

Bank: JSC CARTU BANK

Date: 30/06/2014

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	8,612,800	5,219,947	13,832,747	6,966,568	3,072,542	10,039,110
2	Due from NBG	24,718,933	36,993,158	61,712,091	2,563,687	11,124,195	13,687,882
3	Due from Banks	40,009,533	52,651,148	92,660,681	509,533	38,726,014	39,235,547
4	Dealing Securities	0	21,349,062	21,349,062	0	16,635,799	16,635,799
5	Investment Securities	9,779,494	0	9,779,494	0	0	-
6.1	Loans	186,576,904	266,927,473	453,504,377	121,585,922	196,205,990	317,791,912
6.2	Less: Loan Loss Reserves	-15,932,331	-31,192,491	-47,124,822	-6,164,504	-16,390,940	-22,555,444
6	Net Loans	170,644,573	235,734,982	406,379,555	115,421,418	179,815,050	295,236,468
7	Accrued Interest and Dividends Receivable	3,624,788	3,204,085	6,828,873	3,826,700	3,753,879	7,580,579
8	Other Real Estate Owned & Repossessed Assets	11,584,865	X	11,584,865	3,204,935	X	3,204,935
9	Equity Investments	8,028,160	6,479,594	14,507,754	5,918,160	3	5,918,163
10	Fixed Assets and Intangible Assets	15,554,098	X	15,554,098	14,833,410	X	14,833,410
11	Other Assets	11,089,362	356,980	11,446,342	7,564,625	496,414	8,061,039
12	TOTAL ASSETS	303,646,606	361,988,956	665,635,562	160,809,036	253,623,896	414,432,932
	LIABILITIES						
13	Due to Banks	59,783	3,563,105	3,622,888	73,772	540,862	614,634
14	Current (Accounts) Deposits	38,710,655	79,306,093	118,016,748	22,004,566	30,296,308	52,300,874
15	Demand Deposits	6,843,850	39,085,749	45,929,599	3,127,586	6,522,544	9,650,130
16	Time Deposits	5,838,217	123,498,969	129,337,186	2,797,514	45,076,416	47,873,930
17	Own Debt Securities			0			-
18	Borrowings	0	1,263,643	1,263,643	0	3,537,643	3,537,643
19	Accrued Interest and Dividends Payable	63,056	3,675,603	3,738,659	59,731	917,861	977,592
20	Other Liabilities	6,343,345	3,900,188	10,243,533	1,556,751	704,578	2,261,329
21	Subordinated Debentures	0	127,375,200	127,375,200	0	135,373,800	135,373,800
22	Total Liabilities	57,858,906	381,668,550	439,527,456	29,619,920	222,970,012	252,589,932
	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	-
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	105,740,072	X	105,740,072	41,474,966	X	41,474,966
29	Asset Revaluation Reserves	0	X	0	0	X	-
30	Total Equity Capital	226,108,106		226,108,106	161,843,000		161,843,000
31	TOTAL LIABILITIES AND EQUITY CAPITAL	283,967,012	381,668,550	665,635,562	191,462,920	222,970,012	414,432,932

General Director

Chief Accountant