

Bank: JSC CARTU BANK

Date: 09/30/07

Balance Sheet

N	ASSETS	Reporting Period			Respective period of the pr	
		GEL	FX	Total	GEL	FX
1	Cash	4,115,473	4,262,003	8,377,476	3,109,812	3,970,539
2	Due from NBG	14,986,468	4,535,758	19,522,226	8,539,955	29,192
3	Due from Banks	20,166	19,039,602	19,059,768	0	21,591,649
4	Dealing Securities	0	0	0	0	0
5	Investment Securities	0	0	0	298,436	0
6.1	Loans	106,337,424	217,520,816	323,858,240	33,929,788	175,365,446
6.2	Less: Loan Loss Reserves	(2,396,028)	(9,018,044)	(11,414,072)	(678,596)	(4,868,734)
6	Net Loans	103,941,396	208,502,772	312,444,168	33,251,192	170,496,712
7	Accrued Interest and Dividends Receivable	936,086	3,335,920	4,272,006	230,825	1,929,699
8	Other Real Estate Owned & Repossessed Assets	4,773	X	4,773	5,258	X
9	Equity Investments	1,319,336	0	1,319,336	1,319,336	0
10	Fixed Assets and Intangible Assets	15,480,506	X	15,480,506	16,015,626	X
11	Other Assets	4,098,852	2,102,603	6,201,455	3,455,940	702,429
12	TOTAL ASSETS	144,903,056	241,778,658	386,681,714	66,226,380	198,720,220
	LIABILITIES					
13	Due to Banks	304,625	232,744	537,369	1,027,907	3,946,457
14	Current (Accounts) Deposits	29,614,707	31,854,051	61,468,758	19,944,512	45,282,335
15	Demand Deposits	8,160	3,966,312	3,974,472	7,430	5,396,471
16	Time Deposits	1,095,329	10,743,232	11,838,561	561,695	8,095,817
17	Own Debt Securities			0		
18	Borrowings	0	1,003,090	1,003,090	0	0
19	Accrued Interest and Dividends Payable	34,022	734,787	768,809	18,006	391,057
20	Other Liabilities	4,303,044	682,290	4,985,334	2,595,766	552,014
21	Subordinated Debentures	0	198,131,000	198,131,000	0	87,642,750
22	Total Liabilities	35,359,887	247,347,506	282,707,393	24,155,316	151,306,901
	EQUITY CAPITAL					
23	Common Stock	54,716,000	X	54,716,000	54,716,000	X
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	4,650,310	X	4,650,310	4,199,414	X
28	Retained Earnings	44,608,011	X	44,608,011	30,568,969	X
29	Asset Revaluation Reserves	0	X	0	0	X
30	Total Equity Capital	103,974,321	X	103,974,321	89,484,383	
31	TOTAL LIABILITIES AND EQUITY CAPITAL	139,334,208	247,347,506	386,681,714	113,639,699	151,306,901

0

General Director

Chief Accountant

sheet N1

in lari

previous year

Total
7,080,351
8,569,147
21,591,649
0
298,436
209,295,234
(5,547,330)
203,747,904
2,160,524
5,258
1,319,336
16,015,626
4,158,369
264,946,600
4,974,364
65,226,847
5,403,901
8,657,512
0
0
409,063
3,147,780
87,642,750
175,462,217
54,716,000
0
0
0
4,199,414
30,568,969
0
89,484,383
264,946,600

0