

Bank: JSC CARTU BANK

Date: 30-09-13

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	8,998,454	4,078,996	13,077,450	2,339,740	3,643,842	5,983,582
2	Due from NBG	9,204,907	17,058,263	26,263,170	2,497,335	6,150,392	8,647,727
3	Due from Banks	20,009,533	48,771,895	68,781,428	9,533	10,784,959	10,794,492
4	Dealing Securities	0	25,392,603	25,392,603	0	10,424,250	10,424,250
5	Investment Securities	0	0	0	0	0	-
6.1	Loans	118,668,107	206,646,855	325,314,962	90,136,039	160,139,676	250,275,715
6.2	Less: Loan Loss Reserves	(5,976,899)	(16,687,168)	(22,664,067)	(6,017,314)	(16,548,953)	(22,566,267)
6	Net Loans	112,691,208	189,959,687	302,650,895	84,118,725	143,590,723	227,709,448
7	Accrued Interest and Dividends Receivable	5,221,378	4,203,514	9,424,892	2,286,034	3,149,676	5,435,710
8	Other Real Estate Owned & Repossessed Assets	3,017,930	X	3,017,930	10,909,212	X	10,909,212
9	Equity Investments	5,918,160	3	5,918,163	5,848,160	3	5,848,163
10	Fixed Assets and Intangible Assets	14,874,389	X	14,874,389	14,721,655	X	14,721,655
11	Other Assets	7,376,234	753,478	8,129,712	5,922,755	1,132,062	7,054,817
12	TOTAL ASSETS	187,312,193	290,218,439	477,530,632	128,653,149	178,875,907	307,529,056
	LIABILITIES						
13	Due to Banks	61,879	2,175,620	2,237,499	72,603	621,659	694,262
14	Current (Accounts) Deposits	21,403,522	26,130,669	47,534,191	14,305,837	8,841,635	23,147,472
15	Demand Deposits	4,484,787	8,802,059	13,286,846	350,913	2,323,779	2,674,692
16	Time Deposits	4,192,492	84,980,066	89,172,558	936,207	11,878,548	12,814,755
17	Own Debt Securities			0			-
18	Borrowings	0	2,377,714	2,377,714	0	6,775,475	6,775,475
19	Accrued Interest and Dividends Payable	103,596	1,521,400	1,624,996	39,317	500,414	539,731
20	Other Liabilities	2,183,331	1,223,915	3,407,246	1,241,733	798,803	2,040,536
21	Subordinated Debentures	0	136,480,800	136,480,800	0	146,848,050	146,848,050
22	Total Liabilities	32,429,607	263,692,243	296,121,850	16,946,610	178,588,363	195,534,973
	EQUITY CAPITAL						
23	Common Stock	114,430,000	X	114,430,000	92,850,000	X	92,850,000
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	61,040,748	X	61,040,748	13,206,049	X	13,206,049
29	Asset Revaluation Reserves	0	X	0	0	X	-
30	Total Equity Capital	181,408,782	X	181,408,782	111,994,083	X	111,994,083
31	TOTAL LIABILITIES AND EQUITY CAPITAL	213,838,389	263,692,243	477,530,632	128,940,693	178,588,363	307,529,056

General Director

Chief Accountant