

Bank: JSC CARTU BANK

Date: 30/09/2016

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	9,357,951	4,859,036	14,216,987	10,776,067	6,285,747	17,061,814
2	Due from NBG	1,663,715	147,777,503	149,441,218	11,952,071	67,429,361	79,381,432
3	Due from Banks	33,059,921	32,738,233	65,798,154	108,839,671	26,929,508	135,769,179
4	Dealing Securities	0	22,392,558	22,392,558	0	15,057,584	15,057,584
5	Investment Securities	14,226,572	0	14,226,572	20,845,542	0	20,845,542
6.1	Loans	292,148,491	610,214,057	902,362,548	207,367,268	612,379,780	819,747,048
6.2	Less: Loan Loss Reserves	(27,357,757)	(62,708,075)	(90,065,832)	(15,568,967)	(57,680,520)	(73,249,487)
6	Net Loans	264,790,734	547,505,982	812,296,716	191,798,301	554,699,260	746,497,561
7	Accrued Interest and Dividends Receivable	6,956,067	11,795,240	18,751,307	2,573,085	10,988,708	13,561,793
8	Other Real Estate Owned & Repossessed Assets	5,627,469	X	5,627,469	3,748,698	X	3,748,698
9	Equity Investments	4,478,160	10,329,990	14,808,150	4,478,160	8,895,015	13,373,175
10	Fixed Assets and Intangible Assets	20,125,852	X	20,125,852	20,477,309	X	20,477,309
11	Other Assets	10,945,341	518,389	11,463,730	10,365,606	563,843	10,929,449
12	TOTAL ASSETS	371,231,782	777,916,931	1,149,148,713	385,854,510	690,849,026	1,076,703,536
	LIABILITIES						
13	Due to Banks	55,238	43,369,102	43,424,340	74,760	117,810,137	117,884,897
14	Current (Accounts) Deposits	33,367,403	207,567,843	240,935,246	34,562,983	60,962,519	95,525,502
15	Demand Deposits	71,935,669	82,974,257	154,909,926	23,864,818	129,625,098	153,489,916
16	Time Deposits	16,950,943	306,463,493	323,414,436	11,857,753	235,761,969	247,619,722
17	Own Debt Securities			0			0
18	Borrowings	0	0	0	0	1,190,800	1,190,800
19	Accrued Interest and Dividends Payable	363,826	7,649,058	8,012,884	87,635	6,373,263	6,460,898
20	Other Liabilities	8,425,222	2,024,118	10,449,340	10,916,233	2,390,708	13,306,941
21	Subordinated Debentures	0	182,299,025	182,299,025	0	198,268,200	198,268,200
22	Total Liabilities	131,098,301	832,346,896	963,445,197	81,364,182	752,382,694	833,746,876
	EQUITY CAPITAL						
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	63,835,482	X	63,835,482	121,588,626	X	121,588,626
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	Total Equity Capital	185,703,516	X	185,703,516	242,956,660	X	242,956,660
31	TOTAL LIABILITIES AND EQUITY CAPITAL	316,801,817	832,346,896	1,149,148,713	324,320,842	752,382,694	1,076,703,536

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