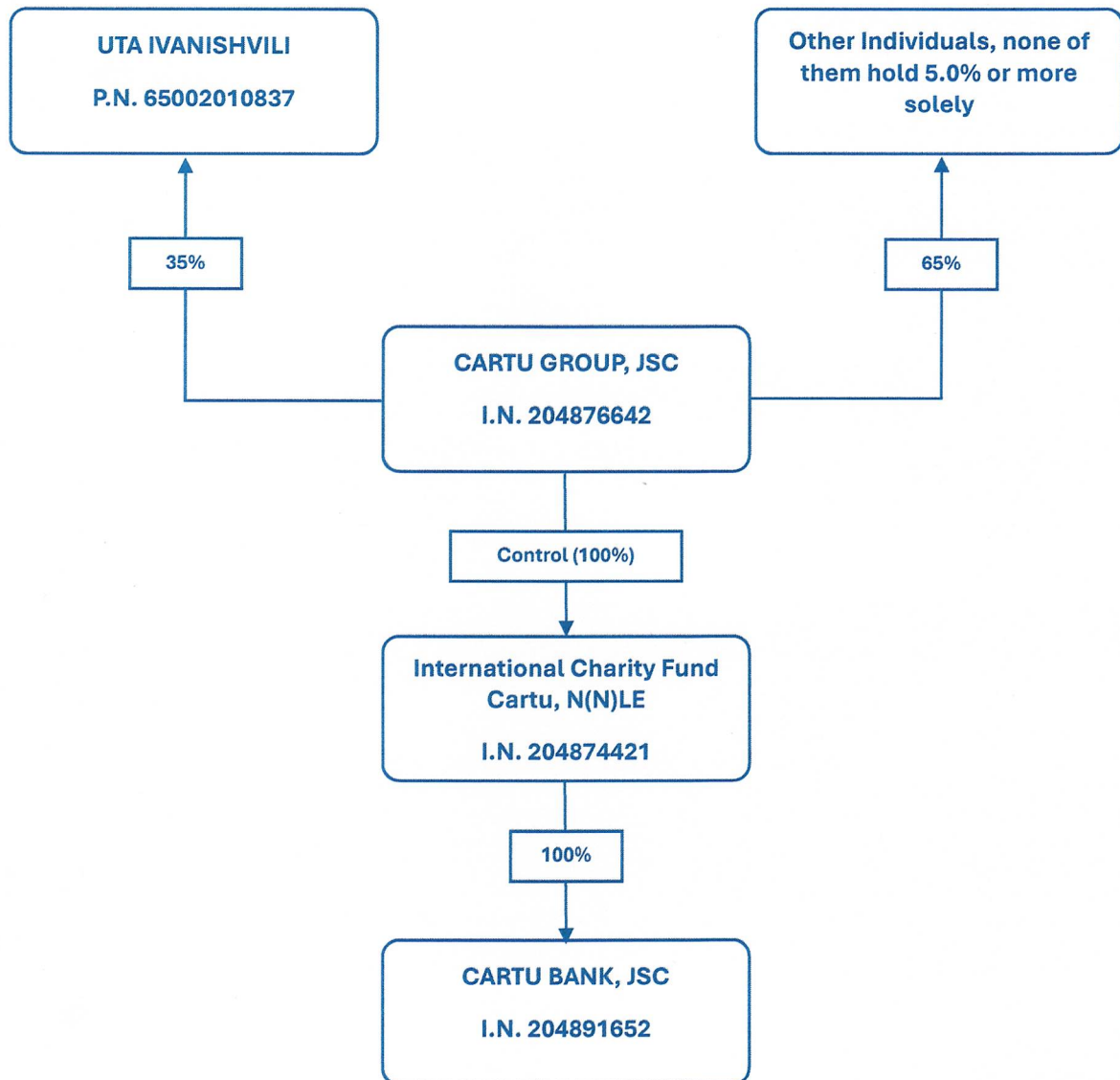


Group Organizational Structure



Cartu Bank, JSC

Deputy CEO – Financial Director

Givi Lebanidze

