

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		2Q-2021	1Q-2021	4Q-2020	3Q-2020	2Q-2020
	<b>Regulatory capital (amounts, GEL)</b>					
	<b>Based on Basel III framework</b>					
1	CET1 capital	168,291,280	180,388,470	171,026,077	164,116,199	167,969,628
2	Tier1 capital	253,619,380	238,389,070	226,728,277	187,130,799	189,356,028
3	Regulatory capital	351,699,749	419,211,593	400,582,803	425,737,869	411,644,701
4	CET1 capital total requirement	145,963,793	159,279,294	140,186,596	88,331,728	85,828,162
5	Tier1 capital total requirement	183,360,504	200,349,796	174,966,592	117,813,197	114,473,193
6	Regulatory capital total requirement	282,749,318	310,509,573	310,408,553	238,598,137	230,848,414
	<b>Total Risk Weighted Assets (amounts, GEL)</b>					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,364,203,504	1,458,081,189	1,448,539,441	1,452,187,562	1,418,689,194
	<b>Capital Adequacy Ratios</b>					
	<b>Based on Basel III framework *</b>					
8	CET1 capital	12.34%	12.37%	11.81%	11.30%	11.84%
9	Tier1 capital	18.59%	16.35%	15.65%	12.89%	13.35%
10	Regulatory capital	25.78%	28.75%	27.65%	29.32%	29.02%
11	CET1 capital total requirement	10.70%	10.92%	9.68%	6.08%	6.05%
12	Tier1 capital total requirement	13.44%	13.74%	12.08%	8.11%	8.07%
13	Regulatory capital total requirement	20.73%	21.30%	21.43%	16.43%	16.27%
	<b>Income</b>					
14	Total Interest Income / Average Annual Assets	5.55%	4.93%	5.78%	5.73%	5.46%
15	Total Interest Expense / Average Annual Assets	2.67%	2.59%	2.64%	2.61%	2.48%
16	Earnings from Operations / Average Annual Assets	2.46%	2.76%	1.80%	1.74%	1.65%
17	Net Interest Margin	2.89%	2.34%	3.14%	3.12%	2.98%
18	Return on Average Assets (ROAA)	2.27%	2.42%	-1.90%	-3.11%	-4.25%
19	Return on Average Equity (ROAE)	17.45%	18.93%	-13.65%	-21.92%	-28.96%
	<b>Asset Quality</b>					
20	Non Performed Loans / Total Loans	35.47%	34.74%	34.99%	36.68%	36.46%
21	LLR/Total Loans	16.77%	16.02%	16.10%	17.18%	16.97%
22	FX Loans/Total Loans	67.11%	68.94%	66.15%	67.48%	68.38%
23	FX Assets/Total Assets	69.23%	70.34%	67.34%	68.51%	68.10%
24	Loan Growth-YTD	-5.65%	2.67%	18.75%	12.52%	8.50%
	<b>Liquidity</b>					
25	Liquid Assets/Total Assets	29.19%	28.33%	27.35%	30.87%	23.56%
26	FX Liabilities/Total Liabilities	86.00%	88.55%	86.39%	85.64%	87.77%
27	Current & Demand Deposits/Total Assets	30.29%	29.51%	31.71%	32.61%	34.01%
	<b>Liquidity Coverage Ratio***</b>					
28	Total HQLA	396,583,680	401,929,886	364,179,945	353,567,647	354,174,094
29	Net cash outflow	183,554,388	194,922,768	195,000,360	191,701,831	215,853,593
30	LCR ratio (%)	216%	206%	187%	184%	164%
	<b>Net Stable Funding Ratio</b>					
31	Available stable funding	966,294,672	1,060,644,682	1,034,490,333	1,039,782,890	980,910,570
32	Required stable funding	759,925,219	808,096,026	832,092,658	761,299,445	742,990,970
33	Net stable funding ratio (%)	127%	131%	124%	137%	132%

\* 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	12,796,998	21,712,358	34,509,356	9,339,369	9,293,726	18,633,095
2	Due from NBG	1,768,536	203,015,987	204,784,523	2,405,483	176,852,413	179,257,896
3	Due from Banks	17,153,934	101,577,804	118,731,738	10,451,095	98,377,238	108,828,333
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	40,425,852	15,485,470	55,911,322	38,067,317	14,970,480	53,037,797
6.1	Loans	338,205,737	690,102,648	1,028,308,385	314,905,361	680,898,988	995,804,349
6.2	Less: Loan Loss Reserves	-61,978,965	-110,432,169	-172,411,134	-50,072,490	-118,934,148	-169,006,638
6	Net Loans	276,226,772	579,670,479	855,897,251	264,832,871	561,964,840	826,797,711
7	Accrued Interest and Dividends Receivable	9,853,495	5,783,426	15,636,921	6,439,730	7,712,772	14,152,502
8	Other Real Estate Owned & Repossessed Assets	2,491,622		2,491,622	16,601,241		16,601,241
9	Equity Investments	7,793,239	0	7,793,239	6,442,196	0	6,442,196
10	Fixed Assets and Intangible Assets	21,323,223		21,323,223	22,304,268		22,304,268
11	Other Assets	22,788,058	943,266	23,731,324	31,626,891	2,904,426	34,531,317
12	<b>Total assets</b>	<b>412,621,729</b>	<b>928,188,790</b>	<b>1,340,810,519</b>	<b>408,510,461</b>	<b>872,075,895</b>	<b>1,280,586,356</b>
	<b>Liabilities</b>						
13	Due to Banks	51,961	113,783	165,744	50,938	103,487	154,425
14	Current (Accounts) Deposits	50,859,339	308,777,826	359,637,165	53,932,728	330,754,320	384,687,048
15	Demand Deposits	21,265,559	25,170,406	46,435,965	14,806,018	36,002,796	50,808,814
16	Time Deposits	75,544,890	482,567,582	558,112,472	47,065,166	356,106,352	403,171,518
17	Own Debt Securities	0	0	0			0
18	Borrowings	0	0	0	0	0	0
19	Accrued Interest and Dividends Payable	4,834,802	12,737,703	17,572,505	982,994	10,141,493	11,124,487
20	Other Liabilities	10,635,718	2,567,318	13,203,036	18,080,278	4,510,106	22,590,384
21	Subordinated Debentures	0	170,656,200	170,656,200	0	230,973,120	230,973,120
22	<b>Total liabilities</b>	<b>163,192,269</b>	<b>1,002,590,818</b>	<b>1,165,783,087</b>	<b>134,918,122</b>	<b>968,591,674</b>	<b>1,103,509,796</b>
	<b>Equity Capital</b>						
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	53,391,396		53,391,396	55,208,526		55,208,526
29	Asset Revaluation Reserves	-231,998		-231,998	0		0
30	<b>Total Equity Capital</b>	<b>175,027,432</b>		<b>175,027,432</b>	<b>177,076,560</b>		<b>177,076,560</b>
31	<b>Total liabilities and Equity Capital</b>	<b>338,219,701</b>	<b>1,002,590,818</b>	<b>1,340,810,519</b>	<b>311,994,682</b>	<b>968,591,674</b>	<b>1,280,586,356</b>

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N	N	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
		<b>Interest Income</b>					
1	Interest Income from Bank's "Nostro" and Deposit Accounts	796,372	-301,323	495,049	557,191	339,232	896,423
2	Interest Income from Loans	13,747,925	22,364,818	36,112,743	13,033,349	19,071,250	32,104,599
2.1	from the Interbank Loans	0	0	0	0	0	-
2.2	from the Retail or Service Sector Loans	6,406,723	6,742,645	13,149,368	5,362,871	6,650,055	12,012,928
2.3	from the Energy Sector Loans	0	9,651	9,651	112	563,377	563,488
2.4	from the Agriculture and Forestry Sector Loans	852,077	2,422,880	3,274,957	954,580	786,756	1,741,336
2.5	from the Construction Sector Loans	1,581,886	2,776,687	4,358,574	2,166,604	2,767,339	4,933,943
2.6	from the Mining and Mineral Processing Sector Loans	3,151,792	1,768,701	4,920,493	2,526,366	1,948,147	4,474,513
2.7	from the Transportation or Communications Sector Loans	3,032	94,217	97,249	4,567	5,350	9,917
2.8	from Individuals Loans	739,753	1,429,271	2,169,024	446,384	1,513,829	1,960,213
2.9	from Other Sectors Loans	1,012,662	7,120,765	8,133,427	1,571,866	4,836,398	6,408,264
3	Fees/penalties income from loans to customers	460,200	1,989,445	2,449,645	293,726	552,660	846,386
4	Interest and Discount Income from Securities	133,947	0	133,947	724,601	0	724,601
5	Other Interest Income	0	1,057	1,057	0	16,718	16,718
6	<b>Total Interest Income</b>	15,138,444	24,053,997	39,192,441	14,608,867	19,979,860	34,588,727
		<b>Interest Expense</b>					
7	Interest Paid on Demand Deposits	480,979	-265,438	215,541	567,039	476,898	1,043,937
8	Interest Paid on Time Deposits	3,846,089	9,220,832	13,066,921	1,341,204	7,664,191	9,005,395
9	Interest Paid on Banks Deposits	124	264	388	50,822	238	51,060
10	Interest Paid on Own Debt Securities	0	0	0	0	0	-
11	Interest Paid on Other Borrowings	0	5,525,962	5,525,962	0	5,613,461	5,613,461
12	Other Interest Expenses	0	0	0	0	0	-
13	<b>Total Interest Expense</b>	4,327,192	14,481,620	18,808,812	1,959,065	13,754,788	15,713,853
14	<b>Net Interest Income</b>	10,811,252	9,572,377	20,383,629	12,649,802	6,225,072	18,874,874
		<b>Non-Interest Income</b>					
15	Net Fee and Commission Income	-317,619	-2,032,940	-2,350,559	-230,299	-2,123,337	(2,353,636)
15.1	Fee and Commission Income	1,231,711	915,178	2,146,889	1,140,555	897,181	2,037,736
15.2	Fee and Commission Expense	1,549,330	2,948,118	4,497,448	1,370,854	3,020,518	4,391,372
16	Dividend Income	0	0	0	0	0	-
17	Gain (Loss) from Dealing Securities	1,552,012	0	1,552,012	189,428	0	189,428
18	Gain (Loss) from Investment Securities	253,160	907,755	1,160,915	209,905	828,668	1,038,573
19	Gain (Loss) from Foreign Exchange Trading	1,523,653	1,523,653	3,047,306	3,647,702		3,647,702
20	Gain (Loss) from Foreign Exchange Translation	-3,014,327		-3,014,327	-2,290,451		(2,290,451)
21	Gain (Loss) on Sales of Fixed Assets	7,741	0	7,741	10,871	0	10,871
22	Non-Interest Income from other Banking Operations	818,864	127,556	946,420	703,109	152,967	856,076
23	Other Non-Interest Income	8,134,643	223,439	8,358,082	938,224	63,330	1,001,554
24	<b>Total Non-Interest Income</b>	8,958,127	-774,190	8,183,937	3,178,489	-1,078,372	2,100,117
		<b>Non-Interest Expenses</b>					
25	Non-Interest Expenses from other Banking Operations	333,170	10,205	343,375	388,203	16,279	404,482
26	Bank Development, Consultation and Marketing Expenses	128,140	848	128,988	373,793	19,021	392,814
27	Personnel Expenses	6,425,366		6,425,366	6,358,241		6,358,241
28	Operating Costs of Fixed Assets	17,394		17,394	33,069		33,069
29	Depreciation Expense	2,166,685		2,166,685	2,133,493		2,133,493
30	Other Non-Interest Expenses	2,223,990	165,019	2,389,009	2,150,338	119,804	2,270,142
31	<b>Total Non-Interest Expenses</b>	11,294,745	176,072	11,470,817	11,437,137	155,104	11,592,241
32	<b>Net Non-Interest Income</b>	-2,336,618	-950,262	-3,286,880	-8,258,648	-1,233,476	(9,492,124)
33	<b>Net Income before Provisions</b>	8,474,634	8,622,115	17,096,749	4,391,154	4,991,596	9,382,750
34	Loan Loss Reserve	-1,919,589		-1,919,589	37,592,522		37,592,522
35	Provision for Possible Losses on Investments and Securities	-11,630		-11,630	18,750		18,750
36	Provision for Possible Losses on Other Assets	-29,696		-29,696	3,142,737		3,142,737
37	<b>Total Provisions for Possible Losses</b>	-1,960,915	0	-1,960,915	40,754,009	0	40,754,009
38	<b>Net Income before Taxes and Extraordinary Items</b>	10,435,549	8,622,115	19,057,664	-36,362,855	4,991,596	(31,371,259)
39	Taxation	3,055,433		3,055,433	-4,438,986		(4,438,986)
40	<b>Net Income after Taxation</b>	7,380,116	8,622,115	16,002,231	-31,923,869	4,991,596	(26,932,273)
41	Extraordinary Items	0		0	0		0
42	<b>Net Income</b>	7,380,116	8,622,115	16,002,231	(31,923,869)	4,991,596	(26,932,273)

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Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Contingent Liabilities and Commitments</b>			0			0
1.1	Guarantees Issued	27,205,864	4,869,402	32,075,266	16,760,583	9,367,073	26,127,656
1.2	Letters of credit Issued		0	0			0
1.3	Undrawn loan commitments	9,473,703	15,810,865	25,284,568	16,329,258	17,737,047	34,066,305
1.4	Other Contingent Liabilities	9,391	0	9,391	20,768	0	20,768
2	<b>Guarantees received as security for liabilities of the bank</b>			0			0
3	<b>Assets pledged as security for liabilities of the bank</b>			0			0
3.1	Financial assets of the bank			0			0
3.2	Non-financial assets of the bank			0			0
4	<b>Guarantees received as security for receivables of the bank</b>			0			0
4.1	Surety, joint liability	10,520,482	996,713	11,517,195	8,214,826	6,874,679	15,089,505
4.2	Guarantees	136,666,060	403,992,746	540,658,807	127,195,933	375,481,368	502,677,300
5	<b>Assets pledged as security for receivables of the bank</b>			0			0
5.1	Cash	1,011,111	35,188,843	36,199,954	558,278	27,474,538	28,032,816
5.2	Precious metals and stones	0	0	0	0	0	0
5.3	Real Estate:	16,945,529	1,847,823,216	1,864,768,744	18,187,911	1,965,002,824	1,983,190,735
5.3.1	Residential Property	316,030	202,323,438	202,639,468	339,127	175,249,761	175,588,889
5.3.2	Commercial Property	748,991	979,876,051	980,625,042	779,076	979,799,719	980,578,795
5.3.3	Complex Real Estate	0	158,623,235	158,623,235	0	186,231,963	186,231,963
5.3.4	Land Parcel	15,880,508	398,167,716	414,048,224	17,069,708	509,236,651	526,306,359
5.3.5	Other	0	108,832,775	108,832,775	0	114,484,729	114,484,729
5.4	Movable Property	219,754,573	431,226,741	650,981,314	162,889,679	311,377,762	474,267,440
5.5	Shares Pledged	10,726,543	205,407,792	216,134,335	12,670,043	159,343,971	172,014,014
5.6	Securities	0	4,898,465	4,898,465	0	4,735,560	4,735,560
5.7	Other	13,986,587	30,945,658	44,932,245	23,120,084	86,518,770	109,638,854
6	<b>Derivatives</b>			0			0
6.1	Receivables through FX contracts (except options)		30,388,734	30,388,734			0
6.2	Payables through FX contracts (except options)	0	30,086,400	30,086,400			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	<b>Receivables not recognized on-balance</b>			0			0
7.1	Principal of receivables derecognized during last 3 month	163,083	0	163,083	34,048	13,931	47,979
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	2,738,088	5,533,863	8,271,951	3,702,684	9,144,342	12,847,025
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	4,887,699	8,531,591	13,419,290	3,304,183	7,211,755	10,515,938
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	60,215,410	136,476,911	196,692,321	60,669,819	130,153,785	190,823,604
8	<b>Non-cancelable operating lease</b>	1,202,405	0	1,202,405	1,333,986	0	1,333,986
8.1	Through indefinit term agreement	102,304	0	102,304	93,974	0	93,974
8.2	Within one year	1,051,002	0	1,051,002	1,174,672	0	1,174,672
8.3	From 1 to 2 years	34,914	0	34,914	41,384	0	41,384
8.4	From 2 to 3 years	11,185	0	11,185	16,257	0	16,257
8.5	From 3 to 4 years	3,000	0	3,000	4,200	0	4,200
8.6	From 4 to 5 years	0	0	0	3,500	0	3,500
8.7	More than 5 years	0	0	0	0	0	0
9	<b>Capital expenditure commitment</b>			0			0

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Table 5

**Risk Weighted Assets**

*in Lari*

N		2Q-2021	1Q-2021	4Q-2020	3Q-2020	2Q-2020
1	Risk Weighted Assets for Credit Risk	1,233,193,199	1,341,919,281	1,334,090,037	1,272,725,474	1,239,000,993
1.1	Balance sheet items *	1,203,787,592	1,310,108,648	1,295,330,298	1,235,182,818	1,208,525,106
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	39,042,008	39,752,650	40,165,010	40,463,668	32,970,025
1.2	Off-balance sheet items	28,803,879	31,410,193	37,155,669	36,460,936	29,480,607
1.3	Counterparty credit risk	601,728	400,440	1,604,070	1,081,720	995,280
2	Risk Weighted Assets for Market Risk	30,807,803	15,959,406	14,246,901	50,231,085	50,457,199
3	Risk Weighted Assets for Operational Risk	100,202,503	100,202,503	100,202,503	129,231,003	129,231,003
4	<b>Total Risk Weighted Assets</b>	<b>1,364,203,504</b>	<b>1,458,081,189</b>	<b>1,448,539,441</b>	<b>1,452,187,562</b>	<b>1,418,689,194</b>

\* 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

<b>Members of Supervisory Board</b>		<b>Independence status</b>
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		
<b>Members of Board of Directors</b>		<b>Position/Subordinated business units</b>
1	Nato Khaindrava	General Director
2	Givi Lebanidze	Financial Director
3	Beka Kvaratskhelia	Risk Director
4	Zurab Gogua	Commercial Director
5	David Galuashvili	Director of Operations
6		
7		
8		
9		
10		
<b>List of Shareholders owning 1% and more of issued capital, indicating Shares</b>		
1	N(N)LP INTERNATIONAL CHARITY FUND "CARTU"	100%
<b>List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares</b>		
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	34,509,356		34,509,356
2	Due from NBG	204,784,523		204,784,523
3	Due from Banks	118,731,738		118,731,738
4	Dealing Securities	-		-
5	Investment Securities	55,911,322	(231,998)	56,143,320
6.1	Loans	1,028,308,385		1,028,308,385
6.2	<i>Less: Loan Loss Reserves</i>	<i>(172,411,134)</i>		<i>(172,411,134)</i>
6	Net Loans	855,897,251		855,897,251
7	Accrued Interest and Dividends Receivable	15,636,921		15,636,921
8	Other Real Estate Owned & Repossessed Assets	2,491,622		2,491,622
9	Equity Investments	7,793,239		7,793,239
10	Fixed Assets and Intangible Assets	21,323,223	4,409,223	16,914,000
11	Other Assets	23,731,324	2,558,927	21,172,397
	<b>Total exposures subject to credit risk weighting before adjustments</b>	<b>1,340,810,519</b>	<b>6,736,152</b>	<b>1,334,074,367</b>



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

1	<b>Total carrying value of balance sheet items subject to credit risk weighting before adjustments</b>	1,334,074,367
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	55,838,417
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	30,086,400
3	<b>Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>	1,419,999,184
4	Effect of provisioning rules used for capital adequacy purposes	12,239,627
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-25,585,326
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-29,484,672
6	Effect of other adjustments *	152,684
7	<b>Total exposures subject to credit risk weighting</b>	1,377,321,497

\*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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	175,259,430
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)	53,391,396
7	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	6,968,150
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	4,409,223
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)	2,558,927
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	<b>Common Equity Tier 1</b>	168,291,280
24	<b>Additional tier 1 capital before regulatory adjustments</b>	85,328,100
25	Instruments that comply with the criteria for Additional tier 1 capital	85,328,100
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	85,328,100
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
29	<b>Regulatory Adjustments of Additional Tier 1 capital</b>	0
30	Investments in own Additional Tier 1 instruments	
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	<b>Additional Tier 1 Capital</b>	85,328,100
36	<b>Tier 2 capital before regulatory adjustments</b>	98,080,369
37	Instruments that comply with the criteria for Tier 2 capital	85,328,100
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	12,752,269
40	<b>Regulatory Adjustments of Tier 2 Capital</b>	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	<b>Tier 2 Capital</b>	98,080,369

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Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
<b>1</b>	<b>Pillar 1 Requirements</b>		
1.1	Minimum CET1 Requirement	4.50%	61,389,158
1.2	Minimum Tier 1 Requirement	6.00%	81,852,210
1.3	Minimum Regulatory Capital Requirement	8.00%	109,136,280
<b>2</b>	<b>Combined Buffer</b>		
2.1	Capital Conservation Buffer *	2.50%	34,105,088
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer		-
<b>3</b>	<b>Pillar 2 Requirements</b>		
3.1	CET1 Pillar 2 Requirement	3.70%	50,469,547
3.2	Tier 1 Pillar2 Requirement	4.94%	67,403,206
3.3	Regulatory capital Pillar 2 Requirement	10.23%	139,507,950
	<b>Total Requirements</b>	<b>Ratios</b>	<b>Amounts (GEL)</b>
<b>4</b>	CET1	10.70%	145,963,793
<b>5</b>	Tier 1	13.44%	183,360,504
<b>6</b>	Total regulatory Capital	20.73%	282,749,318

\* 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	34,509,356	
2	Due from NBG	204,784,523	
3	Due from Banks	118,731,738	
4	Dealing Securities	0	
5	Investment Securities	56,287,352	
5.1	Of which common reserves	-376,030	Table 9 (Capital), N39
5.2	Net Investment Securities	55,911,322	
6.1	Loans	1,028,308,385	
6.2	Less: Loan Loss Reserves	-172,411,134	
6.2.1	Of which common reserves	-11,862,457	Table 9 (Capital), N39
6.2.2	Of which the COVID 19 reserve	-152,684	
6	Net Loans	855,897,251	
7	Accrued Interest and Dividends Receivable	15,636,921	
8	Other Real Estate Owned & Repossessed Assets	2,491,622	
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	21,323,223	
10.1	Of which intangible assets	4,409,223	table 9 (Capital), N10
11	Other Assets	25,706,625	
11.1	Including deferred tax assets	2,558,927	Table 9 (Capital), N15
11.2	Of which common reserves	0	Table 9 (Capital), N39
11.3	Significant Reserves	-1,975,301	
	Net Other Assets	23,731,324	
12	<b>Total assets</b>	<b>1,340,810,519</b>	
13	Due to Banks	165,744	
14	Current (Accounts) Deposits	359,637,165	
15	Demand Deposits	46,435,965	
16	Time Deposits	558,112,472	
17	Own Debt Securities	0	
18	Borrowings	0	
19	Accrued Interest and Dividends Payable	17,572,505	
20	Other Liabilities	13,203,036	
20.1	Of which offbalance liabilities reserves	512,642	Table 9 (Capital), N39
21	Subordinated Debentures	170,656,200	
21.1	Of which tier II capital qualifying instruments	85,328,100	Table 9 (Capital), N37
22	<b>Total liabilities</b>	<b>1,165,783,087</b>	
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	53,391,396	Table 9 (Capital), N6
29	Asset Revaluation Reserves	-231,998	
30	<b>Total Equity Capital</b>	<b>175,027,432</b>	





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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				
Asset Classes		Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)	
1 Claims or contingent claims on central governments or central banks	243,666,908			203,015,987	203,015,987	83%	
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	118,731,738			31,452,914	31,452,914	26%	
7 Claims or contingent claims on corporates	706,340,694	53,060,363	28,864,063	761,555,683	734,069,643	100%	
8 Retail claims or contingent retail claims	0			0	0	0%	
9 Claims or contingent claims secured by mortgages on residential property	0			0	0	0%	
10 Past due items	169,965,450	529,519	264,760	170,230,210	170,230,210	100%	
11 Items belonging to regulatory high-risk categories	0			0	0	0%	
12 Short-term claims on commercial banks and corporates	0			0	0	0%	
13 Claims in the form of collective investment undertakings ('CIU')	0			0	0	0%	
14 Other items	107,761,879	2,248,535	1,124,268	94,742,281	93,975,402	86%	
<b>Total</b>	<b>1,346,466,669</b>	<b>55,838,417</b>	<b>30,253,091</b>	<b>1,260,997,074</b>	<b>1,232,744,155</b>	<b>90%</b>	

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Table 11 Liquidity Coverage Ratio

	Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)		
	GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
<b>High-quality liquid assets</b>									
1 Total HQLA				62,402,936	334,180,744	396,583,680	53,403,324	237,405,348	290,808,672
<b>Cash outflows</b>									
2 Retail deposits	17,266,251	263,262,980	280,529,231	3,092,157	31,180,855	34,273,012	668,156	4,032,346	4,700,502
3 Unsecured wholesale funding	108,288,450	788,557,426	896,845,876	24,268,434	142,094,379	166,362,813	20,320,839	70,275,942	90,596,781
4 Secured wholesale funding	-	-	-	-	-	-	-	-	-
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	37,559,398	24,571,107	62,130,505	5,428,103	6,190,497	11,618,600	2,198,763	2,056,052	4,254,815
6 Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7 Other contingent funding obligations	13,221,389	44,074,270	57,295,660	4,662,953	10,056,702	14,719,655	4,662,953	10,056,702	14,719,655
8 <b>TOTAL CASH OUTFLOWS</b>	<b>176,335,488</b>	<b>1,120,465,783</b>	<b>1,296,801,272</b>	<b>37,451,648</b>	<b>189,522,433</b>	<b>226,974,081</b>	<b>27,850,711</b>	<b>86,421,042</b>	<b>114,271,753</b>
<b>Cash inflows</b>									
9 Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10 Inflows from fully performing exposures	211,958,793	550,750,026	762,708,819	18,791,732	17,721,465	36,513,198	27,865,131	118,219,801	146,084,932
11 Other cash inflows	6,943,300	45,696,895	52,640,194	362,937	6,543,259	6,906,495	362,937	6,543,559	6,906,495
12 <b>TOTAL CASH INFLOWS</b>	<b>218,902,093</b>	<b>596,446,921</b>	<b>815,349,013</b>	<b>19,154,669</b>	<b>24,265,024</b>	<b>43,419,693</b>	<b>28,228,067</b>	<b>124,763,360</b>	<b>152,991,427</b>
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				62,402,936	334,180,744	396,583,680	53,403,324	237,405,348	290,808,672
14 Net cash outflow				18,296,979	165,257,409	183,554,388	6,962,678	21,605,261	28,567,938
15 Liquidity coverage ratio (%)				341.06%	202.22%	216.06%	766.99%	1098.83%	1017.95%

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



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Table 15 Counterparty credit risk

		a	b	c	d	e	f	g	h	i	j	k	l
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	<b>FX contracts</b>	30,086,400		601,728	0	0	0	0	0	601,728	0	0	601,728
1.1	Maturity less than 1 year	30,086,400	2.0%	601,728						601,728			601,728
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	<b>Interest rate contracts</b>	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
	<b>Total</b>	<b>30,086,400</b>		<b>601,728</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>601,728</b>	<b>0</b>	<b>0</b>	<b>601,728</b>

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Table 15.1 Leverage Ratio

<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,353,050,137
2	(Asset amounts deducted in determining Tier 1 capital)	(6,968,150)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	1,346,081,987
<b>Derivative exposures</b>		
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	601,728
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	601,728
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	-
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	55,838,417
18	(Adjustments for conversion to credit equivalent amounts)	(25,585,326)
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	30,253,091
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)</b>		
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))	
<b>Capital and total exposures</b>		
20	<b>Tier 1 capital</b>	253,619,380
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	1,376,936,806
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	18.42%
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
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		
<b>Available stable funding</b>						
1	Capital:	168,291,280	-	-	277,001,880	445,293,160
2	Regulatory capital	168,291,280			170,656,200	338,947,480
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				106,345,680	106,345,680
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	72,398,625	123,211,305	45,750,276	-	222,552,101
5	Residents' deposits	62,139,146	121,871,223	42,371,849		215,063,107
6	Non-residents' deposits	10,259,479	1,340,082	3,378,428		7,488,994
7	Wholesale funding	116,040,497	407,710,093	92,894,870	-	298,449,412
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	110,110,042	393,893,912	80,728,440		292,366,197
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	5,930,456	13,816,181	12,166,430		6,083,215
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	49,694,129	2,168,472	9,301,681	-
12	Liabilities related to derivatives		30,388,734	-		-
13	All other liabilities and equity not included in the above categories	-	19,305,395	2,168,472	9,301,681	-
14	<b>Total available stable funding</b>					<b>966,294,672</b>
<b>Required stable funding</b>						
15	Total high-quality liquid assets (HQLA)	387,869,842	-	-	4,808,483	12,237,281
16	Performing loans and securities:	3,801,826	227,730,004	72,630,595	314,429,967	418,016,045
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	3,801,826	-	150,814	-	645,681
19	Loans to non-financial institutions and retail customers, of which:		218,519,400	67,960,659	272,235,909	374,640,552
20	With a risk weight of less than or equal to 35%					
21	Residential mortgages, of which:		7,492,701	4,438,422	24,512,238	26,800,964
22	With a risk weight of less than or equal to 35%					
23	Securities that do not qualify as HQLA		1,717,903	80,700	17,681,820	15,928,848
24	Assets with matching interdependent liabilities					
25	Other assets:	19,405,622	64,323,524	21,500,981	247,659,928	325,021,002
26	Assets related to derivatives		30,086,400			30,086,400
27	All other assets not included in the above categories	19,405,622	34,237,124	21,500,981	247,659,928	294,934,602
28	Off-balance sheet items		36,392,223	11,282,712	7,650,841	4,650,891
29	<b>Total required stable funding</b>					<b>759,925,219</b>
30	<b>Net stable funding ratio</b>					<b>127.16%</b>

\*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.

Bank:

Date:

**Table 17**

30/06/2021

Risk classes	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	204,784,523	3,775,385	14,054,000	21,053,000		<b>243,666,908</b>
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	33,566,441	80,356,814	2,400	4,806,083		<b>118,731,738</b>
7 Claims or contingent claims on corporates		290,177,467	223,458,096	306,245,397	53,298,254	<b>873,179,214</b>
8 Retail claims or contingent retail claims						-
9 Claims or contingent claims secured by mortgages on residential property						-
10 Past due items*		30,965,137	46,827,398	38,841,278	53,331,638	<b>169,965,450</b>
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	34,509,356	8,447,329	3,967,206	15,382,298	48,582,620	<b>110,888,809</b>
<b>15 Total</b>	<b>272,860,320</b>	<b>382,756,995</b>	<b>241,481,702</b>	<b>347,486,778</b>	<b>101,880,874</b>	<b>1,346,466,669</b>

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

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Table 18

30/06/2021

On Balance Assets  Risk classes	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)
	a	b	c	d	e	f	g
1 Claims or contingent claims on central governments or central banks		243,434,909				-	243,434,909
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		118,731,738				-	118,731,738
7 Claims or contingent claims on corporates	357,739,550	673,167,927	157,728,263	11,839,657		163,083	861,339,557
8 Retail claims or contingent retail claims						-	-
9 Claims or contingent claims secured by mortgages on residential property						-	-
10 Past due items*	298,311,972	1,868,588	130,215,109	-		163,083	169,965,450
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	23,860,377	102,352,651	8,356,061	399,968		1,665,086	117,456,999
15 Total	881,599,927	1,187,687,226	166,084,324	12,289,625	152,684	1,828,169	1,340,810,519
16 Of which: loans	364,820,624	677,404,994	160,395,994	11,862,455	152,684	163,083	869,814,484
17 Of which: securities		57,955,254	-	376,030	-	-	57,579,224

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

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Table 19

On Balance Assets  Sector of repayment source / counterparty type	a		b		c	d	e	f	g
	Gross carrying values				Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing							(a+b-c-d-e)
1 State, state organizations	376,007	291,863,699	104,440	960,442	-	-	-	291,174,824	
2 Financial Institutions	269,480	134,610,999	106,327	301,421	-	-	-	134,472,730	
3 Pawn-shops	-	0	-	-	-	-	-	0	
4 Construction Development, Real Estate Development and other Land Loans	64,836,336	44,912,112	24,787,751	861,719	-	-	-	84,098,978	
5 Real Estate Management	33,150,157	48,529,074	12,934,646	936,541	-	-	-	67,808,044	
6 Construction Companies	7,385,910	41,393,580	3,708,481	774,570	-	-	163,083	44,296,439	
7 Production and Trade of Construction Materials	7,275,831	4,892,782	2,580,056	46,065	-	-	-	9,542,491	
8 Trade of Consumer Foods and Goods	17,741,299	17,933,145	8,375,976	323,979	-	-	-	26,974,490	
9 Production of Consumer Foods and Goods	80,445,017	98,496,487	39,637,269	1,813,241	-	-	-	137,490,995	
10 Production and Trade of Durable Goods	-	1,844,904	9,483	34,884	-	-	-	1,800,537	
11 Production and Trade of Clothes, Shoes and Textiles	164,335	428,375	49,300	8,536	-	-	-	534,873	
12 Trade (Other)	22,338,631	10,820,569	7,148,178	154,273	-	-	-	25,856,748	
13 Other Production	5,209,564	24,493,639	2,162,614	484,405	-	-	-	27,056,185	
14 Hotels, Tourism	42,548,654	30,980,464	17,566,542	415,106	-	-	-	55,547,469	
15 Restaurants	4,554,206	348,303	1,387,609	2,181	-	-	-	3,512,719	
16 Industry	74,552	-	37,276	-	-	-	-	37,276	
17 Oil Importers, Filling stations, gas stations and Retailers	2,252,178	24,392,169	1,816,272	257,851	-	-	-	24,570,223	
18 Energy	2,117,401	1,707,098	1,117,925	4,497	-	-	-	2,702,076	
19 Auto Dealers	38,010,392	582,549	15,576,373	11,604	-	-	-	23,004,963	
20 HealthCare	800,956	61,867,542	1,911,786	885,190	-	-	-	59,871,521	
21 Pharmacy	787	3,084,859	787	61,509	-	-	-	3,023,350	
22 Telecommunication	3,861,863	51,971,249	3,406,742	1,003,489	-	-	-	51,422,881	
23 Service	10,091,216	78,029,530	3,319,791	1,549,696	-	-	-	83,251,260	
24 Agriculture	16,684,529	49,001,244	10,721,692	688,138	-	-	-	54,275,943	
25 Other	4,477,287	34,888,077	1,782,354	628,838	-	-	-	36,954,172	
26 Assets on which the Sector of repayment source is not accounted for	154,039	1,804,062	146,323	30,312	-	-	-	1,781,466	
27 Other assets	16,779,303	78,810,717	5,688,330	1,140	-	-	1,665,086	89,900,550	
<b>28 Total</b>	<b>381,599,927</b>	<b>1,137,687,226</b>	<b>166,084,324</b>	<b>12,239,625</b>	<b>152,684</b>	<b>1,665,086</b>	<b>1,828,169</b>	<b>1,340,810,519</b>	

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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
<b>1</b>	<b>Opening balance</b>	<b>179,220,168</b>	<b>401,180</b>
<b>2</b>	<b>An increase in the reserve for possible losses on assets</b>	<b>17,492,708</b>	<b>-</b>
2.1	As a result of the origination of the new assets	13,312,840	
2.2	As a result of classification of assets as a low quality	4,179,868	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	-	
2.4	As a result of an increase in "additional general reserves"	-	
<b>3</b>	<b>Decrease in reserve for possible losses on assets</b>	<b>24,301,741</b>	<b>25,150</b>
3.1	As a result of write-off of assets	163,083	
3.2	As a result of partial or total payment of standard assets	2,969,774	
3.3	As a result of partial or total payment of adversely classified assets	10,414,347	
3.4	As a result of classification of assets as a high quality	1,236,896	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	9,307,413	25,150
3.6	As a result of an decrease in "additional general reserves"	210,228	
<b>4</b>	<b>Closing balance</b>	<b>172,411,135</b>	<b>376,030</b>

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**Table 21**

<b>Changes in the stock of non-performing loans over the period</b>		<b>Gross carrying value of Non-performing Loans</b>	<b>Net accumulated recoveries related to decrease of Non-performing loans</b>
<b>1</b>	<b>Opening balance</b>	<b>388,774,991</b>	
2	Inflows to non-performing portfolios	21,955,859	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	90,969	
4	Outflows from non-performing portfolios	46,052,065	
5	Outflow to stadrat loan portfolio	4,417,486	
6	Outflow to watch loan portfolio	-	
7	Outflow due to loan repayment, partial or total	22,588,489	
8	Outflow due to taking possession of collateral	215,685	220,423
9	Outflow due to sale of portfolios		
10	Outflows due to write-offs	163,083	
11	Outflow due to other situations		
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	18,667,323	
<b>13</b>	<b>Closing balance</b>	<b>364,769,754</b>	







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Table 24

Sector of repayment source	Gross carrying value					General and Special Reserves					
	Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss	
1 State, state organizations	48,383,617	48,022,092	20,086	341,439	-	1,064,882	960,442	2,009	102,432	-	
2 Financial Institutions	15,595,355	15,071,042	254,833	269,480	-	407,748	301,421	25,483	80,844	-	
3 Pawn-shops	-	-	-	-	-	-	-	-	-	-	
4 Construction Development, Real Estate Development and other Land Loans	109,046,790	43,085,952	1,125,219	38,712,901	26,122,717	-	25,649,470	861,719	112,522	11,613,870	
5 Real Estate Management	80,353,090	46,827,058	375,875	18,498,531	14,608,254	43,372	13,871,187	936,541	37,587	5,549,559	
6 Construction Companies	46,114,400	38,728,491	-	3,047,116	3,088,895	1,249,899	4,483,051	774,570	-	914,135	
7 Production and Trade of Construction Materials	12,128,845	2,303,271	2,552,575	6,558,503	714,495	-	2,626,121	46,065	255,257	1,967,551	
8 Trade of Consumer Foods and Goods	35,454,134	16,198,933	1,513,902	3,230,318	14,510,980	-	8,699,955	323,979	151,390	969,096	
9 Production of Consumer Foods and Goods	174,955,962	87,662,027	6,848,918	21,552,909	52,811,207	6,080,900	41,390,509	1,753,241	684,892	6,465,873	
10 Production and Trade of Durable Goods	1,839,023	1,744,197	94,825	-	-	-	44,366	34,884	9,483	-	
11 Production and Trade of Clothes, Shoes and Textiles	591,142	426,807	-	164,335	-	-	57,837	8,536	-	49,300	
12 Trade (Other)	32,526,688	7,713,637	2,474,419	21,342,895	995,736	-	7,302,451	154,273	247,442	6,402,868	
13 Other Production	29,509,189	24,220,241	79,384	2,250,533	2,959,030	-	2,647,018	484,405	7,938	675,160	
14 Hotels, Tourism	72,613,229	20,755,296	9,309,891	23,192,338	19,355,703	-	17,981,648	415,106	930,989	6,957,701	
15 Restaurants	4,876,738	109,059	213,473	4,554,206	-	-	1,389,790	2,181	21,347	1,366,262	
16 Industry	74,552	-	-	-	74,552	-	37,276	-	-	37,276	
17 Oil Importers, Filling stations, gas stations and Retailers	26,550,921	12,892,552	11,406,191	2,252,178	-	-	2,074,123	257,851	1,140,619	675,653	
18 Energy	3,815,638	1,105,989	592,248	-	2,117,401	-	1,122,423	4,497	59,225	1,058,701	
19 Auto Dealers	38,590,607	580,215	-	17,144,114	20,866,278	-	15,587,978	11,604	-	5,143,234	
20 HealthCare	61,775,460	44,259,511	16,714,993	800,956	-	-	2,796,976	885,190	1,671,499	240,287	
21 Pharmacy	3,076,239	3,075,451	-	-	-	787	62,296	61,509	-	-	
22 Telecommunication	38,234,805	34,372,943	-	513,479	191,372	3,157,012	4,094,200	687,459	-	154,044	
23 Service	87,861,547	77,484,783	288,112	8,766,731	1,321,921	-	4,869,487	1,549,696	28,811	2,630,019	
24 Agriculture	65,520,256	34,406,877	14,434,464	2,140,208	11,805,048	2,733,660	11,409,830	688,138	1,443,446	642,062	
25 Other	37,149,247	31,613,022	1,058,939	2,810,916	1,666,370	-	2,411,192	628,838	105,894	843,275	
26 Assets on which the Sector of repayment source is not accounted for	1,670,912	1,515,585	5,250	5,099	1,420	143,558	176,634	30,312	525	1,530	
27 <b>Total</b>	<b>1,028,308,383</b>	<b>594,175,033</b>	<b>69,363,597</b>	<b>178,149,183</b>	<b>173,211,382</b>	<b>13,409,188</b>	<b>172,258,449</b>	<b>11,862,455</b>	<b>6,936,360</b>	<b>53,444,755</b>	
										<b>86,605,691</b>	<b>13,409,188</b>



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**Table 25**

	a	b	c	d	e	f	g	h	i
<b>Gross carrying value/nominal value - distribution according to Collateral type</b>	<b>Secured by deposit</b>	<b>Secured by the state and state institutions</b>	<b>Secured by bank and /or financial institutions</b>	<b>Secured by gold / gold jewelry</b>	<b>Secured by Immovable property</b>	<b>Secured by shares / stocks and other securities</b>	<b>Secured by other collateral</b>	<b>Secured by another third party guarantee</b>	<b>Unsecured Amount</b>
<b>Loans, corporate debt securities and Off-balance-sheet items</b>									
1 Loans	32,879,779	11,517,195	-	-	817,835,240	6,551,212	133,343,351	7,927,932	18,253,674
2 Corporate debt securities	-	-	-	-	-	-	-	-	18,801,500
3 Off-balance-sheet items	3,334,968	-	-	-	46,811,709	227,037	3,598,968	2,115,778	1,271,375
4 Of which: Non-Performing Loans	2,442,310	250,062	-	-	312,788,473	1,870,807	27,066,517	5,786,190	14,565,396
5 Of which: Non-Performing Corporate debt securities	-	-	-	-	-	-	-	-	-
6 Of which: Non-Performing Off-balance-sheet items	-	-	-	-	4,801,233	20,859	-	-	-