

Balance Sheet *

N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	10,776,067	6,285,747	17,061,814	7,481,789	5,649,360	13,131,149
2	Due from NBG	11,952,071	67,429,361	79,381,432	7,194,610	34,530,531	41,725,141
3	Due from Banks	108,839,671	26,929,508	135,769,179	43,559,533	49,399,203	92,958,736
4	Dealing Securities	0	15,057,584	15,057,584	0	18,943,381	18,943,381
5	Investment Securities	20,845,542	0	20,845,542	12,908,395	0	12,908,395
6.1	Loans	207,367,268	612,379,780	819,747,048	176,122,754	276,033,832	452,156,586
6.2	Less: Loan Loss Reserves	(15,568,967)	(57,680,520)	(73,249,487)	(10,499,288)	(30,190,157)	(40,689,445)
6	Net Loans	191,798,301	554,699,260	746,497,561	165,623,466	245,843,675	411,467,141
7	Accrued Interest and Dividends Receivable	2,573,085	10,988,708	13,561,793	3,757,855	3,782,842	7,540,697
8	Other Real Estate Owned & Repossessed Assets	3,748,698	X	3,748,698	11,521,070	X	11,521,070
9	Equity Investments	4,478,160	8,895,015	13,373,175	8,028,160	6,489,906	14,518,066
10	Fixed Assets and Intangible Assets	20,477,309	X	20,477,309	15,303,492	X	15,303,492
11	Other Assets	10,365,606	563,843	10,929,449	41,296,242	655,772	41,952,014
12	TOTAL ASSETS	385,854,510	690,849,026	1,076,703,536	316,674,612	365,294,670	681,969,282
	LIABILITIES						
13	Due to Banks	74,760	117,810,137	117,884,897	146,527	13,888,506	14,035,033
14	Current (Accounts) Deposits	34,562,983	60,962,519	95,525,502	34,226,415	109,666,526	143,892,941
15	Demand Deposits	23,864,818	129,625,098	153,489,916	6,030,572	47,869,117	53,899,689
16	Time Deposits	11,857,753	235,761,969	247,619,722	5,964,163	96,843,449	102,807,612
17	Own Debt Securities			0			0
18	Borrowings	0	1,190,800	1,190,800	0	0	0
19	Accrued Interest and Dividends Payable	87,635	6,373,263	6,460,898	64,662	1,954,559	2,019,221
20	Other Liabilities	10,916,233	2,390,708	13,306,941	6,019,662	6,264,212	12,283,874
21	Subordinated Debentures	0	198,268,200	198,268,200	0	126,172,800	126,172,800
22	Total Liabilities	81,364,182	752,382,694	833,746,876	52,452,001	402,659,169	455,111,170
	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	6,938,034	X	6,938,034	5,938,034	X	5,938,034
28	Retained Earnings	121,588,626	X	121,588,626	106,490,078	X	106,490,078
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	Total Equity Capital	242,956,660	X	242,956,660	226,858,112	X	226,858,112
31	TOTAL LIABILITIES AND EQUITY CAPITAL	324,320,842	752,382,694	1,076,703,536	279,310,113	402,659,169	681,969,282

* Non-audited data presented in accordance of the regulations of NBG