

Bank: JSC CARTU BANK

Date: 6/30/2010

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	5,290,490	5,531,479	10,821,969	4,288,308	4,411,827	8,700,135
2	Due from NBG	20,406,730	3,096,874	23,503,604	22,780,633	3,472,509	26,253,142
3	Due from Banks	9,118,641	22,816,797	31,935,438	105,369	14,705,868	14,811,237
4	Dealing Securities	0	2,220,490	2,220,490	0	3,202,561	3,202,561
5	Investment Securities	7,456,166	0	7,456,166	2,971,161	0	2,971,161
6.1	Loans	104,412,562	326,328,806	430,741,368	97,619,903	308,656,771	406,276,674
6.2	Less: Loan Loss Reserves	(13,459,060)	(46,716,178)	(60,175,238)	(8,611,703)	(42,099,714)	(50,711,417)
6	Net Loans	90,953,502	279,612,628	370,566,130	89,008,200	266,557,057	355,565,257
7	Accrued Interest and Dividends Receivable	2,145,182	5,893,005	8,038,187	3,620,922	3,973,035	7,593,957
8	Other Real Estate Owned & Repossessed Assets	9,318,834	X	9,318,834	0	X	-
9	Equity Investments	2,072,360	3	2,072,363	2,072,556	2	2,072,558
10	Fixed Assets and Intangible Assets	15,054,459	X	15,054,459	15,582,946	X	15,582,946
11	Other Assets	3,044,943	685,245	3,730,188	4,036,965	1,541,263	5,578,228
12	TOTAL ASSETS	164,861,307	319,856,521	484,717,828	144,467,060	297,864,122	442,331,182
	LIABILITIES						
13	Due to Banks	50,475	631,140	681,615	120,676	161,905	282,581
14	Current (Accounts) Deposits	15,982,020	15,351,261	31,333,281	15,215,825	32,350,089	47,565,914
15	Demand Deposits	2,159,060	18,941,399	21,100,459	494,347	12,637,791	13,132,138
16	Time Deposits	592,598	23,643,043	24,235,641	652,518	19,326,642	19,979,160
17	Own Debt Securities			0			-
18	Borrowings	0	28,321,643	28,321,643	0	21,552,700	21,552,700
19	Accrued Interest and Dividends Payable	12,356	1,486,234	1,498,590	16,215	1,420,744	1,436,959
20	Other Liabilities	2,218,694	1,127,366	3,346,060	1,687,913	1,585,204	3,273,117
21	Subordinated Debentures	0	251,733,300	251,733,300	0	226,303,350	226,303,350
22	Total Liabilities	21,015,203	341,235,386	362,250,589	18,187,494	315,338,425	333,525,919
	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	5,638,034	X	5,638,034	5,138,034	X	5,138,034
28	Retained Earnings	62,113,205	X	62,113,205	48,951,229	X	48,951,229
29	Asset Revaluation Reserves	0	X	0	0	X	-
30	Total Equity Capital	122,467,239		122,467,239	108,805,263		108,805,263
31	TOTAL LIABILITIES AND EQUITY CAPITAL	143,482,442	341,235,386	484,717,828	126,992,757	315,338,425	442,331,182

General Director

Chief Accountant