

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		1Q-2022	4Q-2021	3Q-2021	2Q-2021	1Q-2021
	<b>Regulatory capital (amounts, GEL)</b>					
	<i>Based on Basel III framework</i>					
1	CET1 capital	191,863,393	189,239,889	175,613,618	168,291,280	180,388,470
2	Tier1 capital	275,598,493	272,875,089	259,929,218	253,619,380	238,389,070
3	Regulatory capital	324,944,902	322,397,605	309,904,914	351,699,749	419,211,593
4	CET1 capital total requirement	156,772,135	136,577,496	138,365,879	145,963,793	159,279,294
5	Tier1 capital total requirement	197,780,823	171,373,251	173,604,853	183,360,504	200,349,796
6	Regulatory capital total requirement	272,657,637	263,543,736	265,118,839	282,749,318	310,509,573
	<b>Total Risk Weighted Assets (amounts, GEL)</b>					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,361,151,846	1,299,143,577	1,318,377,849	1,364,203,504	1,458,081,189
	<b>Capital Adequacy Ratios</b>					
	<i>Based on Basel III framework *</i>					
8	CET1 capital	14.10%	14.57%	13.32%	12.34%	12.37%
9	Tier1 capital	20.25%	21.00%	19.72%	18.59%	16.35%
10	Regulatory capital	23.87%	24.82%	23.51%	25.78%	28.75%
11	CET1 capital total requirement	11.52%	10.51%	10.50%	10.70%	10.92%
12	Tier1 capital total requirement	14.53%	13.19%	13.17%	13.44%	13.74%
13	Regulatory capital total requirement	20.03%	20.29%	20.11%	20.73%	21.30%
	<b>Income</b>					
14	Total Interest Income / Average Annual Assets	5.52%	6.27%	5.87%	5.55%	4.93%
15	Total Interest Expense / Average Annual Assets	2.38%	2.63%	2.66%	2.67%	2.59%
16	Earnings from Operations / Average Annual Assets	1.35%	2.36%	2.42%	2.46%	2.76%
17	Net Interest Margin	3.15%	3.63%	3.22%	2.89%	2.34%
18	Return on Average Assets (ROAA)	0.80%	2.52%	2.22%	2.27%	2.42%
19	Return on Average Equity (ROAE)	5.26%	18.54%	16.79%	17.45%	18.93%
	<b>Asset Quality</b>					
20	Non Performed Loans / Total Loans	33.48%	33.81%	35.63%	35.47%	34.74%
21	LLR/Total Loans	16.79%	16.49%	16.97%	16.77%	16.02%
22	FX Loans/Total Loans	64.56%	64.44%	67.61%	67.11%	68.94%
23	FX Assets/Total Assets	70.85%	65.56%	67.87%	69.23%	70.34%
24	Loan Growth-YTD	0.00%	-11.44%	-9.92%	-5.65%	2.67%
	<b>Liquidity</b>					
25	Liquid Assets/Total Assets	32.55%	25.45%	29.75%	29.19%	28.33%
26	FX Liabilities/Total Liabilities	87.28%	84.52%	85.10%	86.00%	88.55%
27	Current & Demand Deposits/Total Assets	38.76%	30.74%	35.15%	30.29%	29.51%
	<b>Liquidity Coverage Ratio***</b>					
28	Total HQLA	373,335,681	341,714,472	366,706,724	396,583,680	401,929,886
29	Net cash outflow	211,298,854	186,391,522	183,443,529	183,554,388	194,922,768
30	LCR ratio (%)	177%	183%	200%	216%	206%
	<b>Net Stable Funding Ratio</b>					
31	Available stable funding	995,046,414	899,894,024	932,795,847	966,294,672	1,060,644,682
32	Required stable funding	744,830,717	727,034,249	738,361,348	759,925,219	808,096,026
33	Net stable funding ratio (%)	134%	124%	126%	127%	131%

\* 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	5,933,824	8,917,918	14,851,742	12,038,040	23,886,415	35,924,455
2	Due from NBG	6,716,302	204,617,975	211,334,277	597,708	220,212,777	220,810,485
3	Due from Banks	78,414	194,561,958	194,640,372	23,645,319	95,062,304	118,707,623
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	32,345,550	0	32,345,550	42,995,676	16,717,820	59,713,496
6.1	Loans	342,036,594	623,114,348	965,150,942	347,564,438	771,440,529	1,119,004,967
6.2	Less: Loan Loss Reserves	-63,062,496	-98,957,338	-162,019,834	-61,314,250	-117,905,917	-179,220,167
6	Net Loans	278,974,098	524,157,010	803,131,108	286,250,188	653,534,612	939,784,800
7	Accrued Interest and Dividends Receivable	17,439,275	7,343,250	24,782,525	8,121,016	6,483,163	14,604,179
8	Other Real Estate Owned & Repossessed Assets	15,975,500	X	15,975,500	2,483,931	X	2,483,931
9	Equity Investments	7,793,239	0	7,793,239	7,793,239	0	7,793,239
10	Fixed Assets and Intangible Assets	19,652,980	X	19,652,980	20,545,588	X	20,545,588
11	Other Assets	14,540,606	31,422,383	45,962,989	25,529,698	4,109,763	29,639,461
12	<b>Total assets</b>	399,449,788	971,020,494	1,370,470,282	430,000,403	1,020,006,854	1,450,007,257
	<b>Liabilities</b>						
13	Due to Banks	55,977	107,864	163,841	51,303	116,136	167,439
14	Current (Accounts) Deposits	35,555,659	427,628,990	463,184,649	40,186,914	302,621,616	342,808,530
15	Demand Deposits	17,727,858	50,267,625	67,995,483	17,004,721	68,068,682	85,073,403
16	Time Deposits	82,869,929	416,823,053	499,692,982	72,787,666	505,256,273	578,043,939
17	Own Debt Securities			0			0
18	Borrowings	0	0	0	0	0	0
19	Accrued Interest and Dividends Payable	6,941,623	7,781,094	14,722,717	3,551,096	12,050,461	15,601,557
20	Other Liabilities	6,305,533	1,886,820	8,192,353	10,839,807	5,470,217	16,310,024
21	Subordinated Debentures	0	120,950,700	120,950,700	0	223,814,080	223,814,080
22	<b>Total liabilities</b>	149,456,579	1,025,446,146	1,174,902,725	144,421,507	1,117,397,465	1,261,818,972
	<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	73,960,973		73,960,973	66,012,224		66,012,224
29	Asset Revaluation Reserves	-261,450		-261,450	308,027		308,027
30	<b>Total Equity Capital</b>	195,567,557		195,567,557	188,188,285		188,188,285
31	<b>Total liabilities and Equity Capital</b>	345,024,136	1,025,446,146	1,370,470,282	332,609,792	1,117,397,465	1,450,007,257

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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	229,531	-112,131	117,400	458,656	-136,944	321,712
2	Interest Income from Loans	7,877,685	9,218,466	17,096,151	6,623,379	10,080,714	16,704,093
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	2,715,112	3,393,702	6,108,814	3,252,283	3,132,633	6,384,916
2.3	from the Energy Sector Loans	0	3,955	3,955	0	4,869	4,869
2.4	from the Agriculture and Forestry Sector Loans	80,502	211,085	291,587	422,571	348,169	770,740
2.5	from the Construction Sector Loans	1,088,530	1,379,578	2,468,108	790,874	1,355,562	2,146,436
2.6	from the Mining and Mineral Processing Sector Loans	2,814,195	901,779	3,715,975	1,378,556	880,218	2,258,774
2.7	from the Transportation or Communications Sector Loans	865	47,902	48,767	1,567	40,007	41,574
2.8	from Individuals Loans	481,626	977,539	1,459,165	313,952	774,631	1,088,583
2.9	from Other Sectors Loans	696,855	2,302,925	2,999,780	463,577	3,544,624	4,008,201
3	Fees/penalties income from loans to customers	13,545	215,397	228,942	221,592	210,483	432,075
4	Interest and Discount Income from Securities	106,375	136,526	242,901	103,746	0	103,746
5	Other Interest Income	0	1,380	1,380	0	611	611
6	<b>Total Interest Income</b>	8,227,136	9,459,638	17,686,774	7,407,373	10,154,864	17,562,237
	<b>Interest Expense</b>						
7	Interest Paid on Demand Deposits	283,892	24,581	308,473	223,753	-336,746	-112,993
8	Interest Paid on Time Deposits	2,247,460	3,365,197	5,612,657	1,894,227	4,497,664	6,391,891
9	Interest Paid on Banks Deposits	39,589	121	39,710	62	131	193
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	0	1,646,789	1,646,789	0	2,948,426	2,948,426
12	Other Interest Expenses			0			0
13	<b>Total Interest Expense</b>	2,570,941	5,036,688	7,607,629	2,118,042	7,109,475	9,227,517
14	<b>Net Interest Income</b>	5,656,195	4,422,950	10,079,145	5,289,331	3,045,389	8,334,720
	<b>Non-Interest Income</b>						
15	Net Fee and Commission Income	-305,089	-654,239	-959,328	-207,166	-1,061,100	-1,268,266
15.1	Fee and Commission Income	614,510	4,014,408	4,628,918	546,842	477,610	1,024,452
15.2	Fee and Commission Expense	919,599	4,668,647	5,588,246	754,008	1,538,710	2,292,718
16	Dividend Income	0	0	0	0	0	0
17	Gain (Loss) from Dealing Securities	686,622	0	686,622	734,959	0	734,959
18	Gain (Loss) from Investment Securities	-23,397	1,083,389	1,059,992	128,427	455,698	584,125
19	Gain (Loss) from Foreign Exchange Trading	1,627,394		1,627,394	1,005,277		1,005,277
20	Gain (Loss) from Foreign Exchange Translation	-166,087		-166,087	709,299		709,299
21	Gain (Loss) on Sales of Fixed Assets	3,728	0	3,728	7,141	0	7,141
22	Non-Interest Income from other Banking Operations	344,082	65,840	409,922	428,612	74,581	503,193
23	Other Non-Interest Income	105,502	123	105,625	7,173,364	17,415	7,190,779
24	<b>Total Non-Interest Income</b>	2,272,755	495,113	2,767,868	9,979,913	-513,406	9,466,507
	<b>Non-Interest Expenses</b>						
25	Non-Interest Expenses from other Banking Operations	137,223	224	137,447	168,660	9,778	178,438
26	Bank Development, Consultation and Marketing Expenses	30,836	285	31,121	94,432	545	94,977
27	Personnel Expenses	4,259,107		4,259,107	3,236,493		3,236,493
28	Operating Costs of Fixed Assets	12,616		12,616	8,005		8,005
29	Depreciation Expense	1,118,085		1,118,085	1,068,327		1,068,327
30	Other Non-Interest Expenses	1,258,384	115,993	1,374,377	1,226,329	123,001	1,349,330
31	<b>Total Non-Interest Expenses</b>	6,816,251	116,502	6,932,753	5,802,246	133,324	5,935,570
32	<b>Net Non-Interest Income</b>	-4,543,496	378,611	-4,164,885	4,177,667	-646,730	3,530,937
33	<b>Net Income before Provisions</b>	1,112,699	4,801,561	5,914,260	9,466,998	2,398,659	11,865,657
34	Loan Loss Reserve	2,601,049		2,601,049	2,719,141		2,719,141
35	Provision for Possible Losses on Investments and Securities	-309,760		-309,760	13,520		13,520
36	Provision for Possible Losses on Other Assets	319,200		319,200	-978,758		-978,758
37	<b>Total Provisions for Possible Losses</b>	2,610,489	0	2,610,489	1,753,903	0	1,753,903
38	<b>Net Income before Taxes and Extraordinary Items</b>	-1,497,790	4,801,561	3,303,771	7,713,095	2,398,659	10,111,754
39	Taxation	750,458		750,458	1,488,695		1,488,695
40	<b>Net Income after Taxation</b>	-2,248,248	4,801,561	2,553,313	6,224,400	2,398,659	8,623,059
41	Extraordinary Items	0		0	0		0
42	<b>Net Income</b>	-2,248,248	4,801,561	2,553,313	6,224,400	2,398,659	8,623,059

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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	20,414,501	9,477,987	29,892,488	30,896,126	5,221,780	36,117,906
1.2	Letters of credit Issued		0	0		1,467,074	1,467,074
1.3	Undrawn loan commitments	8,025,166	13,352,163	21,377,329	7,681,350	16,615,444	24,296,794
1.4	Other Contingent Liabilities	7,273	0	7,273	7,995	0	7,995
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	8,470,932	2,775,266	11,246,198	7,865,369	5,725,558	13,590,927
4.2	Guarantees	127,159,531	377,958,375	505,117,906	145,400,390	431,145,564	576,545,954
5	<b>Assets pledged as security for receivables of the bank</b>			0			0
5.1	Cash	2,619,672	47,274,068	49,893,740	461,056	41,676,292	42,137,348
5.2	Precious metals and stones	0	0	0	0	0	0
5.3	Real Estate:	18,861,768	1,668,972,185	1,687,833,953	28,433,941	2,039,601,757	2,068,035,698
5.3.1	Residential Property	310,130	188,202,747	188,512,877	341,180	179,221,769	179,562,949
5.3.2	Commercial Property	735,008	826,056,259	826,791,267	10,948,466	1,166,886,675	1,177,835,141
5.3.3	Complex Real Estate	0	158,295,206	158,295,206	0	150,236,055	150,236,055
5.3.4	Land Parcel	17,816,630	396,722,022	414,538,652	17,144,295	461,342,049	478,486,344
5.3.5	Other	0	99,695,951	99,695,951	0	81,915,209	81,915,209
5.4	Movable Property	204,220,021	306,100,556	510,320,577	192,968,098	477,939,981	670,908,079
5.5	Shares Pledged	22,753,826	181,430,387	204,184,213	10,726,543	221,485,688	232,212,231
5.6	Securities	0	4,807,015	4,807,015	0	5,288,290	5,288,290
5.7	Other	2,887,869	30,169,446	33,057,315	13,915,152	33,408,346	47,323,497
6	<b>Derivatives</b>			0			0
6.1	Receivables through FX contracts (except options)		23,316,969	23,316,969		20,320,954	20,320,954
6.2	Payables through FX contracts (except options)	6,515,400	17,248,000	23,763,400	0	20,022,000	20,022,000
6.3	Principal of interest rate contracts (except options)			0			0
6.4	Options sold			0			0
6.5	Options purchased			0			0
6.6	Nominal value of potential receivables through other derivatives			0			0
6.7	Nominal value of potential payables through other derivatives			0			0
7	<b>Receivables not recognized on-balance</b>			0			0
7.1	Principal of receivables derecognized during last 3 month	0	452,902	452,902	19,923	33,519	53,442
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,956,331	4,711,119	6,667,450	2,940,127	5,671,256	8,611,383
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	5,038,999	9,452,767	14,491,766	4,725,377	8,531,591	13,256,968
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	61,133,866	137,039,261	198,173,127	60,113,340	132,975,641	193,088,981
8	<b>Non-cancelable operating lease</b>	1,724,407	0	1,724,407	2,193,041	0	2,193,041
8.1	Through indefinit term agreement	96,551	0	96,551	109,177	0	109,177
8.2	Within one year	1,536,111	0	1,536,111	1,998,487	0	1,998,487
8.3	From 1 to 2 years	56,007	0	56,007	57,488	0	57,488
8.4	From 2 to 3 years	35,737	0	35,737	23,388	0	23,388
8.5	From 3 to 4 years	0	0	0	3,600	0	3,600
8.6	From 4 to 5 years	0	0	0	900	0	900
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		1Q-2022	4Q-2021	3Q-2021	2Q-2021	1Q-2021
1	Risk Weighted Assets for Credit Risk	1,214,652,460	1,161,153,557	1,174,630,332	1,233,193,199	1,341,919,281
1.1	Balance sheet items *	1,189,270,402	1,128,092,368	1,131,607,065	1,203,787,592	1,310,108,648
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	39,590,050	40,402,658	40,152,728	39,042,008	39,752,650
1.2	Off-balance sheet items	24,906,790	32,460,741	42,189,467	28,803,879	31,410,193
1.3	Counterparty credit risk	475,268	600,448	833,800	601,728	400,440
2	Risk Weighted Assets for Market Risk	41,213,261	32,703,895	43,545,014	30,807,803	15,959,406
3	Risk Weighted Assets for Operational Risk	105,286,124	105,286,124	100,202,503	100,202,503	100,202,503
4	<b>Total Risk Weighted Assets</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>	<b>1,458,081,189</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
		Carrying values of items		
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	14,851,742		14,851,742
2	Due from NBG	211,334,277		211,334,277
3	Due from Banks	194,640,372		194,640,372
4	Dealing Securities	-		-
5	Investment Securities	32,345,550	(261,450)	32,607,000
6.1	Loans	965,150,942		965,150,942
6.2	Less: Loan Loss Reserves	(162,019,834)		(162,019,834)
6	Net Loans	803,131,108		803,131,108
7	Accrued Interest and Dividends Receivable	24,782,525		24,782,525
8	Other Real Estate Owned & Repossessed Assets	15,975,500		15,975,500
9	Equity Investments	7,793,239		7,793,239
10	Fixed Assets and Intangible Assets	19,652,980	3,704,164	15,948,816
11	Other Assets	45,962,989	-	45,962,989
	<b>Total exposures subject to credit risk weighting before adjustments</b>	<b>1,370,470,282</b>	<b>3,442,714</b>	<b>1,367,027,568</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>	1,367,027,568
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	50,001,320
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	23,763,400
3	<b>Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>	1,440,792,288
4	Effect of provisioning rules used for capital adequacy purposes	11,699,915
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-22,938,268
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-23,288,132
6	Effect of other adjustments *	0
7	<b>Total exposures subject to credit risk weighting</b>	1,406,265,804

\*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>	195,829,007
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)	73,960,973
7	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	3,965,614
8	Revaluation reserves on assets	261,450
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	3,704,164
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>	191,863,393
24	<b>Additional tier 1 capital before regulatory adjustments</b>	83,735,100
25	Instruments that comply with the criteria for Additional tier 1 capital	83,735,100
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	83,735,100
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>	83,735,100
36	<b>Tier 2 capital before regulatory adjustments</b>	49,346,409
37	Instruments that comply with the criteria for Tier 2 capital	37,215,600
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	12,130,809
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>	49,346,409

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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%	61,251,833
1.2	Minimum Tier 1 Requirement	6.00%	81,669,111
1.3	Minimum Regulatory Capital Requirement	8.00%	108,892,148
<b>2</b>	<b>Combined Buffer</b>		
2.1	Capital Conservation Buffer *	2.50%	34,028,796
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	4.52%	61,491,505
3.2	Tier 1 Pillar2 Requirement	6.03%	82,082,916
3.3	Regulatory capital Pillar 2 Requirement	9.53%	129,736,693
	<b>Total Requirements</b>	<b>Ratios</b>	<b>Amounts (GEL)</b>
<b>4</b>	CET1	11.52%	156,772,135
<b>5</b>	Tier 1	14.53%	197,780,823
<b>6</b>	Total regulatory Capital	20.03%	272,657,637

\* 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	14,851,742	
2	Due from NBG	211,334,277	
3	Due from Banks	194,640,372	
4	Dealing Securities	0	
5	Investment Securities	32,405,550	
5.1	Of which common reserves	-60,000	Table 9 (Capital), N39
5.2	Net Investment Securities	32,345,550	
6.1	Loans	965,150,942	
6.2	Less: Loan Loss Reserves	-162,019,834	
6.2.1	Of which common reserves	-11,638,775	Table 9 (Capital), N39
6.2.2	Of which the COVID 19 reserve	0	
6	Net Loans	803,131,108	
7	Accrued Interest and Dividends Receivable	24,782,525	
8	Other Real Estate Owned & Repossessed Assets	15,975,500	
9	Equity Investments	7,793,239	
9.1	Of which above 10% equity holdings in financial institutions		
9.2	Of which significant investments subject to limited recognition	9,372,300	
9.3	Significant Investments Reserves	-1,634,921	
9.4	Of which below 10% equity holdings subject to limited recognition	57,000	
9.5	Investments Reserves	-1,140	Table 9 (Capital), N39
10	Fixed Assets and Intangible Assets	19,652,980	
10.1	Of which intangible assets	3,704,164	table 9 (Capital), N10
11	Other Assets	47,924,129	
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	-1,961,140	
	Net Other Assets	45,962,989	
12	<b>Total assets</b>	<b>1,370,470,282</b>	
13	Due to Banks	163,841	
14	Current (Accounts) Deposits	463,184,649	
15	Demand Deposits	67,995,483	
16	Time Deposits	499,692,982	
17	Own Debt Securities	0	
18	Borrowings	0	
19	Accrued Interest and Dividends Payable	14,722,717	
20	Other Liabilities	8,192,353	
20.1	Of which offbalance liabilities reserves	430,894	Table 9 (Capital), N39
21	Subordinated Debentures	120,950,700	
21.1	Of which tier II capital qualifying instruments	37,215,600	Table 9 (Capital), N37
22	<b>Total liabilities</b>	<b>1,174,902,725</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	73,960,973	Table 9 (Capital), N6
29	Asset Revaluation Reserves	-261,450	Table 9 (Capital), N8
30	<b>Total Equity Capital</b>	<b>195,567,557</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		q
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			
1 Claims or contingent claims on central governments or central banks	37,656,049																				204,617,975											204,617,975	
2 Claims or contingent claims on national governments or local authorities																																	
3 Claims or contingent claims on public sector entities																																	
4 Claims or contingent claims on multilateral development banks																																	
5 Claims or contingent claims on international organizations/institutions																																	
6 Claims or contingent claims on commercial banks	0		85,340,316										108,988,504								149,522			162,031								71,954,883	
7 Claims or contingent claims on corporates																					721,517,769		25,568,153		0		0	0			747,085,922		
8 Retail claims or contingent retail claims																																	
9 Claims or contingent claims secured by mortgages on residential property																																	
10 Past due items																					97,620,235		186,446		0		0				97,806,681		
11 Items belonging to regulator's 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	17,408,924		0					0	0												80,030,133		1,308,454		0		15,836,020			130,928,637			
<b>Total</b>	<b>54,464,973</b>	<b>0</b>	<b>85,340,316</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>108,988,504</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,113,936,634</b>	<b>27,063,053</b>	<b>162,031</b>	<b>0</b>	<b>15,836,020</b>	<b>0</b>	<b>0</b>	<b>1,252,394,098</b>													



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Table 13 Standardized approach - Effect of credit risk mitigation

	a	b	c		d	e	f
			Off-balance sheet exposures	Off-balance sheet exposures - Nominal value			
<b>Asset Classes</b>							
1	Claims or contingent claims on central governments or central banks	241,674,024			204,617,975	204,617,975	85%
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	194,640,372			71,954,883	71,954,883	37%
7	Claims or contingent claims on corporates	721,517,769	47,011,522	25,568,153	747,085,922	710,982,116	95%
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	97,620,235	372,891	186,446	97,806,681	97,713,720	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	123,275,077	2,616,908	1,308,454	130,928,637	128,908,497	103%
	<b>Total</b>	<b>1,378,727,477</b>	<b>50,001,320</b>	<b>27,063,053</b>	<b>1,252,394,098</b>	<b>1,214,177,192</b>	<b>86%</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				47,336,799	325,998,882	373,335,681	42,964,236	203,536,735	246,500,971
<b>Cash outflows</b>										
2	Retail deposits	17,710,514	323,230,574	340,941,088	3,017,721	38,621,452	41,639,174	653,827	4,917,436	5,571,264
3	Unsecured wholesale funding	105,399,299	598,474,724	703,874,022	21,053,122	138,909,620	159,962,742	17,160,957	71,575,889	88,736,847
4	Secured wholesale funding	-	-	-	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	31,978,072	28,308,790	60,286,863	7,148,708	6,854,918	14,003,625	2,760,304	2,236,505	4,996,809
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	16,354,716	27,595,642	43,951,359	4,043,931	8,244,851	12,288,782	4,043,931	8,244,851	12,288,782
8	<b>TOTAL CASH OUTFLOWS</b>	<b>171,442,602</b>	<b>977,610,730</b>	<b>1,149,053,332</b>	<b>35,263,482</b>	<b>192,630,842</b>	<b>227,894,324</b>	<b>24,619,020</b>	<b>86,974,682</b>	<b>111,593,702</b>
<b>Cash inflows</b>										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	227,991,417	493,378,542	721,369,959	3,545,505	5,203,615	8,749,119	7,918,346	128,543,344	136,461,691
11	Other cash inflows	3,356,125	26,740,584	30,096,709	268,616	7,577,735	7,846,351	268,616	7,577,735	7,846,351
12	<b>TOTAL CASH INFLOWS</b>	<b>231,347,542</b>	<b>520,119,126</b>	<b>751,466,667</b>	<b>3,814,120</b>	<b>12,781,349</b>	<b>16,595,470</b>	<b>8,186,962</b>	<b>136,121,079</b>	<b>144,308,041</b>
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				47,336,799	325,998,882	373,335,681	42,964,236	203,536,735	246,500,971
14	Net cash outflow				31,449,362	179,849,492	211,298,854	16,432,058	21,743,670	27,898,425
15	Liquidity coverage ratio (%)				150.52%	181.26%	176.69%	261.47%	936.07%	883.57%

\* 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>											
	23,763,400		475,268	0	0	0	0	0	475,268	0	0	475,268
1.1	Maturity less than 1 year	2.0%	475,268						475,268			475,268
1.2	Maturity from 1 year up to 2 years	5.0%	0									0
1.3	Maturity from 2 years up to 3 years	8.0%	0									0
1.4	Maturity from 3 years up to 4 years	11.0%	0									0
1.5	Maturity from 4 years up to 5 years	14.0%	0									0
1.6	Maturity over 5 years		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>475,268</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>475,268</b>	<b>0</b>	<b>0</b>	<b>475,268</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) *	1,382,170,191
2	(Asset amounts deducted in determining Tier 1 capital)	(3,965,614)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	1,378,204,577
<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	475,268
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>	475,268
<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	50,001,320
18	(Adjustments for conversion to credit equivalent amounts)	(22,938,268)
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	27,063,053
<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>	275,598,493
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	1,405,742,898
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	19.61%
<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:	77,433,393	-	-	353,153,352	430,586,745
2	Regulatory capital	77,433,393			235,380,700	312,814,093
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				117,772,652	117,772,652
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	122,281,144	67,193,908	110,481,333	-	275,049,301
5	Residents' deposits	108,325,523	63,174,586	106,435,687		264,039,007
6	Non-residents' deposits	13,955,621	4,019,321	4,045,646		11,010,294
7	Wholesale funding	195,754,339	352,534,385	65,019,194	-	289,410,368
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	192,325,573	321,475,970	34,149,724		273,975,634
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	3,428,767	31,058,415	30,869,469		15,434,735
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	34,611,402	7,265,121	4,801,945	-
12	Liabilities related to derivatives		23,763,400	-		-
13	All other liabilities and equity not included in the above categories	-	10,848,002	7,265,121	4,801,945	-
14	<b>Total available stable funding</b>					<b>995,046,414</b>
<b>Required stable funding</b>						
15	Total high-quality liquid assets (HQLA)	444,937,207	620,260	3,000		10,970,072
16	Performing loans and securities:	1,152,827	211,563,089	56,581,662	308,976,401	396,875,240
17	Loans and deposits to financial institutions secured by Level 1 HQLA		-			
18	Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,152,827	-	146,522	-	246,185
19	Loans to non-financial institutions and retail customers, of which:		202,272,882	46,805,962	284,931,614	366,731,294
20	With a risk weight of less than or equal to 35%					
21	Residential mortgages, of which:		8,450,927	9,188,178	22,642,137	28,065,369
22	With a risk weight of less than or equal to 35%					
23	Securities that do not qualify as HQLA		839,279	441,000	1,402,650	1,832,392
24	Assets with matching interdependent liabilities					
25	Other assets:	-	60,712,849	38,652,212	267,145,031	332,913,830
26	Assets related to derivatives		23,316,969			23,316,969
27	All other assets not included in the above categories		37,395,880	38,652,212	267,145,031	309,596,861
28	Off-balance sheet items		35,374,990	10,527,465	3,667,972	4,071,575
29	<b>Total required stable funding</b>					<b>744,830,717</b>
30	<b>Net stable funding ratio</b>					<b>133.59%</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**

31/03/2022

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	211,334,277	2,286,747	7,000,000	21,053,000		<b>241,674,024</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	103,385,748	86,306,022	-	4,948,602		<b>194,640,372</b>
7 Claims or contingent claims on corporates		249,981,987	301,751,546	230,124,539	35,348,951	<b>817,207,023</b>
8 Retail claims or contingent retail claims						-
9 Claims or contingent claims secured by mortgages on residential property						-
10 <i>Past due items*</i>		8,363,360	26,341,980	28,267,811	34,647,084	<b>97,620,235</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	14,851,742	4,680,084	3,084,562	16,476,293	86,113,377	<b>125,206,059</b>
<b>15 Total</b>	<b>329,571,767</b>	<b>343,254,840</b>	<b>311,836,108</b>	<b>272,602,435</b>	<b>121,462,328</b>	<b>1,378,727,478</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.

Bank: JSC CARTU BANK

Date:

Table 18

31/03/2022

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		241,412,573				-	241,412,573
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		194,640,372				-	194,640,372
7 Claims or contingent claims on corporates	317,281,173	648,182,136	148,256,286	11,331,082		452,903	805,875,941
8 Retail claims or contingent retail claims						-	-
9 Claims or contingent claims secured by mortgages on residential property						-	-
10 Past due items*	189,235,727	83,883	91,699,375	1,678		452,903	97,618,557
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	42,066,065	100,439,102	13,594,938	368,834		79,918	128,541,395
15 Total	<b>359,347,238</b>	<b>1,184,674,183</b>	<b>161,851,224</b>	<b>11,699,916</b>	-	<b>532,820</b>	1,370,470,281
16 Of which: loans	323,150,614	665,992,595	150,381,058	11,638,776		452,903	827,123,376
17 Of which: securities		33,164,130	-	60,000		-	33,104,130

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	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
1 State, state organizations	368,912	251,398,530	101,178	198,848	-	-	251,467,416
2 Financial Institutions	333,244	203,184,097	112,572	167,169	-	-	203,237,601
3 Pawn-shops	-	-	-	-	-	-	-
4 Construction Development, Real Estate Development and other Land Loans	44,361,324	40,650,462	17,197,088	760,612	-	92,625	67,054,085
5 Real Estate Management	29,350,257	55,825,746	13,409,620	999,626	-	-	70,366,757
6 Construction Companies	6,968,770	61,668,683	3,964,349	1,141,728	-	-	63,531,376
7 Production and Trade of Construction Materials	6,593,952	6,737,574	2,864,998	87,851	-	-	10,378,677
8 Trade of Consumer Foods and Goods	33,716,143	7,458,541	16,328,917	148,276	-	-	24,697,491
9 Production of Consumer Foods and Goods	64,443,445	90,661,854	34,842,682	1,562,324	-	-	118,700,292
10 Production and Trade of Durable Goods	50,728	1,514,477	15,218	30,169	-	-	1,519,818
11 Production and Trade of Clothes, Shoes and Textiles	-	496,969	-	9,887	-	-	487,082
12 Trade (Other)	23,372,792	8,130,277	7,130,109	143,545	-	-	24,229,414
13 Other Production	5,287,983	28,049,619	1,966,214	554,917	-	-	30,816,471
14 Hotels, Tourism	36,691,989	27,995,616	15,731,478	468,893	-	-	48,487,234
15 Restaurants	717,668	39,318	215,300	785	-	360,278	540,900
16 Industry	73,160	51,451,903	36,580	996,943	-	-	50,491,540
17 Oil Importers, Filling stations, gas stations and Retailers	137,445	24,676,017	973,896	304,557	-	-	23,535,009
18 Energy	2,077,871	1,549,868	1,301,013	3,937	-	-	2,322,789
19 Auto Dealers	29,752,336	1,968,809	9,467,893	39,194	-	-	22,214,059
20 HealthCare	474,316	56,235,688	1,533,045	830,614	-	-	54,346,345
21 Pharmacy	-	3,651,917	-	72,812	-	-	3,579,105
22 Telecommunication	6,947,281	35,094,721	6,501,368	622,328	-	-	34,918,306
23 Service	12,151,851	73,046,025	5,749,738	1,446,865	-	-	78,001,273
24 Agriculture	14,274,005	37,534,442	8,928,180	493,419	-	-	42,986,848
25 Other	4,988,590	34,521,436	1,998,317	588,466	-	-	36,923,243
26 Assets on which the Sector of repayment source is not accounted for	16,553	1,988,784	11,303	25,010	-	-	1,569,024
27 Other assets	36,196,624	79,542,810	11,470,166	1,140	-	79,918	104,268,128
28 <b>Total</b>	<b>399,347,238</b>	<b>1,184,674,183</b>	<b>161,851,224</b>	<b>11,699,916</b>	-	<b>532,820</b>	1,370,470,281

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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>159,165,791</b>	<b>369,760</b>
<b>2</b>	<b>An increase in the reserve for possible losses on assets</b>	<b>11,976,403</b>	<b>-</b>
2.1	As a result of the origination of the new assets	5,085,235	
2.2	As a result of classification of assets as a low quality	6,776,196	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	114,972	
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>9,122,359</b>	<b>309,760</b>
3.1	As a result of write-off of assets	449,660	
3.2	As a result of partial or total payment of standard assets	1,461,806	309,760
3.3	As a result of partial or total payment of adversely classified assets	5,056,856	
3.4	As a result of classification of assets as a high quality	2,119,955	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	34,083	-
3.6	As a result of an decrease in "additional general reserves"	-	
<b>4</b>	<b>Closing balance</b>	<b>162,019,834</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>326,350,092</b>	
2	Inflows to non-performing portfolios	18,346,977	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	245,220	
4	Outflows from non-performing portfolios	21,855,820	
5	Outflow to stadrat loan portfolio	5,000	
6	Outflow to watch loan portfolio	-	
7	Outflow due to loan repayment, partial or total	20,828,259	
8	Outflow due to taking possession of collateral	518,458	579,616
9	Outflow due to sale of portfolios	-	
10	Outflows due to write-offs	449,660	
11	Outflow due to other situations	-	
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	54,443	
<b>13</b>	<b>Closing balance</b>	<b>323,086,470</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			
1	State, state organizations	10,289,893	9,942,417	18,276	328,355	-	844	300,026	198,848	1,828	98,507	-	844	-
2	Financial Institutions	8,819,968	8,360,732	125,994	333,242	-	-	279,741	167,169	12,599	99,973	-	-	-
3	Pawn-shops	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Construction Development, Real Estate Development and other Land Loans	83,616,757	38,030,620	1,225,702	25,003,675	19,356,759	-	17,957,700	760,612	122,570	7,501,102	9,573,415	-	-
5	Real Estate Management	81,870,326	49,981,303	2,538,766	14,891,703	34,465	14,424,089	14,409,246	999,626	253,877	4,467,511	17,233	8,671,000	-
6	Construction Companies	64,055,145	57,086,376	-	2,710,319	-	4,258,451	5,106,077	1,141,728	-	813,096	-	3,151,254	-
7	Production and Trade of Construction Materials	13,306,452	4,392,566	2,322,518	740,075	5,851,292	-	2,952,849	87,851	232,252	222,023	2,410,723	-	-
8	Trade of Consumer Foods and Goods	41,129,939	7,413,797	-	9,901,263	9,303,900	14,510,979	16,477,193	148,276	-	2,970,379	4,651,950	8,706,588	-
9	Production of Consumer Foods and Goods	150,861,045	75,116,216	11,301,385	8,475,831	39,697,882	16,269,732	36,345,006	1,502,324	1,130,138	2,542,749	18,984,027	12,185,767	-
10	Production and Trade of Durable Goods	1,559,159	1,508,432	-	50,728	-	-	45,387	30,169	-	15,218	-	-	-
11	Production and Trade of Clothes, Shoes and Textiles	494,341	494,341	-	-	-	-	9,887	-	-	-	-	-	-
12	Trade (Other)	30,548,918	7,177,273	-	22,778,568	593,078	-	7,273,655	143,545	-	6,833,570	296,539	-	-
13	Other Production	33,082,124	27,794,140	-	4,021,919	-	1,266,065	2,521,131	554,917	-	1,206,576	-	759,639	-
14	Hotels, Tourism	63,911,780	23,444,662	3,777,522	13,264,408	22,184,428	1,240,760	16,200,372	468,893	377,752	3,979,323	10,629,948	744,456	-
15	Restaurants	756,915	39,248	-	717,668	-	-	216,085	785	-	215,300	-	-	-
16	Industry	49,920,321	49,847,160	-	73,160	-	-	1,033,523	996,943	-	-	36,580	-	-
17	Oil Importers, Filling stations, gas stations and Retailers	24,691,905	15,227,831	9,326,629	137,445	-	-	1,278,453	304,557	932,663	41,233	-	-	-
18	Energy	3,619,359	998,580	542,908	-	-	2,077,871	1,304,950	3,937	54,291	-	-	1,246,723	-
19	Auto Dealers	31,712,048	1,959,712	-	27,041,377	2,710,959	-	9,507,087	39,194	-	8,112,413	1,355,480	-	-
20	HealthCare	55,912,498	41,530,680	13,907,502	474,316	-	-	2,363,659	830,614	1,390,750	142,295	-	-	-
21	Pharmacy	3,640,599	3,640,599	-	-	-	-	72,812	-	-	-	-	-	-
22	Telecommunication	38,063,670	31,116,389	-	503,892	186,377	6,257,012	7,123,696	622,328	-	151,168	93,188	6,257,012	-
23	Service	84,583,067	72,343,266	88,505	4,796,468	1,109,496	6,245,332	7,196,603	1,446,865	8,851	1,438,940	554,748	3,747,199	-
24	Agriculture	51,592,187	24,670,967	12,655,533	4,788,620	632,326	8,844,741	9,421,599	493,419	1,265,553	1,436,586	316,163	5,909,878	-
25	Other	35,848,876	30,081,567	782,079	3,205,670	1,642,208	137,352	2,586,783	588,466	78,208	961,701	821,104	137,304	-
26	Assets on which the Sector of repayment source is not accounted for	1,263,652	1,250,523	1,758	334	19	11,018	36,314	25,010	176	100	9	11,018	-
27	<b>Total</b>	<b>965,150,943</b>	<b>583,449,394</b>	<b>58,615,079</b>	<b>144,165,875</b>	<b>103,376,349</b>	<b>75,544,246</b>	<b>162,019,834</b>	<b>11,638,776</b>	<b>5,861,508</b>	<b>43,249,763</b>	<b>49,741,107</b>	<b>51,528,681</b>	<b>-</b>

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**Table 25**

Gross carrying value/nominal value - distribution according to Collateral type		a	b	c	d	e	f	g	h	i
		Secured by deposit	Secured by the state and state institutions	Secured by bank and /or financial institutions	Secured by gold / gold jewelry	Secured by Immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
<b>Loans, corporate debt securities and Off-balance-sheet items</b>										
1	Loans	44,999,177	11,246,198	-	-	736,689,328	8,176,842	103,916,525	17,429,403	42,693,470
2	Corporate debt securities	-	-	-	-	-	-	-	-	3,000,000
3	Off-balance-sheet items	4,260,277	-	-	-	35,492,930	630,840	6,689,554	2,936,651	1,259,565
4	Of which: Non-Performing Loans	6,555,615	3,593,084	-	-	265,570,828	1,244,534	27,950,974	5,282,319	12,889,115
5	Of which: Non-Performing Corporate debt securities	-	-	-	-	-	-	-	-	-
6	Of which: Non-Performing Off-balance-sheet items	-	-	-	-	4,119,988	-	-	-	-

