	Pillar 3 quarterly report	
1	Name of a microbank	JSC Microbank MBC
2	Chairman of the Supervisory Board	Murman Ambroladze
3	CEO of a microbank	Gia Petriashvili
4	MicroBank's web page	www.mbc.com.ge

Senior management of the Microbank 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 N110/04 of the Governor of the National Bank of Georgia on "Disclosure requirements for Microbanks within Pillar 3" and other relevant decrees and regulations of NBG.

Microbank: JSC Microbank MBC
Date: 30.06.2026

Table 1 — Key metrics

N		2Q-2026	1Q-2026	4Q-2025	3Q-2025	2Q-2025
			According to IFRS			
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	21 604 393	21 036 155	20 603 242	20 502 037	19 856 972
2	Tier1 capital	28 813 623	28 245 385	27 812 472	27 491 267	26 846 202
3	Regulatory capital	31 719 009	31 210 629	29 910 123	30 653 737	30 025 950
4	CET1 capital total requirement	20 039 424	19 734 782	18 613 223	18 082 202	17 237 456
5	Tier1 capital total requirement	23 702 906	23 331 998	22 065 102	21 335 750	20 293 802
6	Regulatory capital total requirement	28 569 427	28 110 492	26 650 533	25 660 087	24 356 351
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	175 370 135	172 197 995	165 240 731	164 736 630	154 751 696
	Capital Adequacy Ratios					
	Based on Basel III framework					
8	CET1 capital	12,32%	12,22%	12,47%	12,45%	12,83%
9	Tier1 capital	16,43%	16,40%	16,83%	16,69%	17,35%
10	Regulatory capital	18,09%	18,12%	18,10%	18,61%	19,40%
11	CET1 capital total requirement	11,43%	11,46%	11,26%	10,98%	11,14%
12	Tier1 capital total requirement	13,52%	13,55%	13,35%	12,95%	13,11%
13	Regulatory capital total requirement	16,29%	16,32%	16,13%	15,58%	15,74%
	Income					
15	Total Interest Income /Average Annual Assets	22,06%	21,94%	23,90%	23,29%	23,60%
16	Total Interest Expense / Average Annual Assets	8,41%	8,21%	8,33%	8,20%	8,30%
17	Earnings from Operations / Average Annual Assets	5,01%	5,31%	5,68%	6,10%	10,62%
18	Net Interest Margin	13,65%	13,72%	15,57%	15,10%	15,30%
19	Return on Average Assets (ROAA)	1,78%	1,94%	3,36%	4,88%	6,90%
20	Return on Average Equity (ROAE)	12,32%	13,25%	21,88%	31,29%	44,07%
	Asset Quality					
21	Non Performed Loans / Total Loans	4,10%	4,46%	4,62%	4,95%	5,37%
22	ECL/Total Loans	1,33%	1,42%	1,53%	1,62%	1,64%
24	FX Assets/Total Assets	6,41%	7,10%	8,07%	6,46%	2,39%
25	Loan Growth-YTD	2,12%	-0,60%	26,80%	22,85%	19,53%
	Liquidity					
26	Liquid Assets/Total Assets	18,60%	19,06%	17,07%	7,29%	5,18%
27	FX Liabilities/Total Liabilities	37,51%	38,21%	40,29%	45,52%	41,98%
28	Current & Demand Deposits/Total Assets	1,30%	1,73%	0,76%	0,69%	0,56%
	Liquidity Coverage Ratio* **					
29	Total HQLA	32 179 835	22 920 156	16 583 169	20 599 426	3 970 310
30	Net cash outflow	2 048 467	717 574	536 238	252 584	597 365
31	LCR ratio (%)	1331,34%	3194,12%	3092,50%	8155,49%	664,64%
	Net Stable Funding Ratio					
32	Available stable funding	150 911 624	155 288 343	155 625 117	156 685 295	136 656 826
33	Required stable funding	134 789 405	130 932 545	130 969 903	127 500 666	121 995 347
34	Net stable funding ratio (%)	111,96%	118,60%	118,83%	122,89%	112,02%

*** LCR calculated according to NBG's methodology which is more focused on local risks than Basel framework. See the table 14. LCR; Microbanks 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**	28 344 401	12 688 677	41 033 078	3 351 560	3 338 702	6 690 262
1,1	Cash on hand	4 765 142	3 745 556	8 510 697	2 936 707	3 094 161	6 030 868
1,2	Casha balances with National bank of Georgia	2 451 822	6 469 021	8 920 843	55 263		55 263
1,3	Cash balances with other banks	21 127 438	2 474 100	23 601 538	359 590	244 541	604 131
2	**Financial assets held for trading**			-			-
2,1	of which:derivatives			-			-
3	**Non-trading financial assets mandatorily at fair value through profit or loss**	1 257		1 257	613 041		613 041
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**	155 518 840	362 469	155 881 309	143 779 006	518 582	144 297 587
6,1	Debt securities			-			-
6,2	Loans and advances	155 518 840	362 469	155 881 309	143 779 006	518 582	144 297 587
7	**Investments in subsidiaries, joint ventures and associates**			-			-
8	**Non-current assets and disposal groups classified as held for sale**			-			-
9	**Tangible assets**	7 369 322	-	7 369 322	8 215 091	-	8 215 091
9,1	Property, Plant and Equipment	7 369 322		7 369 322	8 215 091		8 215 091
9,2	Investment property			-			-
10	**Intangible assets**	896 275	-	896 275	670 923	-	670 923
10,1	Goodwill			-			-
10,2	Other intangible assets	896 275		896 275	670 923		670 923
11	**Tax assets**	605 185	-	605 185	340 696	-	340 696
11,1	Current tax assets	325 186		325 186	266 202		266 202
11,2	Deferred tax assets	279 999		279 999	74 494		74 494
13	**Other assets**	2 682 012	340 341	3 022 353	1 249 634	14 177	1 263 811
13,1	of which: repossessed collateral	1 274 053		1 274 053	561 821		561 821
13,2	of which: dividends receivable			-			-
14	**TOTAL ASSETS**	195 417 292	13 391 487	208 808 778	158 219 950	3 871 461	162 091 411
	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**	109 000 776	60 238 989	169 239 765	74 282 092	50 628 165	124 910 258
17,1	Deposits	6 548 866	3 898 209	10 447 075	683 173	220 756	903 928
17,2	borrowings	38 238 530	54 783 073	93 021 603	18 016 799	48 133 048	66 149 847
17,3	Debt securities issued	60 866 895		60 866 895	52 569 036		52 569 036
17,4	Other financial liabilities	3 346 484	1 557 707	4 904 191	3 013 085	2 274 362	5 287 447
18	**Provisions**	190 313		190 313			-
19	**Tax liabilities**	450 000	-	450 000	325 000	-	325 000
19,1	Current tax liabilities	450 000		450 000	325 000		325 000
19,2	Deferred tax liabilities			-			-
20	**Subordinated liabilities**		6 318 501	6 318 501		5 391 477	5 391 477
21	**Other liabilities**	2 284 907	615 393	2 900 301	3 469 794	477 758	3 947 552
21,1	of which: dividends payable			-			-
22	**TOTAL LIABILITIES**	111 925 996	67 172 884	179 098 880	78 076 886	56 497 401	134 574 287
	Equity						
23	**Ordinary share**	2 313 500		2 313 500	2 254 500		2 254 500
24	**preference share**	7 209 230		7 209 230	6 989 230		6 989 230
25	**Share premium**	1 622 663		1 622 663	1 136 046		1 136 046
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**	18 564 505		18 564 505	17 137 348		17 137 348
31	**TOTAL EQUITY***	29 709 898	-	29 709 898	27 517 124	-	27 517 124
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	141 635 894	67 172 884	208 808 778	105 594 011	56 497 401	162 091 411

*Share capital as defined by the Law on Microbank Activities

Microbank: JSC Microbank MBC

Date: 30.06.2026

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	**Interest income**	22 161 907	71 915	22 233 822	17 699 629	9 363	17 708 992
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	22 161 907	71 915	22 233 822	17 699 629	9 363	17 708 992
1,6	Other assets			-			-
2	**(Interest expenses)**	(6 064 251)	(2 412 268)	(8 476 519)	(4 125 572)	(2 102 765)	(6 228 336)
2,1	(Financial liabilities held for trading)			-			-
2,2	(Financial liabilities designated at fair value through profit or loss)			-			-
2,3	(Financial liabilities measured at amortised cost)	(6 064 251)	(2 412 268)	(8 476 519)	(4 125 572)	(2 102 765)	(6 228 336)
2,4	(Other liabilities)			-			-
3	**Dividend income**			-			-
4	**Fee and commission income**	141 032	-	141 032	899 776	334	900 110
5	**(Fee and commission expenses)**	(268 868)	(132 293)	(401 161)	(285 219)	(126 353)	(411 573)
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**	(1 267 514)		(1 267 514)	(1 339 580)		(1 339 580)
10	**Exchange differences [gain or (-) loss], net**	138 455		138 455	150 311		150 311
11	**Gains or (-) losses on derecognition of non-financial assets, net**			-			-
12	**Other operating income**	75 493	17 195	92 688	121 632	21 974	143 606
13	**(Other operating expenses)**	(365 348)	(138 109)	(503 457)	(562 396)	(127 433)	(689 830)
14	**(Administrative expenses)**	(6 591 513)	(378 229)	(6 969 743)	(5 533 878)	(186 730)	(5 720 608)
14,1	(Staff expenses)	(5 692 953)	-	(5 692 953)	(4 928 582)	(1 163)	(4 929 744)
14,2	(Other administrative expenses)	(898 560)	(378 229)	(1 276 790)	(605 296)	(185 567)	(790 864)
15	**(Depreciation and amortisation)**	(1 181 456)		(1 181 456)	(1 047 841)		(1 047 841)
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)**	(1 249 445)	(25 615)	(1 275 060)	2 154 369	-	2 154 369
18,1	(Financial assets at fair value through other comprehensive income)			-			-
18,2	(Financial assets at amortised cost)	(1 249 445)	(25 615)	(1 275 060)	2 154 369		2 154 369
19	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**			-			-
20	**(Impairment or (-) reversal of impairment on non-financial assets)**	(288 572)		(288 572)	(117 416)		(117 416)
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**	5 239 919	(2 997 404)	2 242 515	8 013 813	(2 511 610)	5 502 203
23	**(Tax expense or (-) income**	(450 000)		(450 000)	(325 000)		(325 000)
24	**Profit or (-) loss after tax**	4 789 919	(2 997 404)	1 792 515	7 688 813	(2 511 610)	5 177 203

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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**		11 321 800	11 321 800		6 050 000	6 050 000
2	**Guarantees received as security for liabilities of the microbank**			0			0
3	**Guaratees received as security for receivables of the microbank**	18 343 500	0	18 343 500	14 149 260	0	14 149 260
3,1	Surety, joint liability	18 343 500		18 343 500	14 149 260		14 149 260
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 microbank			0			0
4,2	Non-financial assets of the microbank			0			0
5	**Assets pledged as security for receivables of the bank**	388 352 382	75 256 346	463 608 728	395 341 518	11 323 518	406 665 036
5,1	Cash			0			0
5,2	Precious metals and stones	1 072 492	3 115 495	4 187 987	1 072 492	3 259 180	4 331 672
5,3	Real Estate:	269 385 970	35 257 270	304 643 240	266 409 268	7 412 487	273 821 755
5.3.1	*Residential Property*	269 385 970	35 257 270	304 643 240	266 409 268	7 412 487	273 821 755
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	117 893 920	36 883 581	154 777 501	127 859 758	651 850	128 511 608
5,5	Shares Pledged			0			0
5,6	Securities			0			0
5,7	Other			0			0
6	**Loan commitments given**	391 590		391 590	435 032		435 032
7	**guarantees given**			0	2 200 000		2 200 000
8	**Letters of credit Issued**			0			0
9	**Derivatives**	-54 616 008	54 175 765	-440 243	-41 486 118	53 626 805	12 140 687
9,1	Receivables through FX contracts (except options)	-56 131 472	-1 507 800	-57 639 272	-42 381 364	-894 540	-43 275 904
9,2	Payables through FX contracts (except options)	1 515 464	55 683 565	57 199 029	895 246	54 521 345	55 416 591
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**	4 056 773	77 810	4 134 583	8 979 994	222 519	9 202 513
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)	3 557 535	55 622	3 613 157	7 653 200	218 274	7 871 475
10,4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	499 238	22 188	521 426	1 326 794	4 245	1 331 039
11	**Capital expenditure commitment**			0			0

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

N		2Q-2026	1Q-2026	4Q-2025	3Q-2025	2Q-2025
1	Risk Weighted Assets for Credit Risk	137 223 138	133 291 819	134 135 466	132 193 452	121 921 057
1,1	Balance sheet items	136 883 248	131 941 047	132 737 612	130 686 689	120 566 222
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	279 999	74 494	74 494	74 494	74 494
1,2	Off-balance sheet items	39 159	1 142 634	1 147 051	1 119 765	1 117 364
1,3	Counterparty credit risk	300 731	208 137	250 803	386 998	237 471
2	Risk Weighted Assets for Market Risk	781 915	1 541 094	309 999	1 747 913	2 035 373
3	Risk Weighted Assets for Operational Risk	37 365 083	37 365 083	30 795 266	30 795 266	30 795 266
4	**Total Risk Weighted Assets**	175 370 135	172 197 995	165 240 731	164 736 630	154 751 696

Microbank: JSC Microbank MBC
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Table 6

Information about supervisory board, directorate, beneficiary owners and shareholders

	Members of Supervisory Board	Independence status
1	Murman Ambroladze	Independent chair
2	Sofio Tskhvitava	Independent member
3	Valeri Chechelashvili	Independent member
4		
5		
6		
7		
8		
9		
10		
	Members of Board of Directors	**Position/Subordinated business units**
1	Gia Petriashvili	Chief Executive Officer
2	Nino Devdariani	Chief Risk Officer
3	Eteri Chachibaia	Chief Operations Officer
4	Giorgi Gvaladze	Chief Sales Officer – CSO
5		
6		
7		
8		
9		
10		
	List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	Otar Rukhadze	25,80%
2	Taras Nizharadze	17,69%
3	Gia Petriashvili	15,43%
4	Goderdzi Meladze	9,97%
5	Manana Gorgadze	9,20%
6	LLC JB	6,23%
7	Murman Ambroladze	4,69%
8	Giorgi Vachnadze	4,38%
9	Giorgi Gotoshia	4,37%
	List of Microbank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Gia Petriashvili	25,80%
2	Otar Rukhadze	17,95%
3	Taras Nizharadze	11,24%
4	Manana Gorgadze	9,10%
5	Goderdzi Meladze	7,64%
6	Murman Ambroladze	6,75%
7	Giorgi Gotoshia	5,78%
8	Giorgi Vachnadze	5,02%

Note: Distribution of shares of common stock (voting rights)

1	Gia Petriashvili	30,95%
2	Otar Rukhadze	14,05%
3	Manana Gorgadze	9,06%
4	Taras Nizharadze	8,04%
5	Murman Ambroladze	7,78%
6	Goderdzi Meladze	6,48%
7	Giorgi Gotoshia	6,48%
8	Giorgi Vachnadze	5,34%

9	LLC JB	2,59%
10	Eteri Chachibaia	2,59%
11	Giorgi Gvaladze	2,59%
12	Nino Devdariani	2,59%
13	Tatia Jajanashvili	1,45%

Microbank: JSC Microbank MBC

Date: 30.06.2026

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**	41 033 078		41 033 078
1,1	Cash on hand	8 510 697		8 510 697
1,2	Casha balances with National bank of Georgia	8 920 843		8 920 843
1,3	Cash balances with other banks	23 601 538		23 601 538
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**	1 257		1 257
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**	155 881 309		155 881 309
6,1	Debt securities			
6,2	Loans and advances	155 881 309		155 881 309
7	**Investments in subsidiaries, joint ventures and associates**			
8	**Non-current assets and disposal groups classified as held for sale**			
9	**Tangible assets**	7 369 322		7 369 322
9,1	Property, Plant and Equipment	7 369 322		7 369 322
9,2	Investment property			
10	**Intangible assets**	896 275	896 275	896 275
10,1	Goodwill			
10,2	Other intangible assets	896 275	896 275	896 275
11	**Tax assets**	605 185		605 185
11,1	Current tax assets	325 186		325 186
11,2	Deferred tax assets	279 999		279 999
13	**Other assets**	3 022 353		3 022 353
13,1	of which: repossessed collateral	1 274 053		
13,2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	**208 808 778**	**896 275**	**208 808 778**

Microbank: JSC Microbank MBC
Date: 30.06.2026

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**	208 808 778
2,1	Nominal values of off-balance sheet items subject to credit risk weighting	391 590
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**	209 200 368
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	-39 159
5,2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	300 731
6	Effect of other adjustments	
7	**Total exposures subject to credit risk weighting**	209 461 940

Microbank: JSC Microbank MBC
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Table 9 **Regulatory capital**

N		in Lari
1	**Common Equity Tier 1 capital before regulatory adjustments**	22 500 668
2	Common shares that comply with the criteria for Common Equity Tier 1	2 313 500
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	1 622 663
4	Accumulated other comprehensive income	
5	Other disclosed reserves	
6	Retained earnings (loss)	18 564 505
7	**Regulatory Adjustments of Common Equity Tier 1 capital**	896 275
8	Revaluation reserves on assets	
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss	
10	Intangible assets	896 275
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	
12	Investments in own shares	
13	Reciprocal cross holdings in the capital of microbanks, commercial banks, insurance entities and other financial institutions	
14	Cash flow hedge reserve	
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	
16	Significant investments in the common equity tier 1 capital (that are not common shares) of microbanks, commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	
18	Other deductions	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
23	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	
24	**Common Equity Tier 1**	21 604 393
25	**Additional tier 1 capital before regulatory adjustments**	7 209 230
26	Instruments that comply with the criteria for Additional tier 1 capital	7 209 230
27	Including:instruments classified as equity under the relevant accounting standards	7 209 230
28	Including: instruments classified as liabilities under the relevant accounting standards	
29	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
30	**Regulatory Adjustments of Additional Tier 1 capital**	0
31	Investments in own Additional Tier 1 instruments	
32	Reciprocal cross-holdings in Additional Tier 1 instruments	
33	Significant investments in the Additional Tier 1 capital (that are not common shares) of microbanks, commercial banks, insurance entities and other financial institutions	
35	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
36	**Additional Tier 1 Capital**	7 209 230
37	**Tier 2 capital before regulatory adjustments**	2 905 386
38	Instruments that comply with the criteria for Tier 2 capital	2 905 386
39	Stock surplus (share premium) that meet the criteria for Tier 2 capital	
40	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	
41	**Regulatory Adjustments of Tier 2 Capital**	0
42	Investments in own shares that meet the criteria for Tier 2 capital	
43	Reciprocal cross-holdings in Tier 2 capital	
44	Significant investments in the Tier 2 capital (that are not common shares) of microbanks, commercial banks, insurance entities and other financial institutions	
46	**Tier 2 Capital**	2 905 386

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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%	7 891 656
1.2	Minimum Tier 1 Requirement	6,00%	10 522 208
1.3	Minimum Regulatory Capital Requirement	8,00%	14 029 611
2	**Combined Buffer**		
2.1	Capital Conservation Buffer	2,50%	4 384 253
2.2	Countercyclical Buffer	0,75%	1 315 276
3	**Pillar 2 Requirements**		
3,1	CET1 Pillar 2 Requirement	3,68%	6 448 238
3,2	Tier 1 Pillar2 Requirement	4,27%	7 481 168
3,3	Regulatory capital Pillar 2 Requirement	5,04%	8 840 287
	Total Requirements	**Ratios**	**Amounts (GEL)**
4	CET1	11,43%	20 039 424
5	Tier 1	13,52%	23 702 906
6	Total regulatory Capital	16,29%	28 569 427

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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**	41 033 078	
1,1	Cash on hand	8 510 697	
1,2	Casha balances with National bank of Georgia	8 920 843	
1,3	Cash balances with other banks	23 601 538	
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**	*1 257*	
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**	155 881 309	
6,1	Debt securities		
6,2	Loans and advances	*155 881 309*	
7	**Investments in subsidiaries, joint ventures and associates**		
8	**Non-current assets and disposal groups classified as held for sale**		
9	**Tangible assets**	7 369 322	
9,1	Property, Plant and Equipment	7 369 322	
9,2	Investment property		
10	**Intangible assets**	896 275	*Table 9 (Capital), N10*
10,1	Goodwill		
10,2	Other intangible assets	896 275	
11	**Tax assets**	605 185	
11,1	Current tax assets	325 186	
11,2	Deferred tax assets	279 999	
13	**Other assets**	3 022 353	
13,1	of which: repossessed collateral	1 274 053	
13,2	of which: dividends receivable		
14	**TOTAL ASSETS**	208 808 778	
	LIABILITIES		
15	**Financial liabilities held for trading**		
15,1	of which:derivatives		
16	**Financial liabilities designated at fair value through profit or loss**	317 133	
17	**Financial liabilities measured at amortised cost**	169 239 765	
17,1	Deposits	10 447 075	
17,2	borrowings	93 021 603	
17,3	Debt securities issued	60 866 895	
17,4	Other financial liabilities	4 904 191	
18	**Provisions**	**190 313**	
19	**Tax liabilities**	450 000	
19,1	Current tax liabilities	450 000	
19,2	Deferred tax liabilities		
20	**Subordinated liabilities**	6 318 501	
21	**Other liabilities**	2 583 168	
21,1	of which: dividends payable		
22	**TOTAL LIABILITIES**	179 098 880	
	Equity		
23	**Share capital**	2 313 500	*Table 9 (Capital), N2*
24	**preference share**	7 209 230	*Table 9 (Capital), N27*
25	**Share premium**	1 622 663	*Table 9 (Capital), N3*
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**	18 564 505	*Table 9 (Capital), N6*
31	**TOTAL EQUITY**	29 709 898	
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	208 808 778	

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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	j	k	l	m	n	o	p	q
		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			8 920 843														1 784 169
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 and microbanks			21 127 438				2 474 100										5 462 538
7	Claims or contingent claims on corporates																	-
8	Retail claims or contingent retail claims									150 651 529								112 988 647
9	Claims or contingent claims secured by mortgages on residential property																	-
10	Past due items											5 229 780						5 229 780
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	9 406 973										10 718 117				279 999		11 418 115
	Total	9 406 973	0	30 048 281	0	0	0	2 474 100	0	150 651 529	0	15 947 897	0	0	0	279 999	0	136 883 247

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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**
			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					Standard gold bullion or equivalent			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 and microbanks																				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						#DIV/0!
2	Claims or contingent claims on regional governments or local authorities						#DIV/0!
3	Claims or contingent claims on public sector entities						#DIV/0!
4	Claims or contingent claims on multilateral development banks						#DIV/0!
5	Claims or contingent claims on international organizations/institutions						#DIV/0!
6	Claims or contingent claims on commercial banks and microbanks						#DIV/0!
7	Claims or contingent claims on corporates						#DIV/0!
8	Retail claims or contingent retail claims						#DIV/0!
9	Claims or contingent claims secured by mortgages on residential property						#DIV/0!
10	Past due items						#DIV/0!
11	Items belonging to regulatory high-risk categories						#DIV/0!
12	Short-term claims on commercial banks and corporates						#DIV/0!
13	Claims in the form of collective investment undertakings ('CIU')						#DIV/0!
14	Other items						#DIV/0!
	Total	0	0	0	0	0	#DIV/0!

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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				25 953 092	6 226 743	32 179 835	7 223 986	10 233 105	17 457 091
Cash outflows										
2	Retail deposits									
3	Unsecured wholesale funding				2 988 667	2 517 515	5 506 181	2 096 440	1 981 509	4 077 949
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									
8	**TOTAL CASH OUTFLOWS**				2 988 667	2 517 515	5 506 181	2 096 440	1 981 509	4 077 949
Cash inflows										
9	Secured lending (eg reverse repos)									
10	Inflows from fully performing exposures				3 331 835	125 879	3 457 714	24 519 786	2 607 065	27 126 851
11	Other cash inflows									
12	**TOTAL CASH INFLOWS**				3 331 835	125 879	3 457 714	24 519 786	2 607 065	27 126 851
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				22 141 909	5 130 102	27 272 011	3 412 803	9 136 464	12 549 268
14	Net cash outflow				747 167	2 391 636	2 048 467	524 110	495 377	1 019 487
15	Liquidity coverage ratio (%)				2963,45%	214,50%	1331,34%	651,16%	1844,34%	1230,94%

* Microbanks 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
	56 631 472	FALSE	FALSE	FALSE	859 233		1 202 926	FALSE	FALSE	FALSE	601 463	FALSE	FALSE	FALSE	300 732
Calculated under Standardised Method	56 631 472			0	859 233	1,4	1 202 926	0	0	0	601 463	0	0	0	300 732
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	-								300 732
Calculated under Standardised Method	56 631 472,00	366 595,00			859 233,00	1,40	1 202 926,20				601 463,00				300 732
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	**56 631 472**	**FALSE**	**FALSE**	**FALSE**	**859 233**	1,4	1 202 926	**FALSE**	**FALSE**	**FALSE**	**601 463**	**FALSE**	**FALSE**	**FALSE**	**300 732**

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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)	208 808 778
2	(Asset amounts deducted in determining Tier 1 capital)	(896 275)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	209 705 054
Derivative exposures		
4	Replacement cost associated with *all* derivatives transactions	FALSE
5	Potential Future Exposure associated with *all* derivatives transactions	859 233
6	Risk positions defined by the Counterparty Credit Risk Regulation	1 202 926,00
7	Value of collateral received in exchange for derivative instruments	FALSE
8	**Total derivative exposures (sum of lines 4 to 10)**	1 202 926
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	391 590
17	(Adjustments for conversion to credit equivalent amounts)	(39 159)
18	**Other off-balance sheet exposures (sum of lines 17 to 18)**	352 431
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**	28 813 623
22	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	211 260 410
Leverage ratio		
23	**Leverage ratio**	13,64%
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	1 710 215	9 500	FALSE	118 748
Calculated under Standardised Method	1 710 215	9 500		118 748
Calculated under Simplified Standardised Method	3 733 814	21 133		264 163
Calculated under Original Risk Exposure Method	3 805 926	21 598		269 979

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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:	31 719 009			85 489 445	117 208 454
2	*Regulatory capital*	31 719 009				31 719 009
3	*Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year*				85 489 445	85 489 445
4	year			18 608 554		17 606 146
5	*Residents' deposits*			18 448 599		17 526 169
6	*Non-residents' deposits*			159 955		79 977
7	Wholesale funding			32 194 049		16 097 024
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*			5 698 855		2 849 428
9	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions*			26 495 194		13 247 597
10	Liabilities with matching interdependent assets					
11	Other liabilities:		40 788 756			
12	*Liabilities related to derivatives*		887 309			
13	*All other liabilities and equity not included in the above categories*		39 901 447			
14	**Total available stable funding**					**150 911 624**
	Required stable funding					
15	Total high-quality liquid assets (HQLA)		3 077 949			153 897
16	Performing loans and securities:		20 523 589	39 794 526	108 809 785	115 464 119
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*		20 523 589	39 794 526	108 809 785	115 464 119
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:		19 171 389			19 171 389
26	*Assets related to derivatives*					
27	*All other assets not included in the above categories*		19 171 389			19 171 389
28	Off-balance sheet items					
29	**Total required stable funding**					**134 789 405**
30	**Net stable funding ratio**					**111,96%**

*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		**8 920 843**				**8 920 843**
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 and microbanks		**23 601 538**				**23 601 538**
7	Claims or contingent claims on corporates						**-**
8	Retail claims or contingent retail claims		**155 881 309**				**155 881 309**
9	Claims or contingent claims secured by mortgages on residential property						**-**
10	*Past due items**		**5 229 780**				**5 229 780**
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		**12 139 491**		**8 265 597**		**20 405 088**
15	**Total**	**-**	**200 543 181**	**-**	**8 265 597**	**-**	**208 808 778**

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		8 920 843				8 920 843
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 and microbanks		23 601 538				23 601 538
7	Claims or contingent claims on corporates						-
8	Retail claims or contingent retail claims	6 477 067	151 499 989	2 095 747			155 881 309
9	Claims or contingent claims secured by mortgages on residential property						-
10	*Past due items**	6 477 067		1 247 286			5 229 781
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		20 405 088				20 405 088
15	**Total**	**6 477 067**	**204 427 458**	**2 095 747**	**-**	**-**	208 808 778
16	Of which: loans	6 477 067	151 499 989	2 095 747			155 881 309
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
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	46 958	5 527 858	39 153			5 535 663
2	Financial Institutions	6 401	909 536	7 055			908 882
3	Pawn-shops						-
4	Construction Development, Real Estate Development and other Land Loans	8 696	369 505	3 251			374 950
5	Real Estate Management		663 746	1 100			662 646
6	Construction Companies		621 849	1 631			620 218
7	Production and Trade of Construction Materials		205 187	490			204 697
8	Trade of Consumer Foods and Goods	1 146	1 031 509	4 623			1 028 032
9	Production of Consumer Foods and Goods		381 393	3 581			377 812
10	Production and Trade of Durable Goods		261 973	584			261 389
11	Production and Trade of Clothes, Shoes and Textiles		79 717	110			79 607
12	Trade (Other)	32 055	209 320	5 821			235 554
13	Other Production	113 506	167 236	19 393			261 349
14	Hotels, Tourism		441 643	948			440 695
15	Restaurants		396 786	1 628			395 158
16	Industry		407 885	2 509			405 376
17	Oil Importers,Filling stationas,gas stations and Retailers		51 291	581			50 710
18	Energy		408 365	1 022			407 343
19	Auto Dealers						-
20	HealthCare	20 538	1 089 803	4 705			1 105 636
21	Pharmacy		240 078	333			239 745
22	Telecommunication		140 298	436			139 862
23	Service	7 533	3 316 030	13 423			3 310 140
24	Agriculture		18 647	289			18 358
25	Other	53 791	968 201	13 135			1 008 857
26	Assets on which the Sector of repayment source is not accounted for	6 186 441	133 592 130	1 969 945			137 808 626
27	Other assets		52 927 469				52 927 469
28	**Total**	**6 477 065**	**204 427 455**	**2 095 746**	**-**	**-**	208 808 774

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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**	2 203 393	
2	**An increase in the ECL for possible losses on assets**	153 936	-
############	As a result of the origination of the new assets	153 936	
############	As a result of classification of assets as a low quality	-	
3	**Decrease in ECL for possible losses on assets**	479 051	-
############	As a result of write-off of assets	-	
############	As a result of partial or total payment of assets	479 051	
############	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	217 468	
5	**Closing balance of Expected Credit Loss**	**2 095 746**	**-**

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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**	6 895 828	
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	418 761	
5	Outflow due to the decrease level of credit risk	-	
6	Outflow due to loan repayment, partial or total	418 761	
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**	**6 477 067**	

[illegible]

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Table [illegible]

	Distribution of loans, Debt securities and Off-balance-sheet items according to Credit Risk Stages and Past due days	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
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	##########	143 608 931	1 803 536			4 758 303	933 346	1 307 094	
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									

Gross carrying value of loans and Debt securities, nominal value of Off-balance-sheet items

		3rd stage							
			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	1 385 584	95 969	210 300	1 277 346	1 606 581	1 578 843	333 006	
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								

		[illegible]							
			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 33

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																									
##########	Secured Loans	########## #####	138 222 363	1 700 002			4 624 001	915 950	1 120 646		1 356 338	94 950	307 048	1 073 741	1 173 711	1 564 560	222 006									
	Loans Secured by immovable property	########## ######	90 335 408	970 348			3 648 403	650 830	400 201		1 166 763	63 305	215 217	506 707	500 631	611 118	64 537									
	LTV ≤70%	########## ######	90 335 408	970 348			3 648 403	650 830	400 201		1 166 763	63 305	215 217	506 707	500 631	611 118	64 537									
	LTV >70% ≤85%																									
	LTV >85% ≤100%																									
	LTV >100%																									
##########	Expected Credit Loss of Loans	######### #######	403 138	60 434			47 003	26 225	125 340		303 438	13 453	48 553	181 810	201 615	240 560	37 444									
##########	Value of Pledged collateral																									
	Of which value capped at the Loan value																									
	Of which immovable property																									
	Of which value above the cap	# #	306 525 738	5 687 813			14 073 500	3 100 881	2 403 533		4 350 163	330 304	973 034	2 595 106	3 110 643	4 870 710	501 400									
	Of which immovable property																									
#	Loans secured by the state and state institutions																									
#	Loans secured by microbank, bank and /or financial institutions																									

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Table 24

Loans / Sector of repayment source		Gross carrying value					Expected Credit Loss				
			1^{st} stage	2^{nd} stage	3^{rd} stage	POCI		1^{st} stage	2^{nd} stage	3^{rd} stage	POCI
1	State, state organizations		5 251 005	276 854	46 958			21 024	6 546	11 583	
2	Financial Institutions		909 536		6 401			3 159		3 896	
3	Pawn-shops										
4	Construction Development, Real Estate Development and other Land Loans		369 505		8 696			512		2 740	
5	Real Estate Management		663 746					1 100			
6	Construction Companies		621 849					1 631			
7	Production and Trade of Construction Materials		205 187					490			
8	Trade of Consumer Foods and Goods		973 784	57 725	1 146			2 237	2 026	360	
9	Production of Consumer Foods and Goods		381 393					3 581			
10	Production and Trade of Durable Goods		261 973					584			
11	Production and Trade of Clothes, Shoes and Textiles		79 717					110			
12	Trade (Other)		209 320		32 055			1 479		4 342	
13	Other Production		167 236		113 506			567		18 827	
14	Hotels, Tourism		441 643					948			
15	Restaurants		392 585	4 201				626	1 002		
16	Industry		401 486	6 400				671	1 838		
17	Oil Importers,Filling stationas,gas stations and Retailers		51 291					581			
18	Energy		408 365					1 022			
19	Auto Dealers										
20	HealthCare		1 089 803		20 538			1 757		2 948	
21	Pharmacy		240 078					333			
22	Telecommunication		140 298					436			
23	Service		3 228 820	87 211	7 533			8 766	1 948	2 710	
24	Agriculture		18 647					289			
25	Other		952 180	16 021	53 791			3 086	2 515	7 534	
26	Assets on which the Sector of repayment source is not accounted for		127 041 898	6 550 232	6 186 441			533 071	244 527	1 192 347	
27	**Total**	**157 977 054**	144 501 345	6 998 644	6 477 065		2 095 749	588 060	260 402	1 247 287	

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Table 25

		ა	ბ	გ	დ	ე	ვ	ზ	თ	ი
	Gross carrying value(Nominal value for Offbalance) - distribution according to Collateral type / Loans, corporate debt securities and Off-balance-sheet items	Secured by deposit	Secured by the state and state institutions	Secured by microbank, bank and /or financial institutions	Secured by gold / gold jewelry	Secured by Immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
1	Loans					89 213 616		63 213 009	445 023	5 105 409
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	57 642 714	1 844 894	2 586 659		58 626 621	1 920 436	2 663 449		290 034	116 162	491 210		7 567				
#########	Consumer Loans	966 231	40 010	90 042		981 609	42 358	90 153		12 907	9 137	27 371		162				
#########	Pay Day Loans																	
#########	Momental Installments																	
#########	Overdrafts																	
#########	Credit Cards	66 489	4 018	7 021		68 376	4 166	7 189		1 535	298	2 783		125				
#########	Mortgages	3 300 014	192 933	67 458		3 336 545	195 812	68 469		5 940	1 063	9 274		82				
#########	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**	61 975 448	2 081 855	2 751 180		63 013 151	2 162 772	2 829 260		310 416	126 660	530 638		7 936				
#########	Between them: Loans issued on the basis of income from a pension or other state social disbursement																	