

Bank: JSC CARTU BANK

Date: 31/03/2015

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	9,115,222	5,096,832	14,212,054	9,056,550	4,518,215	13,574,765
2	Due from NBG	721,442	65,044,607	65,766,049	29,099,067	28,944,066	58,043,133
3	Due from Banks	68,059,533	31,479,325	99,538,858	35,009,533	10,015,582	45,025,115
4	Dealing Securities	0	28,190,779	28,190,779	0	17,799,296	17,799,296
5	Investment Securities	12,260,680	0	12,260,680	8,440,682	0	8,440,682
6.1	Loans	194,053,944	509,511,525	703,565,469	176,939,705	249,695,859	426,635,564
6.2	Less: Loan Loss Reserves	(22,154,621)	(39,775,946)	(61,930,567)	(18,002,241)	(31,917,207)	(49,919,448)
6	Net Loans	171,899,323	469,735,579	641,634,902	158,937,464	217,778,652	376,716,116
7	Accrued Interest and Dividends Receivable	2,247,475	7,115,663	9,363,138	2,542,283	2,794,760	5,337,043
8	Other Real Estate Owned & Repossessed Assets	4,439,110	X	4,439,110	11,238,042	X	11,238,042
9	Equity Investments	8,178,160	10,007,562	18,185,722	8,028,160	3	8,028,163
10	Fixed Assets and Intangible Assets	17,253,162	X	17,253,162	15,638,782	X	15,638,782
11	Other Assets	9,140,617	487,048	9,627,665	9,970,242	515,081	10,485,323
12	<b>TOTAL ASSETS</b>	<b>303,314,724</b>	<b>617,157,395</b>	<b>920,472,119</b>	<b>287,960,805</b>	<b>282,365,655</b>	<b>570,326,460</b>
	<b>LIABILITIES</b>						
13	Due to Banks	73,614	35,750,750	35,824,364	170,279	3,510,477	3,680,756
14	Current (Accounts) Deposits	37,427,100	141,321,010	178,748,110	32,652,756	40,947,534	73,600,290
15	Demand Deposits	7,267,155	42,575,610	49,842,765	5,987,590	8,823,074	14,810,664
16	Time Deposits	5,851,522	223,940,251	229,791,773	7,844,356	117,711,208	125,555,564
17	Own Debt Securities			0			0
18	Borrowings	0	5,011,875	5,011,875	0	15,229,957	15,229,957
19	Accrued Interest and Dividends Payable	40,217	4,094,203	4,134,420	82,719	2,805,812	2,888,531
20	Other Liabilities	4,550,128	2,351,274	6,901,402	3,207,982	3,568,098	6,776,080
21	Subordinated Debentures	0	160,380,000	160,380,000	0	125,834,400	125,834,400
22	<b>Total Liabilities</b>	<b>55,209,736</b>	<b>615,424,973</b>	<b>670,634,709</b>	<b>49,945,682</b>	<b>318,430,560</b>	<b>368,376,242</b>
	<b>EQUITY CAPITAL</b>						
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	0
25	Less: Repurchased Shares	0	X	0	0	X	0
26	Share Premium	0	X	0	0	X	0
27	General Reserves	6,438,034	X	6,438,034	5,938,034	X	5,938,034
28	Retained Earnings	128,969,376	X	128,969,376	81,582,184	X	81,582,184
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	<b>Total Equity Capital</b>	<b>249,837,410</b>	<b>X</b>	<b>249,837,410</b>	<b>201,950,218</b>	<b>X</b>	<b>201,950,218</b>
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>305,047,146</b>	<b>615,424,973</b>	<b>920,472,119</b>	<b>251,895,900</b>	<b>318,430,560</b>	<b>570,326,460</b>

\* Non-audited data presented in accordance of the regulations of NBG