

Bank: JSC CARTU BANK

Date: 31-03-13

sheet N1

## Balance Sheet

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N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	6,122,327	4,235,850	10,358,177	4,185,639	3,170,925	7,356,564
2	Due from NBG	5,134,184	14,705,930	19,840,114	12,694,030	9,593,265	22,287,295
3	Due from Banks	12,009,533	46,170,468	58,180,001	9,771	25,425,957	25,435,728
4	Dealing Securities	0	11,067,521	11,067,521	0	16,673,643	16,673,643
5	Investment Securities	988,399	0	988,399	4,467,938	0	4,467,938
6.1	Loans	92,849,387	189,207,796	282,057,183	110,247,318	136,908,647	247,155,965
6.2	Less: Loan Loss Reserves	(6,282,723)	(17,601,497)	(23,884,220)	(7,058,889)	(15,623,049)	(22,681,938)
6	Net Loans	86,566,664	171,606,299	258,172,963	103,188,429	121,285,598	224,474,027
7	Accrued Interest and Dividends Receivable	2,671,657	4,154,281	6,825,938	1,198,201	3,556,227	4,754,428
8	Other Real Estate Owned & Repossessed Assets	3,461,238	X	3,461,238	11,509,973	X	11,509,973
9	Equity Investments	5,918,160	3	5,918,163	5,848,160	3	5,848,163
10	Fixed Assets and Intangible Assets	15,047,376	X	15,047,376	14,780,696	X	14,780,696
11	Other Assets	6,825,207	925,594	7,750,801	5,407,615	527,576	5,935,191
12	<b>TOTAL ASSETS</b>	144,744,745	252,865,946	397,610,691	163,290,452	180,233,194	343,523,646
	<b>LIABILITIES</b>						
13	Due to Banks	63,655	560,194	623,849	72,078	671,751	743,829
14	Current (Accounts) Deposits	22,554,737	60,089,167	82,643,904	16,211,209	14,525,110	30,736,319
15	Demand Deposits	2,941,874	6,739,785	9,681,659	1,059,066	7,831,306	8,890,372
16	Time Deposits	2,021,008	25,018,961	27,039,969	1,347,194	17,830,743	19,177,937
17	Own Debt Securities			0			-
18	Borrowings	0	3,552,214	3,552,214	0	20,955,524	20,955,524
19	Accrued Interest and Dividends Payable	52,854	629,951	682,805	68,629	1,383,525	1,452,154
20	Other Liabilities	1,076,955	1,068,766	2,145,721	1,378,581	419,158	1,797,739
21	Subordinated Debentures	0	135,931,400	135,931,400	0	146,910,000	146,910,000
22	<b>Total Liabilities</b>	28,711,083	233,590,438	262,301,521	20,136,757	210,527,117	230,663,874
	<b>EQUITY CAPITAL</b>						
23	Common Stock	114,430,000	X	114,430,000	92,850,000	X	92,850,000
24	Preferred Stock	0	X	0	0	X	-
25	Less: Repurchased Shares	0	X	0	0	X	-
26	Share Premium	0	X	0	0	X	-
27	General Reserves	5,938,034	X	5,938,034	5,938,034	X	5,938,034
28	Retained Earnings	14,941,136	X	14,941,136	14,071,738	X	14,071,738
29	Asset Revaluation Reserves	0	X	0	0	X	-
30	<b>Total Equity Capital</b>	135,309,170	X	135,309,170	112,859,772	X	112,859,772
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	164,020,253	233,590,438	397,610,691	132,996,529	210,527,117	343,523,646

General Director

Chief Accountant