

	Pillar 3 quarterly report	
1	Name of a bank	JSC ProCredit Bank
2	Chairman of the Supervisory Board	Marcel Sebastian Zeitlinger
3	CEO of a bank	Alex Matua
4	Bank's web page	www.procreditbank.ge

Senior management of the bank ensures fair presentation and accuracy of the information provided within Pillar 3 disclosure report. The report is prepared in accordance with internal review and control processes coordinated with the board. The report meets the requirements of the decree N92/04 of the Governor of the National Bank of Georgia on "Disclosure requirements for commercial banks within Pillar 3" and other relevant decrees and regulations of NBG.

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Table 1

## Key metrics

N		2Q-2022	1Q-2022	4Q-2021	3Q-2021	2Q-2021
<b>Regulatory capital (amounts, GEL)</b>						
<b>Based on Basel III framework</b>						
1	CET1 capital	264,559,174	252,401,255	242,299,598	243,801,770	215,185,878
2	Tier1 capital	264,559,174	252,401,255	242,299,598	243,801,770	215,185,878
3	Regulatory capital	299,058,839	291,329,000	281,648,540	297,865,371	270,032,797
4	CET1 capital total requirement	142,020,969	149,773,773	146,866,495	87,490,313	87,254,500
5	Tier1 capital total requirement	177,363,978	187,094,493	183,099,597	116,714,121	116,401,418
6	Regulatory capital total requirement	229,826,836	242,483,326	244,933,390	168,661,342	168,175,380
<b>Total Risk Weighted Assets (amounts, GEL)</b>						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,459,312,377	1,533,447,533	1,547,906,059	1,532,523,837	1,521,870,121
<b>Capital Adequacy Ratios</b>						
<b>Based on Basel III framework *</b>						
8	CET1 capital	18.13%	16.46%	15.65%	15.91%	14.14%
9	Tier1 capital	18.13%	16.46%	15.65%	15.91%	14.14%
10	Regulatory capital	20.49%	19.00%	18.20%	19.44%	17.74%
11	CET1 capital total requirement	9.73%	9.77%	9.49%	5.71%	5.73%
12	Tier1 capital total requirement	12.15%	12.20%	11.83%	7.62%	7.65%
13	Regulatory capital total requirement	15.75%	15.81%	15.82%	11.01%	11.05%
<b>Income</b>						
14	Total Interest Income / Average Annual Assets	6.18%	6.00%	6.01%	5.89%	5.84%
15	Total Interest Expense / Average Annual Assets	1.88%	1.87%	1.98%	2.03%	2.04%
16	Earnings from Operations / Average Annual Assets	3.29%	3.08%	3.00%	2.74%	2.47%
17	Net Interest Margin	4.30%	4.13%	4.02%	3.86%	3.79%
18	Return on Average Assets (ROAA)	2.48%	2.18%	3.37%	3.45%	2.07%
19	Return on Average Equity (ROAE)	17.20%	15.74%	27.34%	29.12%	18.18%
<b>Asset Quality</b>						
20	Non Performed Loans / Total Loans	3.39%	3.41%	3.49%	3.83%	3.98%
21	LLR/Total Loans	3.42%	3.32%	3.35%	3.44%	5.23%
22	FX Loans/Total Loans	70.95%	71.42%	71.86%	72.21%	73.22%
23	FX Assets/Total Assets	68.36%	71.27%	70.69%	71.40%	70.53%
24	Loan Growth-YTD	-7.23%	-0.78%	-1.83%	-0.94%	-0.04%
<b>Liquidity</b>						
25	Liquid Assets/Total Assets	25.97%	24.92%	24.56%	24.35%	21.46%
26	FX Liabilities/Total Liabilities	81.96%	83.61%	82.40%	83.10%	82.94%
27	Current & Demand Deposits/Total Assets	35.37%	34.66%	35.65%	35.49%	34.87%
<b>Liquidity Coverage Ratio***</b>						
28	Total HQLA	444,120,450	454,681,903	450,818,659	450,976,298	373,878,875
29	Net cash outflow	238,229,032	260,955,668	284,625,595	272,363,616	239,893,423
30	LCR ratio (%)	186%	174%	158%	166%	156%
<b>Net Stable Funding Ratio</b>						
31	Available stable funding	1,411,158,007	1,483,414,752	1,478,832,795	1,487,714,236	1,447,597,855
32	Required stable funding	952,381,749	1,015,638,874	1,036,893,131	1,158,610,774	1,186,529,462
33	Net stable funding ratio (%)	148%	146%	143%	128%	122%

\*\*\* 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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Table 2

## Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	17,364,636	18,044,314	35,408,949	15,043,721	30,801,845	45,845,565
2	Due from NBG	31,530,595	204,363,505	235,894,100	3,408,453	192,760,256	196,168,709
3	Due from Banks	10,436,013	96,951,290	107,387,303	10,198,355	65,396,292	75,594,647
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	68,220,808	0	68,220,808	63,335,037	0	63,335,037
6.1	Loans	364,932,147	891,308,498	1,256,240,645	369,238,896	1,009,574,229	1,378,813,125
6.2	Less: Loan Loss Reserves	-10,611,088	-32,355,213	-42,966,301	-15,558,316	-56,549,718	-72,108,035
6	Net Loans	354,321,059	858,953,285	1,213,274,344	353,680,580	953,024,511	1,306,705,091
7	Accrued Interest and Dividends Receivable	3,045,498	2,854,925	5,900,424	3,319,744	5,385,636	8,705,381
8	Other Real Estate Owned & Repossessed Assets	184,537	X	184,537	141,367	X	141,367
9	Equity Investments	6,298,572	50,855	6,349,427	6,298,572	62,053	6,360,625
10	Fixed Assets and Intangible Assets	48,769,335	X	48,769,335	52,525,501	X	52,525,501
11	Other Assets	9,455,021	6,406,265	15,861,285	16,134,072	7,059,900	23,193,973
12	<b>Total assets</b>	<b>549,626,075</b>	<b>1,187,624,438</b>	<b>1,737,250,513</b>	<b>524,085,402</b>	<b>1,254,490,494</b>	<b>1,778,575,895</b>
	<b>Liabilities</b>			0			0
13	Due to Banks	0	0	0	0	0	0
14	Current (Accounts) Deposits	92,401,618	164,565,426	256,967,043	96,237,051	172,967,443	269,204,495
15	Demand Deposits	69,214,273	288,360,199	357,574,473	78,414,642	272,504,098	350,918,740
16	Time Deposits	61,369,952	267,837,110	329,207,062	46,360,559	283,925,010	330,285,570
17	Own Debt Securities			0			0
18	Borrowings	30,553,939	442,092,296	472,646,235	30,367,399	494,242,758	524,610,157
19	Accrued Interest and Dividends Payable	1,181,332	6,347,198	7,528,530	685,985	7,741,149	8,427,134
20	Other Liabilities	9,535,346	8,719,912	18,255,258	13,388,033	8,709,212	22,097,244
21	Subordinated Debentures	0	22,732,750	22,732,750	0	50,407,000	50,407,000
22	<b>Total liabilities</b>	<b>264,256,461</b>	<b>1,200,654,891</b>	<b>1,464,911,352</b>	<b>265,453,669</b>	<b>1,290,496,670</b>	<b>1,555,950,339</b>
	<b>Equity Capital</b>			0			0
23	Common Stock	112,482,805	X	112,482,805	100,351,375	X	100,351,375
24	Preferred Stock	0	X	0	0	X	0
25	Less: Repurchased Shares	0	X	0	0	X	0
26	Share Premium	72,117,570	X	72,117,570	51,324,299	X	51,324,299
27	General Reserves	0	X	0	0	X	0
28	Retained Earnings	87,738,786	X	87,738,786	70,949,882	X	70,949,882
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	<b>Total Equity Capital</b>	<b>272,339,161</b>	<b>X</b>	<b>272,339,161</b>	<b>222,625,556</b>	<b>X</b>	<b>222,625,556</b>
31	<b>Total liabilities and Equity Capital</b>	<b>536,595,622</b>	<b>1,200,654,891</b>	<b>1,737,250,513</b>	<b>488,079,225</b>	<b>1,290,496,670</b>	<b>1,778,575,895</b>

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Table 3 Income statement

in Lari

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	<b>Interest Income</b>						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	1,632,296	(184,422)	1447874	704,852	(430,467)	274385
2	Interest Income from Loans	25,692,802	26,052,728	51745530	20,165,510	31,204,159	51369669
2.1	from the Interbank Loans			0			0
2.2	from the Retail or Service Sector Loans	18,871,435	16,599,304	35470739	14,789,403	19,468,770	34258172
2.3	from the Energy Sector Loans	433,362	55,396	488758	76,279	61,055	137333
2.4	from the Agriculture and Forestry Sector Loans	2,317,045	1,589,396	3906441	1,405,056	1,846,417	3251473
2.5	from the Construction Sector Loans	2,225,164	2,525,172	4750337	1,895,294	2,487,433	4382727
2.6	from the Mining and Mineral Processing Sector Loans	313,084	580,286	893370	255,570	718,982	974552
2.7	from the Transportation or Communications Sector Loans	209,839	686,200	896039	277,898	923,005	1200903
2.8	from Individuals Loans	1,170,104	3,458,249	4628353	1,211,191	4,803,046	6014237
2.9	from Other Sectors Loans	152,768	558,724	711493	254,819	895,453	1150272
3	Fees/penalties income from loans to customers	124,767	155,441	280209	79,088	216,904	295993
4	Interest and Discount Income from Securities	2,325,906	0	2325906	2,576,246	0	2576246
5	Other Interest Income			0			0
6	<b>Total Interest Income</b>	<b>29,775,771</b>	<b>26,023,747</b>	<b>55799518</b>	<b>23,525,697</b>	<b>30,990,596</b>	<b>54516293</b>
	<b>Interest Expense</b>						
7	Interest Paid on Demand Deposits	2,069,022	1,782,726	3851747	1,736,332	1,658,906	3395237
8	Interest Paid on Time Deposits	2,786,041	3,861,007	6647048	2,075,023	4,690,445	6765468
9	Interest Paid on Banks Deposits	0	0	0	28,394	83,968	112362
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	1,557,356	4,942,864	6500220	1,537,417	7,268,564	8805982
12	Other Interest Expenses	0	0	0	0	0	0
13	<b>Total Interest Expense</b>	<b>6,412,418</b>	<b>10,586,597</b>	<b>16999015</b>	<b>5,377,166</b>	<b>13,701,884</b>	<b>19079049</b>
14	<b>Net Interest Income</b>	<b>23,363,353</b>	<b>15,437,150</b>	<b>38800503</b>	<b>18,148,531</b>	<b>17,288,713</b>	<b>35437244</b>
	<b>Non-Interest Income</b>						
15	Net Fee and Commission Income	(2,351,431)	1,114,939	-1236492	(823,298)	2,160,969	1337671
15.1	Fee and Commission Income	3,183,820	2,399,427	5583247	2,995,496	3,126,977	6122472
15.2	Fee and Commission Expense	5,535,250	1,284,488	6819738	3,818,794	966,008	4784801
16	Dividend Income	487,040	14,817	501857	400,505	13,331	413836
17	Gain (Loss) from Dealing Securities			0			0
18	Gain (Loss) from Investment Securities		0	0		341	341
19	Gain (Loss) from Foreign Exchange Trading	13,069,427		13069427	4,338,657		4338657
20	Gain (Loss) from Foreign Exchange Translation	(7,846,468)		-7846468	(391,485)		-391485
21	Gain (Loss) on Sales of Fixed Assets	139,355		139355	361,153		361153
22	Non-Interest Income from other Banking Operations	1,005,493	207,218	1212710	1,015,266	245,509	1260775
23	Other Non-Interest Income	624,153	230,882	855036	720,952	212,834	933786
24	<b>Total Non-Interest Income</b>	<b>5,127,570</b>	<b>1,567,856</b>	<b>6695426</b>	<b>5,621,750</b>	<b>2,632,985</b>	<b>8254734</b>
	<b>Non-Interest Expenses</b>						
25	Non-Interest Expenses from other Banking Operations	950,966	4,440,801	5391767	899,819	4,406,759	5306579
26	Bank Development, Consultation and Marketing Expenses	1,866,425	1,514,901	3381326	1,358,424	1,929,217	3287640
27	Personnel Expenses	10,546,317		10546317	7,929,916		7929916
28	Operating Costs of Fixed Assets	28,112		28112	14,839		14839
29	Depreciation Expense	2,440,100		2440100	2,510,499		2510499
30	Other Non-Interest Expenses	1,740,552	1,766	1742318	1,584,089	1,475	1585564
31	<b>Total Non-Interest Expenses</b>	<b>17,572,472</b>	<b>5,957,468</b>	<b>23529941</b>	<b>14,297,587</b>	<b>6,337,451</b>	<b>20635038</b>
32	<b>Net Non-Interest Income</b>	<b>(12,444,902)</b>	<b>(4,389,612)</b>	<b>-16834515</b>	<b>(8,675,837)</b>	<b>(3,704,466)</b>	<b>-12380303</b>
33	<b>Net Income before Provisions</b>	<b>10,918,451</b>	<b>11,047,538</b>	<b>21965989</b>	<b>9,472,694</b>	<b>13,584,246</b>	<b>23056940</b>
34	Loan Loss Reserve	(2,773,397)	(1,323,651)	-4097049	3,208,379	(2,247,548)	960831
35	Provision for Possible Losses on Investments and Securities	0		0	0		0
36	Provision for Possible Losses on Other Assets	229,107	0	229107	(109,174)	0	-109174
37	<b>Total Provisions for Possible Losses</b>	<b>(2,544,291)</b>	<b>(1,323,651)</b>	<b>-3867942</b>	<b>3,099,205</b>	<b>(2,247,548)</b>	<b>851658</b>
38	<b>Net Income before Taxes and Extraordinary Items</b>	<b>13,462,742</b>	<b>12,371,189</b>	<b>25833931</b>	<b>6,373,489</b>	<b>15,831,794</b>	<b>22205283</b>
39	Taxation	3,448,930		3448930	2,853,824		2853824
40	<b>Net Income after Taxation</b>	<b>10,013,812</b>	<b>12,371,189</b>	<b>22385001</b>	<b>3,519,665</b>	<b>15,831,794</b>	<b>19351459</b>
41	Extraordinary Items			0			0
42	<b>Net Income</b>	<b>10,013,812</b>	<b>12,371,189</b>	<b>22385001</b>	<b>3,519,665</b>	<b>15,831,794</b>	<b>19351459</b>

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Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Contingent Liabilities and Commitments</b>	82,020,706	66,689,240	148,709,946	81,951,186	78,660,234	160,611,420
1.1	Guarantees Issued	53,126,020	17,234,692	70,360,712	42,720,880	22,489,312	65,210,192
1.2	Letters of credit Issued	0	134,264	134,264	0	317,101	317,101
1.3	Undrawn loan commitments	28,894,686	49,320,285	78,214,971	39,230,306	55,853,820	95,084,126
1.4	Other Contingent Liabilities	0	0	0	0	0	0
2	<b>Guarantees received as security for liabilities of the bank</b>	48,047,858	468,681,601	516,729,459	30,614,358	442,851,967	473,466,326
3	<b>Assets pledged as security for liabilities of the bank</b>	9,299,000	0	9,299,000	15,570,000	0	15,570,000
3.1	Financial assets of the bank	9,299,000	0	9,299,000	15,570,000	0	15,570,000
3.2	Non-financial assets of the bank			0			0
4	<b>Guarantees received as security for receivables of the bank</b>	404,417,297	703,560,349	1,107,977,646	339,865,868	651,644,206	991,510,073
4.1	Surety, joint liability	345,598,714	631,572,392	977,171,106	279,232,773	562,573,669	841,806,442
4.2	Guarantees	58,818,583	71,987,958	130,806,541	60,633,095	89,070,537	149,703,632
5	<b>Assets pledged as security for receivables of the bank</b>	371,877,063	1,088,007,454	1,459,884,516	390,673,629	1,004,654,978	1,395,328,607
5.1	Cash	12,905,571	2,363,992	15,269,563	7,785,503	2,757,604	10,543,108
5.2	Precious metals and stones	0	0	0	0	0	0
5.3	Real Estate:	320,162,171	1,028,915,680	1,349,077,851	345,761,007	919,014,160	1,264,775,168
5.3.1	Residential Property	76,512,904	240,986,910	317,499,814	96,045,822	244,223,211	340,269,034
5.3.2	Commercial Property	85,701,288	502,524,273	588,225,561	88,288,879	371,687,526	459,976,406
5.3.3	Complex Real Estate	0	0	0	0	0	0
5.3.4	Land Parcel	62,202,796	120,950,901	183,153,696	92,768,296	156,713,586	249,481,882
5.3.5	Other	95,745,183	164,453,596	260,198,780	68,658,010	146,389,837	215,047,847
5.4	Movable Property	34,287,096	50,720,789	85,007,885	32,607,813	76,981,621	109,589,434
5.5	Shares Pledged	4,522,223	5,135,825	9,658,048	4,519,305	4,961,596	9,480,900
5.6	Securities	0	871,169	871,169	0	939,996	939,996
5.7	Other	0	0	0	0	0	0
6	<b>Derivatives</b>	0	95,381,808	95,381,808	0	291,818,666	291,818,666
6.1	Receivables through FX contracts (except options)		47,741,070	47,741,070		147,117,021	147,117,021
6.2	Payables through FX contracts (except options)		47,640,738	47,640,738		144,701,644	144,701,644
6.3	Principal of interest rate contracts (except options)			0			0
6.4	Options sold			0			0
6.5	Options purchased			0			0
6.6	Nominal value of potential receivables through other derivatives			0			0
6.7	Nominal value of potential payables through other derivatives			0			0
7	<b>Receivables not recognized on-balance</b>			0			0
7.1	Principal of receivables derecognized during last 3 month	121,197	400,512	521,709	497,657	4,651,918	5,149,575
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	58,169	144,213	202,382	177,113	1,080,843	1,257,955
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	4,314,804	19,697,483	24,012,286	4,885,981	26,236,462	31,122,443
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	2,265,294	8,235,995	10,501,290	1,873,150	9,722,925	11,596,075
8	<b>Non-cancelable operating lease</b>	5,273	237,530	242,804	5,519	259,216	264,735
8.1	Through indefinit term agreement			0			0
8.2	Within one year	5,273	237,530	242,804	5,519	259,216	264,735
8.3	From 1 to 2 years			0			0
8.4	From 2 to 3 years			0			0
8.5	From 3 to 4 years			0			0
8.6	From 4 to 5 years			0			0
8.7	More than 5 years			0			0
9	<b>Capital expenditure commitment</b>			0			0

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Table 5

**Risk Weighted Assets***in Lari*

N		2Q-2022	1Q-2022	4Q-2021	3Q-2021	2Q-2021
1	Risk Weighted Assets for Credit Risk	1,292,821,141	1,362,223,610	1,374,603,345	1,369,784,060	1,366,489,508
1.1	Balance sheet items *	1,216,596,553	1,282,067,198	1,287,126,253	1,292,915,831	1,286,880,867
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	76,033,624	80,032,359	87,130,161	76,449,774	79,020,174
1.3	Counterparty credit risk	190,964	124,052	346,931	418,455	588,468
2	Risk Weighted Assets for Market Risk	14,503,769	19,236,456	21,315,247	23,792,544	16,433,380
3	Risk Weighted Assets for Operational Risk	151,987,467	151,987,467	151,987,467	138,947,233	138,947,233
4	<b>Total Risk Weighted Assets</b>	<b>1,459,312,377</b>	<b>1,533,447,533</b>	<b>1,547,906,059</b>	<b>1,532,523,837</b>	<b>1,521,870,121</b>

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**Information about supervisory board, directorate, beneficiary owners and shareholders**

Table 6

	<b>Members of Supervisory Board</b>	<b>Independence status</b>
1	Marcel Sebastian Zeiting	Non-Independent Chairperson
2	Gian Marco Felice	Non-Independent member
3	Teona Makaltia	Independent member
4	Rainer Peter Ottenstein	Independent member
5	Sandrine Massiani	Non-Independent member
6	Nino Dadunashvili	Independent member
7		
8		
9		
10		
	<b>Members of Board of Directors</b>	<b>Position/Subordinated business units</b>
1	Alex Matua	General Director/ Business clients, Finance Department
2	Zeinab Lomashvili	Director/ Credit risk, General risk Department
3	Marita Sheshaberidze	Director/ Private clients, Small business Development
4		
5		
6		
7		
8		
9		
10		
	<b>List of Shareholders owning 1% and more of issued capital, indicating Shares</b>	
1	ProCredit Holding AG & Co. KGaA	100%
	<b>List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares</b>	
1	Zeiting Invest GmbH	17.00%
2	KfW - Kreditanstalt für Wiederaufbau	13.20%
3	DOEN Participaties BV	12.50%
4	IFC - International Finance Corporation	10.00%
5	TIAA-Teachers Insurance and Annuity Association	8.60%

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

		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	35,408,949		35,408,949
2	Due from NBG	235,894,100	0	235,894,100
3	Due from Banks	107,387,303		107,387,303
4	Dealing Securities	0		
5	Investment Securities	68,220,808		68,220,808
6.1	Loans	1,256,240,645		1,256,240,645
6.2	Less: Loan Loss Reserves	-42,966,301		-42,966,301
6	Net Loans	1,213,274,344		1,213,274,344
7	Accrued Interest and Dividends Receivable	5,900,424		5,900,424
8	Other Real Estate Owned & Repossessed Assets	184,537		184,537
9	Equity Investments	6,349,427	6,194,572	154,855
10	Fixed Assets and Intangible Assets	48,769,335	1,585,414	47,183,921
11	Other Assets	15,861,285		15,861,285
	<b>Total exposures subject to credit risk weighting before adjustments</b>	<b>1,737,250,513</b>	<b>7,779,987</b>	<b>1,729,470,526</b>



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

1	<b>Total carrying value of balance sheet items subject to credit risk weighting before adjustments</b>	1,729,470,526
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	148,577,879
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	47,741,070
3	<b>Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>	1,925,789,475
4	Effect of provisioning rules used for capital adequacy purposes	20,926,244
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-71,279,361
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-46,786,249
6	Effect of other adjustments *	
7	<b>Total exposures subject to credit risk weighting</b>	1,828,650,109

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Table 9

## Regulatory capital

N		in Lari
1	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	272,339,161
2	Common shares that comply with the criteria for Common Equity Tier 1	112,482,805
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	72,117,570
4	Accumulated other comprehensive income	
5	Other disclosed reserves	
6	Retained earnings (loss)	87,738,786
7	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	7,779,987
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	1,585,414
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	
12	Investments in own shares	
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	
14	Cash flow hedge reserve	
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	6,194,572
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	0
19	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
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	0
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	0
23	<b>Common Equity Tier 1</b>	264,559,174
24	<b>Additional tier 1 capital before regulatory adjustments</b>	0
25	Instruments that comply with the criteria for Additional tier 1 capital	0
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
29	<b>Regulatory Adjustments of Additional Tier 1 capital</b>	0
30	Investments in own Additional Tier 1 instruments	0
31	Reciprocal cross-holdings in Additional Tier 1 instruments	0
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
33	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
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	0
35	<b>Additional Tier 1 Capital</b>	0
36	<b>Tier 2 capital before regulatory adjustments</b>	34,499,664
37	Instruments that comply with the criteria for Tier 2 capital	18,339,400
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	16,160,264
40	<b>Regulatory Adjustments of Tier 2 Capital</b>	0
41	Investments in own shares that meet the criteria for Tier 2 capital	0
42	Reciprocal cross-holdings in Tier 2 capital	0
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
44	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
45	<b>Tier 2 Capital</b>	34,499,664

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Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
<b>1</b>	<b>Pillar 1 Requirements</b>		
1.1	Minimum CET1 Requirement	4.50%	65,669,057
1.2	Minimum Tier 1 Requirement	6.00%	87,558,743
1.3	Minimum Regulatory Capital Requirement	8.00%	116,744,990
<b>2</b>	<b>Combined Buffer</b>		
2.1	Capital Conservation Buffer *	2.50%	36,482,809
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	0.00%	-
<b>3</b>	<b>Pillar 2 Requirements</b>		
3.1	CET1 Pillar 2 Requirement	2.73%	39,869,103
3.2	Tier 1 Pillar2 Requirement	3.65%	53,322,426
3.3	Regulatory capital Pillar 2 Requirement	5.25%	76,599,037
<b>Total Requirements</b>		<b>კოეფიციენტი</b>	<b>თანხა (ლარი)</b>
<b>4</b>	CET1	9.73%	142,020,969
<b>5</b>	Tier 1	12.15%	177,363,978
<b>6</b>	Total regulatory Capital	15.75%	229,826,836

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N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	35,408,949	
2	Due from NBG	235,894,100	
3	Due from Banks	107,387,303	
4	Dealing Securities	0	
5	Investment Securities	68,220,808	
6.1	Loans	1,256,240,645	
6.2	Less: Loan Loss Reserves	-42,966,301	
6.2.1	Of which: General Reserves	-16,160,264	ქპრალი 9 (Capital), N39
6.2.2	Of which: COVID-19 Related Reserves	0	
6	Net Loans	1,213,274,344	
7	Accrued Interest and Dividends Receivable	5,900,424	
8	Other Real Estate Owned & Repossessed Assets	184,537	
9	Equity Investments	6,349,427	
9.1	Of which above 10% equity holdings in financial institutions	6,194,572	ქპრალი 9 (Capital), N17
9.2	Of which significant investments subject to limited recognition		
9.3	Of which below 10% equity holdings subject to limited recognition		
10	Fixed Assets and Intangible Assets	48,769,335	
10.1	Of which intangible assets	1,585,414	ქპრალი 9 (Capital), N10
11	Other Assets	15,861,285	
12	<b>Total assets</b>	<b>1,737,250,513</b>	
13	Due to Banks	0	
14	Current (Accounts) Deposits	256,967,043	
15	Demand Deposits	357,574,473	
16	Time Deposits	329,207,062	
17	Own Debt Securities	0	
18	Borrowings	472,646,235	
19	Accrued Interest and Dividends Payable	7,528,530	
20	Other Liabilities	18,255,258	
20.1	Of which general reserves on other liabilities	1,391,921	
21	Subordinated Debentures	22,732,750	
21.1	Of which tier 2 capital qualifying instruments	18,339,400	ქპრალი 9 (Capital), N37
22	<b>Total liabilities</b>	<b>1,464,911,352</b>	
23	Common Stock	112,482,805	ქპრალი 9 (Capital), N2
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	72,117,570	ქპრალი 9 (Capital), N3
27	General Reserves	0	
28	Retained Earnings	87,738,786	ქპრალი 9 (Capital), N6
29	Asset Revaluation Reserves	0	
30	<b>Total Equity Capital</b>	<b>272,339,161</b>	

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Table 11

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

Exposure classes	Risk weights																		Risk Weighted Exposures before Credit Risk Mitigation
	5%		20%		50%		50%		75%		100%		100%		250%				
	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	99,827,879											204,393,596						204,393,596	
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			104,051,967			3,103,987					1,570,942		239,729					24,292,599	
7 Claims or contingent claims on corporates				0	0	0	0		0		637,268,850	77,268,518	0					914,565,368	
8 Retail claims or contingent retail claims				0	0	0		367,632,393			0		0		0			275,724,295	
9 Claims or contingent claims secured by mortgages on residential property				0	0	0	0		0		0		0		0			-	
10 Past due items				0	0	0	0		0		4,569,470		0		0			4,569,470	
11 Items belonging to regulatory high-risk categories				0	0	0	0	0	0		0		30,480,577		4,862,578			57,862,411	
12 Short-term claims on commercial banks and corporates																		-	
13 Claims in the form of collective investment undertakings (CIU)																		-	
14 Other items	35,458,949		0		0	0	0	0	0	0	57,015,988				0	0		57,015,988	
Total	135,286,822	0	104,051,967	0	0	3,103,987	0	367,632,393	0	1,104,778,825	77,268,518	30,729,697	0	4,862,578	0			1,538,416,015	



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Table 13 Standardized approach - Effect of credit risk mitigation

	a	b		c	d	e	f
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value		RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	
<b>Asset Classes</b>							
1 Claims or contingent claims on central governments or central banks	304,183,569				204,355,596	57,955,846	19%
2 Claims or contingent claims on regional governments or local authorities	0				0	0	
3 Claims or contingent claims on public sector entities	0				0	0	
4 Claims or contingent claims on multilateral development banks	0				0	0	
5 Claims or contingent claims on international organizations/institutions	0				0	0	
6 Claims or contingent claims on commercial banks	108,966,617				24,292,909	24,292,909	22%
7 Claims or contingent claims on corporates	837,266,850	148,577,879	77,298,518	914,565,368	823,555,837		90%
8 Retail claims or contingent retail claims	367,632,393			275,724,295	267,882,384		73%
9 Claims or contingent claims secured by mortgages on residential property	0			0	0		
10 Past due items	4,569,470			4,569,470	4,569,470		100%
11 Items belonging to regulatory high-risk categories	35,352,955			57,892,411	57,357,764		162%
12 Short-term claims on commercial banks and corporates	0			0	0		
13 Claims in the form of collective investment undertakings ("CIU")	0			0	0		
14 Other items	92,424,915			57,015,966	57,015,966		62%
<b>Total</b>	<b>1,750,396,770</b>	<b>148,577,879</b>	<b>77,298,518</b>	<b>1,538,416,015</b>	<b>1,292,630,176</b>		<b>71%</b>

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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				112,236,637	341,911,244	454,147,880	102,606,620	225,684,025	328,290,645
Cash outflows										
2	Retail deposits	39,362,670	417,808,889	457,171,560	6,995,591	73,778,814	80,774,405	1,690,323	16,872,679	18,563,002
3	Unsecured wholesale funding	211,173,319	801,226,164	1,012,399,483	46,010,328	99,233,745	145,244,073	40,931,635	90,142,655	131,074,290
4	Secured wholesale funding									
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	81,999,633	71,083,744	153,083,376	13,743,131	18,050,193	31,793,325	5,413,249	6,136,236	11,549,485
6	Other contractual funding obligations			-			-			-
7	Other contingent funding obligations	19,767,171	16,685,021	36,452,192	4,779,439	8,784,870	13,564,308	4,779,439	8,784,870	13,564,308
8	TOTAL CASH OUTFLOWS	352,302,792	1,306,803,819	1,659,106,611	71,528,489	199,847,622	271,376,111	52,814,645	121,936,440	174,751,086
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	351,559,584	930,812,601	1,282,372,185	8,568,542	11,977,048	20,545,590	18,198,559	128,398,595	146,597,154
11	Other cash inflows	3,565,437	33,281,639	36,847,075	1,240,553	647,723	1,888,277	1,240,553	647,723	1,888,277
12	TOTAL CASH INFLOWS	355,125,001	964,094,240	1,319,219,241	9,809,096	12,624,771	22,433,867	19,439,112	129,046,319	148,485,431
					ბოლიანი თანხა სვ-ის მეთოდოლოგიით (ლიმიტების გათვალისწინებით)			ბოლიანი თანხა ბაზელის მეთოდოლოგიით (ლიმიტების გათვალისწინებით)		
13	Total HQLA				112,236,637	341,911,244	454,147,880	102,606,620	225,684,025	328,290,645
14	Net cash outflow				61,719,393	187,222,851	248,942,244	33,375,533	30,484,110	43,687,771
15	Liquidity coverage ratio (%)				182%	183%	182%	307%	740%	751%

\* 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 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,758,176,756
2	(Asset amounts deducted in determining Tier 1 capital)	(7,779,987)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>1,750,396,770</b>
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	954,821
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	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>954,821</b>
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	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	<b>-</b>
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	
18	(Adjustments for conversion to credit equivalent amounts)	
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	<b>-</b>
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	<b>Tier 1 capital</b>	<b>264,559,174</b>
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	<b>1,751,351,591</b>
Leverage ratio		
22	<b>Leverage ratio</b>	<b>15.11%</b>
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:	264,559,174	-	-	542,598,537	807,157,711
2	Regulatory capital	264,559,174	-	-	18,339,400	282,898,574
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				524,259,137	524,259,137
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	268,787,047	62,972,831	54,471,872	22,410,106	370,745,087
5	Residents' deposits	245,136,383	58,375,778	48,061,251	18,258,051	351,339,891
6	Non-residents' deposits	23,650,663	4,597,052	6,410,621	4,152,055	19,405,196
7	Wholesale funding	356,152,635	68,365,888	64,190,389	-	233,255,209
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	333,954,141	68,365,888	48,385,697	-	225,352,863
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	22,198,493	-	15,804,692	-	7,902,346
10	Liabilities with matching interdependent assets					
11	Other liabilities:	15,338,523	17,942,301	6,674,392	1,167,096	-
12	Liabilities related to derivatives	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	15,338,523	17,942,301	6,674,392	1,167,096	-
14	Total available stable funding					1,411,158,007
Required stable funding						
15	Total high-quality liquid assets (HQLA)	423,994,974	27,000,000			8,984,596
16	Performing loans and securities:	239,720	257,390,653	210,097,735	659,419,929	793,781,240
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	239,720	1,445,289	980,000	-	742,751
19	Loans to non-financial institutions and retail customers, of which:	-	253,980,551	208,790,007	658,301,429	790,941,494
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	-	1,964,813	327,727	1,118,500	2,096,995
24	Assets with matching interdependent liabilities					
25	Other assets:	48,050,939	21,539,396	6,815,861	75,401,729	137,680,463
26	Assets related to derivatives		100,332	-	-	100,332
27	All other assets not included in the above categories	48,050,939	21,439,064	6,815,861	75,401,729	137,580,130
28	Off-balance sheet items	78,214,971	8,853,006	37,565,930	22,552,051	11,935,450
29	Total required stable funding					952,381,749
30	Net stable funding ratio					148.17%

\*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

Distribution by residual maturity		Exposures of On-Balance Items					
Risk classes		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	235,916,152	45,897,417	-	22,370,000		304,183,569
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	67,429,060	41,009,931			527,626	108,966,617
7	Claims or contingent claims on corporates	934,871	238,044,093	230,755,689	368,671,411	8,885	838,414,950
8	Retail claims or contingent retail claims	1,145,570	71,797,453	137,559,368	159,915,647	635,726	371,053,764
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-
10	Past due items*	-	732,461	911,120	2,389,061	536,828	4,569,470
11	Items belonging to regulatory high-risk categories	802,412	805,905	3,997,094	24,860,412	4,887,131	35,352,935
12	Short-term claims on commercial banks and corporates						-
13	Claims in the form of collective investment undertakings (CIU)						-
14	Other items	35,408,949	11,394,610	4,268,490	327,930	41,024,935	92,424,915
15	<b>Total</b>	<b>341,637,015</b>	<b>408,949,410</b>	<b>376,580,641</b>	<b>576,145,400</b>	<b>47,084,303</b>	<b>1,750,396,770</b>

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

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Table 11

On Balance Assets		a	b	c	d	e	f	g
		Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					
Risk classes								(a+b-c-d-e)
1	Claims or contingent claims on central governments or central banks		304,183,569	-	-		-	304,183,569
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		108,966,617	-	-		-	108,966,617
7	Claims or contingent claims on corporates	20,060,372	827,529,605	9,175,027	13,905,386		-	824,509,564
8	Retail claims or contingent retail claims	22,509,914	361,423,306	12,879,456	6,413,307		523,848	364,640,457
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-		-	-
10	Past due items*	12,065,058	-	7,495,588	-		523,848	4,569,470
11	Items belonging to regulatory high-risk categories	-	35,352,955	-	607,551		-	34,745,404
12	Short-term claims on commercial banks and corporates	-	-	-	-		-	-
13	Claims in the form of collective investment undertakings (CIU)	-	-	-	-		-	-
14	Other items	320,290	99,991,434	106,740	82		238,536	100,204,902
15	<b>Total</b>	<b>42,890,575</b>	<b>1,797,447,486</b>	<b>22,161,223</b>	<b>20,926,326</b>	<b>-</b>	<b>762,384</b>	<b>1,797,250,513</b>
16	Of which: loans	42,541,434	1,219,442,888	22,040,057	20,926,244	-	523,848	1,219,018,020
17	Of which: securities	-	68,267,417	-	-	-	-	68,267,417

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

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Table 12

On Balance Assets  Sector of repayment source / counterparty type	a	b	c	d	e	f	g
	Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value  (a+b-c-d-e)
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					
1 State, state organizations	-	305,004,417	-	16,376	-	-	304,988,041
2 Financial Institutions	-	114,891,193	-	118,363	-	-	114,772,830
3 Pawns shops	-	-	-	-	-	-	-
4 Construction Development, Real Estate Development and other Land Loans	-	31,055,443	-	619,653	-	-	30,435,790
5 Real Estate Management	486,721	115,838,086	747,790	2,130,319	-	-	113,440,697
6 Construction Companies	308,985	69,562,295	161,879	1,275,403	-	-	68,433,998
7 Production and Trade of Construction Materials	1,251,235	129,581,091	1,486,748	2,512,006	-	-	127,088,578
8 Trade of Consumer Goods and Goods	1,508,206	102,598,239	879,594	1,702,538	-	-	101,424,413
9 Production of Consumer Goods and Goods	8,799,872	95,060,269	3,685,914	1,534,177	-	-	98,640,049
10 Production and Trade of Durable Goods	-	87,117,140	6,647	1,535,372	-	-	85,575,121
11 Production and Trade of Clothes, Shoes and Textiles	222,250	12,944,957	75,736	234,685	-	-	12,856,886
12 Trade (Other)	3,317,170	77,796,807	1,656,544	1,398,892	-	45,039	78,098,541
13 Other Production	89,790	66,155,845	241,778	1,066,665	-	-	64,917,193
14 Hotels, Tourism	18,244,711	76,651,255	7,519,502	877,136	-	-	86,499,327
15 Restaurants	758,852	12,916,838	306,731	232,316	-	372,311	13,146,643
16 Industry	-	2,353,205	-	38,426	-	-	2,314,779
17 Oil Importers, Filling stations, gas stations and Retailers	-	1,464,480	6,609	27,952	-	-	1,429,919
18 Energy	-	2,706,975	-	53,488	-	-	2,653,487
19 Auto Dealers	-	3,997,009	-	79,635	-	-	3,917,374
20 HealthCare	-	23,990,261	187,304	449,462	-	-	23,353,495
21 Pharmacy	843,905	48,464,870	777,110	929,307	-	-	47,660,358
22 Telecommunication	-	7,687,618	30,969	108,951	-	3,702	7,546,698
23 Service	2,094,387	144,440,271	2,473,181	2,336,679	-	-	141,724,798
24 Agriculture	2,281,030	39,256,616	829,747	694,957	-	-	40,018,923
25 Other	28,872	6,137,147	28,904	120,131	-	17,580	6,016,963
26 Assets on which the Sector of repayment source is not accounted for	2,096,242	53,129,896	849,891	1,053,165	-	54,915	53,303,083
27 Other assets	320,290	104,883,264	106,740	82	-	238,536	105,096,732
28 Total	42,896,979	1,797,447,486	23,161,320	20,956,536	-	763,264	1,797,256,518

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Table 20

<u>Changes in reserve for loans and Corporate debt securities</u>		<u>Change in reserves for loans during the reporting period</u>	<u>Change in reserves for Corporate debt securities during the reporting period</u>
1	<b>Opening balance</b>	44,592,289	
2	<b>An increase in the reserve for possible losses on assets</b>	6,357,062	-
2.1	As a result of the origination of the new assets	3,312,919	
2.2	As a result of classification of assets as a low quality	3,044,143	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	-	
2.4	As a result of an increase in "additional general reserves"	-	
3	<b>Decrease in reserve for possible losses on assets</b>	7,983,050	-
3.1	As a result of write-off of assets	523,848	
3.2	As a result of partial or total payment of standard assets	3,141,796	
3.3	As a result of partial or total payment of adversely classified assets	1,212,498	
3.4	As a result of classification of assets as a high quality	389,370	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	2,715,538	
3.6	As a result of an decrease in "additional general reserves"	-	
4	<b>Closing balance</b>	<b>42,966,301</b>	-

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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	45,857,684	
2	Inflows to non-performing portfolios	8,530,026	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	-	
4	Outflows from non-performing portfolios	11,846,276	
5	Outflow to standard loan portfolio	-	
6	Outflow to watch loan portfolio	1,760,324	
7	Outflow due to loan repayment, partial or total	5,975,491	
8	Outflow due to taking possession of collateral	-	
9	Outflow due to sale of portfolios	-	
10	Outflows due to write-offs	523,848	
11	Outflow due to other situations	-	
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	3,586,613	
13	Closing balance	42,541,434	





[illegible]

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Table 24

Loans		Gross carrying value					General and Special Reserves					Additional General Reserve		
		Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss			
Sector of repayment source														
	1	State, state organizations	818,795	818,795	-	-	-	-	16,376	16,376	-	-	-	-
	2	Financial Institutions	5,918,167	5,918,167	-	-	-	-	118,363	118,363	-	-	-	-
	3	Pawn-shops	-	-	-	-	-	-	-	-	-	-	-	-
	4	Construction Development, Real Estate Development and other Land Loans	30,982,644	30,982,644	-	-	-	-	619,653	619,653	-	-	-	-
	5	Real Estate Management	116,073,017	109,556,553	6,035,743	480,721	-	-	2,878,109	2,130,319	603,574	144,216	-	-
	6	Construction Companies	69,131,404	68,130,584	691,834	308,985	-	-	1,437,282	1,275,403	69,183	92,696	-	-
	7	Production and Trade of Construction Materials	130,472,467	127,509,065	1,412,167	291,012	-	1,260,223	3,800,749	2,312,006	141,217	87,304	-	1,260,223
	8	Trade of Consumer Foods and Goods	103,898,901	99,831,239	2,559,457	1,112,925	-	395,280	2,682,031	1,702,528	250,346	333,878	-	395,280
	9	Production of Consumer Foods and Goods	103,515,650	87,727,505	6,988,273	7,868,665	-	931,207	5,220,092	1,534,177	565,405	2,189,302	-	931,207
	10	Production and Trade of Durable Goods	86,882,048	86,815,578	66,470	-	-	-	1,542,019	1,535,372	6,647	-	-	-
	11	Production and Trade of Clothes, Shoes and Textiles	13,137,364	12,824,907	90,307	222,350	-	-	310,421	234,685	9,031	66,705	-	-
	12	Trade (Other)	80,881,052	76,508,574	1,055,309	851,450	2,296,200	169,520	3,055,436	1,398,892	105,531	233,393	1,148,100	169,520
	13	Other Production	65,970,402	63,695,189	2,205,422	68,298	1,492	-	1,308,443	1,066,665	220,542	20,489	746	-
	14	Hotels, Tourism	93,533,961	48,455,543	26,833,708	16,892,954	-	1,351,757	8,396,638	877,136	2,577,528	3,590,218	-	1,351,757
	15	Restaurants	13,603,822	12,116,078	728,893	505,725	191,685	61,441	539,048	232,316	60,904	88,544	95,843	61,441
	16	Industry	2,350,655	2,350,655	-	-	-	-	38,626	38,626	-	-	-	-
	17	Oil Importers,Filling stations,gas stations and Retailers	1,463,683	1,397,590	66,094	-	-	-	34,561	27,952	6,609	-	-	-
	18	Energy	2,674,393	2,674,393	-	-	-	-	53,488	53,488	-	-	-	-
	19	Auto Dealers	3,981,739	3,981,739	-	-	-	-	79,635	79,635	-	-	-	-
	20	HealthCare	25,920,528	24,047,489	1,873,039	-	-	-	636,766	449,462	187,304	-	-	-
	21	Pharmacy	49,166,569	47,968,485	354,179	146,018	-	697,886	1,706,417	929,307	35,418	43,805	-	697,886
	22	Telecommunication	7,674,315	7,364,627	309,688	-	-	-	139,920	108,951	30,969	-	-	-
	23	Service	146,185,918	126,570,498	17,521,034	1,495,535	404,582	194,270	4,809,860	2,336,679	1,627,960	448,660	202,291	194,270
	24	Agriculture	40,967,935	37,240,486	1,442,439	2,285,010	-	-	1,524,704	694,957	144,244	685,503	-	-
	25	Other	6,151,348	6,006,566	144,782	-	-	-	134,610	120,131	14,478	-	-	-
	26	Assets on which the Sector of repayment source is not accounted for	54,883,666	51,658,260	1,169,164	1,662,907	318,464	74,870	1,883,056	1,033,165	116,916	498,872	159,232	74,870
27	Total	1,256,240,645	1,142,151,209	71,548,002	34,192,256	3,212,424	5,136,455	42,966,301	20,926,244	6,779,806	8,523,585	1,606,212	5,136,455	

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Table 22

Gross carrying values/nominal values - distribution according to Collateral type									
	a	b	c	d	e	f	g	h	i
Secured by deposit	Secured by the state and state institutions	Secured by 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	
Loans, corporate debt securities and off-balance-sheet items									
1 Loans	10,501,278	10,985,915	106,085,693	-	984,971,854	1,474,785	55,276,188	65,674,399	21,270,533
2 Corporate debt securities									
3 Off-balance-sheet items	1,998,128			-	40,121,972	-	11,024,689	32,292,489	83,273,249
4 Of which: Non-Performing Loans		225,000	6,066,883	-	30,626,186	-	966,368	2,898,297	1,708,700
5 Of which: Non-Performing Corporate debt securities									
6 Of which: Non-Performing Off-balance-sheet items	-	-	-	-	210,881	-	-	-	-

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Table 34

		Assets carrying value of loans					Reserves					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 average value of loans)	Weighted average maturity of loans according to the remaining maturity (months)	
		Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss						
1	Asset Totals	128,036	728,036	-	-	-	16,772	16,772	-	-	-	33	6.55%	7.52%	12.53%	34	
2	Consumer Loans	4,382,123	3,877,035	101,212	103,048	81,487	88,105	267,385	77,023	13,152	88,914	22,748	68,136	138	8.89%	9.81%	15.93%
3	Pay Day Loans	-	-	-	-	-	-	-	-	-	-	-	-	1	0.00%	0.00%	-
4	Management Equipments	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	-
5	Overdrafts	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	-
6	Credit Cards	1,093,081	1,093,081	19,435	10,831	9,742	-	19,081	19,282	3,341	3,423	3,132	636	14,203	14.20%	14.20%	12.9
7	Mortgages	33,857,049	36,108,716	2,363,455	2,338,038	1,00,914	45,184	2,363,715	1,709,047	261,324	622,612	1,02,021	33,498	347	6.38%	5.84%	8.77%
7.1	Mortgages - Purchase of completed real estate	33,857,049	36,108,716	2,363,455	2,338,038	1,00,914	45,184	2,363,715	1,709,047	261,324	622,612	1,02,021	33,498	347	6.38%	5.84%	8.88
7.2	Mortgages - Construction, the purchase of real estate under construction	3,745,048	3,582,742	188,612	187,188	-	-	188,612	188,000	188,000	188,000	-	47	1	6.24%	6.45%	108
7.3	Mortgages - Buy Back Loans Reservations	2,174,000	1,400,000	190,789	41,120	-	-	190,452	67,720	14,070	12,473	-	31	1	5.24%	5.82%	112
8	Real Estate Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	-
9	Residential	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	-
10	Total Asset Portfolio	16,053,100	16,189,191	2,761,415	1,410,726	111,445	86,369	3,011,863	1,863,128	279,243	742,846	126,810	86,188	1,271	6.89%	7.34%	106
10.1	Before Provisions: Loans issued on the basis of income from a portfolio or other assets held in administration																
		-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	0.00%