

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-2022	1Q-2022	4Q-2021	3Q-2021	2Q-2021	
<b>Regulatory capital (amounts, GEL)</b>						
<b>Based on Basel III framework</b>						
1	CET1 capital	204,029,629	191,863,393	189,239,889	175,613,618	168,291,280
2	Tier1 capital	283,109,929	275,598,493	272,875,089	259,929,218	253,619,380
3	Regulatory capital	328,430,263	324,944,902	322,397,605	309,904,914	351,699,749
4	CET1 capital total requirement	151,883,465	156,772,135	136,577,496	138,365,879	145,963,793
5	Tier1 capital total requirement	191,304,964	197,780,823	171,373,251	173,604,853	183,360,504
6	Regulatory capital total requirement	263,335,691	272,657,637	263,543,736	265,118,839	282,749,318
<b>Total Risk Weighted Assets (amounts, GEL)</b>						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,354,126,092	1,361,151,846	1,299,143,577	1,318,377,849	1,364,203,504
<b>Capital Adequacy Ratios</b>						
<b>Based on Basel III framework *</b>						
8	CET1 capital	15.07%	14.10%	14.57%	13.32%	12.34%
9	Tier1 capital	20.91%	20.25%	21.00%	19.72%	18.59%
10	Regulatory capital	24.25%	23.87%	24.82%	23.51%	25.78%
11	CET1 capital total requirement	11.22%	11.52%	10.51%	10.50%	10.70%
12	Tier1 capital total requirement	14.13%	14.53%	13.19%	13.17%	13.44%
13	Regulatory capital total requirement	19.45%	20.03%	20.29%	20.11%	20.73%
<b>Income</b>						
14	Total Interest Income / Average Annual Assets	5.41%	5.52%	6.27%	5.87%	5.55%
15	Total Interest Expense / Average Annual Assets	2.18%	2.38%	2.63%	2.66%	2.67%
16	Earnings from Operations / Average Annual Assets	1.80%	1.35%	2.36%	2.42%	2.46%
17	Net Interest Margin	3.24%	3.15%	3.63%	3.22%	2.89%
18	Return on Average Assets (ROAA)	2.10%	0.80%	2.52%	2.22%	2.27%
19	Return on Average Equity (ROAE)	14.66%	5.26%	18.54%	16.79%	17.45%
<b>Asset Quality</b>						
20	Non Performed Loans / Total Loans	30.31%	33.48%	33.81%	35.63%	35.47%
21	LLR/Total Loans	16.38%	16.79%	16.49%	16.97%	16.77%
22	FX Loans/Total Loans	61.06%	64.56%	64.44%	67.61%	67.11%
23	FX Assets/Total Assets	70.11%	70.85%	65.56%	67.87%	69.23%
24	Loan Growth-YTD	-13.98%	0.00%	-11.44%	-9.92%	-5.65%
<b>Liquidity</b>						
25	Liquid Assets/Total Assets	44.61%	32.55%	25.45%	29.75%	29.19%
26	FX Liabilities/Total Liabilities	84.70%	87.28%	84.52%	85.10%	86.00%
27	Current & Demand Deposits/Total Assets	40.30%	38.76%	30.74%	35.15%	30.29%
<b>Liquidity Coverage Ratio***</b>						
28	Total HQLA	631,144,335	373,335,681	341,714,472	366,706,724	396,583,680
29	Net cash outflow	356,160,851	211,298,854	186,391,522	183,443,529	183,554,388
30	LCR ratio (%)	177%	177%	183%	200%	216%
<b>Net Stable Funding Ratio</b>						
31	Available stable funding	985,451,920	995,046,414	899,894,024	932,795,847	966,294,672
32	Required stable funding	625,376,566	744,830,717	727,034,249	738,361,348	759,925,219
33	Net stable funding ratio (%)	158%	134%	124%	126%	127%

\* 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 illustrative purposes.

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Table 2 **Balance Sheet** *in Lari*

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	7,940,930	13,612,049	21,552,979	12,796,998	21,712,358	34,509,356
2	Due from NBG	1,586,611	247,527,671	249,114,282	1,768,536	203,015,987	204,784,523
3	Due from Banks	25,082,891	322,719,666	347,802,557	17,153,934	101,577,804	118,731,738
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	30,814,220	0	30,814,220	40,425,852	15,485,470	55,911,322
6.1	Loans	323,239,016	506,956,764	830,195,780	338,205,737	690,102,648	1,028,308,385
6.2	Less: Loan Loss Reserves	-49,364,163	-86,642,004	-136,006,167	-61,978,965	-110,432,169	-172,411,134
6	Net Loans	273,874,853	420,314,760	694,189,613	276,226,772	579,670,479	855,897,251
7	Accrued Interest and Dividends Receivable	20,634,914	6,249,096	26,884,010	9,853,495	5,783,426	15,636,921
8	Other Real Estate Owned & Repossessed Assets	16,316,748	X	16,316,748	2,491,622	X	2,491,622
9	Equity Investments	7,793,239	0	7,793,239	7,793,239	0	7,793,239
10	Fixed Assets and Intangible Assets	19,329,360	X	19,329,360	21,323,223	X	21,323,223
11	Other Assets	27,671,579	558,750	28,230,329	22,788,058	943,266	23,731,324
12	<b>Total assets</b>	431,045,345	1,010,981,992	1,442,027,337	412,621,729	928,188,790	1,340,810,519
	<b>Liabilities</b>						
13	Due to Banks	51,749	97,646	149,395	51,961	113,783	165,744
14	Current (Accounts) Deposits	41,028,950	480,625,824	521,654,774	50,859,339	308,777,826	359,637,165
15	Demand Deposits	16,827,299	42,592,914	59,420,213	21,265,559	25,170,406	46,435,965
16	Time Deposits	113,460,294	338,664,798	452,125,092	75,544,890	482,567,582	558,112,472
17	Own Debt Securities			0	0	0	0
18	Borrowings	0	0	0	0	0	0
19	Accrued Interest and Dividends Payable	8,436,366	6,978,470	15,414,836	4,834,802	12,737,703	17,572,505
20	Other Liabilities	9,024,916	62,439,310	71,464,226	10,635,718	2,567,318	13,203,036
21	Subordinated Debentures	0	114,227,100	114,227,100	0	170,656,200	170,656,200
22	<b>Total liabilities</b>	188,829,574	1,045,626,062	1,234,455,636	163,192,269	1,002,590,818	1,165,783,087
	<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	85,882,447		85,882,447	53,391,396		53,391,396
29	Asset Revaluation Reserves	-178,780		-178,780	-231,998		-231,998
30	<b>Total Equity Capital</b>	207,571,701		207,571,701	175,027,432		175,027,432
31	<b>Total liabilities and Equity Capital</b>	396,401,275	1,045,626,062	1,442,027,337	338,219,701	1,002,590,818	1,340,810,519

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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
	<b>Interest Income</b>						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	775,810	154,049	929,859	796,372	-301,323	495,049
2	Interest Income from Loans	16,524,267	18,764,214	35,288,481	13,747,925	22,364,818	36,112,743
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	6,431,245	6,277,641	12,708,886	6,406,723	6,742,645	13,149,368
2.3	from the Energy Sector Loans	0	7,647	7,647	0	9,651	9,651
2.4	from the Agriculture and Forestry Sector Loans	299,774	559,736	859,510	852,077	2,422,880	3,274,957
2.5	from the Construction Sector Loans	1,788,847	3,496,989	5,285,835	1,581,886	2,776,687	4,358,574
2.6	from the Mining and Mineral Processing Sector Loans	5,805,963	2,174,835	7,980,798	3,151,792	1,768,701	4,920,493
2.7	from the Transportation or Communications Sector Loans	1,512	93,770	95,282	3,032	94,217	97,249
2.8	from Individuals Loans	963,323	1,686,703	2,650,026	739,753	1,429,271	2,169,024
2.9	from Other Sectors Loans	1,233,603	4,466,894	5,700,497	1,012,662	7,120,765	8,133,427
3	Fees/penalties income from loans to customers	68,431	589,654	658,085	460,200	1,989,445	2,449,645
4	Interest and Discount Income from Securities	216,292	136,526	352,818	133,947	0	133,947
5	Other Interest Income	0	8,804	8,804	0	1,057	1,057
6	<b>Total Interest Income</b>	<b>17,584,800</b>	<b>19,653,247</b>	<b>37,238,047</b>	<b>15,138,444</b>	<b>24,053,997</b>	<b>39,192,441</b>
	<b>Interest Expense</b>						
7	Interest Paid on Demand Deposits	526,950	47,265	574,215	480,979	-265,438	215,541
8	Interest Paid on Time Deposits	4,673,919	6,435,878	11,109,797	3,846,089	9,220,832	13,066,921
9	Interest Paid on Banks Deposits	39,651	236	39,887	124	264	388
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	0	3,249,377	3,249,377	0	5,525,962	5,525,962
12	Other Interest Expenses			0			0
13	<b>Total Interest Expense</b>	<b>5,240,520</b>	<b>9,732,756</b>	<b>14,973,276</b>	<b>4,327,192</b>	<b>14,481,620</b>	<b>18,808,812</b>
14	<b>Net Interest Income</b>	<b>12,344,280</b>	<b>9,920,491</b>	<b>22,264,771</b>	<b>10,811,252</b>	<b>9,572,377</b>	<b>20,383,629</b>
	<b>Non-Interest Income</b>						
15	Net Fee and Commission Income	-388,403	-1,718,864	-2,107,267	-317,619	-2,032,940	-2,350,559
15.1	Fee and Commission Income	1,290,678	5,471,192	6,761,870	1,231,711	915,178	2,146,889
15.2	Fee and Commission Expense	1,679,081	7,190,056	8,869,137	1,549,330	2,948,118	4,497,448
16	Dividend Income	0	0	0	0	0	0
17	Gain (Loss) from Dealing Securities	1,344,570	0	1,344,570	1,552,012	0	1,552,012
18	Gain (Loss) from Investment Securities	-23,397	1,083,389	1,059,992	253,160	907,755	1,160,915
19	Gain (Loss) from Foreign Exchange Trading	4,074,691		4,074,691	1,523,653		1,523,653
20	Gain (Loss) from Foreign Exchange Translation	-3,001,987		-3,001,987	-3,014,327		-3,014,327
21	Gain (Loss) on Sales of Fixed Assets	3,813	0	3,813	7,741	0	7,741
22	Non-Interest Income from other Banking Operations	677,823	125,705	803,528	818,864	127,556	946,420
23	Other Non-Interest Income	158,441	207	158,648	8,134,643	223,439	8,358,082
24	<b>Total Non-Interest Income</b>	<b>2,845,551</b>	<b>-509,563</b>	<b>2,335,988</b>	<b>8,958,127</b>	<b>-774,190</b>	<b>8,183,937</b>
	<b>Non-Interest Expenses</b>						
25	Non-Interest Expenses from other Banking Operations	262,950	381	263,331	333,170	10,205	343,375
26	Bank Development, Consultation and Marketing Expenses	74,148	1,662	75,810	128,140	848	128,988
27	Personnel Expenses	7,467,099		7,467,099	6,425,366		6,425,366
28	Operating Costs of Fixed Assets	28,250		28,250	17,394		17,394
29	Depreciation Expense	2,231,145		2,231,145	2,166,685		2,166,685
30	Other Non-Interest Expenses	2,591,251	153,984	2,745,235	2,223,990	165,019	2,389,009
31	<b>Total Non-Interest Expenses</b>	<b>12,654,843</b>	<b>156,027</b>	<b>12,810,870</b>	<b>11,294,745</b>	<b>176,072</b>	<b>11,470,817</b>
32	<b>Net Non-Interest Income</b>	<b>-9,809,292</b>	<b>-665,590</b>	<b>-10,474,882</b>	<b>-2,336,618</b>	<b>-950,262</b>	<b>-3,286,880</b>
33	<b>Net Income before Provisions</b>	<b>2,534,988</b>	<b>9,254,901</b>	<b>11,789,889</b>	<b>8,474,634</b>	<b>8,622,115</b>	<b>17,096,749</b>
34	Loan Loss Reserve	-12,989,457		-12,989,457	-1,919,589		-1,919,589
35	Provision for Possible Losses on Investments and Securities	-309,760		-309,760	-11,630		-11,630
36	Provision for Possible Losses on Other Assets	8,025,124		8,025,124	-29,696		-29,696
37	<b>Total Provisions for Possible Losses</b>	<b>-5,274,093</b>	<b>0</b>	<b>-5,274,093</b>	<b>-1,960,915</b>	<b>0</b>	<b>-1,960,915</b>
38	<b>Net Income before Taxes and Extraordinary Items</b>	<b>7,809,081</b>	<b>9,254,901</b>	<b>17,063,982</b>	<b>10,435,549</b>	<b>8,622,115</b>	<b>19,057,664</b>
39	Taxation	2,589,195		2,589,195	3,055,433		3,055,433
40	<b>Net Income after Taxation</b>	<b>5,219,886</b>	<b>9,254,901</b>	<b>14,474,787</b>	<b>7,380,116</b>	<b>8,622,115</b>	<b>16,002,231</b>
41	Extraordinary Items	0		0	0		0
42	<b>Net Income</b>	<b>5,219,886</b>	<b>9,254,901</b>	<b>14,474,787</b>	<b>7,380,116</b>	<b>8,622,115</b>	<b>16,002,231</b>

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Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Contingent Liabilities and Commitments</b>			0			0
1.1	Guarantees Issued	16,017,749	9,606,909	25,624,658	27,205,864	4,869,402	32,075,266
1.2	Letters of credit Issued		0	0		0	0
1.3	Undrawn loan commitments	12,987,214	22,770,944	35,758,158	9,473,703	15,810,865	25,284,568
1.4	Other Contingent Liabilities	9,181	0	9,181	9,391	0	9,391
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	6,510,620	3,123,623	9,634,242	10,520,482	996,713	11,517,195
4.2	Guarantees	99,049,009	337,058,044	436,107,053	136,666,060	403,992,746	540,658,807
5	<b>Assets pledged as security for receivables of the bank</b>			0			0
5.1	Cash	30,620,502	16,079,162	46,699,664	1,011,111	35,188,843	36,199,954
5.2	Precious metals and stones	0	0	0	0	0	0
5.3	Real Estate:	17,939,074	1,476,794,982	1,494,734,056	16,945,529	1,847,823,216	1,864,768,744
5.3.1	Residential Property	292,890	171,603,574	171,896,464	316,030	202,323,438	202,639,468
5.3.2	Commercial Property	708,794	732,300,907	733,009,701	748,991	979,876,051	980,625,042
5.3.3	Complex Real Estate	0	154,190,427	154,190,427	0	158,623,235	158,623,235
5.3.4	Land Parcel	16,937,390	382,948,795	399,886,185	15,880,508	398,167,716	414,048,224
5.3.5	Other	0	35,751,279	35,751,279	0	108,832,775	108,832,775
5.4	Movable Property	206,543,295	265,339,316	471,882,611	219,754,573	431,226,741	650,981,314
5.5	Shares Pledged	22,753,826	170,496,887	193,250,713	10,726,543	205,407,792	216,134,335
5.6	Securities	0	4,539,795	4,539,795	0	4,898,465	4,898,465
5.7	Other	1,092,801	28,492,339	29,585,140	13,986,587	30,945,658	44,932,245
6	<b>Derivatives</b>			0			0
6.1	Receivables through FX contracts (except options)			0		30,388,734	30,388,734
6.2	Payables through FX contracts (except options)			0	0	30,086,400	30,086,400
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	9,075,493	62,731	9,138,224	163,083	0	163,083
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	3,367,148	4,616,652	7,983,800	2,738,088	5,533,863	8,271,951
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	14,114,492	9,515,498	23,629,990	4,887,699	8,531,591	13,419,290
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	62,085,778	134,333,034	196,418,812	60,215,410	136,476,911	196,692,321
8	<b>Non-cancelable operating lease</b>	1,222,826	0	1,222,826	1,202,405	0	1,202,405
8.1	Through indefinit term agreement	91,840	0	91,840	102,304	0	102,304
8.2	Within one year	1,058,365	0	1,058,365	1,051,002	0	1,051,002
8.3	From 1 to 2 years	49,084	0	49,084	34,914	0	34,914
8.4	From 2 to 3 years	23,537	0	23,537	11,185	0	11,185
8.5	From 3 to 4 years	0	0	0	3,000	0	3,000
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	<b>Capital expenditure commitment</b>			0			0

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

N		2Q-2022	1Q-2022	4Q-2021	3Q-2021	2Q-2021
1	Risk Weighted Assets for Credit Risk	1,193,624,492	1,214,652,460	1,161,153,557	1,174,630,332	1,233,193,199
1.1	Balance sheet items *	1,164,932,547	1,189,270,402	1,128,092,368	1,131,607,065	1,203,787,592
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	43,188,478	39,590,050	40,402,658	40,152,728	39,042,008
1.2	Off-balance sheet items	28,691,945	24,906,790	32,460,741	42,189,467	28,803,879
1.3	Counterparty credit risk	0	475,268	600,448	833,800	601,728
2	Risk Weighted Assets for Market Risk	55,215,476	41,213,261	32,703,895	43,545,014	30,807,803
3	Risk Weighted Assets for Operational Risk	105,286,124	105,286,124	105,286,124	100,202,503	100,202,503
4	<b>Total Risk Weighted Assets</b>	<b>1,354,126,092</b>	<b>1,361,151,846</b>	<b>1,299,143,577</b>	<b>1,318,377,849</b>	<b>1,364,203,504</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	Operations Director
6	Grigol Katsia	Electronic Commerce Director
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

	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per local accounting rules	b Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	c Subject to credit risk weighting
1	Cash	21,552,979		21,552,979
2	Due from NBG	249,114,282		249,114,282
3	Due from Banks	347,802,557		347,802,557
4	Dealing Securities	-		-
5	Investment Securities	30,814,220	(178,780)	30,993,000
6.1	Loans	830,195,780		830,195,780
6.2	Less: Loan Loss Reserves	(136,006,167)		(136,006,167)
6	Net Loans	694,189,613		694,189,613
7	Accrued Interest and Dividends Receivable	26,884,010		26,884,010
8	Other Real Estate Owned & Repossessed Assets	16,316,748		16,316,748
9	Equity Investments	7,793,239		7,793,239
10	Fixed Assets and Intangible Assets	19,329,360	3,542,072	15,787,288
11	Other Assets	28,230,329	-	28,230,329
	<b>Total exposures subject to credit risk weighting before adjustments</b>	<b>1,442,027,337</b>	<b>3,363,292</b>	<b>1,438,664,045</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>	1,438,664,045
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	60,178,723
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	0
3	<b>Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>	1,498,842,768
4	Effect of provisioning rules used for capital adequacy purposes	9,869,359
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-27,005,457
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	<b>Total exposures subject to credit risk weighting</b>	1,489,979,553

\*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>	207,750,481
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)	85,882,447
7	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	3,720,852
8	Revaluation reserves on assets	178,780
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	3,542,072
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	<b>Common Equity Tier 1</b>	204,029,629
24	<b>Additional tier 1 capital before regulatory adjustments</b>	79,080,300
25	Instruments that comply with the criteria for Additional tier 1 capital	79,080,300
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	79,080,300
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>	79,080,300
36	<b>Tier 2 capital before regulatory adjustments</b>	45,320,334
37	Instruments that comply with the criteria for Tier 2 capital	35,146,800
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	10,173,534
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>	45,320,334

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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%	60,935,674
1.2	Minimum Tier 1 Requirement	6.00%	81,247,566
1.3	Minimum Regulatory Capital Requirement	8.00%	108,330,087
<b>2</b>	<b>Combined Buffer</b>		
2.1	Capital Conservation Buffer *	2.50%	33,853,152
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	4.22%	57,094,638
3.2	Tier 1 Pillar2 Requirement	5.63%	76,204,246
3.3	Regulatory capital Pillar 2 Requirement	8.95%	121,152,451
	<b>Total Requirements</b>	<b>Ratios</b>	<b>Amounts (GEL)</b>
<b>4</b>	CET1	11.22%	151,883,465
<b>5</b>	Tier 1	14.13%	191,304,964
<b>6</b>	Total regulatory Capital	19.45%	263,335,691

\* 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	21,552,979	
2	Due from NBG	249,114,282	
3	Due from Banks	347,802,557	
4	Dealing Securities	0	
5	Investment Securities	30,874,220	
5.1	Of which common reserves	-60,000	Table 9 (Capital), N39
5.2	Net Investment Securities	30,814,220	
6.1	Loans	830,195,780	
6.2	Less: Loan Loss Reserves	-136,006,167	
6.2.1	Of which common reserves	-9,808,219	Table 9 (Capital), N39
6.2.2	Of which the COVID 19 reserve	0	
6	Net Loans	694,189,613	
7	Accrued Interest and Dividends Receivable	26,884,010	
8	Other Real Estate Owned & Repossessed Assets	16,316,748	
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	19,329,360	
10.1	Of which intangible assets	3,542,072	table 9 (Capital), N10
11	Other Assets	29,311,347	
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	-1,081,018	
	Net Other Assets	28,230,329	
12	<b>Total assets</b>	<b>1,442,027,337</b>	
13	Due to Banks	149,395	
14	Current (Accounts) Deposits	521,654,774	
15	Demand Deposits	59,420,213	
16	Time Deposits	452,125,092	
17	Own Debt Securities	0	
18	Borrowings	0	
19	Accrued Interest and Dividends Payable	15,414,836	
20	Other Liabilities	71,464,226	
20.1	Of which offbalance liabilities reserves	304,175	Table 9 (Capital), N39
21	Subordinated Debentures	114,227,100	
21.1	Of which tier II capital qualifying instruments	35,146,800	Table 9 (Capital), N37
22	<b>Total liabilities</b>	<b>1,234,455,636</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	85,882,447	Table 9 (Capital), N6
29	Asset Revaluation Reserves	-178,780	Table 9 (Capital), N8
30	<b>Total Equity Capital</b>	<b>207,571,701</b>	

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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		Risk Weighted Exposures before Credit Risk Mitigation
	0%		20%		35%		50%		75%		100%		150%		250%																		
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	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	30,575,275													247,527,671																		247,527,671	
2 Claims or contingent claims on national governments or local authorities														0																		-	
3 Claims or contingent claims on public sector entities														0																		-	
4 Claims or contingent claims on multilateral development banks														0																		-	
5 Claims or contingent claims on international organizations/institutions														0																		-	
6 Claims or contingent claims on commercial banks	0		156,360,354					191,302,804						139,400																		127,062,872	
7 Claims or contingent claims on corporates														621,449,881		31,730,213																653,180,094	
8 Retail claims or contingent retail claims														0																		-	
9 Claims or contingent claims secured by mortgages on residential property														0																		-	
10 Past due items														92,062,293		177,095																92,239,388	
11 Items belonging to regulatory high-risk categories														0																		-	
12 Short-term claims on commercial banks and corporates														0																		-	
13 Claims in the form of collective investment undertakings (CIU)														0																		-	
14 Other items	23,733,151		0				0	0						76,380,060		1,265,958												17,375,391				120,834,495	
<b>Total</b>	<b>54,308,426</b>	<b>0</b>	<b>156,360,354</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>191,302,804</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,037,559,305</b>	<b>33,173,266</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17,275,391</b>	<b>0</b>	<b>0</b>	<b>1,240,844,520</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				
<b>Asset Classes</b>			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	278,102,946				247,527,671	247,527,671	89%
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	347,802,557				127,062,872	127,062,872	37%
7 Claims or contingent claims on corporates	621,449,881	57,292,617	31,730,213		653,180,094	614,790,315	94%
8 Retail claims or contingent retail claims	0			0	0	0	0%
9 Claims or contingent claims secured by mortgages on residential property	0			0	0	0	0%
10 Past due items	92,062,293	354,190	177,095		92,239,388	92,236,888	100%
11 Items belonging to regulatory high-risk categories	0			0	0	0	0%
12 Short-term claims on commercial banks and corporates	0			0	0	0	0%
13 Claims in the form of collective investment undertakings ('CIU')	0			0	0	0	0%
14 Other items	117,388,602	2,531,916	1,265,958		120,834,495	120,279,628	101%
<b>Total</b>	<b>1,456,806,279</b>	<b>60,178,723</b>	<b>33,173,266</b>		<b>1,240,844,520</b>	<b>1,201,897,375</b>	<b>81%</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				57,477,212	573,667,123	631,144,335	41,997,283	253,437,694	295,434,977
<b>Cash outflows</b>										
2	Retail deposits	17,489,026	383,619,947	401,108,973	2,933,038	70,023,894	72,956,932	646,167	8,202,098	8,848,265
3	Unsecured wholesale funding	113,255,168	733,600,240	846,855,408	20,781,386	267,246,552	288,027,938	16,601,922	125,412,740	142,014,662
4	Secured wholesale funding	-	-	-	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	28,492,582	26,798,896	55,291,478	7,362,562	6,450,193	13,812,755	2,888,101	2,065,634	4,953,735
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	15,050,711	18,788,742	33,839,453	3,016,469	8,794,233	11,810,702	3,016,469	8,794,233	11,810,702
8	<b>TOTAL CASH OUTFLOWS</b>	<b>174,287,487</b>	<b>1,162,807,824</b>	<b>1,337,095,311</b>	<b>34,093,456</b>	<b>352,514,872</b>	<b>386,608,328</b>	<b>23,152,659</b>	<b>144,474,705</b>	<b>167,627,364</b>
<b>Cash inflows</b>										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	232,879,076	684,599,743	917,478,820	16,256,555	9,468,568	25,725,123	31,736,766	345,533,263	377,270,029
11	Other cash inflows	12,280,867	8,431,759	20,712,626	256,885	4,465,470	4,722,355	256,885	4,465,470	4,722,355
12	<b>TOTAL CASH INFLOWS</b>	<b>245,159,944</b>	<b>693,031,502</b>	<b>938,191,446</b>	<b>16,513,439</b>	<b>13,934,038</b>	<b>30,447,478</b>	<b>31,993,650</b>	<b>349,998,733</b>	<b>381,992,384</b>
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				57,477,212	573,667,123	631,144,335	41,997,283	253,437,694	295,434,977
14	Net cash outflow				17,580,017	338,580,834	356,160,851	5,788,165	36,118,676	41,906,841
15	Liquidity coverage ratio (%)				326.95%	169.43%	177.21%	725.57%	701.68%	704.98%

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





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Table 15.1 Leverage Ratio

<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,460,169,571
2	(Asset amounts deducted in determining Tier 1 capital)	(3,720,852)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	1,456,448,719
<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	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	-
<b>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	60,178,723
18	(Adjustments for conversion to credit equivalent amounts)	(27,005,457)
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	33,173,266
<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>	283,109,929
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	1,489,621,985
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	19.01%
<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:	89,599,629	-	-	349,756,754	439,356,383
2	Regulatory capital	89,599,629			228,657,100	318,256,729
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				121,099,654	121,099,654
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	80,944,483	104,246,985	65,381,122	-	228,634,847
5	Residents' deposits	65,045,836	103,541,976	61,075,639		218,180,277
6	Non-residents' deposits	15,898,647	705,009	4,305,483		10,454,570
7	Wholesale funding	299,137,563	304,181,436	58,358,231	-	317,460,690
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	297,629,777	278,933,372	29,591,407		303,077,278
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	1,507,786	25,248,065	28,766,824		14,383,412
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	81,264,895	781,293	4,832,871	-
12	Liabilities related to derivatives		-	-		-
13	All other liabilities and equity not included in the above categories	-	81,264,895	781,293	4,832,871	-
14	<b>Total available stable funding</b>					<b>985,451,920</b>
<b>Required stable funding</b>						
15	Total high-quality liquid assets (HQLA)	599,233,882	-	-	27,874,220	17,822,042
16	Performing loans and securities:	16,128,997	199,971,956	65,703,872	255,258,424	352,226,924
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	16,128,997	-	139,399	-	2,489,049
19	Loans to non-financial institutions and retail customers, of which:		186,033,380	61,339,474	232,806,124	321,571,633
20	With a risk weight of less than or equal to 35%					
21	Residential mortgages, of which:		12,473,452	4,224,999	21,049,649	26,241,428
22	With a risk weight of less than or equal to 35%					
23	Securities that do not qualify as HQLA		1,465,123	-	1,402,650	1,924,814
24	Assets with matching interdependent liabilities					
25	Other assets:	-	25,360,507	27,770,216	221,361,971	250,952,845
26	Assets related to derivatives		-			-
27	All other assets not included in the above categories		25,360,507	27,770,216	221,361,971	250,952,845
28	Off-balance sheet items		49,481,496	6,888,877	3,504,175	4,374,756
29	<b>Total required stable funding</b>					<b>625,376,566</b>
30	<b>Net stable funding ratio</b>					<b>157.58%</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.

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**Table 17**

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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	249,114,282	935,664	7,000,000	21,053,000		<b>278,102,946</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	201,043,647	142,295,399	-	4,463,510		<b>347,802,556</b>
7	Claims or contingent claims on corporates		233,443,953	241,470,891	196,175,071	40,842,124	<b>711,932,038</b>
8	Retail claims or contingent retail claims						-
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*		8,826,044	31,665,190	24,667,597	26,903,462	<b>92,062,293</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	21,552,979	2,944,102	3,559,963	14,045,062	76,866,631	<b>118,968,738</b>
15	<b>Total</b>	<b>471,710,908</b>	<b>379,619,118</b>	<b>252,030,854</b>	<b>235,736,643</b>	<b>117,708,735</b>	<b>1,456,806,278</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**

On Balance Assets  Risk classes	a		b	c	d	e	f	g
	Gross carrying values		Of which: Loans and other Assets - Non-Performing	Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value  (a+b-c-d-e)
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing						
1 Claims or contingent claims on central governments or central banks			277,924,166				-	277,924,166
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			347,802,556				-	347,802,556
7 Claims or contingent claims on corporates	247,085,978		589,314,081	124,468,021	9,557,687		9,136,635	702,374,352
8 Retail claims or contingent retail claims							-	-
9 Claims or contingent claims secured by mortgages on residential property							-	-
10 Past due items*	179,947,188		82,289	87,967,184	1,646		9,138,224	92,060,647
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	39,604,633		95,310,870	12,404,687	311,671	8,272,883	361,339	113,926,263
<b>15 Total</b>	<b>286,690,611</b>		<b>1,310,351,673</b>	<b>136,872,707</b>	<b>9,869,358</b>	<b>8,272,883</b>	<b>9,497,974</b>	<b>1,442,027,336</b>
16 Of which: loans	291,695,929		604,333,948	126,197,947	9,808,218	-	9,138,224	720,023,311
17 Of which: securities			31,898,344		60,000	-	-	31,838,344

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	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	314,900	287,113,723	84,004	182,869	-	-	287,161,750	
2 Financial Institutions	319,401	350,956,747	107,495	60,258	-	1,590	351,108,394	
3 Pawn-shops	-	-	-	-	-	-	-	
4 Construction Development, Real Estate Development and other Land Loans	39,205,685	38,765,761	15,670,281	721,114	-	-	61,580,051	
5 Real Estate Management	28,204,116	48,888,436	12,837,041	896,031	-	-	63,359,479	
6 Construction Companies	5,071,288	50,235,245	2,739,250	903,148	-	-	51,664,135	
7 Production and Trade of Construction Materials	6,061,024	6,836,282	2,672,032	83,949	-	-	10,141,325	
8 Trade of Consumer Foods and Goods	18,135,635	6,294,453	8,076,701	125,081	-	9,073,913	16,228,306	
9 Production of Consumer Foods and Goods	52,014,520	101,334,319	31,348,430	1,853,119	-	-	120,147,290	
10 Production and Trade of Durable Goods	47,908	1,326,967	14,372	26,422	-	-	1,334,080	
11 Production and Trade of Clothes, Shoes and Textiles	-	890,120	-	17,775	-	-	872,345	
12 Trade (Other)	21,837,550	7,851,422	6,614,927	135,742	-	-	22,938,303	
13 Other Production	5,080,357	6,110,880	1,882,813	121,092	-	-	9,187,333	
14 Hotels, Tourism	35,446,029	25,455,039	15,801,066	415,864	-	62,721	44,684,138	
15 Restaurants	654,375	-	196,313	-	-	-	458,063	
16 Industry	69,093	50,302,476	34,547	948,238	-	-	49,388,785	
17 Oil Importers, Filling stations, gas stations and Retailers	129,804	18,132,302	524,110	263,530	-	-	17,474,466	
18 Energy	1,962,363	1,422,528	1,227,427	3,562	-	-	2,153,902	
19 Auto Dealers	-	27,343,667	2,567,755	32,826	-	-	24,743,086	
20 HealthCare	-	37,066,223	43,290	730,156	-	-	36,292,777	
21 Pharmacy	-	2,305,995	-	45,938	-	-	2,260,057	
22 Telecommunication	8,801,933	33,779,798	8,382,989	12,590	-	-	34,186,151	
23 Service	10,431,391	67,559,438	5,115,401	1,335,096	-	-	71,540,332	
24 Agriculture	13,271,631	30,189,508	8,392,168	403,578	-	-	34,665,394	
25 Other	4,621,564	31,559,657	1,855,706	528,590	-	-	33,796,924	
26 Assets on which the Sector of repayment source is not accounted for	15,361	1,427,743	9,830	21,648	-	-	1,411,625	
27 Other assets	34,994,682	77,202,944	10,674,760	1,140	8,272,883	359,750	93,248,844	
<b>28 Total</b>	<b>286,690,611</b>	<b>1,310,351,673</b>	<b>136,872,707</b>	<b>9,869,358</b>	<b>8,272,883</b>	<b>9,497,974</b>	<b>1,442,027,336</b>	

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**Table 20**

<b>Changes in reserve for loans and Corporate debt securities</b>		<b>Change in reserves for loans during the reporting period</b>	<b>Change in reserves for Corporate debt securities during the reporting period</b>
<b>1</b>	<b>Opening balance</b>	<b>162,019,834</b>	<b>60,000</b>
<b>2</b>	<b>An increase in the reserve for possible losses on assets</b>	<b>18,568,346</b>	<b>-</b>
2.1	As a result of the origination of the new assets	4,819,337	
2.2	As a result of classification of assets as a low quality	13,749,009	
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"	-	
<b>3</b>	<b>Decrease in reserve for possible losses on assets</b>	<b>44,582,014</b>	<b>-</b>
3.1	As a result of write-off of assets	9,137,679	
3.2	As a result of partial or total payment of standard assets	3,416,698	
3.3	As a result of partial or total payment of adversely classified assets	19,181,843	
3.4	As a result of classification of assets as a high quality	7,254,708	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	5,591,088	
3.6	As a result of an decrease in "additional general reserves"	-	
<b>4</b>	<b>Closing balance</b>	<b>136,006,166</b>	<b>60,000</b>

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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
<b>1</b>	<b>Opening balance</b>	<b>323,086,470</b>	
2	Inflows to non-performing portfolios	15,077,485	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	0	
4	Outflows from non-performing portfolios	86,537,870	
5	Outflow to stadrat loan portfolio	5,091,440	
6	Outflow to watch loan portfolio	26,165,815	
7	Outflow due to loan repayment, partial or total	34,164,569	
8	Outflow due to taking possession of collateral	276,884	277,536
9	Outflow due to sale of portfolios	-	
10	Outflows due to write-offs	9,137,679	
11	Outflow due to other situations	-	
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	11,701,484	
<b>13</b>	<b>Closing balance</b>	<b>251,626,085</b>	







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Table 24

Sector of repayment source	Loans					Gross carrying value					General and Special Reserves					Additional General Reserve
	Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss	
1 State, state organizations	9,436,549	9,143,471	19,600	273,478	-	-	-	-	-	266,873	182,869	1,960	82,044	-	-	-
2 Financial Institutions	3,449,558	3,013,403	116,756	319,399	-	-	-	-	-	167,753	60,258	11,676	95,820	-	-	-
3 Pawn-shops	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Construction Development, Real Estate Development and other Land Loans	76,395,339	36,055,697	1,133,956	19,560,998	19,644,687	-	-	-	-	16,391,395	721,114	113,396	5,868,300	9,688,586	-	-
5 Real Estate Management	74,498,260	44,801,567	1,492,577	14,155,186	34,465	14,014,465	13,733,073	896,031	149,258	4,246,556	17,233	8,423,995	-	-	-	-
6 Construction Companies	50,228,676	45,157,388	-	2,303,416	-	2,767,872	3,642,398	903,148	-	691,025	-	2,048,225	-	-	-	-
7 Production and Trade of Construction Materials	12,874,817	4,197,435	2,618,943	663,918	5,394,521	-	2,755,981	83,949	261,894	199,175	2,210,962	-	-	-	-	-
8 Trade of Consumer Foods and Goods	24,389,703	6,254,067	-	9,348,935	-	8,786,700	8,201,782	125,081	-	2,804,681	-	5,272,020	-	-	-	-
9 Production of Consumer Foods and Goods	149,065,238	89,655,935	7,394,784	8,045,336	12,490,465	31,478,718	33,141,549	1,793,119	739,478	2,413,601	5,380,319	22,815,032	-	-	-	-
10 Production and Trade of Durable Goods	1,369,027	1,321,120	-	47,908	-	-	40,795	26,422	-	14,372	-	-	-	-	-	-
11 Production and Trade of Clothes, Shoes and Textiles	888,774	888,774	-	-	-	-	17,775	17,775	-	-	-	-	-	-	-	-
12 Trade (Other)	28,624,452	6,787,096	-	21,518,753	318,602	-	6,750,669	135,742	-	6,455,626	159,301	-	-	-	-	-
13 Other Production	11,173,508	6,093,151	-	3,884,673	-	1,195,685	2,003,904	121,092	-	1,165,402	-	717,411	-	-	-	-
14 Hotels, Tourism	59,798,463	20,793,176	3,563,446	12,408,433	4,365,691	18,667,716	16,216,929	415,864	356,345	3,722,530	1,746,276	9,975,915	-	-	-	-
15 Restaurants	654,375	-	-	654,375	-	-	196,313	-	-	196,313	-	-	-	-	-	-
16 Industry	47,480,979	47,411,885	-	-	69,093	-	982,784	948,238	-	-	34,547	-	-	-	-	-
17 Oil Importers, Filling stations, gas stations and Retailers	18,158,003	13,176,515	4,851,683	129,804	-	-	787,640	263,530	485,168	38,941	-	-	-	-	-	-
18 Energy	3,377,244	914,788	500,093	-	-	1,962,363	1,230,989	3,562	50,009	-	-	1,177,418	-	-	-	-
19 Auto Dealers	27,318,860	1,641,306	25,677,554	-	-	-	2,600,581	32,826	2,567,755	-	-	-	-	-	-	-
20 HealthCare	36,940,700	36,507,803	432,897	-	-	-	773,446	730,156	43,290	-	-	-	-	-	-	-
21 Pharmacy	2,296,894	2,296,894	-	-	-	-	45,938	45,938	-	-	-	-	-	-	-	-
22 Telecommunication	37,988,466	29,186,533	-	475,881	171,655	8,154,397	8,395,579	12,590	-	142,764	85,827	8,154,397	-	-	-	-
23 Service	77,265,419	66,754,820	81,106	3,486,357	1,044,980	5,898,156	6,450,498	1,335,096	8,111	1,045,907	522,490	3,538,894	-	-	-	-
24 Agriculture	43,189,208	20,178,902	9,747,892	3,750,471	597,175	8,914,768	8,795,746	403,578	974,789	1,125,141	298,587	5,993,650	-	-	-	-
25 Other	32,238,047	26,901,071	720,135	2,938,954	1,551,663	126,222	2,384,297	528,590	72,014	881,686	775,832	126,175	-	-	-	-
26 Assets on which the Sector of repayment source is not accounted for	1,095,220	1,082,416	3,057	315	4	9,429	31,479	21,648	306	95	1	9,429	-	-	-	-
27 <b>Total</b>	<b>830,195,779</b>	520,215,213	58,354,481	103,966,593	45,683,002	101,976,491	136,006,165	9,808,218	5,835,448	31,189,978	20,919,962	68,252,560	-	-	-	-

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**Table 25**

Gross carrying value/nominal value - distribution according to Collateral type		a	b	c	d	e	f	g	h
		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
<b>Loans, corporate debt securities and Off-balance-sheet items</b>									
1	Loans	39,420,278	9,634,242	-	-	654,429,756	1,353,129	76,752,797	7,148,249
2	Corporate debt securities	-	-	-	-	-	-	-	-
3	Off-balance-sheet items	6,510,000	-	-	-	35,721,308	28,603	13,996,332	4,037,692
4	Of which: Non-Performing Loans	5,851,430	4,096,975	-	-	207,963,791	528,306	17,621,689	2,810,066
5	Of which: Non-Performing Corporate debt securities	-	-	-	-	-	-	-	-
6	Of which: Non-Performing Off-balance-sheet items	-	-	-	-	3,919,583	-	-	-

<b>Unsecured Amount</b>
41,457,328
3,000,000
1,088,880
12,753,828
-
-

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Table 26

Retail Products	Gross carrying value of Loans						Reserves					Number of loans	Weighted average nominal interest rate on quarterly disbursed loans	Weighted average effective interest rate on quarterly disbursed loans	Weighted average nominal interest rate (on Gross carrying value of Loans)	Weighted average maturity of loans according to the remaining maturity (months)	
	Standard	Watch	Sub-Standard	Doubtful	Loss		Standard	Watch	Sub-Standard	Doubtful	Loss						
Auto loans	224,085	163,895	1,965	59,124	-	-	21,212	3,278	197	17,737	-	-	14	16%	17%	13%	52,399
Consumer Loans	1,402,272	1,430,502	228,476	1,220,796	544,548	-	771,593	601,430	22,641	366,239	272,284	-	171	10%	10%	10%	63,254
Pay Day Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	0%	0%	0%	0,000
Motorized Installments	-	-	-	-	-	-	-	-	-	-	-	-	-	0%	0%	0%	0,000
Overdrafts	1,886,446	1,732,999	10,931	113,442	-	9,075	79,261	39,060	1,099	34,033	-	9,075	299	14%	15%	11%	4,913
Credit Cards	206,373	219,650	-	833	4	784	4,843	4,303	99	-	1	364	1231	0%	0%	0%	1,020
Mortgages	14,409,615	10,451,573	1,847,530	2,484,420	-	126,104	1,213,545	207,970	114,793	745,322	-	126,104	160	0%	10%	0%	69,197
Mortgages - Purchase of completed real estate	11,124,294	7,826,701	1,085,509	2,185,980	-	126,104	1,047,321	156,872	108,551	655,784	-	126,104	106	0%	0%	0%	100,100
Mortgages - Construction, the purchase of real estate under construction	2,459,401	1,620,981	231,980	298,438	-	-	151,248	38,420	23,600	89,538	-	-	27	0%	0%	0%	164,413
Mortgages - For Real Estate Reservations	625,911	603,892	18,021	-	-	-	14,800	13,078	2,802	-	-	-	27	15%	16%	17%	62,383
Retail Pawnshop loans	-	-	-	-	-	-	-	-	-	-	-	-	0	0%	0%	0%	0,000
Student loans	-	-	-	-	-	-	-	-	-	-	-	-	0	0%	0%	0%	0,000
<b>Total Retail Products</b>	<b>22,143,641</b>	<b>15,998,619</b>	<b>1,986,831</b>	<b>3,978,086</b>	<b>544,571</b>	<b>135,532</b>	<b>2,040,467</b>	<b>318,931</b>	<b>154,683</b>	<b>1,165,426</b>	<b>272,285</b>	<b>135,532</b>	<b>1775</b>	<b>11%</b>	<b>11%</b>	<b>10%</b>	<b>81,660</b>
Between them: Loans issued on the basis of income from a pension or other state social allowances	-	-	-	-	-	-	-	-	-	-	-	-	0	0%	0%	0%	0,000