

Bank: JSC CARTU BANK

Date: 30/06/2011

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	6,098,334	3,196,973	9,295,307	5,290,490	5,531,479	10,821,969
2	Due from NBG	9,211,913	18,271,820	27,483,733	20,406,730	3,096,874	23,503,604
3	Due from Banks	36,710,096	5,449,805	42,159,901	9,118,641	22,816,797	31,935,438
4	Dealing Securities	0	5,723,922	5,723,922	0	2,220,490	2,220,490
5	Investment Securities	14,121,440	0	14,121,440	7,456,166	0	7,456,166
6.1	Loans	99,245,882	339,138,430	438,384,312	104,412,562	326,328,806	430,741,368
6.2	Less: Loan Loss Reserves	-9,035,575	-48,673,494	-57,709,069	-13,459,060	-46,716,178	-60,175,238
6	Net Loans	90,210,307	290,464,936	380,675,243	90,953,502	279,612,628	370,566,130
7	Accrued Interest and Dividends Receivable	1,240,446	8,053,177	9,293,623	2,145,182	5,893,005	8,038,187
8	Other Real Estate Owned & Repossessed Assets	6,697,872	X	6,697,872	9,318,834	X	9,318,834
9	Equity Investments	5,758,160	3	5,758,163	2,072,360	3	2,072,363
10	Fixed Assets and Intangible Assets	15,161,362	X	15,161,362	15,054,459	X	15,054,459
11	Other Assets	3,266,271	517,315	3,783,586	3,044,943	685,245	3,730,188
12	TOTAL ASSETS	188,476,201	331,677,951	520,154,152	164,861,307	319,856,521	484,717,828
	LIABILITIES						
13	Due to Banks	65,334	22,267,647	22,332,981	50,475	631,140	681,615
14	Current (Accounts) Deposits	26,286,787	15,477,240	41,764,027	15,982,020	15,351,261	31,333,281
15	Demand Deposits	1,985,422	21,699,137	23,684,559	2,159,060	18,941,399	21,100,459
16	Time Deposits	880,903	24,521,212	25,402,115	592,598	23,643,043	24,235,641
17	Own Debt Securities			0			-
18	Borrowings	0	29,838,286	29,838,286	0	28,321,643	28,321,643
19	Accrued Interest and Dividends Payable	44,281	1,480,101	1,524,382	12,356	1,486,234	1,498,590
20	Other Liabilities	2,607,036	802,926	3,409,962	2,218,694	1,127,366	3,346,060
21	Subordinated Debentures	0	227,477,250	227,477,250	0	251,733,300	251,733,300
22	Total Liabilities	31,869,763	343,563,799	375,433,562	21,015,203	341,235,386	362,250,589
	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	5,938,034	X	5,938,034	5,638,034	X	5,638,034
28	Retained Earnings	84,066,556	X	84,066,556	62,113,205	X	62,113,205
29	Asset Revaluation Reserves	0	X	0	0	X	-
30	Total Equity Capital	144,720,590		144,720,590	122,467,239		122,467,239
31	TOTAL LIABILITIES AND EQUITY CAPITAL	176,590,353	343,563,799	520,154,152	143,482,442	341,235,386	484,717,828

General Director

Chief Accountant