

Bank: JSC CARTU BANK

Date: 31/03/2017

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	8,368,685	5,715,655	14,084,340	8,490,573	6,212,998	14,703,571
2	Due from NBG	379,694	278,585,839	278,965,533	152,875	86,448,983	86,601,858
3	Due from Banks	56,064,987	20,606,873	76,671,860	48,559,796	137,238,650	185,798,446
4	Dealing Securities	0	2,040,517	2,040,517	0	12,073,147	12,073,147
5	Investment Securities	19,115,225	0	19,115,225	23,090,297	0	23,090,297
6.1	Loans	208,786,350	626,075,842	834,862,192	256,927,527	648,052,349	904,979,876
6.2	Less: Loan Loss Reserves	(23,443,370)	(86,623,175)	(110,066,545)	(25,460,450)	(55,662,463)	(81,122,913)
6	Net Loans	185,342,980	539,452,667	724,795,647	231,467,077	592,389,886	823,856,963
7	Accrued Interest and Dividends Receivable	4,932,289	11,213,797	16,146,086	4,833,815	11,511,584	16,345,399
8	Other Real Estate Owned & Repossessed Assets	16,366,700	X	16,366,700	5,223,198	X	5,223,198
9	Equity Investments	6,978,160	0	6,978,160	4,478,160	9,709,696	14,187,856
10	Fixed Assets and Intangible Assets	19,290,559	X	19,290,559	20,457,582	X	20,457,582
11	Other Assets	3,742,525	972,211	4,714,736	2,164,780	659,961	2,824,741
12	TOTAL ASSETS	320,581,804	858,587,559	1,179,169,363	348,918,153	856,244,905	1,205,163,058
	LIABILITIES						
13	Due to Banks	52,838	13,523,588	13,576,426	73,796	149,777,575	149,851,371
14	Current (Accounts) Deposits	34,527,287	217,590,756	252,118,043	43,479,148	107,421,028	150,900,176
15	Demand Deposits	17,473,008	57,097,372	74,570,380	11,178,390	177,938,918	189,117,308
16	Time Deposits	7,472,886	293,746,524	301,219,410	5,567,175	275,307,921	280,875,096
17	Own Debt Securities			0			0
18	Borrowings	0	114,924,400	114,924,400	0	11,839,500	11,839,500
19	Accrued Interest and Dividends Payable	185,210	9,510,564	9,695,774	54,546	6,853,990	6,908,536
20	Other Liabilities	3,880,364	3,075,801	6,956,165	4,432,338	1,942,121	6,374,459
21	Subordinated Debentures	0	208,453,300	208,453,300	0	185,288,175	185,288,175
22	Total Liabilities	63,591,593	917,922,305	981,513,898	64,785,393	916,369,228	981,154,621
	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	7,438,034	X	7,438,034
28	Retained Earnings	75,787,431	X	75,787,431	102,140,403	X	102,140,403
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	Total Equity Capital	197,655,465	X	197,655,465	224,008,437	X	224,008,437
31	TOTAL LIABILITIES AND EQUITY CAPITAL	261,247,058	917,922,305	1,179,169,363	288,793,830	916,369,228	1,205,163,058

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