

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.

Table N		Table of contents
1	Key ratios	
2	Balance Sheet	
3	Income statement	
4	Off-balance sheet	
5	Risk-Weighted Assets (RWA)	
6	Information about supervisory board, senior management and shareholders	
7	Linkages between financial statement assets and balance sheet items subject to credit risk weighting	
8	Differences between carrying values of balance sheet items and exposure amounts subject to credit risk weighting	
9	Regulatory Capital	
9.1	Capital Adequacy Requirements	
10	Reconciliation of regulatory capital to balance sheet	
11	Credit risk weighted exposures	
12	Credit risk mitigation	
13	Standardized approach - effect of credit risk mitigation	
14	Liquidity Coverage Ratio	
15	Counterparty credit risk	
15.1	Leverage Ratio	
16	Net Stable Funding Ratio	
17	Exposures distributed by residual maturity and Risk Classes	
18	Gross carrying value, book value, reserves and write-offs by risk classes	
19	Gross carrying value, book value, reserves and write-offs by Sectors of income source	
20	Change in reserve for loans and Corporate debt securities	
21	Changes in the stock of non-performing loans over the period	
22	Distribution of loans, Debt securities and Off-balance-sheet items according to Risk classification and Past due days	
23	Loans Distributed according to LTV ratio, Loan reserves, Value of collateral for loans and loans secured by quarantees according to Risk classification and past due days	
24	Loans and reserves on loans distributed according to Sectors of income source and risk classification	
25	Loans, corporate debt securities and Off-balance-sheet items distributed by type of collateral	
26	General and Qualitative information on Retail Products	

Bank: JSC CARTU BANK
Date: 31/12/2022

Table 1 Key metrics

N	4Q-2022	3Q-2022	2Q-2022	1Q-2022	4Q-2021	
Regulatory capital (amounts, GEL)						
Based on Basel III framework						
1	CET1 capital	234,253,424	211,365,830	204,029,629	191,863,393	189,239,889
2	Tier1 capital	307,207,424	287,916,230	283,109,929	275,598,493	272,875,089
3	Regulatory capital	346,535,560	332,079,701	328,430,263	324,944,902	322,397,605
4	CET1 capital total requirement	158,652,338	155,205,239	151,883,465	156,772,135	136,577,496
5	Tier1 capital total requirement	199,902,308	195,580,136	191,304,964	197,780,823	171,373,251
6	Regulatory capital total requirement	276,281,548	270,125,489	263,335,691	272,657,637	263,543,736
Total Risk Weighted Assets (amounts, GEL)						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,404,709,746	1,372,073,122	1,354,126,092	1,361,151,846	1,299,143,577
Capital Adequacy Ratios						
Based on Basel III framework *						
8	CET1 capital	16.68%	15.40%	15.07%	14.10%	14.57%
9	Tier1 capital	21.87%	20.98%	20.91%	20.25%	21.00%
10	Regulatory capital	24.67%	24.20%	24.25%	23.87%	24.82%
11	CET1 capital total requirement	11.29%	11.31%	11.22%	11.52%	10.51%
12	Tier1 capital total requirement	14.23%	14.25%	14.13%	14.53%	13.19%
13	Regulatory capital total requirement	19.67%	19.69%	19.45%	20.03%	20.29%
Income						
14	Total Interest Income / Average Annual Assets	6.71%	6.49%	5.41%	5.52%	6.27%
15	Total Interest Expense / Average Annual Assets	2.02%	2.09%	2.18%	2.38%	2.63%
16	Earnings from Operations / Average Annual Assets	3.22%	3.11%	1.80%	1.35%	2.36%
17	Net Interest Margin	4.70%	4.41%	3.24%	3.15%	3.63%
18	Return on Average Assets (ROAA)	3.23%	2.02%	2.10%	0.80%	2.52%
19	Return on Average Equity (ROAE)	22.31%	14.15%	14.66%	5.26%	18.54%
Asset Quality						
20	Non Performed Loans / Total Loans	23.79%	28.03%	30.31%	33.48%	33.81%
21	LLR/Total Loans	14.51%	15.73%	16.38%	16.79%	16.49%
22	FX Loans/Total Loans	62.39%	61.54%	61.06%	64.56%	64.44%
23	FX Assets/Total Assets	68.24%	70.28%	70.11%	70.85%	65.56%
24	Loan Growth-YTD	-21.23%	-18.61%	-13.98%	0.00%	-11.44%
Liquidity						
25	Liquid Assets/Total Assets	48.57%	47.32%	44.61%	32.55%	25.45%
26	FX Liabilities/Total Liabilities	82.09%	85.55%	84.70%	87.28%	84.52%
27	Current & Demand Deposits/Total Assets	46.11%	48.76%	40.30%	38.76%	30.74%
Liquidity Coverage Ratio***						
28	Total HQLA	729,588,624	639,213,572	631,144,335	373,335,681	341,714,472
29	Net cash outflow	437,351,308	404,688,413	356,160,851	211,298,854	186,391,522
30	LCR ratio (%)	167%	158%	177%	177%	183%
Net Stable Funding Ratio						
31	Available stable funding	1,108,500,211	1,083,242,924	985,451,920	995,046,414	899,894,024
32	Required stable funding	596,083,525	607,887,718	625,376,566	744,830,717	727,034,249
33	Net stable funding ratio (%)	186%	178%	158%	134%	124%

* 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.

Bank: JSC CARTU BANK
Date: 31/12/2022

Table 2 **Balance Sheet** in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	8,593,116	19,384,427	27,977,543	9,360,386	17,626,041	26,986,427
2	Due from NBG	8,320,810	322,013,178	330,333,988	1,664,881	202,242,638	203,907,519
3	Due from Banks	65,100,622	267,058,714	332,159,336	18,663,689	35,278,627	53,942,316
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	35,923,730	0	35,923,730	34,474,340	15,178,240	49,652,580
6.1	Loans	285,943,089	474,327,764	760,270,853	343,177,576	621,991,281	965,168,857
6.2	Less: Loan Loss Reserves	-33,982,532	-76,312,856	-110,295,388	-60,716,934	-98,448,858	-159,165,792
6	Net Loans	251,960,557	398,014,908	649,975,465	282,460,642	523,542,423	806,003,065
7	Accrued Interest and Dividends Receivable	28,399,386	6,078,200	34,477,586	13,679,325	6,457,357	20,136,682
8	Other Real Estate Owned & Repossessed Assets	22,260,034	X	22,260,034	15,691,955	X	15,691,955
9	Equity Investments	7,800,148	0	7,800,148	7,793,239	0	7,793,239
10	Fixed Assets and Intangible Assets	22,426,868	X	22,426,868	20,363,424	X	20,363,424
11	Other Assets	20,681,191	509,303	21,190,494	17,320,900	2,093,200	19,414,100
12	Total assets	471,466,462	1,013,058,730	1,484,525,192	421,472,781	802,418,526	1,223,891,307
	Liabilities						
13	Due to Banks	51,652	87,464	139,116	53,500	108,783	162,283
14	Current (Accounts) Deposits	71,940,693	544,192,872	616,133,565	42,721,323	274,656,163	317,377,486
15	Demand Deposits	22,366,883	46,024,577	68,391,460	16,637,124	42,153,984	58,791,108
16	Time Deposits	98,754,807	317,043,350	415,798,157	82,343,244	415,813,357	498,156,601
17	Own Debt Securities			0			0
18	Borrowings	0	0	0	0	0	0
19	Accrued Interest and Dividends Payable	7,530,866	7,567,821	15,098,687	6,539,409	7,307,914	13,847,323
20	Other Liabilities	22,315,406	1,577,634	23,893,040	11,241,960	10,365,108	21,607,068
21	Subordinated Debentures	0	105,378,000	105,378,000	0	120,806,400	120,806,400
22	Total liabilities	222,960,307	1,021,871,718	1,244,832,025	159,536,560	871,211,709	1,030,748,269
	Equity Capital						
23	Common Stock	114,430,000	X	114,430,000	114,430,000	X	114,430,000
24	Preferred Stock	0	X	0	0	X	0
25	Less: Repurchased Shares	0	X	0	0	X	0
26	Share Premium	0	X	0	0	X	0
27	General Reserves	7,438,034	X	7,438,034	7,438,034	X	7,438,034
28	Retained Earnings	117,794,403	X	117,794,403	71,407,664	X	71,407,664
29	Asset Revaluation Reserves	30,730	X	30,730	-132,660	X	-132,660
30	Total Equity Capital	239,693,167	X	239,693,167	193,143,038	X	193,143,038
31	Total liabilities and Equity Capital	462,653,474	1,021,871,718	1,484,525,192	352,679,598	871,211,709	1,223,891,307

Bank: JSC CARTU BANK
Date: 31/12/2022

N	N	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
		Interest Income					
1	Interest Income from Bank's "Nostro" and Deposit Accounts	2,882,359	2,555,754	5,438,113	2,115,958	-575,910	1,540,048
2	Interest Income from Loans	37,407,204	37,453,127	74,860,331	29,120,719	47,277,553	76,398,272
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	15,794,024	11,429,298	27,223,322	12,690,353	16,600,942	29,291,295
2.3	from the Energy Sector Loans	0	15,014	15,014	0	18,247	18,247
2.4	from the Agriculture and Forestry Sector Loans	719,917	2,489,621	3,209,539	1,412,676	3,431,040	4,843,716
2.5	from the Construction Sector Loans	3,032,484	6,677,546	9,710,030	4,933,885	6,601,877	11,535,762
2.6	from the Mining and Mineral Processing Sector Loans	11,681,967	6,003,470	17,685,436	6,235,381	4,442,202	10,677,583
2.7	from the Transportation or Communications Sector Loans	2,189	177,790	179,979	5,437	194,791	200,229
2.8	from Individuals Loans	1,954,357	3,419,077	5,373,434	1,568,708	3,177,965	4,746,673
2.9	from Other Sectors Loans	4,222,266	7,241,311	11,463,577	2,274,278	12,810,488	15,084,766
3	Fees/penalties income from loans to customers	11,801,520	996,654	12,798,174	903,397	3,311,859	4,215,256
4	Interest and Discount Income from Securities	3,081,714	136,526	3,218,240	521,011	1,771,245	2,292,256
5	Other Interest Income	0	55,676	55,676	0	1,791	1,791
6	Total Interest Income	55,172,797	41,197,737	96,370,534	32,661,085	51,786,538	84,447,623
		Interest Expense					
7	Interest Paid on Demand Deposits	1,148,114	85,435	1,233,549	1,082,397	-177,301	905,096
8	Interest Paid on Time Deposits	9,640,434	11,782,208	21,422,642	8,281,377	16,997,895	25,279,272
9	Interest Paid on Banks Deposits	39,777	14,412	54,189	13,058	513	13,571
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	0	6,254,027	6,254,027	0	9,290,869	9,290,869
12	Other Interest Expenses	0	0	0	0	0	0
13	Total Interest Expense	10,828,325	18,136,082	28,964,407	9,376,832	26,111,976	35,488,808
14	Net Interest Income	44,344,472	23,061,655	67,406,127	23,284,253	25,674,562	48,958,815
		Non-Interest Income					
15	Net Fee and Commission Income	-298,277	-2,899,252	-3,197,529	68,514	-4,458,396	-4,389,882
15.1	Fee and Commission Income	2,819,326	10,969,413	13,788,739	3,277,417	2,175,164	5,452,581
15.2	Fee and Commission Expense	3,117,603	13,868,665	16,986,268	3,208,903	6,633,560	9,842,463
16	Dividend Income	0	0	0	138,056	0	138,056
17	Gain (Loss) from Dealing Securities	0	0	0	3,321,128	0	3,321,128
18	Gain (Loss) from Investment Securities	-23,397	1,083,389	1,059,992	-162,700	-4	-162,704
19	Gain (Loss) from Foreign Exchange Trading	6,903,822	6,903,822	6,903,822	3,750,037		3,750,037
20	Gain (Loss) from Foreign Exchange Translation	-5,950,330		-5,950,330	-3,928,568		-3,928,568
21	Gain (Loss) on Sales of Fixed Assets	10,995	0	10,995	13,012	0	13,012
22	Non-Interest Income from other Banking Operations	2,572,893	216,434	2,789,327	1,485,366	242,031	1,727,397
23	Other Non-Interest Income	7,645,437	269,005	7,914,442	10,588,767	247,898	10,836,665
24	Total Non-Interest Income	10,861,143	-1,330,424	9,530,719	15,273,612	-3,968,471	11,305,141
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	477,783	511	478,294	636,280	10,835	647,115
26	Bank Development, Consultation and Marketing Expenses	534,857	31,086	565,943	397,580	1,420	399,000
27	Personnel Expenses	16,423,472		16,423,472	13,067,018		13,067,018
28	Operating Costs of Fixed Assets	95,636		95,636	45,754		45,754
29	Depreciation Expense	4,310,113		4,310,113	4,437,352		4,437,352
30	Other Non-Interest Expenses	13,173,485	561,357	13,734,842	10,353,892	244,798	10,598,690
31	Total Non-Interest Expenses	35,015,346	592,954	35,608,300	28,937,876	257,053	29,194,929
32	Net Non-Interest Income	-24,154,203	-1,923,378	-26,077,581	-13,664,264	-4,225,524	-17,889,788
33	Net Income before Provisions	20,190,269	21,138,277	41,328,546	9,619,989	21,449,038	31,069,027
34	Loan Loss Reserve	-29,147,482		-29,147,482	-13,172,293		-13,172,293
35	Provision for Possible Losses on Investments and Securities	-209,619		-209,619	-17,900		-17,900
36	Provision for Possible Losses on Other Assets	12,399,877		12,399,877	3,942,025		3,942,025
37	Total Provisions for Possible Losses	-16,957,224	0	-16,957,224	-9,248,168	0	-9,248,168
38	Net Income before Taxes and Extraordinary Items	37,147,493	21,138,277	58,285,770	18,868,157	21,449,038	40,317,195
39	Taxation	11,899,027		11,899,027	6,298,696		6,298,696
40	Net Income after Taxation	25,248,466	21,138,277	46,386,743	12,569,461	21,449,038	34,018,499
41	Extraordinary Items	0		0	0		0
42	Net Income	25,248,466	21,138,277	46,386,743	12,569,461	21,449,038	34,018,499

Bank: JSC CARTU BANK
Date: 31/12/2022

Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Contingent Liabilities and Commitments			0			0
1.1	Guarantees Issued	45,895,337	5,074,988	50,970,325	20,570,996	10,342,848	30,913,844
1.2	Letters of credit Issued		0	0		0	0
1.3	Undrawn loan commitments	11,029,433	20,635,203	31,664,636	15,360,014	19,962,081	35,322,095
1.4	Other Contingent Liabilities	10,072	0	10,072	8,975	0	8,975
2	Guarantees received as security for liabilities of the bank			0			0
3	Assets pledged as security for liabilities of the bank			0			0
3.1	Financial assets of the bank			0			0
3.2	Non-financial assets of the bank			0			0
4	Guarantees received as security for receivables of the bank			0			0
4.1	Surety, joint liability	6,043,542	2,600,293	8,643,835	8,155,362	3,090,164	11,245,526
4.2	Guarantees	87,806,482	299,725,313	387,531,795	131,659,126	398,360,107	530,019,233
5	Assets pledged as security for receivables of the bank			0			0
5.1	Cash	38,546,309	22,498,915	61,045,224	3,100,783	40,855,692	43,956,475
5.2	Precious metals and stones	0	0	0	0	0	0
5.3	Real Estate:	21,167,988	1,364,274,920	1,385,442,908	14,329,288	1,520,967,541	1,535,296,829
5.3.1	Residential Property	97,272	155,051,350	155,148,622	309,760	193,627,446	193,937,206
5.3.2	Commercial Property	653,884	612,129,371	612,783,255	622,145	718,984,779	719,606,924
5.3.3	Complex Real Estate	0	175,041,729	175,041,729	0	138,258,378	138,258,378
5.3.4	Land Parcel	20,416,832	384,597,783	405,014,615	13,397,383	381,229,385	394,626,767
5.3.5	Other	0	37,454,686	37,454,686	0	88,867,554	88,867,554
5.4	Movable Property	132,216,318	299,351,114	431,567,432	193,038,397	262,577,705	455,616,103
5.5	Shares Pledged	10,726,543	157,486,739	168,213,282	22,753,826	206,277,044	229,030,870
5.6	Securities	0	4,188,100	4,188,100	0	4,801,280	4,801,280
5.7	Other	92,800	23,583,056	23,675,856	2,887,869	30,331,699	33,219,568
6	Derivatives			0			0
6.1	Receivables through FX contracts (except options)		0	0		29,911,525	29,911,525
6.2	Payables through FX contracts (except options)	0	0	0	12,502,400	17,520,000	30,022,400
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	Receivables not recognized on-balance			0			0
7.1	Principal of receivables derecognized during last 3 month	34,574	7,661,032	7,695,606	143,847	24,096	167,943
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	838,683	3,720,902	4,559,585	2,276,649	4,800,029	7,076,678
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	11,838,301	15,962,261	27,800,563	5,056,909	9,418,579	14,475,488
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	56,204,181	118,826,410	175,030,591	60,950,938	137,280,463	198,231,401
8	Non-cancelable operating lease	2,106,154	0	2,106,154	2,122,486	0	2,122,486
8.1	Through indefinit term agreement	83,155	0	83,155	96,450	0	96,450
8.2	Within one year	1,960,878	0	1,960,878	1,969,401	0	1,969,401
8.3	From 1 to 2 years	48,709	0	48,709	38,600	0	38,600
8.4	From 2 to 3 years	13,412	0	13,412	17,134	0	17,134
8.5	From 3 to 4 years	0	0	0	900	0	900
8.6	From 4 to 5 years	0	0	0	0	0	0
8.7	More than 5 years	0	0	0	0	0	0
9	Capital expenditure commitment			0			0

Bank: JSC CARTU BANK
 Date: 31/12/2022

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

N		4Q-2022	3Q-2022	2Q-2022	1Q-2022	4Q-2021
1	Risk Weighted Assets for Credit Risk	1,257,002,957	1,227,247,103	1,193,624,492	1,214,652,460	1,161,153,557
1.1	Balance sheet items *	1,218,280,520	1,196,535,924	1,164,932,547	1,189,270,402	1,128,092,368
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	53,125,636	52,418,608	43,188,478	39,590,050	40,402,658
1.2	Off-balance sheet items	38,722,437	30,711,179	28,691,945	24,906,790	32,460,741
1.3	Counterparty credit risk	0	0	0	475,268	600,448
2	Risk Weighted Assets for Market Risk	29,901,369	39,539,895	55,215,476	41,213,261	32,703,895
3	Risk Weighted Assets for Operational Risk	117,805,421	105,286,124	105,286,124	105,286,124	105,286,124
4	Total Risk Weighted Assets	1,404,709,746	1,372,073,122	1,354,126,092	1,361,151,846	1,299,143,577

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

Bank: JSC CARTU BANK
 Date: 31/12/2022

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

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

Bank: JSC CARTU BANK

Date: 31/12/2022

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

		a	b	c
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	27,977,543		27,977,543
2	Due from NBG	330,333,988		330,333,988
3	Due from Banks	332,159,336		332,159,336
4	Dealing Securities	-		-
5	Investment Securities	35,923,730	30,730	35,893,000
6.1	Loans	760,270,853		760,270,853
6.2	Less: Loan Loss Reserves	(110,295,388)		(110,295,388)
6	Net Loans	649,975,465		649,975,465
7	Accrued Interest and Dividends Receivable	34,477,586		34,477,586
8	Other Real Estate Owned & Repossessed Assets	22,260,034		22,260,034
9	Equity Investments	7,800,148		7,800,148
10	Fixed Assets and Intangible Assets	22,426,868	5,439,743	16,987,125
11	Other Assets	21,190,494	-	21,190,494
	Total exposures subject to credit risk weighting before adjustments	1,484,525,192	5,470,473	1,479,054,719

Bank: JSC CARTU BANK

Date: 31/12/2022

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	1,479,054,719
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	81,670,688
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	0
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,560,725,407
4	Effect of provisioning rules used for capital adequacy purposes	9,786,158
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-38,370,191
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 *	4,668,182
7	Total exposures subject to credit risk weighting	1,536,809,555

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

Bank: JSC CARTU BANK
Date: 31/12/2022

Table 9 **Regulatory capital**

N		in lari
1	Common Equity Tier 1 capital before regulatory adjustments	239,662,437
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)	117,794,403
7	Regulatory Adjustments of Common Equity Tier 1 capital	5,409,013
8	Revaluation reserves on assets	(30,730)
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	5,439,743
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)	-
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	
19	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	
23	Common Equity Tier 1	234,253,424
24	Additional tier 1 capital before regulatory adjustments	72,954,000
25	Instruments that comply with the criteria for Additional tier 1 capital	72,954,000
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	72,954,000
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
29	Regulatory Adjustments of Additional Tier 1 capital	-
30	Investments in own Additional Tier 1 instruments	
31	Reciprocal cross-holdings in Additional Tier 1 instruments	
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
33	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
35	Additional Tier 1 Capital	72,954,000
36	Tier 2 capital before regulatory adjustments	39,328,136
37	Instruments that comply with the criteria for Tier 2 capital	28,641,200
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	10,686,936
40	Regulatory Adjustments of Tier 2 Capital	-
41	Investments in own shares that meet the criteria for Tier 2 capital	
42	Reciprocal cross-holdings in Tier 2 capital	
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
44	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
45	Tier 2 Capital	39,328,136

346,535,560

Bank: JSC CARTU BANK

Date: 31/12/2022

Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	63,211,939
1.2	Minimum Tier 1 Requirement	6.00%	84,282,585
1.3	Minimum Regulatory Capital Requirement	8.00%	112,376,780
2	Combined Buffer		
2.1	Capital Conservation Buffer *	2.50%	35,117,744
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	4.29%	60,322,655
3.2	Tier 1 Pillar2 Requirement	5.73%	80,501,980
3.3	Regulatory capital Pillar 2 Requirement	9.17%	128,787,025
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	11.29%	158,652,338
5	Tier 1	14.23%	199,902,308
6	Total regulatory Capital	19.67%	276,281,548

* 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>)

Bank: JSC CARTU BANK
Date: 31/12/2022

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	27,977,543	
2	Due from NBG	330,333,988	
3	Due from Banks	332,159,336	
4	Dealing Securities	-	
5	Investment Securities	36,083,730	
5.1	Of which common reserves	(160,000)	Table 9 (Capital), N39
5.2	Net Investment Securities	35,923,730	
6.1	Loans	760,270,853	
6.2	Less: Loan Loss Reserves	(110,295,388)	
6.2.1	Of which common reserves	(9,624,877)	Table 9 (Capital), N39
6.2.2	Of which the COVID 19 reserve	-	
6	Net Loans	649,975,465	
7	Accrued Interest and Dividends Receivable	34,477,586	
8	Other Real Estate Owned & Repossessed Assets	22,260,034	
9	Equity Investments	7,800,148	
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	64,050	
9.5	Investments Reserves	(1,281)	Table 9 (Capital), N39
10	Fixed Assets and Intangible Assets	22,426,868	
10.1	Of which intangible assets	5,439,743	table 9 (Capital), N10
11	Other Assets	22,193,299	
11.1	Including deferred tax assets	-	Table 9 (Capital), N15
11.2	Of which common reserves	-	Table 9 (Capital), N39
11.3	Significant Reserves	(1,002,805)	
	Net Other Assets	21,190,494	
12	Total assets	1,484,525,192	
13	Due to Banks	139,116	
14	Current (Accounts) Deposits	616,133,565	
15	Demand Deposits	68,391,460	
16	Time Deposits	415,798,157	
17	Own Debt Securities	-	
18	Borrowings	-	
19	Accrued Interest and Dividends Payable	15,098,687	
20	Other Liabilities	23,893,040	
20.1	Of which offbalance liabilities reserves	900,778	Table 9 (Capital), N39
21	Subordinated Debentures	105,378,000	
21.1	Of which tier II capital qualifying instruments	32,424,000	Table 9 (Capital), N37
22	Total liabilities	1,244,832,025	
23	Common Stock	114,430,000	Table 9 (Capital), N2
24	Preferred Stock	-	
25	Less: Repurchased Shares	-	
26	Share Premium	-	
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	117,794,403	Table 9 (Capital), N6
29	Asset Revaluation Reserves	30,730	Table 9 (Capital), N8
30	Total Equity Capital	239,693,167	

Bank: JSC CARTU BANK
Date: 31/12/2022

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

Exposure classes	Risk weights																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		
1 Claims or contingent claims on central governments or central banks	37,318,821											322,013,178						322,013,178
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		89,674,784					242,371,257				132,884						139,253,470
7 Claims or contingent claims on corporates												617,858,544	41,161,451	0		0	0	659,019,995
8 Retail claims or contingent retail claims												0						-
9 Claims or contingent claims secured by mortgages on residential property												0						-
10 Past due items												68,625,060	118,599	0		0		68,743,659
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	29,556,447		0		0	0						63,840,507	2,020,447	0		22,117,567		121,154,872
Total	66,875,268	0	89,674,784	0	0	0	242,371,257	0	0	0	1,072,470,173	43,300,496	0	0	22,117,567	0	1,310,185,173	

Bank: JSC CARTU BANK
Date: 31/12/2022

Table 13 Standardized approach - Effect of credit risk mitigation

	a	b		d	e	f
		On-balance sheet exposures	Off-balance sheet exposures			
Asset Classes		Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
1 Claims or contingent claims on central governments or central banks	359,331,999			322,013,178	322,013,178	90%
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	332,178,925			139,253,470	139,253,470	42%
7 Claims or contingent claims on corporates	617,858,544	77,392,596	41,161,451	659,019,995	613,281,469	93%
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	68,625,060	237,197	118,599	68,743,659	68,743,659	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	115,514,521	4,040,895	2,020,447	121,154,872	118,379,363	101%
Total	1,493,509,049	81,670,688	43,300,496	1,310,185,173	1,261,671,138	82%

Bank: JSC CARTU BANK
Date: 31/12/2022

Table 14 Liquidity Coverage Ratio									
Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)			
	GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets									
1 Total HQLA				76,180,007	653,408,617	729,588,624	51,222,325	273,326,446	324,548,771
Cash outflows									
2 Retail deposits	17,246,710	411,962,882	429,209,591	2,965,871	108,156,633	111,122,504	640,141	11,373,867	12,014,008
3 Unsecured wholesale funding	141,638,187	667,026,139	808,664,326	26,476,019	292,770,469	319,246,488	20,907,314	132,031,368	152,938,682
4 Secured wholesale funding	-	-	-	-	-	-	-	-	-
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	45,773,800	20,933,625	66,707,425	9,874,264	5,456,218	15,330,481	3,718,962	1,647,084	5,366,046
6 Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7 Other contingent funding obligations	21,495,914	16,166,371	37,662,285	6,352,591	8,428,155	14,780,746	6,352,591	8,428,155	14,780,746
8 TOTAL CASH OUTFLOWS	226,154,611	1,116,089,017	1,342,243,628	45,668,746	414,811,475	460,480,220	31,619,008	153,480,475	185,099,483
Cash inflows									
9 Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10 Inflows from fully performing exposures	266,289,660	674,134,534	940,424,194	15,651,184	7,115,429	22,766,613	40,609,051	407,986,462	448,595,512
11 Other cash inflows	12,288,303	1,016,136	13,304,439	362,299	-	362,299	362,299	-	362,299
12 TOTAL CASH INFLOWS	278,577,963	675,150,670	953,728,633	16,013,483	7,115,429	23,128,912	40,971,350	407,986,462	448,957,811
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				76,180,007	653,408,617	729,588,624	51,222,325	273,326,446	324,548,771
14 Net cash outflow				29,655,263	407,696,045	437,351,308	7,904,752	38,370,119	46,274,871
15 Liquidity coverage ratio (%)				256.89%	160.27%	166.82%	647.99%	712.34%	701.35%

* 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.

Bank: JSC CARTU BANK

Date: 31/12/2022

Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,494,311,341
2	(Asset amounts deducted in determining Tier 1 capital)	(5,409,013)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	1,488,902,328
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	-
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	81,670,688
18	(Adjustments for conversion to credit equivalent amounts)	(38,370,191)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	43,300,496
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
20	Tier 1 capital	307,207,424
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	1,532,202,824
Leverage ratio		
22	Leverage ratio	0
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

*COVID 19 related provisions are deducted from balance sheet items

Bank: JSC CARTU BANK

Date: 31/12/2022

Table 16 Net Stable Funding Ratio

	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 month	6 month to <1yr	>= 1 yr		
Available stable funding						
1	Capital:	119,823,424	-	-	325,297,183	445,120,607
2	Regulatory capital	119,823,424			216,025,200	335,848,624
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				109,271,983	109,271,983
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	211,842,101	72,223,817	142,668,323	-	395,477,848
5	Residents' deposits	194,439,786	68,429,266	141,821,455		384,455,981
6	Non-residents' deposits	17,402,316	3,794,551	846,868		11,021,867
7	Wholesale funding	287,215,232	234,055,145	46,968,496	-	267,901,755
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	278,435,802	210,399,212	41,066,496		264,950,755
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	8,779,430	23,655,933	5,902,000		2,951,000
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	36,175,996	5,920,313	7,582,351	-
12	Liabilities related to derivatives		-	-		-
13	All other liabilities and equity not included in the above categories	-	36,175,996	5,920,313	7,582,351	-
14	Total available stable funding					1,108,500,211
Required stable funding						
15	Total high-quality liquid assets (HQLA)	682,469,407	-	-		16,207,894
16	Performing loans and securities:	38,259,050	169,876,395	72,530,410	270,593,792	356,946,983
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	38,259,050	-	-	-	5,738,857
19	Loans to non-financial institutions and retail customers, of which:		162,886,612	68,427,370	246,888,243	325,511,998
20	With a risk weight of less than or equal to 35%					
21	Residential mortgages, of which:		5,974,854	4,103,040	20,734,898	22,663,610
22	With a risk weight of less than or equal to 35%					
23	Securities that do not qualify as HQLA		1,014,930	-	2,970,650	3,032,517
24	Assets with matching interdependent liabilities					
25	Other assets:	-	31,241,597	40,844,321	173,239,746	215,348,257
26	Assets related to derivatives		-			-
27	All other assets not included in the above categories		31,241,597	40,844,321	173,239,746	215,348,257
28	Off-balance sheet items		51,055,075	7,982,196	21,732,639	7,580,391
29	Total required stable funding					596,083,525
30	Net stable funding ratio					185.96%

*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: JSC CARTU BANK
Date: 31/12/2022

Table 17

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	330,333,988	945,011	7,000,000	21,053,000		359,331,999
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	264,233,692	65,132,884	-	2,812,349		332,178,925
7 Claims or contingent claims on corporates		245,057,484	214,132,966	200,412,598	25,996,815	685,599,863
8 Retail claims or contingent retail claims						-
9 Claims or contingent claims secured by mortgages on residential property						-
10 Past due items*		16,231,514	7,418,466	18,883,172	26,091,907	68,625,060
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	27,977,543	4,138,770	3,875,775	11,955,465	68,450,717	116,398,270
15 Total	622,545,223	315,274,148	225,008,741	236,233,412	94,447,532	1,493,509,056

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: 31/12/2022

Table 18

Risk classes	On Balance Assets						Book value (a+b-c-d-e)
	Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					
1		359,362,729				-	359,362,729
2						-	-
3						-	-
4						-	-
5						-	-
6		332,178,925				-	332,178,925
7	178,247,258	602,306,100	94,953,496	9,502,402		7,695,606	676,097,460
8						-	-
9						-	-
10	134,616,161	76,799	66,067,900	1,536		7,695,606	68,623,524
11						-	-
12						-	-
13						-	-
14						-	-
15	70,586,225	90,369,595	39,117,808	283,754		279,101	121,554,259
15 Total	248,833,484	1,384,217,349	184,071,304	9,786,156	4,668,182	7,974,707	1,484,525,192
16	Of which: loans	180,929,580	612,730,683	96,002,528	9,624,575	4,668,182	683,364,578
17	Of which: securities		37,098,660	-	160,000	-	36,938,660

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: 31/12/2022

Table 19

On Balance Assets	a		b		c		d		e		f		g	
	Gross carrying values				Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value					
	Of which: Loans and other Assets - Non-Performing		Of which: Loans and other Assets - other than Non-Performing						(a+b-c-d-e)					
Sector of repayment source / counterparty type														
1 State, state organizations	296,372	367,561,686		77,256		163,063	-	-	-	-	-	-	-	367,617,740
2 Financial Institutions	299,103	335,125,614		98,901		56,763	-	-	-	-	-	-	-	335,269,052
3 Pawn-shops	-	-		-		-	-	-	-	-	-	-	-	-
4 Construction Development, Real Estate Development and other Land Loans	36,632,401	33,293,035		15,948,480		413,263	-	-	-	-	-	-	-	53,563,693
5 Real Estate Management	13,791,886	63,926,100		11,816,578		712,625	-	-	-	-	-	-	-	65,188,783
6 Construction Companies	2,029,779	48,043,426		608,934		855,066	-	-	-	-	-	-	-	48,609,206
7 Production and Trade of Construction Materials	5,557,860	8,077,154		2,921,029		109,262	-	-	-	-	-	-	-	10,604,722
8 Trade of Consumer Foods and Goods	13,241,606	4,373,444		3,972,482		85,635	-	-	-	-	-	-	-	13,556,933
9 Production of Consumer Foods and Goods	31,254,236	103,879,193		20,891,927		1,897,098	-	-	6,213,593	-	-	-	-	112,344,404
10 Production and Trade of Durable Goods	32,344	1,961,476		9,703		39,029	-	-	-	-	-	-	-	1,945,087
11 Production and Trade of Clothes, Shoes and Textiles	-	917,985		-		18,327	-	-	-	-	-	-	-	899,658
12 Trade (Other)	21,907,582	8,098,804		6,822,536		136,045	-	-	-	-	-	-	-	23,047,805
13 Other Production	3,625,786	9,602,804		1,089,537		177,334	-	-	953,512	-	-	-	-	11,961,719
14 Hotels, Tourism	16,564,908	32,711,537		6,595,192		546,253	-	-	-	-	-	-	-	42,135,001
15 Restaurants	339,165	165,519		115,411		574	-	-	-	-	-	-	-	388,699
16 Industry	63,741	53,138,979		31,870		952,645	-	-	-	-	-	-	-	52,218,205
17 Oil Importers, Filling stations, gas stations and Retailers	-	19,717,134		245,543		343,247	-	-	-	-	-	-	-	19,128,345
18 Energy	1,810,340	1,264,090		1,267,238		25,166	-	-	-	-	-	-	-	1,782,026
19 Auto Dealers	-	21,168,485		198,416		382,714	-	-	-	-	-	-	-	20,587,354
20 HealthCare	-	36,042,728		-		718,038	-	-	-	-	-	-	-	35,324,690
21 Pharmacy	-	1,396,224		-		27,804	-	-	-	-	-	-	-	1,368,419
22 Telecommunication	8,709,387	35,494,049		8,330,361		12,317	-	-	-	-	-	-	-	35,860,757
23 Service	8,408,613	59,998,442		4,291,799		1,163,512	-	-	18,670	-	-	-	-	62,951,744
24 Agriculture	10,853,895	33,216,342		7,247,845		452,835	-	-	509,830	-	-	-	-	36,369,557
25 Other	5,488,194	31,825,995		3,406,091		476,624	-	-	-	-	-	-	-	33,431,474
26 Assets on which the Sector of repayment source is not accounted for	22,384	1,342,010		15,199		19,637	-	-	-	-	-	-	-	1,329,558
27 Other assets	67,903,904	71,875,094		38,068,976		1,281	-	-	279,101	-	-	-	-	101,708,741
28 Total	248,833,464	1,384,217,349		134,071,304		9,786,156		4,668,182	7,974,707					1,484,525,192

Bank: JSC CARTU BANK

Date: 31/12/2022

Table 20

<u>Changes in reserve for loans and Corporate debt securities</u>		<u>Change in reserves for loans during the reporting period</u>	<u>Change in reserves for Corporate debt securities during the reporting period</u>
1	Opening balance	123,594,481	60,000
2	An increase in the reserve for possible losses on assets	21,090,072	160,000
2.1	As a result of the origination of the new assets	13,039,109	160,000
2.2	As a result of classification of assets as a low quality	3,315,372	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	67,410	
2.4	As a result of an increase in "additional general reserves"	4,668,182	
3	Decrease in reserve for possible losses on assets	34,389,168	60,000
3.1	As a result of write-off of assets	7,550,696	
3.2	As a result of partial or total payment of standard assets	1,941,550	60,000
3.3	As a result of partial or total payment of adversely classified assets	17,535,903	
3.4	As a result of classification of assets as a high quality	3,445,092	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	3,915,927	-
3.6	As a result of an decrease in "additional general reserves"	-	
4	Closing balance	110,295,385	160,000

Bank: JSC CARTU BANK

Date: 31/12/2022

Table 21

Changes in the stock of non-performing loans over the period		Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
1	Opening balance	220,157,354	
2	Inflows to non-performing portfolios	14,639,681	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	97,434	
4	Outflows from non-performing portfolios	54,033,643	
5	Outflow to stadrat loan portfolio	-	
6	Outflow to watch loan portfolio	542,217	
7	Outflow due to loan repayment, partial or total	35,691,981	
8	Outflow due to taking possession of collateral	3,253,708	4,565,892
9	Outflow due to sale of portfolios	-	-
10	Outflows due to write-offs	7,550,696	
11	Outflow due to other situations	-	
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	6,995,041	
13	Closing balance	180,860,826	

Bank: JSC CARTU BANK

Date: 31/12/2022

Table 24

Sector of repayment source	Gross carrying value					General and Special Reserves					Additional General Reserve		
	Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss			
1 State, state organizations	8,422,691	8,153,126	18,071	251,495	-	-	240,318	163,063	1,807	75,448	-	-	-
2 Financial Institutions	3,228,945	2,838,136	91,706	299,103	-	-	155,664	56,763	9,171	89,731	-	-	-
3 Pawn-shops	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Construction Development, Real Estate Development and other Land Loans	67,750,473	20,663,150	10,454,923	16,911,777	19,536,468	184,156	16,361,743	413,263	1,045,492	5,073,533	9,645,299	184,156	-
5 Real Estate Management	73,413,361	35,631,237	23,990,238	326,327	24,454	13,441,105	12,529,203	712,625	2,399,024	97,898	12,227	9,307,429	-
6 Construction Companies	44,783,101	42,753,322	-	2,029,779	-	-	1,464,000	855,066	-	608,934	-	-	-
7 Production and Trade of Construction Materials	13,602,094	5,463,110	2,583,708	574,897	4,980,378	-	3,030,291	109,262	258,371	172,469	2,490,189	-	-
8 Trade of Consumer Foods and Goods	17,594,356	4,352,751	-	13,241,606	-	-	4,058,117	85,635	-	3,972,482	-	-	-
9 Production of Consumer Foods and Goods	130,790,846	91,854,922	7,681,689	5,402,399	2,003,602	23,848,235	22,729,025	1,837,098	768,169	1,620,720	1,001,801	17,501,237	-
10 Production and Trade of Durable Goods	1,983,795	1,951,452	-	32,344	-	-	48,732	39,029	-	9,703	-	-	-
11 Production and Trade of Clothes, Shoes and Textiles	916,346	916,346	-	-	-	-	18,327	18,327	-	-	-	-	-
12 Trade (Other)	28,709,152	6,802,252	-	20,654,571	1,252,329	-	6,958,581	136,045	-	6,196,371	626,165	-	-
13 Other Production	13,129,261	9,485,458	18,016	3,625,786	-	-	1,266,871	177,334	1,802	1,087,736	-	-	-
14 Hotels, Tourism	48,960,156	29,128,375	3,274,691	10,821,649	4,654,432	1,081,009	7,141,444	546,253	327,469	3,246,495	2,264,521	756,706	-
15 Restaurants	504,460	28,679	136,615	339,165	-	-	115,985	574	13,662	101,750	-	-	-
16 Industry	47,695,982	47,632,242	-	-	63,741	-	984,515	952,645	-	-	31,870	-	-
17 Oil Importers, Filling stations, gas stations and Retailers	19,617,761	17,162,336	2,455,425	-	-	-	988,789	343,247	245,543	-	-	-	-
18 Energy	3,068,656	1,258,316	-	-	-	1,810,340	1,292,404	25,166	-	-	-	1,267,238	-
19 Auto Dealers	16,119,880	14,135,717	1,984,163	-	-	-	481,131	282,714	198,416	-	-	-	-
20 HealthCare	35,901,876	35,901,876	-	-	-	-	718,038	718,038	-	-	-	-	-
21 Pharmacy	1,390,215	1,390,215	-	-	-	-	27,804	27,804	-	-	-	-	-
22 Telecommunication	37,882,263	29,172,876	-	439,015	143,430	8,126,942	8,342,679	12,317	-	131,704	71,715	8,126,942	-
23 Service	67,359,621	58,175,583	775,426	2,572,994	590,129	5,245,491	5,455,311	1,163,512	77,543	771,898	295,064	3,147,294	-
24 Agriculture	43,706,034	22,641,766	10,210,373	2,615,995	550,912	7,686,988	7,700,680	452,835	1,021,037	784,799	275,456	5,166,553	-
25 Other	32,740,620	26,048,897	1,211,011	1,339,463	1,432,750	2,708,500	3,882,715	476,624	121,101	401,839	716,375	2,166,776	-
26 Assets on which the Sector of repayment source is not accounted for	998,904	981,832	-	2,031	903	14,138	34,836	19,637	-	609	452	14,138	-
27 Total	760,270,850	514,523,969	64,886,055	81,480,395	35,233,527	64,146,904	105,627,203	9,624,875	6,488,605	24,444,119	17,431,134	47,638,471	4,668,182

Bank: JSC CARTU BANK

Date: 31/12/2022

Table 25

	a	b	c	d	e	f	g	h	i
Gross carrying value/nominal value - distribution according to Collateral type	Secured by deposit	Secured by the state and state institutions	Secured by bank and/or financial institutions	Secured by gold / gold jewelry	Secured by immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
Loans, corporate debt securities and Off-balance-sheet items									
1 Loans	49,788,791	8,643,835	-	-	577,802,406	4,188,100	72,680,292	4,948,640	42,218,786
2 Corporate debt securities	-	-	-	-	-	-	-	-	8,000,000
3 Off-balance-sheet items	10,517,181	-	-	-	41,577,176	-	10,667,058	7,733,718	12,139,830
4 Of which: Non-Performing Loans	5,786,723	3,603,456	-	-	147,973,288	-	11,828,080	465,466	11,203,814
5 Of which: Non-Performing Corporate debt securities	-	-	-	-	-	-	-	-	-
6 Of which: Non-Performing Off-balance-sheet items	-	-	-	-	3,200,916	-	-	-	-

Bank: JSC CIBTIB BANK
 Date: 31/12/2022

Table 26

	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							
##### Retail Products																		
##### Auto loans	175,731	116,632	1,781	57,338	-	-	19,712	2,332	178	17,201	-	-	10		0%	0%	13%	57.57
##### Consumer Loans	6,403,056	4,982,908	174,267	781,766	464,056	-	939,616	55,331	17,427	234,530	232,128	-	112		0%	7%	9%	47.56
##### Pay Day Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0%	0%	0%	-
##### Motorized Installments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0%	0%	0%	-
##### Overdrafts	1,909,710	1,386,497	-	113,555	800	8,798	71,044	27,730	-	34,067	400	8,798	104		10%	11%	11%	5.82
##### Credit Cards	263,818	258,182	1	258,182	4	5,341	30,594	5,364	0	87	2	5,341	1,229		50%	9%	9%	6.08
##### Mortgages	12,268,402	9,658,170	1,408,377	1,192,069	-	-	690,340	193,976	140,821	377,691	-	-	146		9%	9%	9%	36.41
##### Mortgages - Purchase of completed real estate	9,181,292	6,670,634	1,381,609	929,058	-	-	552,846	155,965	138,161	278,720	-	-	94		15%	16%	16%	37.14
##### Mortgages - Construction, the purchase of real estate under construction	2,986,215	2,923,279	-	262,936	-	-	125,347	46,466	-	78,881	-	-	24		8%	9%	10%	100.35
##### Mortgages - For Real Estate Renovation	500,895	474,257	26,618	-	-	-	12,147	9,466	3,662	-	-	-	28		0%	0%	12%	62.65
##### Retail Payroll Loans	-	-	-	-	-	-	-	-	-	-	-	-	-		0%	0%	0%	-
##### Student loans	-	-	-	-	-	-	-	-	-	-	-	-	-		0%	0%	0%	-
##### Total Retail Products	20,621,297	16,411,369	1,984,276	2,164,954	465,559	14,138	1,931,995	282,479	158,428	643,486	232,789	14,138	1,601		7%	8%	9%	79.87
##### Interest-free loans issued on the basis of income from a pension or other state social disbursement	-	-	-	-	-	-	-	-	-	-	-	-	-		0%	0%	0%	-