

Pillar 3 quarterly report		
1	Name of a bank	JSC CARTU BANK
2	Chairman of the Supervisory Board	Nikoloz Chkhetiani
3	CEO of a bank	Nato Khaindrava
4	Bank's web page	www.cartubank.ge

Senior management of the bank ensures fair presentation and accuracy of the information provided within Pillar 3 disclosure report. The report is prepared in accordance with internal review and control processes coordinated with the board. The report meets the requirements of the decree N92/04 of the Governor of the National Bank of Georgia on "Disclosure requirements for commercial banks within Pillar 3" and other relevant decrees and regulations of NBG.

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Table 1 Key metrics

N		3Q-2021	2Q-2021	1Q-2021	4Q-2020	3Q-2020
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	175,613,618	168,291,280	180,388,470	171,026,077	164,116,199
2	Tier1 capital	259,929,218	253,619,380	238,389,070	226,728,277	187,130,799
3	Regulatory capital	309,904,914	351,699,749	419,211,593	400,582,803	425,737,869
4	CET1 capital total requirement	138,365,879	145,963,793	159,279,294	140,186,596	88,331,728
5	Tier1 capital total requirement	173,604,853	183,360,504	200,349,796	174,966,592	117,813,197
6	Regulatory capital total requirement	265,118,839	282,749,318	310,509,573	310,408,553	238,598,137
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,318,377,849	1,364,203,504	1,458,081,189	1,448,539,441	1,452,187,562
	Capital Adequacy Ratios					
	Based on Basel III framework *					
8	CET1 capital	13.32%	12.34%	12.37%	11.81%	11.30%
9	Tier1 capital	19.72%	18.59%	16.35%	15.65%	12.89%
10	Regulatory capital	23.51%	25.78%	28.75%	27.65%	29.32%
11	CET1 capital total requirement	10.50%	10.70%	10.92%	9.68%	6.08%
12	Tier1 capital total requirement	13.17%	13.44%	13.74%	12.08%	8.11%
13	Regulatory capital total requirement	20.11%	20.73%	21.30%	21.43%	16.43%
	Income					
14	Total Interest Income / Average Annual Assets	5.87%	5.55%	4.93%	5.78%	5.73%
15	Total Interest Expense / Average Annual Assets	2.66%	2.67%	2.59%	2.64%	2.61%
16	Earnings from Operations / Average Annual Assets	2.42%	2.46%	2.76%	1.80%	1.74%
17	Net Interest Margin	3.22%	2.89%	2.34%	3.14%	3.12%
18	Return on Average Assets (ROAA)	2.22%	2.27%	2.42%	-1.90%	-3.11%
19	Return on Average Equity (ROAE)	16.79%	17.45%	18.93%	-13.65%	-21.92%
	Asset Quality					
20	Non Performed Loans / Total Loans	35.63%	35.47%	34.74%	34.99%	36.68%
21	LLR/Total Loans	16.97%	16.77%	16.02%	16.10%	17.18%
22	FX Loans/Total Loans	67.61%	67.11%	68.94%	66.15%	67.48%
23	FX Assets/Total Assets	67.87%	69.23%	70.34%	67.34%	68.51%
24	Loan Growth-YTD	-9.92%	-5.65%	2.67%	18.75%	12.52%
	Liquidity					
25	Liquid Assets/Total Assets	29.75%	29.19%	28.33%	27.35%	30.87%
26	FX Liabilities/Total Liabilities	85.10%	86.00%	88.55%	86.39%	85.64%
27	Current & Demand Deposits/Total Assets	35.15%	30.29%	29.51%	31.71%	32.61%
	Liquidity Coverage Ratio***					
28	Total HQLA	366,706,724	396,583,680	401,929,886	364,179,945	353,567,647
29	Net cash outflow	183,443,529	183,554,388	194,922,768	195,000,360	191,701,831
30	LCR ratio (%)	200%	216%	206%	187%	184%
	Net Stable Funding Ratio					
31	Available stable funding	932,795,847	966,294,672	1,060,644,682	1,034,490,333	1,039,782,890
32	Required stable funding	738,361,348	759,925,219	808,096,026	832,092,658	761,299,445
33	Net stable funding ratio (%)	126%	127%	131%	124%	137%

* 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	24,978,912	7,578,172	32,557,084	7,857,658	23,822,573	31,680,231
2	Due from NBG	13,293,605	198,339,911	211,633,516	503,395	195,118,342	195,621,737
3	Due from Banks	15,161,176	96,890,489	112,051,665	20,459,841	147,924,146	168,383,987
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	39,409,289	15,301,720	54,711,009	46,272,032	16,110,220	62,382,252
6.1	Loans	318,023,858	663,807,577	981,831,435	335,797,325	696,892,122	1,032,689,447
6.2	Less: Loan Loss Reserves	-61,548,402	-105,066,164	-166,614,566	-50,434,890	-126,980,355	-177,415,245
6	Net Loans	256,475,456	558,741,413	815,216,869	285,362,435	569,911,767	855,274,202
7	Accrued Interest and Dividends Receivable	10,922,059	6,375,935	17,297,994	7,655,942	7,107,044	14,762,986
8	Other Real Estate Owned & Repossessed Assets	6,855,626		6,855,626	6,013,426		6,013,426
9	Equity Investments	7,793,239	0	7,793,239	7,793,239	0	7,793,239
10	Fixed Assets and Intangible Assets	20,325,454		20,325,454	21,313,841		21,313,841
11	Other Assets	23,313,144	659,859	23,973,003	39,934,611	4,118,091	44,052,702
12	Total assets	418,527,960	883,887,499	1,302,415,459	443,166,420	964,112,183	1,407,278,603
	Liabilities						
13	Due to Banks	52,755	111,101	163,856	50,507	111,563	162,070
14	Current (Accounts) Deposits	49,210,764	318,155,685	367,366,449	48,553,858	331,732,925	380,286,783
15	Demand Deposits	16,914,900	73,465,759	90,380,659	32,177,447	46,499,604	78,677,051
16	Time Deposits	83,345,296	427,718,245	511,063,541	72,017,047	410,743,858	482,760,905
17	Own Debt Securities			0			0
18	Borrowings	0	0	0	0	0	0
19	Accrued Interest and Dividends Payable	5,240,611	9,870,025	15,110,636	1,972,407	9,050,724	11,023,131
20	Other Liabilities	12,206,687	2,346,762	14,553,449	22,308,908	9,430,326	31,739,234
21	Subordinated Debentures	0	121,789,200	121,789,200	0	248,557,680	248,557,680
22	Total liabilities	166,971,013	953,456,777	1,120,427,790	177,080,174	1,056,126,680	1,233,206,854
	Equity Capital						
23	Common Stock	114,430,000		114,430,000	114,430,000		114,430,000
24	Preferred Stock	0		0	0		0
25	Less: Repurchased Shares	0		0	0		0
26	Share Premium	0		0	0		0
27	General Reserves	7,438,034		7,438,034	7,438,034		7,438,034
28	Retained Earnings	60,371,346		60,371,346	52,203,715		52,203,715
29	Asset Revaluation Reserves	-251,711		-251,711	0		0
30	Total Equity Capital	181,987,669		181,987,669	174,071,749		174,071,749
31	Total liabilities and Equity Capital	348,958,682	953,456,777	1,302,415,459	351,151,923	1,056,126,680	1,407,278,603

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Table 3 Income statement

		Reporting Period			Respective period of the previous year		
N		GEL	FX	Total	GEL	FX	Total
Interest Income							
1	Interest Income from Bank's "Nostro" and Deposit Accounts	1,693,035	-446,268	1,246,767	1,074,087	258,196	1,332,283
2	Interest Income from Loans	20,557,144	34,020,921	54,578,065	20,310,035	30,620,708	50,930,743
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	9,630,796	11,048,778	20,679,575	8,729,686	11,884,908	20,614,594
2.3	from the Energy Sector Loans	0	14,026	14,026	112	652,409	652,521
2.4	from the Agriculture and Forestry Sector Loans	1,243,811	3,014,880	4,258,691	1,419,686	1,371,362	2,791,048
2.5	from the Construction Sector Loans	2,462,709	4,200,889	6,663,598	3,304,101	4,078,111	7,382,212
2.6	from the Mining and Mineral Processing Sector Loans	4,509,217	3,078,794	7,588,011	3,658,325	3,007,758	6,666,084
2.7	from the Transportation or Communications Sector Loans	4,339	144,858	149,196	6,540	9,684	16,224
2.8	from Individuals Loans	1,144,625	2,364,327	3,508,952	771,367	2,360,463	3,131,830
2.9	from Other Sectors Loans	1,561,647	10,154,369	11,716,016	2,420,218	7,256,012	9,676,230
3	Fees/penalties income from loans to customers	661,450	2,522,233	3,183,683	481,431	1,298,834	1,780,265
4	Interest and Discount Income from Securities	416,759	1,346,344	1,763,103	1,028,152	0	1,028,152
5	Other Interest Income	0	1,408	1,408	0	17,689	17,689
6	Total Interest Income	23,328,388	37,444,638	60,773,026	22,893,705	32,195,427	55,089,132
Interest Expense							
7	Interest Paid on Demand Deposits	834,341	-219,057	615,284	694,143	529,720	1,223,863
8	Interest Paid on Time Deposits	6,017,831	13,266,600	19,284,431	3,824,216	11,109,258	14,933,474
9	Interest Paid on Banks Deposits	1,488	389	1,877	50,885	361	51,246
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	0	7,601,197	7,601,197	0	8,864,567	8,864,567
12	Other Interest Expenses	0	0	0	0	0	0
13	Total Interest Expense	6,853,660	20,649,129	27,502,789	4,569,244	20,503,906	25,073,150
14	Net Interest Income	16,474,728	16,795,509	33,270,237	18,324,461	11,691,521	30,015,982
Non-Interest Income							
15	Net Fee and Commission Income	-295,335	-3,327,052	-3,622,387	-234,377	-3,172,109	-3,406,486
15.1	Fee and Commission Income	2,079,557	1,445,580	3,525,137	1,933,866	1,395,049	3,328,915
15.2	Fee and Commission Expense	2,374,892	4,772,632	7,147,524	2,168,243	4,567,158	6,735,401
16	Dividend Income	138,056	0	138,056	0	0	0
17	Gain (Loss) from Dealing Securities	2,480,752	0	2,480,752	1,602,915	0	1,602,915
18	Gain (Loss) from Investment Securities	-9,238	-4	-9,242	157,476	1,264,681	1,422,157
19	Gain (Loss) from Foreign Exchange Trading	2,517,991	0	2,517,991	4,849,443	0	4,849,443
20	Gain (Loss) from Foreign Exchange Translation	-3,436,329	0	-3,436,329	650,628	0	650,628
21	Gain (Loss) on Sales of Fixed Assets	12,190	0	12,190	10,973	0	10,973
22	Non-Interest Income from other Banking Operations	1,162,594	168,653	1,331,247	1,016,921	232,530	1,249,451
23	Other Non-Interest Income	8,493,236	239,024	8,732,260	1,023,984	63,351	1,087,335
24	Total Non-Interest Income	11,063,917	-2,919,379	8,144,538	9,077,963	-1,611,547	7,466,416
Non-Interest Expenses							
25	Non-Interest Expenses from other Banking Operations	490,370	10,550	500,920	576,026	23,023	599,049
26	Bank Development, Consultation and Marketing Expenses	164,004	1,134	165,138	433,322	33,813	467,135
27	Personnel Expenses	9,797,458	0	9,797,458	9,562,886	0	9,562,886
28	Operating Costs of Fixed Assets	33,746	0	33,746	55,934	0	55,934
29	Depreciation Expense	3,299,973	0	3,299,973	3,237,254	0	3,237,254
30	Other Non-Interest Expenses	3,336,084	181,462	3,517,546	3,004,953	136,104	3,141,057
31	Total Non-Interest Expenses	17,121,635	193,146	17,314,781	16,870,375	192,940	17,063,315
32	Net Non-Interest Income	-6,057,718	-3,112,525	-9,170,243	-7,792,412	-1,804,487	-9,596,899
33	Net Income before Provisions	10,417,010	13,682,984	24,099,994	10,532,049	9,887,034	20,419,083
34	Loan Loss Reserve	-5,742,774	0	-5,742,774	44,100,371	0	44,100,371
35	Provision for Possible Losses on Investments and Securities	-15,380	0	-15,380	-1,309,033	0	-1,309,033
36	Provision for Possible Losses on Other Assets	2,644,057	0	2,644,057	13,183,944	0	13,183,944
37	Total Provisions for Possible Losses	-3,114,097	0	-3,114,097	55,975,282	0	55,975,282
38	Net Income before Taxes and Extraordinary Items	13,531,107	13,682,984	27,214,091	-45,443,233	9,887,034	-35,556,199
39	Taxation	4,231,910	0	4,231,910	-5,619,115	0	-5,619,115
40	Net Income after Taxation	9,299,197	13,682,984	22,982,181	-39,824,118	9,887,034	-29,937,084
41	Extraordinary Items	0	0	0	0	0	0
42	Net Income	9,299,197	13,682,984	22,982,181	-39,824,118	9,887,034	-29,937,084

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Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Contingent Liabilities and Commitments			0			0
1.1	Guarantees Issued	41,152,177	16,126,263	57,278,440	18,336,605	9,994,901	28,331,506
1.2	Letters of credit Issued		0	0			0
1.3	Undrawn loan commitments	11,971,172	11,819,369	23,790,541	29,275,630	17,239,287	46,514,917
1.4	Other Contingent Liabilities	11,710	0	11,710	20,729	0	20,729
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	10,092,886	3,286,639	13,379,525	8,661,129	7,089,428	15,750,556
4.2	Guarantees	132,561,316	395,237,031	527,798,347	136,597,798	399,109,572	535,707,370
5	Assets pledged as security for receivables of the bank			0			0
5.1	Cash	2,690,799	35,408,506	38,099,306	577,450	37,008,346	37,585,796
5.2	Precious metals and stones	0	0	0	0	0	0
5.3	Real Estate:	16,744,454	1,762,158,453	1,778,902,907	17,688,364	2,034,564,891	2,052,253,255
5.3.1	Residential Property	312,280	208,611,860	208,924,140	328,780	185,009,594	185,338,374
5.3.2	Commercial Property	740,104	961,420,678	962,160,781	838,389	1,038,000,975	1,038,839,364
5.3.3	Complex Real Estate	0	142,093,488	142,093,488	0	212,485,961	212,485,961
5.3.4	Land Parcel	15,692,070	396,359,168	412,051,238	16,521,195	495,090,417	511,611,612
5.3.5	Other	0	53,673,259	53,673,259	0	103,977,945	103,977,945
5.4	Movable Property	177,479,893	368,542,063	546,021,956	246,311,018	431,714,244	678,025,262
5.5	Shares Pledged	10,726,543	202,544,808	213,271,351	12,670,043	171,475,216	184,145,259
5.6	Securities	0	4,840,340	4,840,340	0	5,096,090	5,096,090
5.7	Other	13,986,587	30,578,458	44,565,045	23,120,084	94,241,723	117,361,806
6	Derivatives			0			0
6.1	Receivables through FX contracts (except options)		41,921,151	41,921,151			0
6.2	Payables through FX contracts (except options)	12,562,800	29,127,200	41,690,000			0
6.3	Principal of interest rate contracts (except options)			0			0
6.4	Options sold			0			0
6.5	Options purchased			0			0
6.6	Nominal value of potential receivables through other derivatives			0			0
6.7	Nominal value of potential payables through other derivatives			0			0
7	Receivables not recognized on-balance			0			0
7.1	Principal of receivables derecognized during last 3 month	25,832	1,637,012	1,662,844	0	143,083	143,083
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	2,828,090	4,954,333	7,782,422	2,472,070	5,654,909	8,126,979
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	4,913,062	9,394,483	14,307,546	3,303,710	7,302,156	10,605,866
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	60,473,207	136,563,382	197,036,588	60,746,690	130,626,559	191,373,249
8	Non-cancelable operating lease	733,994	0	733,994	866,964	0	866,964
8.1	Through indefinit term agreement	101,279	0	101,279	104,788	0	104,788
8.2	Within one year	579,708	0	579,708	712,836	0	712,836
8.3	From 1 to 2 years	36,560	0	36,560	32,506	0	32,506
8.4	From 2 to 3 years	14,347	0	14,347	11,133	0	11,133
8.5	From 3 to 4 years	2,100	0	2,100	3,600	0	3,600
8.6	From 4 to 5 years	0	0	0	2,100	0	2,100
8.7	More than 5 years	0	0	0	0	0	0
9	Capital expenditure commitment			0			0

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Table 5

Risk Weighted Assets

in Lari

N		3Q-2021	2Q-2021	1Q-2021	4Q-2020	3Q-2020
1	Risk Weighted Assets for Credit Risk	1,174,630,332	1,233,193,199	1,341,919,281	1,334,090,037	1,272,725,474
1.1	Balance sheet items *	1,131,607,065	1,203,787,592	1,310,108,648	1,295,330,298	1,235,182,818
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	40,152,728	39,042,008	39,752,650	40,165,010	40,463,668
1.2	Off-balance sheet items	42,189,467	28,803,879	31,410,193	37,155,669	36,460,936
1.3	Counterparty credit risk	833,800	601,728	400,440	1,604,070	1,081,720
2	Risk Weighted Assets for Market Risk	43,545,014	30,807,803	15,959,406	14,246,901	50,231,085
3	Risk Weighted Assets for Operational Risk	100,202,503	100,202,503	100,202,503	100,202,503	129,231,003
4	Total Risk Weighted Assets	1,318,377,849	1,364,203,504	1,458,081,189	1,448,539,441	1,452,187,562

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

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Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

Members of Supervisory Board		Independence status
1	Nikoloz Chkhetiani	Non-independent chair
2	Besik Demetrashvili	Non-independent member
3	Temur Kobakhidze	Independent member
4	Zaza Verdzeuli	Independent member
5	Tea Jokhadze	Non-independent member
6		
7		
8		
9		
10		
Members of Board of Directors		Position/Subordinated business units
1	Nato Khaindrava	General Director
2	Givi Lebanidze	Financial Director
3	Beka Kvaratskhelia	Risk Director
4	Zurab Gogua	Commercial Director
5	David Galuashvili	Director of Operations
6		
7		
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

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

		a	b	c
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	32,557,084		32,557,084
2	Due from NBG	211,633,516		211,633,516
3	Due from Banks	112,051,665		112,051,665
4	Dealing Securities	-		-
5	Investment Securities	54,711,009	(251,711)	54,962,720
6.1	Loans	981,831,435		981,831,435
6.2	Less: Loan Loss Reserves	(166,614,566)		(166,614,566)
6	Net Loans	815,216,869		815,216,869
7	Accrued Interest and Dividends Receivable	17,297,994		17,297,994
8	Other Real Estate Owned & Repossessed Assets	6,855,626		6,855,626
9	Equity Investments	7,793,239		7,793,239
10	Fixed Assets and Intangible Assets	20,325,454	4,066,835	16,258,619
11	Other Assets	23,973,003	2,558,927	21,414,076
	Total exposures subject to credit risk weighting before adjustments	1,302,415,459	6,374,051	1,296,041,408

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	1,296,041,408
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	79,459,930
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	41,690,000
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,417,191,338
4	Effect of provisioning rules used for capital adequacy purposes	11,603,090
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-36,642,387
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-40,856,200
6	Effect of other adjustments *	0
7	Total exposures subject to credit risk weighting	1,351,295,840

*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	Common Equity Tier 1 capital before regulatory adjustments	182,239,380
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)	60,371,346
7	Regulatory Adjustments of Common Equity Tier 1 capital	6,625,762
8	Revaluation reserves on assets	
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss	
10	Intangible assets	4,066,835
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	
12	Investments in own shares	
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	
14	Cash flow hedge reserve	
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	2,558,927
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	
19	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	
23	Common Equity Tier 1	175,613,618
24	Additional tier 1 capital before regulatory adjustments	84,315,600
25	Instruments that comply with the criteria for Additional tier 1 capital	84,315,600
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	84,315,600
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
29	Regulatory Adjustments of Additional Tier 1 capital	0
30	Investments in own Additional Tier 1 instruments	
31	Reciprocal cross-holdings in Additional Tier 1 instruments	
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
33	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
35	Additional Tier 1 Capital	84,315,600
36	Tier 2 capital before regulatory adjustments	49,975,696
37	Instruments that comply with the criteria for Tier 2 capital	37,473,600
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	12,502,096
40	Regulatory Adjustments of Tier 2 Capital	0
41	Investments in own shares that meet the criteria for Tier 2 capital	
42	Reciprocal cross-holdings in Tier 2 capital	
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
44	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
45	Tier 2 Capital	49,975,696

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Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	59,327,003
1.2	Minimum Tier 1 Requirement	6.00%	79,102,671
1.3	Minimum Regulatory Capital Requirement	8.00%	105,470,228
2	Combined Buffer		
2.1	Capital Conservation Buffer *	2.50%	32,959,446
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	3.50%	46,079,430
3.2	Tier 1 Pillar2 Requirement	4.67%	61,542,736
3.3	Regulatory capital Pillar 2 Requirement	9.61%	126,689,165
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	10.50%	138,365,879
5	Tier 1	13.17%	173,604,853
6	Total regulatory Capital	20.11%	265,118,839

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

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Table 10 Reconciliation of balance sheet to regulatory capital

in Lari

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	32,557,084	
2	Due from NBG	211,633,516	
3	Due from Banks	112,051,665	
4	Dealing Securities	0	
5	Investment Securities	55,083,289	
5.1	Of which common reserves	-372,280	Table 9 (Capital), N39
5.2	Net Investment Securities	54,711,009	
6.1	Loans	981,831,435	
6.2	Less: Loan Loss Reserves	-166,614,566	
6.2.1	Of which common reserves	-11,229,670	Table 9 (Capital), N39
6.2.2	Of which the COVID 19 reserve	0	
6	Net Loans	815,216,869	
7	Accrued Interest and Dividends Receivable	17,297,994	
8	Other Real Estate Owned & Repossessed Assets	6,855,626	
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	20,325,454	
10.1	Of which intangible assets	4,066,835	table 9 (Capital), N10
11	Other Assets	26,376,549	
11.1	Including deferred tax assets	2,558,927	Table 9 (Capital), N15
11.2	Of which common reserves	0	Table 9 (Capital), N39
11.3	Significant Reserves	-2,403,546	
	Net Other Assets	23,973,003	
12	Total assets	1,302,415,459	
13	Due to Banks	163,856	
14	Current (Accounts) Deposits	367,366,449	
15	Demand Deposits	90,380,659	
16	Time Deposits	511,063,541	
17	Own Debt Securities	0	
18	Borrowings	0	
19	Accrued Interest and Dividends Payable	15,110,636	
20	Other Liabilities	14,553,449	
20.1	Of which offbalance liabilities reserves	899,006	Table 9 (Capital), N39
21	Subordinated Debentures	121,789,200	
21.1	Of which tier II capital qualifying instruments	37,473,600	Table 9 (Capital), N37
22	Total liabilities	1,120,427,790	
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	60,371,346	Table 9 (Capital), N6
29	Asset Revaluation Reserves	-251,711	
30	Total Equity Capital	181,987,669	

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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
	0%		20%		35%		50%		75%		100%		150%		250%																		
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			
1 Claims or contingent claims on central governments or central banks	50,833,681													198,339,911																	198,339,911		
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		97,826,172							14,074,228				151,265								0									26,753,614		
7 Claims or contingent claims on corporates														689,983,553	41,690,676							0			0	0	0				731,674,229		
8 Retail claims or contingent retail claims																															-		
9 Claims or contingent claims secured by mortgages on residential property														0																	-		
10 Past due items														150,109,117	368,573							0			0						150,477,685		
11 Items belonging to regulator's 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	35,824,182		0				0	0						54,441,296	758,294							0			16,061,091						95,352,317		
Total	86,657,863	0	97,826,172	0	0	0	0	14,074,228	0	0	0	0	1,093,025,137	42,817,543	0	0	0	0	0	0	0	0	0	16,061,091	0	0	0	0	0	1,202,597,755			

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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	249,173,592			198,339,911	198,339,911	80%
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	112,051,665			26,753,614	26,753,614	24%
7 Claims or contingent claims on corporates	689,983,553	77,206,197	41,690,676	731,674,229	704,371,860	96%
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	150,109,112	737,146	368,573	150,477,685	150,059,268	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	106,326,569	1,516,587	758,294	95,352,317	94,271,880	88%
Total	1,307,644,490	79,459,930	42,817,543	1,202,597,755	1,173,796,532	87%

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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
High-quality liquid assets									
1 Total HQLA				85,953,555	280,753,169	366,706,724	56,849,803	217,854,461	274,704,264
Cash outflows									
2 Retail deposits	20,663,352	255,434,483	276,097,835	3,780,586	31,049,231	34,829,818	773,640	3,821,301	4,594,941
3 Unsecured wholesale funding	126,693,746	672,890,068	799,583,815	30,506,430	117,392,615	147,899,045	25,343,697	59,566,145	84,909,843
4 Secured wholesale funding	-	-	-	-	-	-	-	-	-
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	40,021,828	19,337,318	59,359,146	6,469,389	4,754,567	11,223,956	2,528,757	1,568,333	4,097,090
6 Other contractual funding obligations	-	-	-	-	-	-	-	-	-
7 Other contingent funding obligations	15,257,764	43,475,703	58,733,467	6,589,106	12,269,668	18,858,775	6,589,106	12,269,668	18,858,775
8 TOTAL CASH OUTFLOWS	202,636,691	991,137,573	1,193,774,264	47,345,511	165,466,082	212,811,593	35,235,200	77,225,447	112,460,647
Cash inflows									
9 Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10 Inflows from fully performing exposures	216,915,464	461,945,004	678,860,468	6,520,757	12,543,934	19,064,691	35,698,295	78,194,132	113,892,427
11 Other cash inflows	5,967,248	46,614,316	52,581,564	269,872	10,033,501	10,303,373	269,872	10,033,501	10,303,373
12 TOTAL CASH INFLOWS	222,882,712	508,559,321	731,442,033	6,790,628	22,577,436	29,368,064	35,968,167	88,227,633	124,195,799
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				85,953,555	280,753,169	366,706,724	56,849,803	217,854,461	274,704,264
14 Net cash outflow				40,554,883	142,888,646	183,443,529	8,808,800	19,306,362	28,115,162
15 Liquidity coverage ratio (%)				211.94%	196.48%	199.90%	645.38%	1128.41%	977.07%

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

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Table 15 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%	
1	FX contracts	41,690,000		833,800	0	0	0	0	0	833,800	0	0	833,800
1.1	Maturity less than 1 year	41,690,000	2.0%	833,800						833,800			833,800
1.2	Maturity from 1 year up to 2 years	0	5.0%	0									0
1.3	Maturity from 2 years up to 3 years	0	8.0%	0									0
1.4	Maturity from 3 years up to 4 years	0	11.0%	0									0
1.5	Maturity from 4 years up to 5 years	0	14.0%	0									0
1.6	Maturity over 5 years	0		0									0
2	Interest rate contracts	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
	Total	41,690,000		833,800	0	0	0	0	0	833,800	0	0	833,800

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Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,314,018,542
2	(Asset amounts deducted in determining Tier 1 capital)	(6,625,762)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	1,307,392,779
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	833,800
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)	833,800
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	79,459,930
18	(Adjustments for conversion to credit equivalent amounts)	(36,642,387)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	42,817,543
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	259,929,218
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	1,351,044,122
Leverage ratio		
22	Leverage ratio	19.24%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

*COVID 19 related provisions are deducted from balance sheet items

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Table 16 Net Stable Funding Ratio

	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 month	6 month to <1yr	>= 1 yr		
Available stable funding						
1	Capital:	61,183,618	-	-	365,117,525	426,301,142
2	Regulatory capital	61,183,618			236,219,200	297,402,818
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				128,898,325	128,898,325
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	76,834,389	106,154,283	55,267,629	-	219,285,450
5	Residents' deposits	65,270,926	105,518,911	51,781,938		211,443,187
6	Non-residents' deposits	11,563,463	635,372	3,485,691		7,842,263
7	Wholesale funding	165,993,555	362,476,779	73,349,544	-	287,209,254
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	158,579,956	342,489,010	57,649,728		279,359,346
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	7,413,600	19,987,770	15,699,816		7,849,908
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	46,099,636	4,178,062	8,585,188	-
12	Liabilities related to derivatives		29,198,800	-		-
13	All other liabilities and equity not included in the above categories	-	16,900,836	4,178,062	8,585,188	-
14	Total available stable funding					932,795,847
Required stable funding						
15	Total high-quality liquid assets (HQLA)	384,748,127	1,249,120	-		7,090,332
16	Performing loans and securities:	3,167,288	189,864,676	84,096,830	311,124,053	401,911,291
17	Loans and deposits to financial institutions secured by Level 1 HQLA					
18	Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	3,167,288	-	-	-	475,093
19	Loans to non-financial institutions and retail customers, of which:		180,760,471	73,040,202	271,947,333	358,055,569
20	With a risk weight of less than or equal to 35%					
21	Residential mortgages, of which:		7,340,465	10,975,928	21,678,650	27,585,049
22	With a risk weight of less than or equal to 35%					
23	Securities that do not qualify as HQLA		1,763,740	80,700	17,498,070	15,795,579
24	Assets with matching interdependent liabilities					
25	Other assets:	-	40,253,964	19,640,541	291,326,760	322,070,090
26	Assets related to derivatives		29,429,951			29,429,951
27	All other assets not included in the above categories		10,824,013	19,640,541	291,326,760	292,640,139
28	Off-balance sheet items		32,788,381	33,311,182	12,461,361	7,289,633
29	Total required stable funding					738,361,348
30	Net stable funding ratio					126.33%

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

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Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					Total
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	
1	Claims or contingent claims on central governments or central banks	211,633,516	2,433,076	14,054,000	21,053,000		249,173,592
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	45,308,994	61,990,865	2,400	4,749,406		112,051,665
7	Claims or contingent claims on corporates		252,269,814	236,835,119	295,174,358	53,381,319	837,660,610
8	Retail claims or contingent retail claims						-
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*		25,828,213	33,253,782	38,055,634	52,971,483	150,109,112
11	Items belonging to regulatory high-risk categories						-
12	Short-term claims on commercial banks and corporates						-
13	Claims in the form of collective investment undertakings ('CIU')						-
14	Other items	32,557,084	3,979,446	3,578,637	16,113,046	52,530,410	108,758,623
15	Total	289,499,594	320,673,201	254,470,156	337,089,810	105,911,730	1,307,644,491

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

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Table 18

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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		248,921,882				-	248,921,882
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		112,051,665				-	112,051,665
6 Claims or contingent claims on commercial banks		647,088,957	153,022,982	11,270,744		1,526,547	826,389,865
7 Claims or contingent claims on corporates	343,594,634						
8 Retail claims or contingent retail claims							
9 Claims or contingent claims secured by mortgages on residential property							
10 Past due items*	261,070,885	1,975,144	112,936,917	2,395		1,612,596	150,106,716
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	30,068,316	95,469,874	10,153,802	332,341		218,484	115,052,046
15 Total	373,662,950	1,103,532,378	163,176,784	11,603,085	-	1,745,031	1,302,415,459
16 Of which: loans	349,882,237	647,431,513	155,384,897	11,229,665	-	1,662,844	830,699,188
17 Of which: securities		56,847,029	-	372,280	-	-	56,474,749

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

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Table 19

On Balance Assets Sector of repayment source / counterparty type	a		b		c	d	e	f	g					
	Gross carrying values									Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value (a+b-c-d-e)
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing												
1 State, state organizations	377,866	282,158,782	106,708	663,510	-	-	-	-	281,766,429					
2 Financial Institutions	403,658	125,867,591	131,986	272,506	-	-	50,248	-	125,866,757					
3 Pawn-shops	-	-	-	-	-	-	-	-	-					
4 Construction Development, Real Estate Development and other Land Loans	57,959,312	44,183,145	21,326,427	846,267	-	-	-	-	79,969,763					
5 Real Estate Management	32,278,264	45,956,371	12,795,630	873,474	-	-	-	-	65,967,532					
6 Construction Companies	7,177,172	43,656,374	3,628,231	807,895	-	-	-	-	46,397,420					
7 Production and Trade of Construction Materials	7,083,000	6,075,524	2,518,557	70,416	-	-	-	-	10,569,551					
8 Trade of Consumer Foods and Goods	17,702,968	16,770,978	8,352,573	305,894	-	-	-	-	25,815,479					
9 Production of Consumer Foods and Goods	77,206,415	86,409,013	38,344,187	1,556,892	-	-	1,526,547	-	123,714,348					
10 Production and Trade of Durable Goods	-	1,774,974	8,769	33,618	-	-	-	-	1,732,587					
11 Production and Trade of Clothes, Shoes and Textiles	-	383,668	-	7,648	-	-	-	-	376,020					
12 Trade (Other)	21,726,693	10,756,748	6,958,983	151,537	-	-	-	-	25,372,921					
13 Other Production	5,166,294	26,965,155	2,142,061	512,025	-	-	-	-	28,577,363					
14 Hotels, Tourism	42,103,425	28,760,842	17,141,351	435,714	-	-	-	-	53,287,201					
15 Restaurants	4,391,795	335,829	1,338,633	1,891	-	-	-	-	3,387,101					
16 Industry	73,668	15,713,459	36,834	312,280	-	-	-	-	15,438,013					
17 Oil Importers, Filling stations, gas stations and Retailers	1,721,521	23,818,307	1,620,895	253,495	-	-	-	-	23,665,437					
18 Energy	2,092,276	1,645,829	1,103,405	4,288	-	-	-	-	2,630,413					
19 Auto Dealers	34,086,353	782,605	13,707,701	15,600	-	-	-	-	21,145,658					
20 HealthCare	525,819	59,278,312	1,809,476	838,965	-	-	-	-	57,155,691					
21 Pharmacy	59	2,944,202	59	58,749	-	-	-	-	2,885,453					
22 Telecommunication	6,953,499	49,860,934	6,503,778	936,746	-	-	-	-	49,373,909					
23 Service	9,766,007	75,737,855	3,167,845	1,507,863	-	-	80,215	-	80,828,154					
24 Agriculture	16,395,162	45,840,015	10,877,303	556,273	-	-	-	-	50,801,602					
25 Other	4,034,930	31,424,130	1,617,350	549,270	-	-	-	-	33,292,441					
26 Assets on which the Sector of repayment source is not accounted for	156,083	1,763,083	148,157	29,130	-	-	5,834	-	1,741,878					
27 Other assets	23,780,713	75,568,654	7,791,887	1,140	-	-	82,187	-	91,556,340					
28 Total	373,662,950	1,103,532,378	163,176,784	11,603,085	-	-	1,745,031	-	1,302,415,459					

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Table 20

Changes in reserve for loans and Corporate debt securities		Change in reserves for loans during the reporting period	Change in reserves for Corporate debt securities during the reporting period
1	Opening balance	172,411,134	376,030
2	An increase in the reserve for possible losses on assets	11,380,058	-
2.1	As a result of the origination of the new assets	7,798,662	
2.2	As a result of classification of assets as a low quality	3,581,396	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	-	
2.4	As a result of an increase in "additional general reserves"	-	
3	Decrease in reserve for possible losses on assets	17,176,630	3,750
3.1	As a result of write-off of assets	1,667,355	
3.2	As a result of partial or total payment of standard assets	2,616,762	
3.3	As a result of partial or total payment of adversely classified assets	9,646,246	
3.4	As a result of classification of assets as a high quality	1,732,914	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	1,360,668	3,750
3.6	As a result of an decrease in "additional general reserves"	152,684	
4	Closing balance	166,614,563	372,280

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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	364,769,754	
2	Inflows to non-performing portfolios	15,498,742	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	0	
4	Outflows from non-performing portfolios	30,438,104	
5	Outflow to stadrat loan portfolio	-	
6	Outflow to watch loan portfolio	-	
7	Outflow due to loan repayment, partial or total	18,901,467	
8	Outflow due to taking possession of collateral	7,019,483	7,100,499
9	Outflow due to sale of portfolios		
10	Outflows due to write-offs	1,667,355	
11	Outflow due to other situations	-	
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	2,849,799	
13	Closing balance	349,830,392	

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Table 24

Sector of repayment source	Gross carrying value						General and Special Reserves					Additional General Reserve		
	Standard	Watch	Sub-Standard	Doubtful	Loss		Standard	Watch	Sub-Standard	Doubtful	Loss			
1 State, state organizations	33,536,560	33,175,488	19,501	338,303	-	3,268	770,218	663,510	1,950	101,491	-	-	3,268	-
2 Financial Institutions	14,137,846	13,625,305	108,883	403,658	-	-	404,492	272,506	10,888	121,097	-	-	-	-
3 Pawn-shops	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Construction Development, Real Estate Development and other Land Loans	101,265,509	42,313,359	993,633	38,760,975	19,197,541	-	22,172,694	846,267	99,363	11,628,293	9,598,771	-	-	-
5 Real Estate Management	76,819,739	43,673,678	367,797	18,267,814	14,467,888	42,562	13,667,104	873,474	36,780	5,480,344	7,233,944	-	42,562	-
6 Construction Companies	47,571,924	40,394,752	-	2,889,443	3,052,661	1,235,067	4,436,126	807,895	-	866,833	1,526,331	-	1,235,067	-
7 Production and Trade of Construction Materials	13,132,470	3,520,789	2,531,329	6,373,758	706,594	-	2,588,973	70,416	253,133	1,912,128	353,297	-	-	-
8 Trade of Consumer Foods and Goods	34,392,535	15,294,698	1,394,869	3,191,988	14,510,980	-	8,658,467	305,894	139,487	957,596	7,255,490	-	-	-
9 Production of Consumer Foods and Goods	160,011,947	74,844,616	7,960,916	20,297,283	50,900,443	6,008,689	39,841,079	1,496,892	796,092	6,089,185	25,450,221	-	6,008,689	-
10 Production and Trade of Durable Goods	1,768,588	1,680,902	87,685	-	-	-	42,387	33,618	8,769	-	-	-	-	-
11 Production and Trade of Clothes, Shoes and Textiles	382,421	382,421	-	-	-	-	7,648	7,648	-	-	-	-	-	-
12 Trade (Other)	31,745,467	7,576,867	2,441,907	20,742,772	983,921	-	7,110,520	151,537	244,191	6,222,832	491,960	-	-	-
13 Other Production	30,835,499	25,601,250	67,955	2,239,409	2,926,885	-	2,654,086	512,025	6,796	671,823	1,463,443	-	-	-
14 Hotels, Tourism	70,325,415	21,785,696	6,436,458	22,769,625	19,333,635	-	17,577,065	435,714	643,646	6,830,888	9,666,818	-	-	-
15 Restaurants	4,697,301	94,566	210,940	4,391,795	-	-	1,340,524	1,891	21,094	1,317,539	-	-	-	-
16 Industry	15,687,668	15,614,000	-	-	73,668	-	349,114	312,280	-	-	36,834	-	-	-
17 Oil Importers, Filling stations, gas stations and Retailers	25,440,675	12,674,767	11,044,386	1,721,521	-	-	1,874,390	253,495	1,104,439	516,456	-	-	-	-
18 Energy	3,729,251	1,064,308	572,667	-	2,092,276	-	1,107,693	4,288	57,267	-	1,046,138	-	-	-
19 Auto Dealers	34,866,333	779,980	-	16,677,377	17,408,976	-	13,723,301	15,600	-	5,003,213	8,704,488	-	-	-
20 HealthCare	58,991,374	41,948,257	16,517,298	525,819	-	-	2,648,441	838,965	1,651,730	157,746	-	-	-	-
21 Pharmacy	2,937,503	2,937,444	-	-	-	59	58,808	58,749	-	-	-	-	59	-
22 Telecommunication	38,176,796	31,223,297	-	507,386	189,101	6,257,012	7,128,244	624,466	-	152,216	94,551	6,257,012	-	-
23 Service	85,215,437	75,393,135	56,950	8,602,630	1,162,722	-	4,675,708	1,507,863	5,695	2,580,789	581,361	-	-	-
24 Agriculture	61,774,893	27,813,631	17,572,621	2,124,453	11,562,966	2,701,222	11,433,575	556,273	1,757,262	637,336	5,781,483	2,701,222	-	-
25 Other	32,774,658	27,944,457	795,270	2,398,213	1,636,717	-	2,166,619	549,270	79,527	719,464	818,359	-	-	-
26 Assets on which the Sector of repayment source is not accounted for	1,613,631	1,456,486	5,829	2,865	3,474	144,978	177,287	29,130	583	859	1,737	144,978	-	-
Total	981,831,437	562,814,149	69,186,896	173,227,087	160,210,447	16,392,858	166,614,562	11,229,665	6,918,690	51,968,126	80,105,224	16,392,858	-	-

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Table 25

Gross carrying value/nominal value - distribution according to Collateral type	a	b	c	d	e	f	g	h	i
	Secured by deposit	Secured by the state and state institutions	Secured by bank and /or financial institutions	Secured by gold / gold jewelry	Secured by immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
Loans, corporate debt securities and Off-balance-sheet items									
1 Loans	36,705,284	13,379,525	-	-	763,509,468	4,523,219	142,025,085	7,483,226	14,205,629
2 Corporate debt securities	-	-	-	-	-	-	-	-	18,614,000
3 Off-balance-sheet items	1,204,628	-	-	-	48,730,975	2,197,602	17,826,159	3,376,851	7,732,764
4 Of which: Non-Performing Loans	5,253,374	3,138,104	-	-	297,272,056	1,580,080	26,621,538	4,476,264	11,488,975
5 Of which: Non-Performing Corporate debt securities	-	-	-	-	-	-	-	-	-
6 Of which: Non-Performing Off-balance-sheet items	-	-	-	-	5,263,803	19,696	-	-	-

