

Bank: JSC CARTU BANK

Date: 30/06/2009

sheet N1

Balance Sheet

in lari

N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	4,288,308	4,411,827	8,700,135	5,743,338	6,629,875	12,373,213
2	Due from NBG	22,780,633	3,472,509	26,253,142	5,013,010	5,752,107	10,765,117
3	Due from Banks	105,369	14,705,868	14,811,237	6,092,360	51,001,965	57,094,325
4	Dealing Securities	0	3,202,561	3,202,561	0	0	-
5	Investment Securities	2,971,161	0	2,971,161	3,751,367	0	3,751,367
6.1	Loans	97,619,903	308,656,771	406,276,674	120,288,373	225,353,377	345,641,750
6.2	Less: Loan Loss Reserves	-8,611,703	-42,099,714	-50,711,417	-2,880,562	-10,666,848	-13,547,410
6	Net Loans	89,008,200	266,557,057	355,565,257	117,407,811	214,686,529	332,094,340
7	Accrued Interest and Dividends Receivable	3,620,922	3,973,035	7,593,957	1,310,662	2,419,425	3,730,087
8	Other Real Estate Owned & Repossessed Assets	0	X	0	0	X	-
9	Equity Investments	2,072,556	2	2,072,558	1,319,336	2	1,319,338
10	Fixed Assets and Intangible Assets	15,582,946	X	15,582,946	18,430,868	X	18,430,868
11	Other Assets	4,036,965	1,541,263	5,578,228	2,605,569	557,828	3,163,397
12	TOTAL ASSETS	144,467,060	297,864,122	442,331,182	161,674,321	281,047,731	442,722,052
	LIABILITIES						
13	Due to Banks	120,676	161,905	282,581	106,613	38,242,985	38,349,598
14	Current (Accounts) Deposits	15,215,825	32,350,089	47,565,914	25,140,256	24,798,270	49,938,526
15	Demand Deposits	494,347	12,637,791	13,132,138	397,035	4,562,916	4,959,951
16	Time Deposits	652,518	19,326,642	19,979,160	1,534,203	13,265,883	14,800,086
17	Own Debt Securities			0			-
18	Borrowings	0	21,552,700	21,552,700	0	13,597,202	13,597,202
19	Accrued Interest and Dividends Payable	16,215	1,420,744	1,436,959	17,336	980,302	997,638
20	Other Liabilities	1,687,913	1,585,204	3,273,117	2,631,615	4,043,479	6,675,094
21	Subordinated Debentures	0	226,303,350	226,303,350	0	193,557,000	193,557,000
22	Total Liabilities	18,187,494	315,338,425	333,525,919	29,827,058	293,048,037	322,875,095
	EQUITY CAPITAL						
23	Common Stock	54,716,000	X	54,716,000	54,716,000	X	54,716,000
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	5,138,034	X	5,138,034	5,114,624	X	5,114,624
28	Retained Earnings	48,951,229	X	48,951,229	60,016,333	X	60,016,333
29	Asset Revaluation Reserves	0	X	0	0	X	-
30	Total Equity Capital	108,805,263		108,805,263	119,846,957		119,846,957
31	TOTAL LIABILITIES AND EQUITY CAPITAL	126,992,757	315,338,425	442,331,182	149,674,015	293,048,037	442,722,052

General Director

Chief Accountant