

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-2022	2Q-2022	1Q-2022	4Q-2021	3Q-2021
Regulatory capital (amounts, GEL)						
<i>Based on Basel III framework</i>						
1	CET1 capital	211,365,830	204,029,629	191,863,393	189,239,889	175,613,618
2	Tier1 capital	287,916,230	283,109,929	275,598,493	272,875,089	259,929,218
3	Regulatory capital	332,079,701	328,430,263	324,944,902	322,397,605	309,904,914
4	CET1 capital total requirement	155,205,239	151,883,465	156,772,135	136,577,496	138,365,879
5	Tier1 capital total requirement	195,580,136	191,304,964	197,780,823	171,373,251	173,604,853
6	Regulatory capital total requirement	270,125,489	263,335,691	272,657,637	263,543,736	265,118,839
Total Risk Weighted Assets (amounts, GEL)						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,372,073,122	1,354,126,092	1,361,151,846	1,299,143,577	1,318,377,849
Capital Adequacy Ratios						
<i>Based on Basel III framework *</i>						
8	CET1 capital	15.40%	15.07%	14.10%	14.57%	13.32%
9	Tier1 capital	20.98%	20.91%	20.25%	21.00%	19.72%
10	Regulatory capital	24.20%	24.25%	23.87%	24.82%	23.51%
11	CET1 capital total requirement	11.31%	11.22%	11.52%	10.51%	10.50%
12	Tier1 capital total requirement	14.25%	14.13%	14.53%	13.19%	13.17%
13	Regulatory capital total requirement	19.69%	19.45%	20.03%	20.29%	20.11%
Income						
14	Total Interest Income / Average Annual Assets	6.49%	5.41%	5.52%	6.27%	5.87%
15	Total Interest Expense / Average Annual Assets	2.09%	2.18%	2.38%	2.63%	2.66%
16	Earnings from Operations / Average Annual Assets	3.11%	1.80%	1.35%	2.36%	2.42%
17	Net Interest Margin	4.41%	3.24%	3.15%	3.63%	3.22%
18	Return on Average Assets (ROAA)	2.02%	2.10%	0.80%	2.52%	2.22%
19	Return on Average Equity (ROAE)	14.15%	14.66%	5.26%	18.54%	16.79%
Asset Quality						
20	Non Performed Loans / Total Loans	28.03%	30.31%	33.48%	33.81%	35.63%
21	LLR/Total Loans	15.73%	16.38%	16.79%	16.49%	16.97%
22	FX Loans/Total Loans	61.54%	61.06%	64.56%	64.44%	67.61%
23	FX Assets/Total Assets	70.28%	70.11%	70.85%	65.56%	67.87%
24	Loan Growth-YTD	-18.61%	-13.98%	0.00%	-11.44%	-9.92%
Liquidity						
25	Liquid Assets/Total Assets	47.32%	44.61%	32.55%	25.45%	29.75%
26	FX Liabilities/Total Liabilities	85.55%	84.70%	87.28%	84.52%	85.10%
27	Current & Demand Deposits/Total Assets	48.76%	40.30%	38.76%	30.74%	35.15%
Liquidity Coverage Ratio***						
28	Total HQLA	639,213,572	631,144,335	373,335,681	341,714,472	366,706,724
29	Net cash outflow	404,688,413	356,160,851	211,298,854	186,391,522	183,443,529
30	LCR ratio (%)	158%	177%	177%	183%	200%
Net Stable Funding Ratio						
31	Available stable funding	1,083,242,924	985,451,920	995,046,414	899,894,024	932,795,847
32	Required stable funding	607,887,718	625,376,566	744,830,717	727,034,249	738,361,348
33	Net stable funding ratio (%)	178%	158%	134%	124%	126%

* 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.

Bank: JSC CARTU BANK

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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	7,411,563	24,760,989	32,172,552	24,978,912	7,578,172	32,557,084
2	Due from NBG	11,614,076	275,531,232	287,145,308	13,293,605	198,339,911	211,633,516
3	Due from Banks	25,085,204	343,499,332	368,584,536	15,161,176	96,890,489	112,051,665
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	30,951,490	0	30,951,490	39,409,289	15,301,720	54,711,009
6.1	Loans	302,104,851	483,408,803	785,513,654	318,023,858	663,807,577	981,831,435
6.2	Less: Loan Loss Reserves	-38,882,699	-84,711,781	-123,594,480	-61,548,402	-105,066,164	-166,614,566
6	Net Loans	263,222,152	398,697,022	661,919,174	256,475,456	558,741,413	815,216,869
7	Accrued Interest and Dividends Receivable	23,221,318	6,299,712	29,521,030	10,922,059	6,375,935	17,297,994
8	Other Real Estate Owned & Repossessed Assets	22,389,016	X	22,389,016	6,855,626	X	6,855,626
9	Equity Investments	7,793,239	0	7,793,239	7,793,239	0	7,793,239
10	Fixed Assets and Intangible Assets	19,652,282	X	19,652,282	20,325,454	X	20,325,454
11	Other Assets	32,865,206	1,517,069	34,382,275	23,313,144	659,859	23,973,003
12	Total assets	444,205,546	1,050,305,356	1,494,510,902	418,527,960	883,887,499	1,302,415,459
	Liabilities						
13	Due to Banks	51,824	5,586,465	5,638,289	52,755	111,101	163,856
14	Current (Accounts) Deposits	47,072,513	621,193,260	668,265,773	49,210,764	318,155,685	367,366,449
15	Demand Deposits	22,325,858	38,112,327	60,438,185	16,914,900	73,465,759	90,380,659
16	Time Deposits	95,407,787	308,433,163	403,840,950	83,345,296	427,718,245	511,063,541
17	Own Debt Securities			0			0
18	Borrowings	0	0	0	0	0	0
19	Accrued Interest and Dividends Payable	5,828,396	7,682,872	13,511,268	5,240,611	9,870,025	15,110,636
20	Other Liabilities	14,268,593	3,341,674	17,610,267	12,206,687	2,346,762	14,553,449
21	Subordinated Debentures	0	110,572,800	110,572,800	0	121,789,200	121,789,200
22	Total liabilities	184,954,971	1,094,922,561	1,279,877,532	166,971,013	953,456,777	1,120,427,790
	Equity Capital						
23	Common Stock	114,430,000		114,430,000	114,430,000		114,430,000
24	Preferred Stock	0		0	0		0
25	Less: Repurchased Shares	0		0	0		0
26	Share Premium	0		0	0		0
27	General Reserves	7,438,034		7,438,034	7,438,034		7,438,034
28	Retained Earnings	92,806,846		92,806,846	60,371,346		60,371,346
29	Asset Revaluation Reserves	-41,510		-41,510	-251,711		-251,711
30	Total Equity Capital	214,633,370		214,633,370	181,987,669		181,987,669
31	Total liabilities and Equity Capital	399,588,341	1,094,922,561	1,494,510,902	348,958,682	953,456,777	1,302,415,459

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Table 3		Income statement			in Lari		
N		Reporting Period			Respective period of the previous year		
N		GEL	FX	Total	GEL	FX	Total
	Interest Income						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	1,841,324	949,928	2,791,252	1,693,035	-446,268	1,246,767
2	Interest Income from Loans	26,894,683	26,434,062	53,328,745	20,557,144	34,020,921	54,578,065
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	11,433,921	8,698,136	20,132,057	9,630,796	11,048,778	20,679,575
2.3	from the Energy Sector Loans	0	11,092	11,092	0	14,026	14,026
2.4	from the Agriculture and Forestry Sector Loans	503,935	953,673	1,457,607	1,243,811	3,014,880	4,258,691
2.5	from the Construction Sector Loans	2,421,628	5,140,742	7,562,370	2,462,709	4,200,889	6,663,598
2.6	from the Mining and Mineral Processing Sector Loans	8,564,718	2,878,147	11,442,865	4,509,217	3,078,794	7,588,011
2.7	from the Transportation or Communications Sector Loans	1,905	136,731	138,636	4,339	144,858	149,196
2.8	from Individuals Loans	1,442,987	2,736,540	4,179,527	1,144,625	2,364,327	3,508,952
2.9	from Other Sectors Loans	2,525,589	5,879,001	8,404,589	1,561,647	10,154,369	11,716,016
3	Fees/penalties income from loans to customers	11,463,496	777,657	12,241,153	661,450	2,522,233	3,183,683
4	Interest and Discount Income from Securities	327,775	136,526	464,301	416,759	1,346,344	1,763,103
5	Other Interest Income	0	27,801	27,801	0	1,408	1,408
6	Total Interest Income	40,527,278	28,325,974	68,853,252	23,328,388	37,444,638	60,773,026
	Interest Expense						
7	Interest Paid on Demand Deposits	835,612	68,098	903,710	834,341	-219,057	615,284
8	Interest Paid on Time Deposits	7,307,013	9,089,219	16,396,232	6,017,831	13,266,600	19,284,431
9	Interest Paid on Banks Deposits	39,714	10,027	49,741	1,488	389	1,877
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	0	4,775,926	4,775,926	0	7,601,197	7,601,197
12	Other Interest Expenses			0			0
13	Total Interest Expense	8,182,339	13,943,270	22,125,609	6,853,660	20,649,129	27,502,789
14	Net Interest Income	32,344,939	14,382,704	46,727,643	16,474,728	16,795,509	33,270,237
	Non-Interest Income						
15	Net Fee and Commission Income	-333,978	-2,214,696	-2,548,674	-295,335	-3,327,052	-3,622,387
15.1	Fee and Commission Income	2,064,874	8,146,735	10,211,609	2,079,557	1,445,580	3,525,137
15.2	Fee and Commission Expense	2,398,852	10,361,431	12,760,283	2,374,892	4,772,632	7,147,524
16	Dividend Income	0	0	0	138,056	0	138,056
17	Gain (Loss) from Dealing Securities	2,011,166	0	2,011,166	2,480,752	0	2,480,752
18	Gain (Loss) from Investment Securities	-23,397	1,083,389	1,059,992	-9,238	-4	-9,242
19	Gain (Loss) from Foreign Exchange Trading	6,335,099		6,335,099	2,517,991		2,517,991
20	Gain (Loss) from Foreign Exchange Translation	-4,561,174		-4,561,174	-3,436,329		-3,436,329
21	Gain (Loss) on Sales of Fixed Assets	10,995	0	10,995	12,190	0	12,190
22	Non-Interest Income from other Banking Operations	994,034	177,032	1,171,066	1,162,594	168,653	1,331,247
23	Other Non-Interest Income	778,648	267	778,915	8,493,236	239,024	8,732,260
24	Total Non-Interest Income	5,211,393	-954,008	4,257,385	11,063,917	-2,919,379	8,144,538
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	378,119	475	378,594	490,370	10,550	500,920
26	Bank Development, Consultation and Marketing Expenses	106,317	1,923	108,240	164,004	1,134	165,138
27	Personnel Expenses	11,158,172		11,158,172	9,797,458		9,797,458
28	Operating Costs of Fixed Assets	60,321		60,321	33,746		33,746
29	Depreciation Expense	3,299,975		3,299,975	3,299,973		3,299,973
30	Other Non-Interest Expenses	4,338,332	168,687	4,507,019	3,336,084	181,462	3,517,546
31	Total Non-Interest Expenses	19,341,236	171,085	19,512,321	17,121,635	193,146	17,314,781
32	Net Non-Interest Income	-14,129,843	-1,125,093	-15,254,936	-6,057,718	-3,112,525	-9,170,243
33	Net Income before Provisions	18,215,096	13,257,611	31,472,707	10,417,010	13,682,984	24,099,994
34	Loan Loss Reserve	-24,750,122		-24,750,122	-5,742,774		-5,742,774
35	Provision for Possible Losses on Investments and Securities	-309,760		-309,760	-15,380		-15,380
36	Provision for Possible Losses on Other Assets	31,521,125		31,521,125	2,644,057		2,644,057
37	Total Provisions for Possible Losses	6,461,243	0	6,461,243	-3,114,097	0	-3,114,097
38	Net Income before Taxes and Extraordinary Items	11,753,853	13,257,611	25,011,464	13,531,107	13,682,984	27,214,091
39	Taxation	3,612,278		3,612,278	4,231,910		4,231,910
40	Net Income after Taxation	8,141,575	13,257,611	21,399,186	9,299,197	13,682,984	22,982,181
41	Extraordinary Items	0		0	0		0
42	Net Income	8,141,575	13,257,611	21,399,186	9,299,197	13,682,984	22,982,181

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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	29,143,923	9,083,369	38,227,292	41,152,177	16,126,263	57,278,440
1.2	Letters of credit Issued		0	0		0	0
1.3	Undrawn loan commitments	14,672,812	14,355,317	29,028,129	11,971,172	11,819,369	23,790,541
1.4	Other Contingent Liabilities	8,648	0	8,648	11,710	0	11,710
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	5,535,103	2,985,457	8,520,561	10,092,886	3,286,639	13,379,525
4.2	Guarantees	102,529,717	318,696,508	421,226,225	132,561,316	395,237,031	527,798,347
5	Assets pledged as security for receivables of the bank			0			0
5.1	Cash	32,013,160	15,576,637	47,589,797	2,690,799	35,408,506	38,099,306
5.2	Precious metals and stones	0	0	0	0	0	0
5.3	Real Estate:	17,236,365	1,423,188,723	1,440,425,088	16,744,454	1,762,158,453	1,778,902,907
5.3.1	Residential Property	102,067	167,346,316	167,448,383	312,280	208,611,860	208,924,140
5.3.2	Commercial Property	686,118	678,509,476	679,195,594	740,104	961,420,678	962,160,781
5.3.3	Complex Real Estate	0	174,807,044	174,807,044	0	142,093,488	142,093,488
5.3.4	Land Parcel	16,448,179	366,805,661	383,253,841	15,692,070	396,359,168	412,051,238
5.3.5	Other	0	35,720,225	35,720,225	0	53,673,259	53,673,259
5.4	Movable Property	151,596,407	302,357,194	453,953,601	177,479,893	368,542,063	546,021,956
5.5	Shares Pledged	22,753,826	163,907,216	186,661,042	10,726,543	202,544,808	213,271,351
5.6	Securities	0	4,394,560	4,394,560	0	4,840,340	4,840,340
5.7	Other	92,801	27,580,826	27,673,627	13,986,587	30,578,458	44,565,045
6	Derivatives			0			0
6.1	Receivables through FX contracts (except options)			0		41,921,151	41,921,151
6.2	Payables through FX contracts (except options)			0	12,562,800	29,127,200	41,690,000
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	0	0	25,832	1,637,012	1,662,844
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,654,572	4,036,840	5,691,413	2,828,090	4,954,333	7,782,422
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	11,803,735	9,392,411	21,196,146	4,913,062	9,394,483	14,307,546
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	58,360,426	123,530,788	181,891,214	60,473,207	136,563,382	197,036,588
8	Non-cancelable operating lease	749,797	0	749,797	733,994	0	733,994
8.1	Through indefinit term agreement	93,066	0	93,066	101,279	0	101,279
8.2	Within one year	579,135	0	579,135	579,708	0	579,708
8.3	From 1 to 2 years	52,748	0	52,748	36,560	0	36,560
8.4	From 2 to 3 years	23,998	0	23,998	14,347	0	14,347
8.5	From 3 to 4 years	851	0	851	2,100	0	2,100
8.6	From 4 to 5 years	0	0	0	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-2022	2Q-2022	1Q-2022	4Q-2021	3Q-2021
1	Risk Weighted Assets for Credit Risk	1,227,247,103	1,193,624,492	1,214,652,460	1,161,153,557	1,174,630,332
1.1	Balance sheet items *	1,196,535,924	1,164,932,547	1,189,270,402	1,128,092,368	1,131,607,065
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	52,418,608	43,188,478	39,590,050	40,402,658	40,152,728
1.2	Off-balance sheet items	30,711,179	28,691,945	24,906,790	32,460,741	42,189,467
1.3	Counterparty credit risk	0	0	475,268	600,448	833,800
2	Risk Weighted Assets for Market Risk	39,539,895	55,215,476	41,213,261	32,703,895	43,545,014
3	Risk Weighted Assets for Operational Risk	105,286,124	105,286,124	105,286,124	105,286,124	100,202,503
4	Total Risk Weighted Assets	1,372,073,122	1,354,126,092	1,361,151,846	1,299,143,577	1,318,377,849

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

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Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

Members of Supervisory Board		Independence status
1	Nikoloz Chkhetiani	Non-independent chair
2	Besik Demetrashvili	Non-independent member
3	Temur Kobakhidze	Independent member
4	Zaza Verdzeuli	Independent member
5	Tea Jokhadze	Non-independent member
6		
7		
8		
9		
10		
Members of Board of Directors		Position/Subordinated business units
1	Nato Khaindrava	General Director
2	Givi Lebanidze	Deputy General Director - Financial Director
3	Beka Kvaratskhelia	Deputy General Director - Risk Director
4	Zurab Gogua	Deputy General Director - Commercial Director
5	David Galuashvili	Deputy General Director - Operations Director
6	Grigol Katsia	Deputy General Director
7	Giorgi Sulamanidze	Deputy General Director - Digital Banking Director
8		
9		
10		
List of Shareholders owning 1% and more of issued capital, indicating Shares		
1	N(N)LP INTERNATIONAL CHARITY FUND "CARTU"	100%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares		
1	Uta Ivanishvili	100%

Bank: JSC CARTU BANK

Date: 30/09/2022

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	32,172,552		32,172,552
2	Due from NBG	287,145,308		287,145,308
3	Due from Banks	368,584,536		368,584,536
4	Dealing Securities	-		-
5	Investment Securities	30,951,490	(41,510)	30,993,000
6.1	Loans	785,513,654		785,513,654
6.2	<i>Less: Loan Loss Reserves</i>	<i>(123,594,480)</i>		<i>(123,594,480)</i>
6	Net Loans	661,919,174		661,919,174
7	Accrued Interest and Dividends Receivable	29,521,030		29,521,030
8	Other Real Estate Owned & Repossessed Assets	22,389,016		22,389,016
9	Equity Investments	7,793,239		7,793,239
10	Fixed Assets and Intangible Assets	19,652,282	3,267,540	16,384,742
11	Other Assets	34,382,275	-	34,382,275
	Total exposures subject to credit risk weighting before adjustments	1,494,510,902	3,226,030	1,491,284,872

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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	1,491,284,872
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	66,030,677
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	0
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,557,315,549
4	Effect of provisioning rules used for capital adequacy purposes	9,620,013
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-29,998,979
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	0
6	Effect of other adjustments *	8,272,883
7	Total exposures subject to credit risk weighting	1,545,209,466

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

Bank: JSC CARTU BANK

Date: 30/09/2022

Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	214,674,880
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	7,438,034
6	Retained earnings (loss)	92,806,846
7	Regulatory Adjustments of Common Equity Tier 1 capital	3,309,050
8	Revaluation reserves on assets	41,510
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	3,267,540
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)	0
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
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	211,365,830
24	Additional tier 1 capital before regulatory adjustments	76,550,400
25	Instruments that comply with the criteria for Additional tier 1 capital	76,550,400
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	76,550,400
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	76,550,400
36	Tier 2 capital before regulatory adjustments	44,163,471
37	Instruments that comply with the criteria for Tier 2 capital	34,022,400
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	10,141,071
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	44,163,471

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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%	61,743,291
1.2	Minimum Tier 1 Requirement	6.00%	82,324,387
1.3	Minimum Regulatory Capital Requirement	8.00%	109,765,850
2	Combined Buffer		
2.1	Capital Conservation Buffer *	2.50%	34,301,828
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	4.31%	59,160,120
3.2	Tier 1 Pillar2 Requirement	5.75%	78,953,921
3.3	Regulatory capital Pillar 2 Requirement	9.19%	126,057,812
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	11.31%	155,205,239
5	Tier 1	14.25%	195,580,136
6	Total regulatory Capital	19.69%	270,125,489

* 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	32,172,552	
2	Due from NBG	287,145,308	
3	Due from Banks	368,584,536	
4	Dealing Securities	0	
5	Investment Securities	31,011,490	
5.1	Of which common reserves	-60,000	Table 9 (Capital), N39
5.2	Net Investment Securities	30,951,490	
6.1	Loans	785,513,654	
6.2	Less: Loan Loss Reserves	-123,594,480	
6.2.1	Of which common reserves	-9,558,873	Table 9 (Capital), N39
6.2.2	Of which the COVID 19 reserve	0	
6	Net Loans	661,919,174	
7	Accrued Interest and Dividends Receivable	29,521,030	
8	Other Real Estate Owned & Repossessed Assets	22,389,016	
9	Equity Investments	7,793,239	
9.1	Of which above 10% equity holdings in financial institutions		
9.2	Of which significant investments subject to limited recognition	9,372,300	
9.3	Significant Investments Reserves	-1,634,921	
9.4	Of which below 10% equity holdings subject to limited recognition	57,000	
9.5	Investments Reserves	-1,140	Table 9 (Capital), N39
10	Fixed Assets and Intangible Assets	19,652,282	
10.1	Of which intangible assets	3,267,540	table 9 (Capital), N10
11	Other Assets	35,421,096	
11.1	Including deferred tax assets	0	Table 9 (Capital), N15
11.2	Of which common reserves	0	Table 9 (Capital), N39
11.3	Significant Reserves	-1,038,821	
	Net Other Assets	34,382,275	
12	Total assets	1,494,510,902	
13	Due to Banks	5,638,289	
14	Current (Accounts) Deposits	668,265,773	
15	Demand Deposits	60,438,185	
16	Time Deposits	403,840,950	
17	Own Debt Securities	0	
18	Borrowings	0	
19	Accrued Interest and Dividends Payable	13,511,268	
20	Other Liabilities	17,610,267	
20.1	Of which offbalance liabilities reserves	521,058	Table 9 (Capital), N39
21	Subordinated Debentures	110,572,800	
21.1	Of which tier II capital qualifying instruments	34,022,400	Table 9 (Capital), N37
22	Total liabilities	1,279,877,532	
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), N5
27.2	Of which Special Funds	600,000	Table 9 (Capital), N5
28	Retained Earnings	92,806,846	Table 9 (Capital), N6
29	Asset Revaluation Reserves	-41,510	Table 9 (Capital), N8
30	Total Equity Capital	214,633,370	

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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
	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	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	40,282,477																																275,531,232
2 Claims or contingent claims on national 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	0		147,577,765																														140,086,032
7 Claims or contingent claims on corporates																																	628,679,029
8 Retail claims or contingent retail claims																																	-
9 Claims or contingent claims secured by mortgages on residential property																																	-
10 Past due items																																	89,766,839
11 Items belonging to regulatorv high-risk categories																																	-
12 Short-term claims on commercial banks and corporates																																	-
13 Claims in the form of collective investment undertakings (CIU)																																	-
14 Other items	33,975,714		0																														140,449,390
Total	74,258,191	0	147,577,765	0	0	0	0	0	220,872,585	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,274,512,522	

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Table 14 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				75,032,392	564,181,180	639,213,572	46,015,918	250,497,968	296,513,887
Cash outflows									
2 Retail deposits	17,043,257	313,720,348	330,763,606	2,869,200	45,210,707	48,079,907	627,569	5,625,428	6,252,997
3 Unsecured wholesale funding	139,132,854	706,562,852	845,695,706	30,613,368	301,964,337	332,577,705	22,973,932	135,257,173	158,231,105
4 Secured wholesale funding	-	-	-	-	-	-	-	-	-
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	38,201,905	27,296,971	65,498,875	10,610,621	6,784,442	17,395,063	4,156,334	2,068,224	6,224,558
6 Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7 Other contingent funding obligations	17,457,445	24,464,994	41,922,439	2,191,344	17,293,102	19,484,446	2,191,344	17,293,102	19,484,446
8 TOTAL CASH OUTFLOWS	211,835,461	1,072,045,165	1,283,880,626	46,284,532	371,252,588	417,537,120	29,949,179	160,243,927	190,193,106
Cash inflows									
9 Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10 Inflows from fully performing exposures	263,493,848	630,484,864	893,978,712	6,984,741	5,740,763	12,725,505	36,001,399	340,796,484	376,797,882
11 Other cash inflows	21,227,945	993,103	22,221,049	123,203	-	123,203	123,203	-	123,203
12 TOTAL CASH INFLOWS	284,721,794	631,477,967	916,199,760	7,107,944	5,740,763	12,848,708	36,124,602	340,796,484	376,921,085
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				75,032,392	564,181,180	639,213,572	46,015,918	250,497,968	296,513,887
14 Net cash outflow				39,176,588	365,511,825	404,688,413	7,487,295	40,060,982	47,548,277
15 Liquidity coverage ratio (%)				191.52%	154.35%	157.95%	614.59%	625.29%	623.61%

* 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 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,512,403,788
2	(Asset amounts deducted in determining Tier 1 capital)	(3,309,050)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	1,509,094,738
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	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	-
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	66,030,677
18	(Adjustments for conversion to credit equivalent amounts)	(29,998,979)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	36,031,698
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	287,916,230
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	1,545,126,437
Leverage ratio		
22	Leverage ratio	18.63%
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:	96,935,830	-	-	314,270,907	411,206,737
2	Regulatory capital	96,935,830			225,002,800	321,938,630
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				89,268,107	89,268,107
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	205,348,450	109,557,331	78,056,955	-	363,180,695
5	Residents' deposits	187,635,833	105,855,888	76,951,227		351,920,800
6	Non-residents' deposits	17,712,617	3,701,443	1,105,728		11,259,894
7	Wholesale funding	329,205,005	287,896,826	38,850,523	-	308,855,492
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	326,500,069	252,360,393	35,359,772		307,110,117
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	2,704,936	35,536,434	3,490,751		1,745,375
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	24,769,940	2,316,439	4,035,152	-
12	Liabilities related to derivatives		-	-		-
13	All other liabilities and equity not included in the above categories	-	24,769,940	2,316,439	4,035,152	-
14	Total available stable funding					1,083,242,924
Required stable funding						
15	Total high-quality liquid assets (HQLA)	680,519,019	-	-	28,011,490	19,460,632
16	Performing loans and securities:	4,137,806	200,722,459	70,467,066	236,918,603	337,596,247
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	4,137,806	-	-	-	620,671
19	Loans to non-financial institutions and retail customers, of which:		185,865,650	67,198,269	214,099,865	308,516,845
20	With a risk weight of less than or equal to 35%					
21	Residential mortgages, of which:		13,710,737	3,268,797	21,416,089	26,693,442
22	With a risk weight of less than or equal to 35%					
23	Securities that do not qualify as HQLA		1,146,072	-	1,402,650	1,765,289
24	Assets with matching interdependent liabilities					
25	Other assets:	-	27,305,889	30,427,761	212,774,775	245,344,583
26	Assets related to derivatives		-			-
27	All other assets not included in the above categories		27,305,889	30,427,761	212,774,775	245,344,583
28	Off-balance sheet items		55,903,891	1,871,736	7,733,993	5,486,255
29	Total required stable funding					607,887,718
30	Net stable funding ratio					178.20%

*Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, current/demand deposits, etc.

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Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	287,145,308	615,401	7,000,000	21,053,000		315,813,709
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	339,110,670	25,134,186	-	4,339,680		368,584,536
7	Claims or contingent claims on corporates		247,495,845	222,316,200	183,140,853	30,285,648	683,238,546
8	Retail claims or contingent retail claims						-
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*		7,129,480	29,972,873	22,420,592	30,077,951	89,600,895
11	Items belonging to regulatory high-risk categories						-
12	Short-term claims on commercial banks and corporates						-
13	Claims in the form of collective investment undertakings ('CIU')						-
14	Other items	32,172,553	2,960,375	3,457,278	13,573,083	89,377,688	141,540,977
15	Total	658,428,531	276,205,807	232,773,478	222,106,616	119,663,336	1,509,177,767

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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Date: 30/09/2022

Table 18

Risk classes	On Balance Assets						
	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					(a+b-c-d-e)
1		315,772,199				-	315,772,199
2						-	-
3						-	-
4						-	-
5						-	-
6						-	-
7	217,381,949	578,709,603	112,853,006	9,317,453		-	673,921,092
8						-	-
9						-	-
10	172,652,451	79,220	83,130,776	1,584		-	89,599,311
11						-	-
12						-	-
13						-	-
14						-	-
15	67,638,025	112,960,129	35,789,638	302,560	8,272,883	297,912	136,233,074
16	285,019,974	1,376,026,467	148,642,644	9,620,013	8,272,883	297,912	1,494,510,902
17	Of which: loans	220,230,940	594,061,957	114,035,607	9,558,873	-	690,698,416
	Of which: securities		31,716,562	-	60,000	-	31,656,562

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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Date: 30/09/2022

Table 19

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					(a+b-c-d-e)
Sector of repayment source / counterparty type							
1 State, state organizations	309,263	324,568,967	81,719	175,034	-	-	324,621,477
2 Financial Institutions	313,547	371,772,478	105,221	61,025	-	-	371,919,778
3 Pawn-shops	-	-	-	-	-	-	-
4 Construction Development, Real Estate Development and other Land Loans	36,787,343	38,033,515	15,793,880	559,649	-	-	58,467,328
5 Real Estate Management	24,367,726	49,473,550	11,597,040	894,981	-	-	61,349,255
6 Construction Companies	4,853,938	48,693,936	2,786,499	872,017	-	-	49,889,358
7 Production and Trade of Construction Materials	5,819,209	6,637,463	3,049,413	80,542	-	-	9,326,717
8 Trade of Consumer Foods and Goods	17,464,652	5,078,976	7,791,075	101,018	-	-	14,651,534
9 Production of Consumer Foods and Goods	50,630,556	96,395,671	31,454,319	1,768,405	-	-	113,803,503
10 Production and Trade of Durable Goods	33,938	1,872,550	10,181	37,274	-	-	1,859,033
11 Production and Trade of Clothes, Shoes and Textiles	-	1,115,478	-	22,260	-	-	1,093,218
12 Trade (Other)	21,202,926	7,548,231	6,544,287	127,378	-	-	22,079,493
13 Other Production	4,895,643	16,231,285	1,931,666	323,252	-	-	18,872,010
14 Hotels, Tourism	16,997,157	22,248,921	6,587,154	386,233	-	-	32,272,691
15 Restaurants	617,575	29,579	185,273	587	-	-	461,295
16 Industry	66,883	49,553,163	33,442	907,159	-	-	48,679,445
17 Oil Importers, Filling stations, gas stations and Retailers	-	16,766,146	390,053	255,610	-	-	16,120,483
18 Energy	1,899,584	1,370,764	1,186,908	3,975	-	-	2,079,465
19 Auto Dealers	-	21,622,311	2,018,279	28,350	-	-	19,575,683
20 HealthCare	-	34,381,778	38,897	677,421	-	-	33,665,460
21 Pharmacy	-	2,210,509	-	44,063	-	-	2,166,445
22 Telecommunication	8,757,052	34,637,447	8,357,924	12,464	-	-	35,024,110
23 Service	9,435,746	63,987,509	4,676,636	1,261,287	-	-	67,485,331
24 Agriculture	12,812,986	34,452,750	8,066,212	496,258	-	-	38,703,266
25 Other	2,950,013	31,376,285	1,340,386	500,794	-	-	32,485,118
26 Assets on which the Sector of repayment source is not accounted for	15,202	1,449,104	9,142	21,837	-	-	1,433,327
27 Other assets	64,789,034	94,518,104	34,607,037	1,140	8,272,883	297,912	116,426,079
28 Total	285,019,974	1,376,026,467	148,642,644	9,620,013	8,272,883	297,912	1,494,510,302

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Table 20

Changes in reserve for loans and Corporate debt securities		Change in reserves for loans during the reporting period	Change in reserves for Corporate debt securities during the reporting period
1	Opening balance	136,006,166	60,000
2	An increase in the reserve for possible losses on assets	9,826,263	-
2.1	As a result of the origination of the new assets	6,035,230	
2.2	As a result of classification of assets as a low quality	3,791,033	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	0	
2.4	As a result of an increase in "additional general reserves"	-	
3	Decrease in reserve for possible losses on assets	22,237,943	-
3.1	As a result of write-off of assets	-	
3.2	As a result of partial or total payment of standard assets	2,109,882	
3.3	As a result of partial or total payment of adversely classified assets	16,285,820	
3.4	As a result of classification of assets as a high quality	950,167	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	2,892,074	
3.6	As a result of an decrease in "additional general reserves"	-	
4	Closing balance	123,594,486	60,000

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Table 21

<u>Changes in the stock of non-performing loans over the period</u>		Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non- performing loans
1	Opening balance	251,626,085	
2	Inflows to non-performing portfolios	9,197,403	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	-	
4	Outflows from non-performing portfolios	40,666,136	
5	Outflow to standard loan portfolio	-	
6	Outflow to watch loan portfolio	3,952,614	
7	Outflow due to loan repayment, partial or total	13,328,603	
8	Outflow due to taking possession of collateral	18,067,293	30,214,679
9	Outflow due to sale of portfolios	-	
10	Outflows due to write-offs	-	
11	Outflow due to other situations	-	
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	5,317,627	
13	Closing balance	220,157,352	

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Table 24

Sector of repayment source	Gross carrying value						General and Special Reserves					Additional General Reserve	
	Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss			
1 State, state organizations	9,036,678	8,751,717	18,847	266,114	-	-	256,753	175,034	1,885	79,834	-	-	-
2 Financial Institutions	3,476,386	3,051,259	111,583	313,344	-	-	166,247	61,025	11,158	94,063	-	-	-
3 Pawn-shops	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Construction Development, Real Estate Development and other Land Loans	73,089,748	27,982,454	8,319,951	16,997,037	19,597,071	193,234	16,353,529	559,649	831,995	5,099,111	9,669,540	193,234	-
5 Real Estate Management	70,395,096	44,749,063	1,278,307	10,541,713	34,465	13,791,547	12,492,021	894,981	127,831	3,162,514	17,233	8,289,462	-
6 Construction Companies	48,454,769	43,600,831	-	2,193,302	-	2,660,636	3,658,516	872,017	-	657,991	-	2,128,509	-
7 Production and Trade of Construction Materials	12,440,990	4,027,107	2,597,259	593,127	5,223,498	-	3,129,955	80,542	259,726	177,938	2,611,749	-	-
8 Trade of Consumer Foods and Goods	22,515,535	5,050,883	-	8,959,052	-	8,505,600	7,892,093	101,018	-	2,687,715	-	5,103,360	-
9 Production of Consumer Foods and Goods	143,292,653	85,420,242	7,241,855	7,788,356	12,367,575	30,474,625	33,162,724	1,708,405	724,186	2,336,507	5,318,874	23,074,753	-
10 Production and Trade of Durable Goods	1,897,636	1,863,698	-	33,938	-	-	47,455	37,274	-	10,181	-	-	-
11 Production and Trade of Clothes, Shoes and Textiles	1,112,990	1,112,990	-	-	-	-	22,260	22,260	-	-	-	-	-
12 Trade (Other)	27,571,553	6,368,884	-	20,285,236	917,432	-	6,671,665	127,378	-	6,085,571	458,716	-	-
13 Other Production	21,086,703	16,191,060	-	3,738,211	-	1,157,433	2,254,918	323,252	-	1,121,463	-	810,203	-
14 Hotels, Tourism	38,688,071	19,311,643	2,385,273	10,972,974	4,883,881	1,134,300	6,973,387	386,233	238,527	3,291,892	2,376,155	680,580	-
15 Restaurants	646,937	29,362	-	617,575	-	-	185,860	587	-	185,273	-	-	-
16 Industry	45,424,831	45,357,947	-	-	66,883	-	940,600	907,159	-	-	33,442	-	-
17 Oil Importers, Filling stations, gas stations and Retailers	16,681,039	12,780,505	3,900,535	-	-	-	645,664	255,610	390,053	-	-	-	-
18 Energy	3,262,826	891,668	471,574	-	-	1,899,584	1,190,883	3,975	47,157	-	-	1,139,750	-
19 Auto Dealers	21,600,274	1,417,485	20,182,789	-	-	-	2,046,629	28,350	2,018,279	-	-	-	-
20 HealthCare	34,260,004	33,871,034	388,970	-	-	-	716,318	677,421	38,897	-	-	-	-
21 Pharmacy	2,203,167	2,203,167	-	-	-	-	44,063	44,063	-	-	-	-	-
22 Telecommunication	37,937,275	29,180,223	-	460,657	153,335	8,143,059	8,370,388	12,464	-	138,197	76,668	8,143,059	-
23 Service	72,575,458	63,064,362	75,350	3,098,591	627,690	5,709,465	5,937,924	1,261,287	7,535	929,577	313,845	3,425,679	-
24 Agriculture	46,733,402	24,812,884	9,117,657	3,632,584	578,070	8,592,206	8,562,470	496,258	911,766	1,089,775	289,035	5,775,636	-
25 Other	30,025,073	25,514,505	1,566,656	1,441,236	1,502,557	118	1,841,180	500,794	156,666	432,371	751,279	71	-
26 Assets on which the Sector of repayment source is not accounted for	1,104,561	1,091,853	2,867	892	723	8,226	30,979	21,837	287	361	8,226	-	-
27 Total	785,513,654	507,696,828	57,659,472	91,934,139	45,953,182	82,270,034	123,594,480	9,558,873	5,765,947	27,580,242	21,916,895	58,772,523	-

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Table 25

Gross carrying value/nominal value - 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	38,547,652	8,520,561	-	-	600,974,309	3,912,895	87,131,175	6,529,807	39,897,257
2	Corporate debt securities	-	-	-	-	-	-	-	-	3,000,000
3	Off-balance-sheet items	8,317,337	-	-	-	34,230,680	481,665	10,493,148	2,751,690	10,980,902
4	Of which: Non-Performing Loans	5,924,257	3,889,156	-	-	177,618,148	-	17,082,727	2,929,244	12,713,822
5	Of which: Non-Performing Corporate debt securities	-	-	-	-	-	-	-	-	-
6	Of which: Non-Performing Off-balance-sheet items	-	-	-	-	4,002,482	-	-	-	-

