operating expenses)**	(112,155)	(112,313)	(224,468)	(205,946)	(266,655)	(472,601)
14	**(Administrative expenses)**	(1,330,313)	(228,841)	(1,559,154)	(559,718)	-	(559,718)
14.1	(Staff expenses)	(824,621)	-	(824,621)	(559,718)	-	(559,718)
14.2	(Other administrative expenses)	(505,692)	(228,841)	(734,533)	-	-	-
15	**(Depreciation and amortisation)**	(8,863)	-	(8,863)	(5,028)	-	(5,028)
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 subsidaries, joint ventures and associates accounted for using the equity method**	-	-	-	-	-	-
22	**PROFIT OR (-) LOSS BEFORE TAX**	875,168	1,754,460	2,629,627	(478,179)	304,257	(173,923)
23	**(Tax expense or (-) income**	2,053	-	2,053	-	-	-
24	**Profit or (-) loss after tax**	877,221	1,754,460	2,631,681	(478,179)	304,257	(173,923)

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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	**Guaratees 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	199,474,246	199,474,246	0	0	0

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

N		1Q-2026	4Q-2025	3Q-2025	2Q-2025	1Q-2025
1	Risk Weighted Assets for Credit Risk	57,249,817	34,856,101	39,104,599	21,511,362	21,136,258
1.1	Balance sheet items	57,249,817	34,856,101	39,104,599	21,511,362	21,136,258
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	1,877,577	1,066,025	304,344	212,274	490,516
3	Risk Weighted Assets for Operational Risk	2,514,549	2,514,549	204,515	204,515	204,515
4	**Total Risk Weighted Assets**	61,641,942	38,436,675	39,613,458	21,928,151	21,831,289

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Table 6

Information about supervisory board, directorate, beneficiary owners and shareholders

	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 standardazed supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	**Cash, Cash balances with National Bank of Georgia and other banks**	207,059,396.27	-	207,059,396.27
1.1	Cash on hand	-	-	-
1.2	Casha balances with National bank of Georgia	52,531,272.78	-	52,531,272.78
1.3	Cash balances with other banks	154,528,123.49	-	154,528,123.49
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**	38,871,470.95	-	38,871,470.95
6.1	Debt securities	38,871,470.95	-	38,871,470.95
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**	61,480.93	-	61,480.93
9.1	Property, Plant and Equipment	61,480.93	-	61,480.93
9.2	Investment property	-	-	-
10	**Intangible assets**	246,210.59	246,210.59	-
10.1	Goodwill	-	-	-
10.2	Other intangible assets	246,210.59	246,210.59	-
11	**Tax assets**	576.44	-	576.44
11.1	Current tax assets	576.44	-	576.44
11.2	Deferred tax assets	-	-	-
13	**Other assets**	7,873,579.13	-	7,873,579.13
13.1	of which: repossessed collateral	-	-	-
13.2	of which: dividends receivable	-	-	-
	Total exposures subject to credit risk weighting before adjustments	**254,112,714**	**246,211**	**253,866,504**

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

1	**Total carrying value of balance sheet items subject to credit risk weighting before adjustments**	253,866,504
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**	253,866,504
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**	253,866,504

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Table 9

Regulatory capital

N		in Lari
1	**Common Equity Tier 1 capital before regulatory adjustments**	20,096,850
2	Common shares that comply with the criteria for Common Equity Tier 1	16,577,760
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)	3,519,090
7	**Regulatory Adjustments of Common Equity Tier 1 capital**	246,211
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	246,211
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**	19,850,639
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

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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%	2,773,887
1.2	Minimum Tier 1 Requirement	6.00%	3,698,517
1.3	Minimum Regulatory Capital Requirement	8.00%	4,931,355
2	**Combined Buffer**		
2.1	Capital Conservation Buffer	2.50%	1,541,049
2.2	Countercyclical Buffer	0.75%	462,315
2.3	Systemic Risk Buffer	0.00%	-
3	**Pillar 2 Requirements**		
3.1	CET1 Pillar 2 Requirement	2.10%	1,297,338
3.2	Tier 1 Pillar2 Requirement	2.82%	1,737,507
3.3	Regulatory capital Pillar 2 Requirement	3.76%	2,316,676
	Total Requirements	**Ratios**	**Amounts (GEL)**
4	CET1	9.85%	6,074,589
5	Tier 1	12.07%	7,439,386
6	Total regulatory Capital	15.01%	9,251,394

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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 liabilitied may be governed by Georgian law or fully or partially be subject to a law of a foreign country jurisdiction. Contracts of liabilities fully or partially governed by foreign legislation must include a provision for using the bank's liability write-off or conversion resolution tool for recapitalization (bail-in clause).*

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Table 9.3 *The table is filled only by systemically important banks*

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

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

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per IFRS	linkage to capital table
1	**Cash, Cash balances with National Bank of Georgia and other banks**	**207,059,396**	
1.1	Cash on hand	0	
1.2	Casha balances with National bank of Georgia	52,531,273	
1.3	Cash balances with other banks	154,528,123	
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**	**38,871,471**	
6.1	Debt securities	38,871,471	
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**	**61,481**	
9.1	Property, Plant and Equipment	61,481	
9.2	Investment property	0	
10	**Intangible assets**	**246,211**	*Table 9 (Capital), N10*
10.1	Goodwill	0	
10.2	Other intangible assets	246,211	
11	**Tax assets**	**576**	
11.1	Current tax assets	576	
11.2	Deferred tax assets	0	
13	**Other assets**	7,873,579	
13.1	of which: repossessed collateral	0	
13.2	of which: dividends receivable	0	
14	**TOTAL ASSETS**	**254,112,714**	
	LIABILITIES	*0*	
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**	**216,637,564**	
17.1	Deposits	216,637,564	
17.2	borrowings	0	
17.3	Debt securities issued	0	
17.4	Other financial liabilities	0	
18	**Provisions**	0	
19	**Tax liabilities**	**0**	
19.1	Current tax liabilities	0	
19.2	Deferred tax liabilities	0	
20	**Subordinated liabilities**	0	
21	**Other liabilities**	17,378,301	
21.1	of which: dividends payable	0	
22	**TOTAL LIABILITIES**	**234,015,865**	
	Equity		
23	**Share capital**	16,577,760	
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**	3,519,090	
31	**TOTAL EQUITY**	**20,096,850**	
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	**254,112,714**	

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Table 11

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Risk weights / Exposure classes	0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	
1	Claims or contingent claims on central governments or central banks	54,305,489	0	0	0	0	0	0	0	0	0	37,097,255	0	0	0	0	0	37,097,255
2	Claims or contingent claims on regional governments or local authorities	0	0	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 multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
6	Claims or contingent claims on commercial banks	114,235,260	0	26,686,219	0	0	0	13,453,926	0	0	0	152,719	0	0	0	0	0	12,216,926
7	Claims or contingent claims on corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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 high-risk categories	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
13	Claims in the form of collective investment undertakings ('CIU')	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
14	Other items	0	0	0	0	0	0	0	0	0	0	7,935,637	0	0	0	0	0	7,935,637
	Total	168,540,749	0	26,686,219	0	0	0	13,453,926	0	0	0	45,185,610	0	0	0	0	0	57,249,817

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Table 12 **Credit Risk Mitigation**

in Lari

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

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

		a	b	c	d	e	f
			Off-balance sheet exposures				
	Asset Classes	On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
1	Claims or contingent claims on central governments or central banks	91,402,744			37,097,255	37,097,255	41%
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	154,528,123			12,216,926	12,216,926	8%
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	7,935,637			7,935,637	7,935,637	100%
	Total	253,866,504	0	0	57,249,817	57,249,817	23%

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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				15,600,929	139,264,326	154,865,254	7,423,067	59,615,097	67,038,164
Cash outflows										
2	Retail deposits	-	-	-	-	-	-	-	-	-
3	Unsecured wholesale funding	2,447,660	155,375,101	157,822,761	1,277,480	92,258,705	93,536,185	611,915	38,844,014	39,455,929
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	2,699,508	9,962,462	12,661,970	113,827	1,331,118	1,444,945	113,827	1,331,118	1,444,945
8	**TOTAL CASH OUTFLOWS**	5,147,168	165,337,563	170,484,731	1,391,307	93,589,824	94,981,130	725,742	40,175,132	40,900,875
Cash inflows										
9	Secured lending (eg reverse repos)									
10	Inflows from fully performing exposures	8,177,862	100,156,113	108,333,975	-	-	-	8,177,862	100,156,113	108,333,975
11	Other cash inflows									
12	**TOTAL CASH INFLOWS**	8,177,862	100,156,113	108,333,975	-	-	-	8,177,862	100,156,113	108,333,975
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				15,600,929	139,264,326	154,865,254	7,423,067	59,615,097	67,038,164
14	Net cash outflow				1,391,307	93,589,824	94,981,130	181,436	10,043,783	10,225,219
15	Liquidity coverage ratio (%)				1121.3%	148.8%	163.0%	4091.3%	593.6%	655.6%

* 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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Table 15 Counterparty credit risk weighted risk exposures

Derivative contracts	Nominal Amount	Current Market Value (CMV)	Collateral Value	Replacement Cost (RC)	Potential Future Exposure (PFE)	Supervisory Alfa Factor (α)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposures
	FALSE	FALSE	FALSE	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE
Calculated under Standardised Method	0			0	0	1.4	-	0	0	0	0	0	0	0	0
Calculated under Simplified Standardised Method	0			0	0	1.4	-	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	0			0	0	1.4	-	0	0	0	0	0	0	0	0
Contracts with Qualified Central Counterparty						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Central Counterparty						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contract with Commercial Banks						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Financial Institutions except for Banks						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Corporate Clients						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Natural Persons						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Total	**FALSE**	**FALSE**	**FALSE**	**FALSE**	**FALSE**	1.4	-	**FALSE**	**FALSE**	**FALSE**	**FALSE**	**FALSE**	**FALSE**	**FALSE**	**FALSE**

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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)	254,112,714
2	(Asset amounts deducted in determining Tier 1 capital)	(246,211)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	253,866,504
Derivative exposures		
4	Replacement cost associated with *all* derivatives transactions	-
5	Potential Future Exposure associated with *all* 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**	19,850,639
22	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	253,866,504
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	

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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				

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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:	19,850,639	-	-	-	19,850,639
2	*Regulatory capital*	19,850,639				19,850,639
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	-	216,636,846	-	-	108,318,423
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*		216,636,846			108,318,423
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:	-	17,379,019	-	-	-
12	*Liabilities related to derivatives*					
13	*All other liabilities and equity not included in the above categories*		17,379,019			-
14	**Total available stable funding**					**128,169,062**
	Required stable funding					
15	Total high-quality liquid assets (HQLA)		38,871,471			1,943,574
16	Performing loans and securities:	-	154,528,123	-	-	23,179,219
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*		154,528,123			23,179,219
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:	-	-	-	7,935,637	7,935,637
26	*Assets related to derivatives*				7,935,637	7,935,637
27	*All other assets not included in the above categories*					
28	Off-balance sheet items					
29	**Total required stable funding**					**33,058,429**
30	**Net stable funding ratio**					**388%**

*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.

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Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	**≤ 1 year**	**> 1 year ≤ 5 year**	**> 5 year**	**No stated maturity**	**Total**
1	Claims or contingent claims on central governments or central banks	52,531,273	8,001,842	22,648,142	8,221,487	-	91,402,744
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	154,528,123	-	-	-	-	154,528,123
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	5,969,990	-	61,481	-	1,904,166	7,935,637
15	**Total**	213,029,386	8,001,842	22,709,623	8,221,487	1,904,166	253,866,504

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

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Table 18

		a	b	c	d	e	f
	On Balance Assets	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
Risk classes		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
1	Claims or contingent claims on central governments or central banks		91,402,744				91,402,744
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		154,528,123				154,528,123
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		8,181,847				8,181,847
15	**Total**	**0**	**254,112,714**	-	-	-	254,112,714
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 classes in which they were recorded before they were classified as "Past due tems". An overdue loan line is not included in the formula for eliminating double counting.

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Table 19

		a	b	c	d	e	f
	On Balance Assets	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
Risk classes		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non Performing				(a+b-c-d)
1	State, state organizations		91,402,744				91,402,744
2	Financial Institutions		154,528,123				154,528,123
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 Foods and Goods		-				-
9	Production of Consumer Foods 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 stationas,gas stations and Retailers		-				-
18	Energy		-				-
19	Auto Dealers		-				-
20	HealthCare		-				-
21	Pharmacy		-				-
22	Telecommunication		-				-
23	Service		-				-
24	Agriculture		-				-
25	Other		-				-
26	Assets on which the Sector of repayment source is not accounted for		-				-
27	Other assets		8,181,847				8,181,847
28	**Total**	**0**	**254,112,714**	**-**	**-**	**-**	254,112,714

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Table 20

	Changes in Expected Credit Loss for loans and Corporate debt securities	Loans	Corporate debt securities
1	**Opening balance of Expected Credit Loss**		
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**

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Table 21

	Changes in the stock of non-performing loans over the period	Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
1	**Opening balance**		
2	Inflows to non-performing portfolios		
3	Increase of non-performing portfolio, as e 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 portfolios		
10	Outflow due to other situations		
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes		
12	**Closing balance**	**0**	

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Table 22

Distribution of loans, Debt securities and Off-balance-sheet items according to Credit Risk Stages and Past due days		Total	Gross carrying value of loans and Debt securities, nominal value of Off-balance-sheet items																							
			1st stage				2nd stage				3rd stage								POCI							
				Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years
1	**Loans**																									
1.1	Central banks																									
1.2	General governments																									
1.3	Credit institutions																									
1.4	Other financial corporations																									
1.5	Non-financial corporations																									
1.6	Households																									
2	**Debt Securities**																									
2.1	Central banks																									
2.2	General governments																									
2.3	Credit institutions																									
2.4	Other financial corporations																									
2.5	Non-financial corporations																									
2.6	Households																									
3	**Off-balance-sheet items**																									
3.1	Central banks																									
3.2	General governments																									
3.3	Credit institutions																									
3.4	Other financial corporations																									
3.5	Non-financial corporations																									
3.6	Households																									

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Table 23

Loans Distributed according to LTV ratio, Expected Credit Loss, Value of collateral for loans and loans secured by guarantees according to Credit Risk stages and past due days		Gross carrying value of loans																								
		Total	1st stage				2nd stage				3rd stage								POCI							
				Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years
1	**Loans**																									
1.1	Secured Loans																									
	Loans Secured by Immovable property																									
	LTV ≤70%																									
	LTV >70% ≤85%																									
	LTV >85% ≤100%																									
	LTV >100%																									
1.2	Expected Credit Loss of Loans																									
1.3	Value of Pledged collateral																									
	Of which value capped at the Loan value																									
	Of which immovable property																									
	Of which value above the cap																									
	Of which immovable property																									
1.4	Loans secured by the state and state institutions																									
1.5	Loans secured by bank and /or financial institutions																									

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Table 24

Loans / Sector of repayment source		Gross carrying value					Expected Credit Loss				
			1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI
1	State, state organizations										
2	Financial Institutions										
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 Foods and Goods										
9	Production of Consumer Foods 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 stationas,gas stations and Retailers										
18	Energy										
19	Auto Dealers										
20	HealthCare										
21	Pharmacy										
22	Telecommunication										
23	Service										
24	Agriculture										
25	Other										
26	Assets on which the Sector of repayment source is not accounted for										
27	**Total**										

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Table 25

	Gross carrying value(Nominal value for Offbalance) - distribution according to Collateral type / Loans, corporate debt securities and Off-balance-sheet items	ა Secured by deposit	ბ Secured by the state and state institutions	გ Secured by bank and /or financial institutions	დ Secured by gold / gold jewelry	ე Secured by Immovable property	ვ Secured by shares / stocks and other securities	ზ Secured by other collateral	თ Secured by another third party guarantee	ი Unsecured Amount
1	Loans									
2	Corporate debt securities									
3	Off-balance-sheet itmes									
4	Of which: Non-Performing Loans									
5	Of which: Non-Performing Corporate debt securities									
6	Of which: Non-Performing Off-balance-sheet itmes									

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Table 26

Retail Products		Contractual Principal Amount					Gross carrying value of Loans					Expected Credit Loss					Number of Loans	Weighted average nominal interest rate on quarterly disbursed loans	Weighted average effective interest rate on quarterly disbursed loans	Weighted average nominal interest rate (on Residual Contractual value of Loans)	Weighted average remaining maturity (months) according to the Residual Contractual value of Loans
			1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI					
#########	Auto loans																				
#########	Consumer Loans																				
#########	Pay Day Loans																				
#########	Momental Installments																				
#########	Overdrafts																				
#########	Credit Cards																				
#########	Mortgages																				
#########	Mortgages - Purchase of completed real estate																				
#########	Mortgages - Construction, the purchase of real estate under construction																				
#########	Mortgages - For Real Estate Renovation																				
#########	Retail Pawnshop loans																				
#########	Student loans																				
#########	**Total Retail Products**																				
#########	Between them: Loans issued on the basis of income from a pension or other state social disbursement																				