	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.

Bank: JSC Pave Bank Georgia

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Table 1	Key metrics		According to IFRS				Accoring to local GAAP			
N		3Q-2024	2Q-2024	1Q-2024	4Q-2023	3Q-2023	2Q-2024	1Q-2024	4Q-2023	3Q-2023
	Regulatory capital (amounts, GEL)									
	Based on Basel III framework									
1	CET1 capital	7,354,346	7,524,779	5,074,825						
2	Tier1 capital	7,354,346	7,524,779	5,074,825						
3	Regulatory capital	7,354,346	7,524,779	5,074,825						
4	CET1 capital total requirement	868,094	904,075	534,966						
5	Tier1 capital total requirement	1,002,100	1,043,164	617,268						
6	Regulatory capital total requirement	1,180,761	1,228,615	727,005						
	Total Risk Weighted Assets (amounts, GEL)									
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	8,878,432	9,272,565	5,486,827						
	Capital Adequacy Ratios									
	Based on Basel III framework *									
8	CET1 capital	82.83%	81.15%	92.49%						
9	Tier1 capital	82.83%	81.15%	92.49%						
10	Regulatory capital	82.83%	81.15%	92.49%						
11	CET1 capital total requirement	9.78%	9.75%	9.75%						
12	Tier1 capital total requirement	11.29%	11.25%	11.25%						
13	Regulatory capital total requirement	13.30%	13.25%	13.25%						
	Income									
14	Total Interest Income /Average Annual Assets	6.62%	6.20%	6.59%						
15	Total Interest Expense / Average Annual Assets	0.00%	0.00%	0.00%						
16	Earnings from Operations / Average Annual Assets	-7.40%	-6.56%	-0.33%						
17	Net Interest Margin	6.62%	6.20%	6.59%						
18	Return on Average Assets (ROAA)	-2.37%	-6.82%	-0.33%						
19	Return on Average Equity (ROAE)	-7.96%	-7.19%	-0.34%						
	Asset Quality									
20	Non Performed Loans / Total Loans	0	0	0						
21	ECL/Total Loans	0	0	0						
22	FX Loans/Total Loans	0	0	0						
23	FX Assets/Total Assets	0	0	0						
24	Loan Growth-YTD	0	0	0						
	Liquidity									
25	Liquid Assets/Total Assets	95%	97%	95%						
26	FX Liabilities/Total Liabilities	99%	90%	55%						
27	Current & Demand Deposits/Total Assets	0.00%	0.00%	0.00%						
	Liquidity Coverage Ratio***									
28	Total HQLA	3,269	0	0						
29	Net cash outflow	-7,487,784	0	0						
30	LCR ratio (%)	N/A	N/A	N/A						
	Net Stable Funding Ratio									
31	Available stable funding	7,354,346	7,524,779	5,074,825						
32	Required stable funding	1,417,466	1,286,901	796,409						
33	Net stable funding ratio (%)	519%	585%	637%						

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

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

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N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	ASSETS						
1	**Cash, Cash balances with National Bank of Georgia and other banks**	8,101,395.57	9,334.85	8,110,730.42	-	-	-
1.1	Cash on hand	-	-	-			-
1.2	Casha balances with National bank of Georgia	301,015.57	-	301,015.57			-
1.3	Cash balances with other banks	7,800,380.00	9,334.85	7,809,714.85			-
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**	-	-	-	-	-	-
6.1	Debt securities	-	-	-			-
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**	2,207.13	-	2,207.13	-	-	-
9.1	Property, Plant and Equipment	2,207.13	-	2,207.13			-
9.2	Investment property	-	-	-			-
10	**Intangible assets**	200,000.00	-	200,000.00	-	-	-
10.1	Goodwill	-	-	-			-
10.2	Other intangible assets	200,000.00	-	200,000.00			-
11	**Tax assets**	71,174.87	-	71,174.87	-	-	-
11.1	Current tax assets	71,174.87	-	71,174.87			-
11.2	Deferred tax assets	-	-	-			-
13	**Other assets**	21,040.60	136,535.50	157,576.10			-
13.1	of which: repossessed collateral	-	-	-			-
13.2	of which: dividends receivable	-	-	-			-
14	**TOTAL ASSETS**	8,395,818.17	145,870.35	8,541,688.52	-	-	-
	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**	-	-	-	-	-	-
17.1	Deposits	-	-	-			-
17.2	borrowings	-	-	-			-
17.3	Debt securities issued	-	-	-			-
17.4	Other financial liabilities	-	-	-			-
18	**Provisions**	-	-	-			-
19	**Tax liabilities**	-	-	-	-	-	-

19.1	Current tax liabilities	-	-	-			-
19.2	Deferred tax liabilities	-	-	-			-
20	**Subordinated liabilities**	-	-	-			-
21	**Other liabilities**	6,835.67	980,506.32	987,341.99			-
21.1	of which: dividends payable	-	-	-			-
22	**TOTAL LIABILITIES**	6,835.67	980,506.32	987,341.99	-	-	-
	Equity						
23	**Share capital**	7,549,407.34	-	7,549,407.34			-
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**	4,939.14	-	4,939.14			-
31	**TOTAL EQUITY**	7,554,346.48	-	7,554,346.48	-	-	-
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	7,561,182.15	980,506.32	8,541,688.47	-	-	-

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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**	336,781	19	336,800	-	-	-
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	336,781	19	336,800			-
1.6	Other assets			-			-
2	**(Interest expenses)**	-	-	-	-	-	-
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)			-			-
2.4	(Other liabilities)			-			-
3	**Dividend income**			-			-
4	**Fee and commission income**			-			-
5	**(Fee and commission expenses)**			-			-
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**	(35,686)	2,270	(33,416)			-
11	**Gains or (-) losses on derecognition of non-financial assets, net**	-	-	-			-
12	**Other operating income**	-	136,329	136,329			-
13	**(Other operating expenses)**	(206,323)	(392,468)	(598,791)			-
14	**(Administrative expenses)**	(214,935)	-	(214,935)	-	-	-
14.1	(Staff expenses)	(214,935)	-	(214,935)			-
14.2	(Other administrative expenses)	-	-	-			-
15	**(Depreciation and amortisation)**	(443)	-	(443)			-
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**	(120,606)	(253,849)	(374,454)	-	-	-
23	**(Tax expense or (-) income**			-			-
24	**Profit or (-) loss after tax**	(120,606)	(253,849)	(374,454)	-	-	-

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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

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

N		3Q-2024	2Q-2024	1Q-2024	4Q-2023	3Q-2023
1	Risk Weighted Assets for Credit Risk	8,040,673	8,445,428	0	0	0
1.1	Balance sheet items *	8,040,673	8,445,428			
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0			
1.2	Off-balance sheet items	0	0			
1.3	Counterparty credit risk	0	0			
2	Risk Weighted Assets for Market Risk	837,759	827,137			
3	Risk Weighted Assets for Operational Risk	0	0			
4	**Total Risk Weighted Assets**	8,878,432	9,272,565	0	0	0

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

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Table 6

Information about supervisory board, directorate, beneficiary owners and shareholders

	Members of Supervisory Board	Independence status
1	Kakhaber Kiknavelidze	Independent member
2	Eynour Boutia	Independent chair
3	Rachel Marin Freeman	Independent member
4		
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	65%
2	Dmitry Bocharov	15%
3	Simon James Vans-Colina	20%

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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**	8,110,730.42	-	8,110,730.42
1.1	Cash on hand	-	-	-
1.2	Casha balances with National bank of Georgia	301,015.57	-	301,015.57
1.3	Cash balances with other banks	7,809,714.85	-	7,809,714.85
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**	-	-	-
6.1	Debt securities	-		
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**	2,207.13	-	2,207.13
9.1	Property, Plant and Equipment	2,207.13	-	2,207.13
9.2	Investment property	-		
10	**Intangible assets**	200,000.00	200,000.00	-
10.1	Goodwill	-		
10.2	Other intangible assets	200,000.00	200,000.00	-
11	**Tax assets**	71,174.87	-	71,174.87
11.1	Current tax assets	71,174.87	-	71,174.87
11.2	Deferred tax assets	-		
13	**Other assets**	157,576.10	-	157,576.10
13.1	of which: repossessed collateral	-		
13.2	of which: dividends receivable	-		
	Total exposures subject to credit risk weighting before adjustments	**8,541,689**	**200,000**	**8,341,689**

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

1	**Total carrying value of balance sheet items subject to credit risk weighting before adjustments**	8,341,689
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	
3	**Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes**	8,341,689
4	Effect of provisioning rules used for capital adequacy purposes	
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	
6	Effect of other adjustments *	
7	**Total exposures subject to credit risk weighting**	8,341,689

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

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Table 9 **Regulatory capital**

N		in Lari
1	**Common Equity Tier 1 capital before regulatory adjustments**	7,554,346
2	Common shares that comply with the criteria for Common Equity Tier 1	7,549,407
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)	4,939
7	**Regulatory Adjustments of Common Equity Tier 1 capital**	200,000
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	200,000
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**	7,354,346
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%	399529
1.2	Minimum Tier 1 Requirement	6.00%	532706
1.3	Minimum Regulatory Capital Requirement	8.00%	710275
2	**Combined Buffer**		
2.1	Capital Conservation Buffer *	2.50%	221961
2.2	Countercyclical Buffer	0.25%	22196
2.3	Systemic Risk Buffer	0.00%	0
3	**Pillar 2 Requirements**		
3.1	CET1 Pillar 2 Requirement		0
3.2	Tier 1 Pillar2 Requirement		0
3.3	Regulatory capital Pillar 2 Requirement		0
	Total Requirements	**Ratios**	**Amounts (GEL)**
4	CET1	7.25%	643686
5	Tier 1	8.75%	776863
6	Total regulatory Capital	10.75%	954431

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

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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**	8,110,730	
1.1	Cash on hand	0	
1.2	Casha balances with National bank of Georgia	301,016	
1.3	Cash balances with other banks	7,809,715	
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**	0	
6.1	Debt securities	0	
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**	2,207	
9.1	Property, Plant and Equipment	2,207	
9.2	Investment property	0	
10	**Intangible assets**	200,000	*Table 9 (Capital), N10*
10.1	Goodwill	0	
10.2	Other intangible assets	200,000	
11	**Tax assets**	71,175	
11.1	Current tax assets	71,175	
11.2	Deferred tax assets	0	
13	**Other assets**	157,576	
13.1	of which: repossessed collateral	0	
13.2	of which: dividends receivable	0	
14	**TOTAL ASSETS**	8,541,689	
	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**	0	
17.1	Deposits	0	
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**	987,342	
21.1	of which: dividends payable	0	
22	**TOTAL LIABILITIES**	987,342	
	Equity		
23	**Share capital**	7,549,407	
24	**preference share**	0	
25	**Share premium**	0	
26	**(-) Treasury shares**	0	
27	**Equity instruments issued other than capital**	0	

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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
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**	4,939	
31	**TOTAL EQUITY**	7,554,346	
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	8,541,688	

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Table 11

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

	Risk weights / Exposure classes	a	b	c	d	e	f	g	h	i
		0%		20%		35%		50%		75
		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
1	Claims or contingent claims on central governments or central banks	301,016	0	0	0	0	0	0	0	0
2	Claims or contingent claims on regional governments or local authorities	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
4	Claims or contingent claims on multilateral development banks	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
6	Claims or contingent claims on commercial banks	0	0	0	0	0	0	0	0	0
7	Claims or contingent claims on corporates	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
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	0	0	0	0
10	Past due items	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
12	Short-term claims on commercial banks and corporates	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
14	Other items	0	0	0	0	0	0	0	0	0
	Total	301,016	0	0	0	0	0	0	0	0

Bank:
Date:

Table 11

	j	k	l	m	n	o	p	q
	%	100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
	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	0	0	0	0	0	0	0	-
2	0	0	0	0	0	0	0	-
3	0	0	0	0	0	0	0	-
4	0	0	0	0	0	0	0	-
5	0	0	0	0	0	0	0	-
6	0	7,809,715	0	0	0	0	0	7,809,715
7	0	0	0	0	0	0	0	-
8	0	0	0	0	0	0	0	-
9	0	0	0	0	0	0	0	-
10	0	0	0	0	0	0	0	-
11	0	0	0	0	0	0	0	-
12	0	0	0	0	0	0	0	-
13	0	0	0	0	0	0	0	-
14	0	230,958	0	0	0	0	0	230,958
	0	8,040,673	0	0	0	0	0	8,040,673

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Table 12 **Credit Risk Mitigation**

		Funded Credit Protection					
		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
1	Claims or contingent claims on central governments or central banks						
2	Claims or contingent claims on regional governments or local authorities						
3	Claims or contingent claims on public sector entities						
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						
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						
14	Other items						
	Total	0	0	0	0	0	0

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Table 12 **Credit Risk Mitigation**

						Unfunded Credi			
		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
1	Claims or contingent claims on central governments or central banks								
2	Claims or contingent claims on regional governments or local authorities								
3	Claims or contingent claims on public sector entities								
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								
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								
14	Other items								
	Total	0	0	0	0	0	0	0	0

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Table 12 **Credit Risk Mitigation** *in Lari*

		t Protection					
		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	**Total Credit Risk Mitigation - On-balance sheet**	**Total Credit Risk Mitigation - Off-balance sheet**	**Total Credit Risk Mitigation**
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

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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	301,016	0	0	0	0	0%
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	#DIV/0!
3	Claims or contingent claims on public sector entities	0	0	0	0	0	#DIV/0!
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	#DIV/0!
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	#DIV/0!
6	Claims or contingent claims on commercial banks	7,809,715	0	0	7,809,715	7,809,715	100%
7	Claims or contingent claims on corporates	0	0	0	0	0	#DIV/0!
8	Retail claims or contingent retail claims	0	0	0	0	0	#DIV/0!
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	#DIV/0!
10	Past due items	0	0	0	0	0	#DIV/0!
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	#DIV/0!
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	#DIV/0!
13	Claims in the form of collective investment undertakings ('CIU')	0	0	0	0	0	#DIV/0!
14	Other items	230,958	0	0	230,958	230,958	100%
	Total	8,341,689	0	0	8,040,673	8,040,673	96%

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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				3,269	-	3,269	3,269	-	3,269
Cash outflows										
2	Retail deposits	-	-	-	-	-	-	-	-	-
3	Unsecured wholesale funding	-	-	-	-	-	-	-	-	-
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	177	930,170	930,348	177	930,170	930,348	177	930,170	930,348
8	**TOTAL CASH OUTFLOWS**	177	930,170	930,348	177	930,170	930,348	177	930,170	930,348
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	8,414,964	3,167	8,418,131	8,414,964	3,167	8,418,131	8,414,964	3,167	8,414,964
11	Other cash inflows	-	-	-	-	-	-	-	-	-
12	**TOTAL CASH INFLOWS**	8,414,964	3,167	8,418,131	8,414,964	3,167	8,418,131	8,414,964	3,167	8,414,964
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				3,269	-	3,269	3,269	-	3,269
14	Net cash outflow				(8,414,787)	927,004	(7,487,784)	(8,414,787)	927,004	(7,484,617)
15	Liquidity coverage ratio (%)				N/A	N/A	N/A	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 illustratory purposes.

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Table 15 **Counterparty credit risk**

		a	b	c	d	e	f	g	h	i	j	k	l
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	**FX contracts**	0		0	0	0	0	0	0	0	0	0	0
1.1	Maturity less than 1 year	0	2.0%	0									0
1.2	Maturity from 1 year up to 2 years	0	5.0%	0									0
1.3	Maturity from 2 years up to 3 years	0	8.0%	0									0
1.4	Maturity from 3 years up to 4 years	0	11.0%	0									0
1.5	Maturity from 4 years up to 5 years	0	14.0%	0									0
1.6	Maturity over 5 years	0											0
2	**Interest rate contracts**	0		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year		0.5%	0									0
2.2	Maturity from 1 year up to 2 years		1.0%	0									0
2.3	Maturity from 2 years up to 3 years		2.0%	0									0
2.4	Maturity from 3 years up to 4 years		3.0%	0									0
2.5	Maturity from 4 years up to 5 years		4.0%	0									0
2.6	Maturity over 5 years												0
	Total	**0**		**0**	0	0	0	0	0	0	0	0	-

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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) *	8,541,689
2	(Asset amounts deducted in determining Tier 1 capital)	(200,000)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	8,341,689
Derivative exposures		
4	Replacement cost associated with *all* derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with *all* derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	**Total derivative exposures (sum of lines 4 to 10)**	-
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	**Total securities financing transaction exposures (sum of lines 12 to 15a)**	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	
18	(Adjustments for conversion to credit equivalent amounts)	
19	**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)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
20	**Tier 1 capital**	7,354,346
21	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	8,341,689
Leverage ratio		
22	**Leverage ratio**	88%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

*COVID 19 related provisions are deducted from balance sheet items

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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:	7,354,346	-	-	-	7,354,346
2	*Regulatory capital*	7,354,346	-	-	-	7,354,346
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	-	-	-	-	-
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*					
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:	-	987,342	-	-	-
12	*Liabilities related to derivatives*					
13	*All other liabilities and equity not included in the above categories*	-	987,342	-	-	-
14	**Total available stable funding**					**7,354,346**
	Required stable funding					
15	Total high-quality liquid assets (HQLA)					
16	Performing loans and securities:	-	7,809,715	-	-	1,171,457
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*	-	7,809,715	-	-	1,171,457
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:	-	-	-	230,958	230,958
26	*Assets related to derivatives*					
27	*All other assets not included in the above categories*	-	-	-	230,958	230,958
28	Off-balance sheet items					
29	**Total required stable funding**					**1,402,415**
30	**Net stable funding ratio**					**524%**

*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	301,016	-	-	-	-	301,016
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	7,809,715	-	-	-	-	7,809,715
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	-	-	71,175	23,248	136,536	230,958
15	**Total**	8,110,730	-	71,175	23,248	136,536	8,341,689

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
Risk classes	**On Balance Assets**	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
1	Claims or contingent claims on central governments or central banks	-	301,015.57	-	-	-	301,015.57
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	-	7,809,714.85	-	-	-	7,809,714.8
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	-	430,958.10	-	-	-	430,958.10
15	**Total**	**-**	**8,541,688.52**	**-**	**-**	**-**	8,541,688.5
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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Date: 9/30/2024
Table 19

		a	b	c	d	e	f
Risk classes	**On Balance Assets**	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
1	State, state organizations	-	-	-	-	-	-
2	Financial Institutions	-	8,110,730	-	-	-	8,110,730
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	-	430,958	-	-	-	430,958
28	**Total**	**-**	**8,541,689**	**-**	**-**	**-**	8,541,689

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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

	<u>**Changes in the stock of non-performing loans over the period**</u>	**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		Gross carrying value of loans and Debt securities, nominal value of Off-balance-she											
		Total	1st stage				2nd stage						
				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
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												

eet items

3rd stage						POCI			
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

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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										
			1st stage				2nd stage						
		Total		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
1	**Loans**												
1.1	Secured Loans												
1.1.1	Loans Secured by Immovable property												
1.1.1.1	LTV ≤70%												
1.1.1.2	LTV >70% ≤85%												
1.1.1.3	LTV >85% ≤100%												
1.1.1.4	LTV >100%												
1.2	Expected Credit Loss of Loans												
1.3	Value of Pledged collateral												
1.3.1	Of which value capped at the Loan value												
1.3.1.1	Of which immovable property												
1.3.2	Of which value above the cap												
1.3.2.1	Of which immovable property												
1.4	Loans secured by the state and state institutions												
1.5	Loans secured by bank and /or financial institutions												

3rd stage									POCI
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

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Table 24

	Loans	Gross carrying value					Expected Credit Loss				
	Sector of repayment source		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			
			1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI
1	Auto loans										
2	Consumer Loans										
3	Pay Day Loans										
4	Momental Installments										
5	Overdrafts										
6	Credit Cards										
7	Mortgages										
7.1	Mortgages - Purchase of completed real estate										
7.2	Mortgages - Construction, the purchase of real estate under construction										
7.3	Mortgages - For Real Estate Renovation										
8	Retail Pawnshop loans										
9	Student loans										
10	**Total Retail Products**										
10.1	Between them: Loans issued on the basis of income from a pension or other state social disbursement										

	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)
	1st stage	2nd stage	3rd stage	POCI				

Weighted average remaining maturity (months) according to the Residual Contractual value of Loans