

| Pillar 3 quarterly report | | |
|---------------------------|-----------------------------------|--------------------|
| 1 | Name of a bank | JSC CARTU BANK |
| 2 | Chairman of the Supervisory Board | Nikoloz Chkhetiani |
| 3 | CEO of a bank | Nato Khaindrava |
| 4 | Bank's web page | www.cartubank.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 | | 3Q 2020 | 2Q 2020 | 1Q 2020 | 4Q 2019 | 3Q 2019 |
|----|---|---------------|---------------|---------------|---------------|---------------|
| | Regulatory capital (amounts, GEL) | | | | | |
| | Based on Basel III framework | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 164,116,199 | 167,969,628 | 159,299,161 | 199,034,952 | 195,242,645 |
| 2 | Tier 1 | 187,130,799 | 189,356,028 | 182,290,661 | 219,108,852 | 215,929,045 |
| 3 | Total regulatory capital | 425,737,869 | 411,644,701 | 420,404,542 | 427,216,297 | 428,170,330 |
| | Risk-weighted assets (amounts, GEL) | | | | | |
| 4 | Risk-weighted assets (RWA) (Based on Basel III framework) | 1,452,187,562 | 1,418,689,194 | 1,511,302,849 | 1,439,273,402 | 1,430,709,274 |
| | Capital ratios as a percentage of RWA | | | | | |
| | Based on Basel III framework * | | | | | |
| 5 | Common equity Tier 1 ratio >=6.08% | 11.30% | 11.84% | 10.54% | 13.83% | 13.65% |
| 6 | Tier 1 ratio >=8.11% | 12.89% | 13.35% | 12.06% | 15.22% | 15.09% |
| 7 | Total Regulatory Capital ratio >=16.43% | 29.32% | 29.02% | 27.82% | 29.68% | 29.93% |
| | Income | | | | | |
| 8 | Total Interest Income /Average Annual Assets | 5.73% | 5.46% | 6.11% | 7.14% | 7.37% |
| 9 | Total Interest Expense / Average Annual Assets | 2.61% | 2.48% | 2.31% | 2.44% | 2.44% |
| 10 | Earnings from Operations / Average Annual Assets | 1.74% | 1.65% | 2.71% | 2.67% | 3.26% |
| 11 | Net Interest Margin | 3.12% | 2.98% | 3.80% | 4.71% | 4.94% |
| 12 | Return on Average Assets (ROAA) | -3.11% | -4.25% | -12.90% | 1.91% | 2.17% |
| 13 | Return on Average Equity (ROAE) | -21.92% | -28.96% | -81.73% | 11.08% | 12.46% |
| | Asset Quality | | | | | |
| 14 | Non Performed Loans / Total Loans | 36.68% | 36.46% | 32.06% | 32.82% | 39.48% |
| 15 | LLR/Total Loans | 17.18% | 16.97% | 17.59% | 13.73% | 15.75% |
| 16 | FX Loans/Total Loans | 67.48% | 68.38% | 71.53% | 69.04% | 66.33% |
| 17 | FX Assets/Total Assets | 68.51% | 68.10% | 72.11% | 70.55% | 65.69% |
| 18 | Loan Growth-YTD | 12.52% | 8.50% | 13.09% | 8.84% | 2.30% |
| | Liquidity | | | | | |
| 19 | Liquid Assets/Total Assets | 30.87% | 23.56% | 29.66% | 27.25% | 29.72% |
| 20 | FX Liabilities/Total Liabilities | 85.64% | 87.77% | 90.73% | 88.67% | 85.32% |
| 21 | Current & Demand Deposits/Total Assets | 32.61% | 34.01% | 38.20% | 35.94% | 34.84% |
| | Liquidity Coverage Ratio*** | | | | | |
| 22 | Total HQLA | 353,567,647 | 354,174,094 | 327,940,948 | 335,125,346 | 340,082,465 |
| 23 | Net cash outflow | 191,701,831 | 215,853,593 | 161,624,106 | 123,566,755 | 126,275,518 |
| 24 | LCR ratio (%) | 184% | 164% | 203% | 271% | 269% |

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

*** 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 | 7,857,658 | 23,822,573 | 31,680,231 | 11,525,442 | 9,826,743 | 21,352,185 |
| 2 | Due from NBG | 503,395 | 195,118,342 | 195,621,737 | 1,755,527 | 188,254,762 | 190,010,289 |
| 3 | Due from Banks | 20,459,841 | 147,924,146 | 168,383,987 | 66,419,359 | 113,986,641 | 180,406,000 |
| 4 | Dealing Securities | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Investment Securities | 46,272,032 | 16,110,220 | 62,382,252 | 21,003,803 | 14,480,480 | 35,484,283 |
| 6.1 | Loans | 335,797,324 | 696,892,123 | 1,032,689,447 | 290,469,289 | 572,172,466 | 862,641,755 |
| 6.2 | Less: Loan Loss Reserves | -50,434,890 | -126,980,355 | -177,415,245 | -41,479,521 | -94,400,951 | -135,880,472 |
| 6 | Net Loans | 285,362,434 | 569,911,768 | 855,274,202 | 248,989,768 | 477,771,515 | 726,761,283 |
| 7 | Accrued Interest and Dividends Receivable | 7,655,942 | 7,107,044 | 14,762,986 | 3,121,219 | 4,434,332 | 7,555,551 |
| 8 | Other Real Estate Owned & Repossessed Assets | 6,013,426 | X | 6,013,426 | 24,352,452 | X | 24,352,452 |
| 9 | Equity Investments | 7,793,239 | 0 | 7,793,239 | 5,814,321 | 0 | 5,814,321 |
| 10 | Fixed Assets and Intangible Assets | 21,313,841 | X | 21,313,841 | 17,998,741 | X | 17,998,741 |
| 11 | Other Assets | 39,934,611 | 4,118,091 | 44,052,702 | 22,002,279 | 1,133,568 | 23,135,847 |
| 12 | Total assets | 443,166,419 | 964,112,184 | 1,407,278,603 | 422,982,911 | 809,888,041 | 1,232,870,952 |
| | Liabilities | | | | | | |
| 13 | Due to Banks | 50,507 | 111,563 | 162,070 | 51,462 | 103,602 | 155,064 |
| 14 | Current (Accounts) Deposits | 48,553,858 | 331,732,925 | 380,286,783 | 81,678,591 | 281,252,642 | 362,931,233 |
| 15 | Demand Deposits | 32,177,447 | 46,499,604 | 78,677,051 | 38,441,111 | 28,177,344 | 66,618,455 |
| 16 | Time Deposits | 72,017,047 | 410,743,858 | 482,760,905 | 17,509,032 | 333,664,393 | 351,173,425 |
| 17 | Own Debt Securities | | | 0 | | | 0 |
| 18 | Borrowings | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | Accrued Interest and Dividends Payable | 1,972,407 | 9,050,724 | 11,023,131 | 545,069 | 8,280,163 | 8,825,232 |
| 20 | Other Liabilities | 22,308,908 | 9,430,326 | 31,739,234 | 13,380,795 | 5,919,103 | 19,299,898 |
| 21 | Subordinated Debentures | 0 | 248,557,680 | 248,557,680 | 0 | 223,413,120 | 223,413,120 |
| 22 | Total liabilities | 177,080,174 | 1,056,126,680 | 1,233,206,854 | 151,606,060 | 880,810,367 | 1,032,416,427 |
| | Equity Capital | | | | | | |
| 23 | Common Stock | 114,430,000 | X | 114,430,000 | 114,430,000 | | 114,430,000 |
| 24 | Preferred Stock | 0 | X | 0 | 0 | | 0 |
| 25 | Less: Repurchased Shares | 0 | X | 0 | 0 | | 0 |
| 26 | Share Premium | 0 | X | 0 | 0 | | 0 |
| 27 | General Reserves | 7,438,034 | X | 7,438,034 | 7,438,034 | | 7,438,034 |
| 28 | Retained Earnings | 52,203,715 | X | 52,203,715 | 78,586,491 | | 78,586,491 |
| 29 | Asset Revaluation Reserves | 0 | X | 0 | 0 | | 0 |
| 30 | Total Equity Capital | 174,071,749 | | 174,071,749 | 200,454,525 | | 200,454,525 |
| 31 | Total liabilities and Equity Capital | 351,151,923 | 1,056,126,680 | 1,407,278,603 | 352,060,585 | 880,810,367 | 1,232,870,952 |

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Table 3 **Income statement** *in Lari*

| N | N | Reporting Period | | | Respective period of the previous year | | |
|------|---|----------------------------|-------------------|-------------------|--|-------------------|-------------------|
| | | GEL | FX | Total | GEL | FX | Total |
| | | Interest Income | | | | | |
| 1 | Interest Income from Bank's "Nostro" and Deposit Accounts | 1,074,087 | 258,196 | 1,332,283 | 2,815,914 | 1,260,071 | 4,075,985 |
| 2 | Interest Income from Loans | 20,310,035 | 30,620,708 | 50,930,743 | 17,868,668 | 32,635,655 | 50,504,323 |
| 2.1 | from the Interbank Loans | 0 | 0 | 0 | 0 | 0 | 0 |
| 2.2 | from the Retail or Service Sector Loans | 8,729,686 | 11,884,908 | 20,614,594 | 8,081,335 | 13,088,336 | 21,169,671 |
| 2.3 | from the Energy Sector Loans | 112 | 652,409 | 652,521 | 802 | 163,153 | 163,955 |
| 2.4 | from the Agriculture and Forestry Sector Loans | 1,419,686 | 1,371,362 | 2,791,048 | 1,328,501 | 2,223,598 | 3,552,099 |
| 2.5 | from the Construction Sector Loans | 3,304,101 | 4,078,111 | 7,382,212 | 3,095,165 | 3,513,918 | 6,609,084 |
| 2.6 | from the Mining and Mineral Processing Sector Loans | 3,658,325 | 3,007,758 | 6,666,084 | 3,072,219 | 5,202,359 | 8,274,579 |
| 2.7 | from the Transportation or Communications Sector Loans | 6,540 | 9,684 | 16,224 | 7,762 | 687,093 | 694,855 |
| 2.8 | from Individuals Loans | 771,367 | 2,360,463 | 3,131,830 | 511,529 | 2,452,696 | 2,964,225 |
| 2.9 | from Other Sectors Loans | 2,420,218 | 7,256,012 | 9,676,230 | 1,771,355 | 5,304,501 | 7,075,855 |
| 3 | Fees/penalties income from loans to customers | 481,431 | 1,298,834 | 1,780,265 | 1,893,587 | 6,866,605 | 8,760,192 |
| 4 | Interest and Discount Income from Securities | 1,028,152 | 0 | 1,028,152 | 772,965 | 0 | 772,965 |
| 5 | Other Interest Income | 0 | 17,689 | 17,689 | 0 | 63,365 | 63,365 |
| 6 | Total Interest Income | 22,893,705 | 32,195,427 | 55,089,132 | 23,351,134 | 40,825,696 | 64,176,830 |
| | | Interest Expense | | | | | |
| 7 | Interest Paid on Demand Deposits | 694,143 | 529,720 | 1,223,863 | 2,171,691 | 112,673 | 2,284,364 |
| 8 | Interest Paid on Time Deposits | 3,824,216 | 11,109,258 | 14,933,474 | 888,321 | 10,538,784 | 11,427,105 |
| 9 | Interest Paid on Banks Deposits | 50,885 | 361 | 51,246 | 12,297 | 359,589 | 371,886 |
| 10 | Interest Paid on Own Debt Securities | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | Interest Paid on Other Borrowings | 0 | 8,864,567 | 8,864,567 | 0 | 7,117,367 | 7,117,367 |
| 12 | Other Interest Expenses | | | 0 | | | 0 |
| 13 | Total Interest Expense | 4,569,244 | 20,503,906 | 25,073,150 | 3,072,309 | 18,128,413 | 21,200,722 |
| 14 | Net Interest Income | 18,324,461 | 11,691,521 | 30,015,982 | 20,278,825 | 22,697,283 | 42,976,108 |
| | | Non-Interest Income | | | | | |
| 15 | Net Fee and Commission Income | -234,377 | -3,172,109 | -3,406,486 | 406,590 | -4,281,094 | -3,874,504 |
| 15.1 | Fee and Commission Income | 1,933,866 | 1,395,049 | 3,328,915 | 2,475,548 | 1,414,370 | 3,889,918 |
| 15.2 | Fee and Commission Expense | 2,168,243 | 4,567,158 | 6,735,401 | 2,068,958 | 5,695,464 | 7,764,422 |
| 16 | Dividend Income | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | Gain (Loss) from Dealing Securities | 1,602,915 | 0 | 1,602,915 | 43,170 | 0 | 43,170 |
| 18 | Gain (Loss) from Investment Securities | 157,476 | 1,264,681 | 1,422,157 | 22,393 | 782,942 | 805,335 |
| 19 | Gain (Loss) from Foreign Exchange Trading | 4,849,443 | | 4,849,443 | 4,045,408 | | 4,045,408 |
| 20 | Gain (Loss) from Foreign Exchange Translation | 650,628 | | 650,628 | -4,348,895 | | -4,348,895 |
| 21 | Gain (Loss) on Sales of Fixed Assets | 10,973 | 0 | 10,973 | 38,608 | 0 | 38,608 |
| 22 | Non-Interest Income from other Banking Operations | 1,016,921 | 232,530 | 1,249,451 | 1,134,775 | 735,174 | 1,869,949 |
| 23 | Other Non-Interest Income | 1,023,984 | 63,351 | 1,087,335 | 698,663 | 6,077 | 704,740 |

| | | | | | | | |
|----|---|-------------|------------|-------------|-------------|------------|-------------|
| 24 | Total Non-Interest Income | 9,077,963 | -1,611,547 | 7,466,416 | 2,040,712 | -2,756,901 | -716,189 |
| | Non-Interest Expenses | | | | | | |
| 25 | Non-Interest Expenses from other Banking Operations | 576,026 | 23,023 | 599,049 | 670,332 | 159,091 | 829,423 |
| 26 | Bank Development, Consultation and Marketing Expenses | 433,322 | 33,813 | 467,135 | 376,009 | 85,746 | 461,755 |
| 27 | Personnel Expenses | 9,562,886 | | 9,562,886 | 9,288,320 | | 9,288,320 |
| 28 | Operating Costs of Fixed Assets | 55,934 | | 55,934 | 63,463 | | 63,463 |
| 29 | Depreciation Expense | 3,237,254 | | 3,237,254 | 3,053,757 | | 3,053,757 |
| 30 | Other Non-Interest Expenses | 3,004,953 | 136,104 | 3,141,057 | 3,161,955 | 445,322 | 3,607,277 |
| 31 | Total Non-Interest Expenses | 16,870,375 | 192,940 | 17,063,315 | 16,613,836 | 690,159 | 17,303,995 |
| 32 | Net Non-Interest Income | -7,792,412 | -1,804,487 | -9,596,899 | -14,573,124 | -3,447,060 | -18,020,184 |
| | | | | | | | |
| 33 | Net Income before Provisions | 10,532,049 | 9,887,034 | 20,419,083 | 5,705,701 | 19,250,223 | 24,955,924 |
| | | | | | | | |
| 34 | Loan Loss Reserve | 44,100,371 | | 44,100,371 | 374,382 | | 374,382 |
| 35 | Provision for Possible Losses on Investments and Securities | -1,309,033 | | -1,309,033 | -635,261 | | -635,261 |
| 36 | Provision for Possible Losses on Other Assets | 13,183,944 | | 13,183,944 | 2,852,039 | | 2,852,039 |
| 37 | Total Provisions for Possible Losses | 55,975,282 | 0 | 55,975,282 | 2,591,160 | 0 | 2,591,160 |
| | | | | | | | |
| 38 | Net Income before Taxes and Extraordinary Items | -45,443,233 | 9,887,034 | -35,556,199 | 3,114,541 | 19,250,223 | 22,364,764 |
| 39 | Taxation | -5,619,115 | | -5,619,115 | 3,469,702 | | 3,469,702 |
| 40 | Net Income after Taxation | -39,824,118 | 9,887,034 | -29,937,084 | -355,161 | 19,250,223 | 18,895,062 |
| 41 | Extraordinary Items | 0 | | 0 | -246 | | -246 |
| 42 | Net Income | -39,824,118 | 9,887,034 | -29,937,084 | -355,407 | 19,250,223 | 18,894,816 |

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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 | Contingent Liabilities and Commitments | | | 0 | | | 0 |
| 1.1 | Guarantees Issued | 18,336,605 | 9,994,901 | 28,331,506 | 21,068,886 | 28,512,238 | 49,581,124 |
| 1.2 | Letters of credit Issued | | | 0 | 733,791 | | 733,791 |
| 1.3 | Undrawn loan commitments | 29,275,630 | 17,239,287 | 46,514,917 | 12,456,564 | 18,238,177 | 30,694,741 |
| 1.4 | Other Contingent Liabilities | 20,729 | 0 | 20,729 | 12,464 | 0 | 12,464 |
| 2 | Guarantees received as security for liabilities of the bank | | | 0 | | | 0 |
| 3 | Assets pledged as security for liabilities of the bank | | | 0 | | | 0 |
| 3.1 | Financial assets of the bank | | | 0 | | | 0 |
| 3.2 | Non-financial assets of the bank | | | 0 | | | 0 |
| 4 | Guarantees received as security for receivables of the bank | | | 0 | | | 0 |
| 4.1 | Surety, joint liability | 8,661,129 | 7,089,428 | 15,750,556 | 8,555,045 | 7,366,304 | 15,921,349 |
| 4.2 | Guarantees | 136,597,798 | 399,109,572 | 535,707,370 | 145,316,333 | 295,942,593 | 441,258,926 |
| 5 | Assets pledged as security for receivables of the bank | | | 0 | | | 0 |
| 5.1 | Cash | 577,450 | 37,008,346 | 37,585,796 | 271,778 | 11,312,106 | 11,583,884 |
| 5.2 | Precious metals and stones | 0 | 0 | 0 | 0 | 0 | 0 |
| 5.3 | Real Estate: | 17,688,364 | 2,034,564,891 | 2,052,253,255 | 26,233,310 | 1,859,365,654 | 1,885,598,964 |
| 5.3.1 | Residential Property | 328,780 | 185,009,594 | 185,338,374 | 245,282 | 195,001,411 | 195,246,693 |
| 5.3.2 | Commercial Property | 838,389 | 1,038,000,975 | 1,038,839,364 | 9,991,531 | 941,549,767 | 951,541,298 |
| 5.3.3 | Complex Real Estate | 0 | 212,485,961 | 212,485,961 | 0 | 188,464,922 | 188,464,922 |
| 5.3.4 | Land Parcel | 16,521,195 | 495,090,417 | 511,611,612 | 15,996,498 | 486,672,131 | 502,668,628 |
| 5.3.5 | Other | 0 | 103,977,945 | 103,977,945 | 0 | 47,677,424 | 47,677,424 |
| 5.4 | Movable Property | 246,311,018 | 431,714,244 | 678,025,262 | 165,430,347 | 232,604,044 | 398,034,391 |
| 5.5 | Shares Pledged | 12,670,043 | 171,475,216 | 184,145,259 | 12,681,043 | 149,991,182 | 162,672,225 |
| 5.6 | Securities | 0 | 5,096,090 | 5,096,090 | 0 | 4,580,560 | 4,580,560 |
| 5.7 | Other | 23,120,084 | 94,241,723 | 117,361,806 | 6,176,201 | 91,728,693 | 97,904,894 |
| 6 | Derivatives | | | 0 | | | 0 |
| 6.1 | Receivables through FX contracts (except options) | | | 0 | | | 0 |
| 6.2 | Payables through FX contracts (except options) | | | 0 | | | 0 |
| 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 | Receivables not recognized on-balance | | | 0 | | | 0 |
| 7.1 | Principal of receivables derecognized during last 3 month | 0 | 143,083 | 143,083 | 271,164 | 1,370,423 | 1,641,588 |
| 7.2 | Interest and penalty receivable not recognized on-balance or derecognized during last 3 month | 2,472,070 | 5,654,909 | 8,126,979 | 3,530,406 | 7,900,170 | 11,430,576 |
| 7.3 | Principal of receivables derecognized during 5 years month (including last 3 month) | 3,303,710 | 7,302,156 | 10,605,866 | 3,274,454 | 8,134,137 | 11,408,591 |
| 7.4 | Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month) | 60,746,690 | 130,626,559 | 191,373,249 | 59,069,748 | 126,919,891 | 185,989,639 |
| 8 | Non-cancelable operating lease | 866,964 | 0 | 866,964 | 3,095,533 | 0 | 3,095,533 |
| 8.1 | Through indefinit term agreement | 104,788 | 0 | 104,788 | 59,807 | 0 | 59,807 |
| 8.2 | Within one year | 712,836 | 0 | 712,836 | 1,970,990 | 0 | 1,970,990 |
| 8.3 | From 1 to 2 years | 32,506 | 0 | 32,506 | 1,064,736 | 0 | 1,064,736 |
| 8.4 | From 2 to 3 years | 11,133 | 0 | 11,133 | 0 | 0 | 0 |
| 8.5 | From 3 to 4 years | 3,600 | 0 | 3,600 | 0 | 0 | 0 |
| 8.6 | From 4 to 5 years | 2,100 | 0 | 2,100 | 0 | 0 | 0 |
| 8.7 | More than 5 years | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | Capital expenditure commitment | | | 0 | | | 0 |

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Table 5

Risk Weighted Assets

in Lari

| N | | 3Q 2020 | 2Q 2020 |
|-------|---|----------------------|----------------------|
| 1 | Risk Weighted Assets for Credit Risk | 1,272,725,474 | 1,239,000,993 |
| 1.1 | Balance sheet items * | 1,235,182,818 | 1,208,525,106 |
| 1.1.1 | Including: amounts below the thresholds for deduction (subject to 250% risk weight) | 40,463,668 | 32,970,025 |
| 1.2 | Off-balance sheet items | 36,460,936 | 29,480,607 |
| 1.3 | Counterparty credit risk | 1,081,720 | 995,280 |
| 2 | Risk Weighted Assets for Market Risk | 50,231,085 | 50,457,199 |
| 3 | Risk Weighted Assets for Operational Risk | 129,231,003 | 129,231,003 |
| 4 | Total Risk Weighted Assets | 1,452,187,562 | 1,418,689,194 |

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

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Table 6 **Information about supervisory board, directorate, beneficiary owners and shareholders**

| Members of Supervisory Board | |
|--|------------------------|
| 1 | Nikoloz Chkhetiani |
| 2 | Besik Demetrashvili |
| 3 | Temur Kobakhidze |
| 4 | Zaza Verdzeuli |
| 5 | Tea Jokhadze |
| 6 | |
| 7 | |
| 8 | |
| 9 | |
| 10 | |
| Members of Board of Directors | |
| 1 | Nato Khaindrava |
| 2 | Givi Lebanidze |
| 3 | David Galuashvili |
| 4 | Zurab Gogua |
| 5 | Beka Kvaratskhelia |
| 6 | |
| 7 | |
| 8 | |
| 9 | |
| 10 | |
| List of Shareholders owning 1% and more of issued capital, indicating Shares | |
| 1 | Jsc "Cartu Group" 100% |
| List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares | |
| 1 | Uta Ivanishvili 100% |

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

| | | a | b | c |
|-----|--|--|--|----------------------------------|
| | Account name of standardized supervisory balance sheet item | Carrying values as reported in published stand-alone financial statements per local accounting rules | Carrying values of items | |
| | | | Not subject to capital requirements or subject to deduction from capital | Subject to credit risk weighting |
| 1 | Cash | 31,680,231 | | 31,680,231 |
| 2 | Due from NBG | 195,621,737 | | 195,621,737 |
| 3 | Due from Banks | 168,383,987 | | 168,383,987 |
| 4 | Dealing Securities | 0 | | 0 |
| 5 | Investment Securities | 62,382,252 | | 62,382,252 |
| 6.1 | Loans | 1,032,689,447 | | 1,032,689,447 |
| 6.2 | <i>Less: Loan Loss Reserves</i> | <i>-177,415,245</i> | | <i>-177,415,245</i> |
| 6 | Net Loans | 855,274,202 | | 855,274,202 |
| 7 | Accrued Interest and Dividends Receivable | 14,762,986 | | 14,762,986 |
| 8 | Other Real Estate Owned & Repossessed Assets | 6,013,426 | | 6,013,426 |
| 9 | Equity Investments | 7,793,239 | | 7,793,239 |
| 10 | Fixed Assets and Intangible Assets | 21,313,841 | 3,736,435 | 17,577,406 |
| 11 | Other Assets | 44,052,702 | 5,619,115 | 38,433,587 |
| | Total exposures subject to credit risk weighting before adjustments | 1,407,278,603 | 9,355,550 | 1,397,923,053 |

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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 | Total carrying value of balance sheet items subject to credit risk weighting before adjustments | 1,397,923,053 |
| 2.1 | Nominal values of off-balance sheet items subject to credit risk weighting | 73,980,618 |
| 2.2 | Nominal values of off-balance sheet items subject to counterparty credit risk weighting | 54,086,000 |
| 3 | Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes | 1,525,989,671 |
| 4 | Effect of provisioning rules used for capital adequacy purposes | 12,034,316 |
| 5.1 | Effect of credit conversion factor of off-balance sheet items related to credit risk framework | -36,087,367 |
| 5.2 | Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR) | -53,004,280 |
| 6 | Effect of other adjustments * | 6,415,855 |
| 7 | Total exposures subject to credit risk weighting | 1,455,348,195 |

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

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Table 9 **Regulatory capital**

| N | | in Lari |
|----|--|-------------|
| 1 | Common Equity Tier 1 capital before regulatory adjustments | 173,471,749 |
| 2 | Common shares that comply with the criteria for Common Equity Tier 1 | 114,430,000 |
| 3 | Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1 | |
| 4 | Accumulated other comprehensive income | |
| 5 | Other disclosed reserves | 6,838,034 |
| 6 | Retained earnings (loss) | 52,203,715 |
| 7 | Regulatory Adjustments of Common Equity Tier 1 capital | 9,355,550 |
| 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 | 3,736,435 |
| 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) | 5,619,115 |
| 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 | |
| 18 | Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit) | |
| 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) | |
| 20 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | |
| 21 | The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1 | |
| 22 | Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments | |
| 23 | Common Equity Tier 1 | 164,116,199 |
| 24 | Additional tier 1 capital before regulatory adjustments | 23,014,600 |
| 25 | Instruments that comply with the criteria for Additional tier 1 capital | 23,014,600 |
| 26 | Including: instruments classified as equity under the relevant accounting standards | |
| 27 | Including: instruments classified as liabilities under the relevant accounting standards | 23,014,600 |
| 28 | Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital | |
| 29 | Regulatory Adjustments of Additional Tier 1 capital | 0 |
| 30 | Investments in own Additional Tier 1 instruments | |
| 31 | Reciprocal cross-holdings in Additional Tier 1 instruments | |
| 32 | Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions | |
| 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) | |
| 34 | Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments | |
| 35 | Additional Tier 1 Capital | 23,014,600 |
| 36 | Tier 2 capital before regulatory adjustments | 238,607,070 |
| 37 | Instruments that comply with the criteria for Tier 2 capital | 226,143,080 |
| 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 | 12,463,990 |
| 40 | Regulatory Adjustments of Tier 2 Capital | 0 |
| 41 | Investments in own shares that meet the criteria for Tier 2 capital | |
| 42 | Reciprocal cross-holdings in Tier 2 capital | |
| 43 | Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions | |
| 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) | |
| 45 | Tier 2 Capital | 238,607,070 |

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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% | 65,348,440 |
| 1.2 | Minimum Tier 1 Requirement | 6.00% | 87,131,254 |
| 1.3 | Minimum Regulatory Capital Requirement | 8.00% | 116,175,005 |
| 2 | Combined Buffer | | |
| 2.1 | Capital Conservation Buffer * | 0.00% | 0 |
| 2.2 | Countercyclical Buffer | 0.00% | 0 |
| 2.3 | Systemic Risk Buffer | | 0 |
| 3 | Pillar 2 Requirements | | |
| 3.1 | CET1 Pillar 2 Requirement | 1.58% | 22,983,288 |
| 3.2 | Tier 1 Pillar2 Requirement | 2.11% | 30,681,944 |
| 3.3 | Regulatory capital Pillar 2 Requirement | 8.43% | 122,423,132 |
| | Total Requirements | Ratios | Amounts (GEL) |
| 4 | CET1 | 6.08% | 88,331,728 |
| 5 | Tier 1 | 8.11% | 117,813,197 |
| 6 | Total regulatory Capital | 16.43% | 238,598,137 |

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

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

| N | On-balance sheet items per standardized regulatory report | Carrying values as reported in published stand-alone financial statements per local accounting rules | linkage to capital table |
|-------|---|--|--------------------------|
| 1 | Cash | 31,680,231 | |
| 2 | Due from NBG | 195,621,737 | |
| 3 | Due from Banks | 168,383,987 | |
| 4 | Dealing Securities | 0 | |
| 5 | Investment Securities | 62,771,032 | |
| 5.1 | Of which common reserves | -388,780 | Table 9 (Capital), N39 |
| 5.2 | Net Investment Securities | 62,382,252 | |
| 6.1 | Loans | 1,032,689,447 | |
| 6.2 | Less: Loan Loss Reserves | -177,415,245 | |
| 6.2.1 | Of which common reserves | -11,644,396 | Table 9 (Capital), N39 |
| 6.2.2 | Of which the COVID 19 reserve | -6,415,855 | |
| 6 | Net Loans | 855,274,202 | |
| 7 | Accrued Interest and Dividends Receivable | 14,762,986 | |
| 8 | Other Real Estate Owned & Repossessed Assets | 6,013,426 | |
| 9 | Equity Investments | 7,793,239 | |
| 9.1 | Of which significant investments subject to limited recognition | 9,372,300 | |
| 9.2 | Significant Investments Reserves | -1,634,921 | |
| 9.3 | Of which below 10% equity holdings subject to limited recognition | 57,000 | |
| 9.4 | Investments Reserves | -1,140 | Table 9 (Capital), N39 |
| 10 | Fixed Assets and Intangible Assets | 21,313,841 | |
| 10.1 | Of which intangible assets | 3,736,435 | table 9 (Capital), N10 |
| 11 | Other Assets | 45,573,988 | |
| 11.1 | Including deferred tax assets | 5,619,115 | Table 9 (Capital), N39 |
| 11.2 | Of which common reserves | 0 | Table 9 (Capital), N40 |
| 11.3 | Significant Reserves | -1,521,286 | |
| | Net Other Assets | 44,052,702 | |
| 12 | Total assets | 1,407,278,603 | |
| 13 | Due to Banks | 162,070 | |
| 14 | Current (Accounts) Deposits | 380,286,783 | |
| 15 | Demand Deposits | 78,677,051 | |
| 16 | Time Deposits | 482,760,905 | |
| 17 | Own Debt Securities | 0 | |
| 18 | Borrowings | 0 | |
| 19 | Accrued Interest and Dividends Payable | 11,023,131 | |
| 20 | Other Liabilities | 31,739,234 | |
| 20.1 | Of which offbalance liabilities reserves | 429,674 | Table 9 (Capital), N39 |
| 21 | Subordinated Debentures | 248,557,680 | |
| 21.1 | Of which tier II capital qualifying instruments | 248,557,680 | Table 9 (Capital), N37 |
| 22 | Total liabilities | 1,233,206,854 | |
| 23 | Common Stock | 114,430,000 | Table 9 (Capital), N2 |
| 24 | Preferred Stock | 0 | |
| 25 | Less: Repurchased Shares | 0 | |
| 26 | Share Premium | 0 | |
| 27 | General Reserves | 7,438,034 | |
| 27.1 | Of which Regulatory Reserves | 6,838,034 | Table 9 (Capital), N4 |
| 27.2 | Of which Special Funds | 600,000 | Table 9 (Capital), N37 |
| 28 | Retained Earnings | 52,203,715 | Table 9 (Capital), N6 |
| 29 | Asset Revaluation Reserves | 0 | |
| 30 | Total Equity Capital | 174,071,749 | |

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Table 11 Credit Risk Weighted Exposures
 (On-balance items and off-balance items after credit conversion factor)

| Exposure classes | a | | b | | c | | d | | e | | f | | g | | h | | i | | j | | k | | l | | m | | n | | o | | p | | q Risk Weighted Exposures before Credit Risk Mitigation |
|--|-------------------|----------|--------------------|----------|----------|----------|----------|-------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|----------|----------------------|-------------|-------------|--|
| | 0% | 20% | 35% | 50% | 75% | 100% | 150% | 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 | 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 | 44,460,115 | | | | | | | | | | | | | | | | | | | | 195,118,342 | | | | | | | | | | | 195,118,342 | |
| 2 Claims or contingent claims on regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | 0 | | | | | | | | | | | - | |
| 3 Claims or contingent claims on public sector entities | | | | | | | | | | | | | | | | | | | | | 0 | | | | | | | | | | | - | |
| 4 Claims or contingent claims on multilateral development banks | | | | | | | | | | | | | | | | | | | | | 0 | | | | | | | | | | | - | |
| 5 Claims or contingent claims on international organizations/institutions | | | | | | | | | | | | | | | | | | | | | 0 | | | | | | | | | | | - | |
| 6 Claims or contingent claims on commercial banks | 0 | | 133,711,231 | | | | | | | | 34,518,586 | | | | | | | | | | 154,170 | | | | | | | | | | | 44,155,709 | |
| 7 Claims or contingent claims on corporates | | | | | | | | | | | | | | | | | | | | | 691,882,882 | 36,511,435 | 58,909,246 | | | 0 | 0 | | | | 816,758,185 | | |
| 8 Retail claims or contingent retail claims | | | | | | | | | | | | | | | | | | | | | 0 | | | | | | | | | | | - | |
| 9 Claims or contingent claims secured by mortgages on residential property | | | | | | | | | | | | | | | | | | | | | 0 | | | | | | | | | | | - | |
| 10 Past due items | | | | | | | | | | | | | | | | | | | | | 126,884,083 | 486,177 | 0 | | | 0 | | | | | 127,370,260 | | |
| 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 (CIU) | | | | | | | | | | | | | | | | | | | | | 0 | | | | | | | | | | | - | |
| 14 Other items | 36,208,611 | | 0 | | | | | | | 0 | 0 | | | | | | | | | | 75,306,990 | 895,639 | 0 | | | 19,160,965 | | | | | 124,105,042 | | |
| Total | 80,728,726 | 0 | 133,711,231 | 0 | 0 | 0 | 0 | 34,518,586 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 75,306,990 | 895,639 | 0 | 0 | 0 | 19,160,965 | 0 | 0 | 0 | 0 | 1,307,507,538 | | | |

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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 | Off-balance sheet exposures post CCF | RWA before Credit Risk Mitigation | RWA post Credit Risk Mitigation | RWA Density f=e/(a+c) |
| Asset Classes | | | | | | | |
| 1 Claims or contingent claims on central governments or central banks | 239,578,457 | | | | 195,118,342 | 195,118,342 | 81% |
| 2 Claims or contingent claims on regional governments or local authorities | 0 | | | | 0 | 0 | 0% |
| 3 Claims or contingent claims on public sector entities | 0 | | | | 0 | 0 | 0% |
| 4 Claims or contingent claims on multilateral development banks | 0 | | | | 0 | 0 | 0% |
| 5 Claims or contingent claims on international organizations/institutions | 0 | | | | 0 | 0 | 0% |
| 6 Claims or contingent claims on commercial banks | 168,383,987 | | | | 44,155,709 | 44,155,709 | 26% |
| 7 Claims or contingent claims on corporates | 750,792,127 | 71,216,986 | 36,511,435 | | 816,758,185 | 787,582,857 | 100% |
| 8 Retail claims or contingent retail claims | 0 | | 0 | | 0 | 0 | 0% |
| 9 Claims or contingent claims secured by mortgages on residential property | 0 | | 0 | | 0 | 0 | 0% |
| 10 Past due items | 126,884,083 | 972,354 | 486,177 | | 127,370,260 | 127,370,260 | 100% |
| 11 Items belonging to regulatory high-risk categories | 0 | | 0 | | 0 | 0 | 0% |
| 12 Short-term claims on commercial banks and corporates | 0 | | 0 | | 0 | 0 | 0% |
| 13 Claims in the form of collective investment undertakings ('CIU') | 0 | | 0 | | 0 | 0 | 0% |
| 14 Other items | 130,734,566 | 1,791,278 | 895,639 | | 124,105,042 | 123,832,440 | 94% |
| Total | 1,416,373,221 | 73,980,618 | 37,893,251 | | 1,307,507,538 | 1,278,059,609 | 88% |

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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 | | | | 76,515,147 | 277,052,500 | 353,567,647 | 56,816,023 | 188,935,065 | 245,751,088 |
| Cash outflows | | | | | | | | | | |
| 2 | Retail deposits | 16,720,258 | 228,007,306 | 244,727,564 | 3,180,806 | 34,572,038 | 37,752,844 | 677,935 | 3,933,280 | 4,611,215 |
| 3 | Unsecured wholesale funding | 111,207,098 | 715,362,418 | 826,569,516 | 28,578,478 | 120,955,464 | 149,533,942 | 19,758,289 | 58,925,434 | 78,683,723 |
| 4 | Secured wholesale funding | - | - | - | - | - | - | - | - | - |
| 5 | Outflows related to off-balance sheet obligations and net short position of derivative exposures | 36,927,206 | 26,652,788 | 63,579,994 | 8,231,816 | 6,356,062 | 14,587,878 | 2,828,740 | 2,120,980 | 4,949,720 |
| 6 | Other contractual funding obligations | | | | | | | | | |
| 7 | Other contingent funding obligations | 22,358,617 | 11,999,990 | 34,358,608 | 4,232,155 | 3,330,832 | 7,562,987 | 4,232,155 | 3,330,832 | 7,562,987 |
| 8 | TOTAL CASH OUTFLOWS | 187,213,180 | 982,022,503 | 1,169,235,682 | 44,223,255 | 165,214,396 | 209,437,651 | 27,497,120 | 68,310,526 | 95,807,645 |
| Cash inflows | | | | | | | | | | |
| 9 | Secured lending (eg reverse repos) | - | - | - | - | - | - | - | - | - |
| 10 | Inflows from fully performing exposures | 220,520,832 | 465,362,511 | 685,883,343 | 9,845,771 | 7,576,617 | 17,422,389 | 29,617,839 | 98,567,409 | 128,185,248 |
| 11 | Other cash inflows | 17,500,603 | 18,470,733 | 35,971,336 | 64,089 | 249,343 | 313,431 | 64,089 | 249,343 | 313,431 |
| 12 | TOTAL CASH INFLOWS | 238,021,435 | 483,833,245 | 721,854,680 | 9,909,860 | 7,825,960 | 17,735,820 | 29,681,928 | 98,816,752 | 128,498,679 |
| | | | | | Total value according to NBG's methodology* (with limits) | | | Total value according to Basel methodology (with limits) | | |
| 13 | Total HQLA | | | | 76,515,147 | 277,052,500 | 353,567,647 | 56,816,023 | 188,935,065 | 245,751,088 |
| 14 | Net cash outflow | | | | 34,313,395 | 157,388,436 | 191,701,831 | 6,874,280 | 17,077,631 | 23,951,911 |
| 15 | Liquidity coverage ratio (%) | | | | 222.99% | 176.03% | 184.44% | 826.50% | 1106.33% | 1026.02% |

* Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustrative purposes.

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Table 15 Counterparty credit risk

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|-----|-------------------------------------|-------------------|------------|------------------|----------|----------|----------|----------|----------|------------------|----------|----------|---|
| | | Nominal amount | Percentage | Exposure value | 0% | 20% | 35% | 50% | 75% | 100% | 150% | 250% | Counterparty Credit Risk Weighted Exposures |
| 1 | FX contracts | 54,086,000 | | 1,081,720 | 0 | 0 | 0 | 0 | 0 | 1,081,720 | 0 | 0 | 1,081,720 |
| 1.1 | Maturity less than 1 year | 54,086,000 | 2.0% | 1,081,720 | | | | | | 1,081,720 | | | 1,081,720 |
| 1.2 | Maturity from 1 year up to 2 years | 0 | 5.0% | 0 | | | | | | | | | 0 |
| 1.3 | Maturity from 2 years up to 3 years | 0 | 8.0% | 0 | | | | | | | | | 0 |
| 1.4 | Maturity from 3 years up to 4 years | 0 | 11.0% | 0 | | | | | | | | | 0 |
| 1.5 | Maturity from 4 years up to 5 years | 0 | 14.0% | 0 | | | | | | | | | 0 |
| 1.6 | Maturity over 5 years | 0 | | 0 | | | | | | | | | 0 |
| 2 | Interest rate contracts | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2.1 | Maturity less than 1 year | | 0.5% | 0 | | | | | | | | | 0 |
| 2.2 | Maturity from 1 year up to 2 years | | 1.0% | 0 | | | | | | | | | 0 |
| 2.3 | Maturity from 2 years up to 3 years | | 2.0% | 0 | | | | | | | | | 0 |
| 2.4 | Maturity from 3 years up to 4 years | | 3.0% | 0 | | | | | | | | | 0 |
| 2.5 | Maturity from 4 years up to 5 years | | 4.0% | 0 | | | | | | | | | 0 |
| 2.6 | Maturity over 5 years | | | 0 | | | | | | | | | 0 |
| | Total | 54,086,000 | | 1,081,720 | 0 | 0 | 0 | 0 | 0 | 1,081,720 | 0 | 0 | 1,081,720 |

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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) * | 1,419,312,916 |
| 2 | (Asset amounts deducted in determining Tier 1 capital) | (9,355,550) |
| 3 | Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2) | 1,409,957,366 |
| 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 | 1,081,720 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework | |
| 7 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | |
| 8 | (Exempted CCP leg of client-cleared trade exposures) | |
| 9 | Adjusted effective notional amount of written credit derivatives | |
| 10 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | |
| 11 | Total derivative exposures (sum of lines 4 to 10) | 1,081,720 |
| Securities financing transaction exposures | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions | |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | |
| 14 | Counterparty credit risk exposure for SFT assets | |
| EU-14a | Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013 | |
| 15 | Agent transaction exposures | |
| EU-15a | (Exempted CCP leg of client-cleared SFT exposure) | |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15a) | - |
| Other off-balance sheet exposures | | |
| 17 | Off-balance sheet exposures at gross notional amount | 73,980,618 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (36,087,367) |
| 19 | Other off-balance sheet exposures (sum of lines 17 to 18) | 37,893,251 |

| Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet) | | |
|--|--|---------------|
| EU-19a | (Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet)) | |
| EU-19b | (Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet)) | |
| Capital and total exposures | | |
| 20 | Tier 1 capital | 187,130,799 |
| 21 | Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b) | 1,448,932,337 |
| Leverage ratio | | |
| 22 | Leverage ratio | 12.92% |
| 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