

Bank: JSC CARTU BANK

Date: 06/30/07

## Balance Sheet

N	ASSETS	Reporting Period			Respective period of the pr	
		GEL	FX	Total	GEL	FX
1	Cash	2,719,566	5,972,513	8,692,079	3,783,379	5,971,745
2	Due from NBG	20,161,316	3,019,412	23,180,728	12,411,557	24,920
3	Due from Banks	1,980,228	19,960,161	21,940,389	0	27,558,321
4	Dealing Securities	0	0	0	0	0
5	Investment Securities	0	0	0	0	0
6.1	Loans	75,417,665	210,421,150	285,838,815	27,442,230	158,086,268
6.2	Less: Loan Loss Reserves	(1,777,633)	(8,995,800)	(10,773,433)	(548,845)	(4,627,694)
6	Net Loans	73,640,032	201,425,350	275,065,382	26,893,385	153,458,574
7	Accrued Interest and Dividends Receivable	694,814	2,567,677	3,262,491	110,977	1,616,818
8	Other Real Estate Owned & Repossessed Assets	4,773	X	4,773	12,310	X
9	Equity Investments	1,319,336	0	1,319,336	1,319,336	0
10	Fixed Assets and Intangible Assets	15,331,258	X	15,331,258	16,611,378	X
11	Other Assets	3,923,018	522,963	4,445,981	1,710,188	885,024
12	<b>TOTAL ASSETS</b>	119,774,341	233,468,076	353,242,417	62,852,510	189,515,402
	<b>LIABILITIES</b>					
13	Due to Banks	358,625	411,417	770,042	228,741	92,982
14	Current (Accounts) Deposits	33,447,102	33,835,343	67,282,445	20,660,247	28,439,487
15	Demand Deposits	7,532	5,217,618	5,225,150	5,945	4,561,029
16	Time Deposits	1,528,276	9,151,418	10,679,694	579,103	18,683,203
17	Own Debt Securities			0		
18	Borrowings	0	0	0	0	0
19	Accrued Interest and Dividends Payable	11,306	387,554	398,860	27,831	112,836
20	Other Liabilities	2,861,422	2,402,511	5,263,933	2,005,556	868,163
21	Subordinated Debentures	0	164,445,750	164,445,750	0	89,536,500
22	<b>Total Liabilities</b>	38,214,263	215,851,611	254,065,874	23,507,423	142,294,200
	<b>EQUITY CAPITAL</b>					
23	Common Stock	54,716,000	X	54,716,000	54,716,000	X
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	4,662,586	X	4,662,586	3,715,782	X
28	Retained Earnings	39,797,957	X	39,797,957	28,134,507	X
29	Asset Revaluation Reserves	0	X	0	0	X
30	<b>Total Equity Capital</b>	99,176,543		99,176,543	86,566,289	
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	137,390,806	215,851,611	353,242,417	110,073,712	142,294,200

General Director

Chief Accountant

sheet N1

in lari

previous year

Total
9,755,124
12,436,477
27,558,321
0
0
185,528,498
(5,176,539)
180,351,959
1,727,795
12,310
1,319,336
16,611,378
2,595,212
252,367,912
321,723
49,099,734
4,566,974
19,262,306
0
0
140,667
2,873,719
89,536,500
165,801,623
54,716,000
0
0
0
3,715,782
28,134,507
0
86,566,289
252,367,912