

Bank: JSC CARTU BANK

Date: 30/09/2014

sheet N1

Balance Sheet

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□	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	7,481,789	5,649,360	13,131,149	8,998,454	4,078,996	13,077,450
2	Due from NBG	7,194,610	34,530,531	41,725,141	9,204,907	17,058,263	26,263,170
3	Due from Banks	43,559,533	49,399,203	92,958,736	20,009,533	48,771,895	68,781,428
4	Dealing Securities	0	18,943,381	18,943,381	0	25,392,603	25,392,603
5	Investment Securities	12,908,395	0	12,908,395	0	0	-
6.1	Loans	176,122,754	276,033,832	452,156,586	118,668,107	206,646,855	325,314,962
6.2	Less: Loan Loss Reserves	(10,499,288)	(30,190,157)	(40,689,445)	(5,976,899)	(16,687,168)	(22,664,067)
6	Net Loans	165,623,466	245,843,675	411,467,141	112,691,208	189,959,687	302,650,895
7	Accrued Interest and Dividends Receivable	3,757,855	3,782,842	7,540,697	5,221,378	4,203,514	9,424,892
8	Other Real Estate Owned & Repossessed Assets	11,521,070	X	11,521,070	3,017,930	X	3,017,930
9	Equity Investments	8,028,160	6,489,906	14,518,066	5,918,160	3	5,918,163
10	Fixed Assets and Intangible Assets	15,303,492	X	15,303,492	14,874,389	X	14,874,389
11	Other Assets	41,296,242	655,772	41,952,014	7,376,234	753,478	8,129,712
12	TOTAL ASSETS	316,674,612	365,294,670	681,969,282	187,312,193	290,218,439	477,530,632
	LIABILITIES						
13	Due to Banks	146,527	13,888,506	14,035,033	61,879	2,175,620	2,237,499
14	Current (Accounts) Deposits	34,226,415	109,666,526	143,892,941	21,403,522	26,130,669	47,534,191
15	Demand Deposits	6,030,572	47,869,117	53,899,689	4,484,787	8,802,059	13,286,846
16	Time Deposits	5,964,163	96,843,449	102,807,612	4,192,492	84,980,066	89,172,558
17	Own Debt Securities			0			-
18	Borrowings	0	0	0	0	2,377,714	2,377,714
19	Accrued Interest and Dividends Payable	64,662	1,954,559	2,019,221	103,596	1,521,400	1,624,996
20	Other Liabilities	6,019,662	6,264,212	12,283,874	2,183,331	1,223,915	3,407,246
21	Subordinated Debentures	0	126,172,800	126,172,800	0	136,480,800	136,480,800
22	Total Liabilities	52,452,001	402,659,169	455,111,170	32,429,607	263,692,243	296,121,850
	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	106,490,078	X	106,490,078	61,040,748	X	61,040,748
29	Asset Revaluation Reserves	0	X	0	0	X	-
30	Total Equity Capital	226,858,112	X	226,858,112	181,408,782	X	181,408,782
31	TOTAL LIABILITIES AND EQUITY CAPITAL	279,310,113	402,659,169	681,969,282	213,838,389	263,692,243	477,530,632

General Director

Chief Accountant