

Bank: JSC CARTU BANK

Date: 30-06-16

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	12,643,577	8,411,890	21,055,467	9,847,237	5,346,652	15,193,889
2	Due from NBG	3,367,350	107,532,144	110,899,494	15,456,146	62,774,831	78,230,977
3	Due from Banks	65,559,858	101,998,595	167,558,453	81,309,596	50,538,801	131,848,397
4	Dealing Securities	0	14,120,462	14,120,462	0	35,857,026	35,857,026
5	Investment Securities	10,681,000	0	10,681,000	17,139,059	0	17,139,059
6.1	Loans	323,418,228	634,490,365	957,908,593	192,022,936	537,092,815	729,115,751
6.2	Less: Loan Loss Reserves	(27,329,927)	(60,331,843)	(87,661,770)	(14,890,227)	(51,373,505)	(66,263,732)
6	Net Loans	296,088,301	574,158,522	870,246,823	177,132,709	485,719,310	662,852,019
7	Accrued Interest and Dividends Receivable	7,895,657	13,181,205	21,076,862	2,216,873	9,372,535	11,589,408
8	Other Real Estate Owned & Repossessed Assets	5,848,822	X	5,848,822	3,756,573	X	3,756,573
9	Equity Investments	4,478,160	9,314,621	13,792,781	8,178,160	8,094,587	16,272,747
10	Fixed Assets and Intangible Assets	20,034,472	X	20,034,472	17,210,502	X	17,210,502
11	Other Assets	5,298,134	811,924	6,110,058	5,843,613	947,118	6,790,731
12	<b>TOTAL ASSETS</b>	<b>431,895,331</b>	<b>829,529,363</b>	<b>1,261,424,694</b>	<b>338,090,468</b>	<b>658,650,860</b>	<b>996,741,328</b>
	<b>LIABILITIES</b>						
13	Due to Banks	76,501	135,559,048	135,635,549	10,078,483	30,440,731	40,519,214
14	Current (Accounts) Deposits	57,253,450	186,183,097	243,436,547	36,610,948	77,505,301	114,116,249
15	Demand Deposits	78,662,692	35,313,110	113,975,802	9,789,205	104,840,682	114,629,887
16	Time Deposits	4,605,216	260,120,176	264,725,392	5,302,307	260,864,281	266,166,588
17	Own Debt Securities			0			0
18	Borrowings	0	70,269,000	70,269,000	0	3,484,865	3,484,865
19	Accrued Interest and Dividends Payable	65,172	6,642,077	6,707,249	58,247	6,123,502	6,181,749
20	Other Liabilities	6,384,063	2,615,531	8,999,594	8,105,529	3,009,758	11,115,287
21	Subordinated Debentures	0	183,284,975	183,284,975	0	187,170,975	187,170,975
22	<b>Total Liabilities</b>	<b>147,047,094</b>	<b>879,987,014</b>	<b>1,027,034,108</b>	<b>69,944,719</b>	<b>673,440,095</b>	<b>743,384,814</b>
	<b>EQUITY CAPITAL</b>						
23	Common Stock	114,430,000	X	114,430,000	114,430,000	X	114,430,000
24	Preferred Stock	0	X	0	0	X	0
25	Less: Repurchased Shares	0	X	0	0	X	0
26	Share Premium	0	X	0	0	X	0
27	General Reserves	7,438,034	X	7,438,034	6,938,034	X	6,938,034
28	Retained Earnings	112,522,552	X	112,522,552	131,988,480	X	131,988,480
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	<b>Total Equity Capital</b>	<b>234,390,586</b>	<b>X</b>	<b>234,390,586</b>	<b>253,356,514</b>		<b>253,356,514</b>
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>381,437,680</b>	<b>879,987,014</b>	<b>1,261,424,694</b>	<b>323,301,233</b>	<b>673,440,095</b>	<b>996,741,328</b>

\* Non-audited data presented in accordance of the regulations of NBG