

Bank: JSC CARTU BANK

Date: 30-06-13

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	6,966,568	3,072,542	10,039,110	3,880,887	2,204,050	6,084,937
2	Due from NBG	2,563,687	11,124,195	13,687,882	1,463,197	9,078,959	10,542,156
3	Due from Banks	509,533	38,726,014	39,235,547	9,533	9,257,688	9,267,221
4	Dealing Securities	0	16,635,799	16,635,799	0	13,799,913	13,799,913
5	Investment Securities	0	0	0	2,987,724	0	2,987,724
6.1	Loans	121,585,922	196,205,990	317,791,912	98,363,745	163,108,864	261,472,609
6.2	Less: Loan Loss Reserves	(6,164,504)	(16,390,940)	(22,555,444)	(6,242,464)	(16,335,892)	(22,578,356)
6	Net Loans	115,421,418	179,815,050	295,236,468	92,121,281	146,772,972	238,894,253
7	Accrued Interest and Dividends Receivable	3,826,700	3,753,879	7,580,579	1,357,290	2,882,794	4,240,084
8	Other Real Estate Owned & Repossessed Assets	3,204,935	X	3,204,935	11,805,394	X	11,805,394
9	Equity Investments	5,918,160	3	5,918,163	5,848,160	3	5,848,163
10	Fixed Assets and Intangible Assets	14,833,410	X	14,833,410	14,636,211	X	14,636,211
11	Other Assets	7,564,625	496,414	8,061,039	5,828,614	867,767	6,696,381
12	TOTAL ASSETS	160,809,036	253,623,896	414,432,932	139,938,291	184,864,146	324,802,437
	LIABILITIES						
13	Due to Banks	73,772	540,862	614,634	55,502	635,533	691,035
14	Current (Accounts) Deposits	22,004,566	30,296,308	52,300,874	18,095,174	15,400,576	33,495,750
15	Demand Deposits	3,127,586	6,522,544	9,650,130	558,154	2,669,782	3,227,936
16	Time Deposits	2,797,514	45,076,416	47,873,930	1,100,767	16,970,098	18,070,865
17	Own Debt Securities			0			-
18	Borrowings	0	3,537,643	3,537,643	0	9,909,769	9,909,769
19	Accrued Interest and Dividends Payable	59,731	917,861	977,592	31,946	735,431	767,377
20	Other Liabilities	1,556,751	704,578	2,261,329	1,464,075	793,201	2,257,276
21	Subordinated Debentures	0	135,373,800	135,373,800	0	145,591,350	145,591,350
22	Total Liabilities	29,619,920	222,970,012	252,589,932	21,305,618	192,705,740	214,011,358
	EQUITY CAPITAL						
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	41,474,966	X	41,474,966	12,003,045	X	12,003,045
29	Asset Revaluation Reserves	0	X	0	0	X	-
30	Total Equity Capital	161,843,000		161,843,000	110,791,079		110,791,079
31	TOTAL LIABILITIES AND EQUITY CAPITAL	191,462,920	222,970,012	414,432,932	132,096,697	192,705,740	324,802,437

General Director

Chief Accountant