

Bank: JSC CARTU BANK

Date: 30/09/2012

## Balance Sheet

N	ASSETS	Reporting Period			Respective period of the pr	
		GEL	FX	Total	GEL	FX
1	Cash	2,339,740	3,643,842	5,983,582	7,745,783	5,009,922
2	Due from NBG	2,497,335	6,150,392	8,647,727	5,212,892	12,009,463
3	Due from Banks	9,533	10,784,959	10,794,492	28,172,861	21,424,339
4	Dealing Securities	0	10,424,250	10,424,250	0	12,507,307
5	Investment Securities	0	0	0	14,475,433	0
6.1	Loans	90,136,039	160,139,676	250,275,715	113,470,555	321,605,756
6.2	Less: Loan Loss Reserves	(6,017,314)	(16,548,953)	(22,566,267)	(9,416,843)	(48,161,999)
6	Net Loans	84,118,725	143,590,723	227,709,448	104,053,712	273,443,757
7	Accrued Interest and Dividends Receivable	2,286,034	3,149,676	5,435,710	1,331,213	7,270,455
8	Other Real Estate Owned & Repossessed Assets	10,909,212	X	10,909,212	11,440,894	X
9	Equity Investments	5,848,160	3	5,848,163	5,758,160	3
10	Fixed Assets and Intangible Assets	14,721,655	X	14,721,655	15,070,157	X
11	Other Assets	5,922,755	1,132,062	7,054,817	6,919,124	598,822
12	<b>TOTAL ASSETS</b>	128,653,149	178,875,907	307,529,056	200,180,229	332,264,068
	<b>LIABILITIES</b>					
13	Due to Banks	72,603	621,659	694,262	55,957	17,284,865
14	Current (Accounts) Deposits	14,305,837	8,841,635	23,147,472	29,158,105	31,203,056
15	Demand Deposits	350,913	2,323,779	2,674,692	4,487,859	14,132,713
16	Time Deposits	936,207	11,878,548	12,814,755	1,247,504	26,957,246
17	Own Debt Securities			0		
18	Borrowings	0	6,775,475	6,775,475	0	26,516,679
19	Accrued Interest and Dividends Payable	39,317	500,414	539,731	51,763	1,570,850
20	Other Liabilities	1,241,733	798,803	2,040,536	3,975,586	1,335,428
21	Subordinated Debentures	0	146,848,050	146,848,050	0	226,726,500
22	<b>Total Liabilities</b>	16,946,610	178,588,363	195,534,973	38,976,774	345,727,337
	<b>EQUITY CAPITAL</b>					
23	Common Stock	92,850,000	X	92,850,000	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	5,938,034	X	5,938,034	5,938,034	X
28	Retained Earnings	13,206,049	X	13,206,049	87,086,152	X
29	Asset Revaluation Reserves	0	X	0	0	X
30	<b>Total Equity Capital</b>	111,994,083	X	111,994,083	147,740,186	X
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	128,940,693	178,588,363	307,529,056	186,716,960	345,727,337

sheet N1

in lari

revious year
Total
12,755,705
17,222,355
49,597,200
12,507,307
14,475,433
435,076,311
(57,578,842)
377,497,469
8,601,668
11,440,894
5,758,163
15,070,157
7,517,946
532,444,297
17,340,822
60,361,161
18,620,572
28,204,750
-
26,516,679
1,622,613
5,311,014
226,726,500
384,704,111
54,716,000
-
-
-
5,938,034
87,086,152
-
147,740,186
532,444,297