

Bank: JSC CARTU BANK

Date: 30/06/2015

sheet N1

in lari

## Balance Sheet \*

N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	9,847,237	5,346,652	15,193,889	8,612,800	5,219,947	13,832,747
2	Due from NBG	15,456,146	62,774,831	78,230,977	24,718,933	36,993,158	61,712,091
3	Due from Banks	81,309,596	50,538,801	131,848,397	40,009,533	52,651,148	92,660,681
4	Dealing Securities	0	35,857,026	35,857,026	0	21,349,062	21,349,062
5	Investment Securities	17,139,059	0	17,139,059	9,779,494	0	9,779,494
6.1	Loans	192,022,936	537,092,815	729,115,751	186,576,904	266,927,473	453,504,377
6.2	Less: Loan Loss Reserves	(14,890,227)	(51,373,505)	(66,263,732)	(15,932,331)	(31,192,491)	(47,124,822)
6	Net Loans	177,132,709	485,719,310	662,852,019	170,644,573	235,734,982	406,379,555
7	Accrued Interest and Dividends Receivable	2,216,873	9,372,535	11,589,408	3,624,788	3,204,085	6,828,873
8	Other Real Estate Owned & Repossessed Assets	3,756,573	X	3,756,573	11,584,865	X	11,584,865
9	Equity Investments	8,178,160	8,094,587	16,272,747	8,028,160	6,479,594	14,507,754
10	Fixed Assets and Intangible Assets	17,210,502	X	17,210,502	15,554,098	X	15,554,098
11	Other Assets	5,843,613	947,118	6,790,731	11,089,362	356,980	11,446,342
12	<b>TOTAL ASSETS</b>	<b>338,090,468</b>	<b>658,650,860</b>	<b>996,741,328</b>	<b>303,646,606</b>	<b>361,988,956</b>	<b>665,635,562</b>
	<b>LIABILITIES</b>						
13	Due to Banks	10,078,483	30,440,731	40,519,214	59,783	3,563,105	3,622,888
14	Current (Accounts) Deposits	36,610,948	77,505,301	114,116,249	38,710,655	79,306,093	118,016,748
15	Demand Deposits	9,789,205	104,840,682	114,629,887	6,843,850	39,085,749	45,929,599
16	Time Deposits	5,302,307	260,864,281	266,166,588	5,838,217	123,498,969	129,337,186
17	Own Debt Securities			0			0
18	Borrowings	0	3,484,865	3,484,865	0	1,263,643	1,263,643
19	Accrued Interest and Dividends Payable	58,247	6,123,502	6,181,749	63,056	3,675,603	3,738,659
20	Other Liabilities	8,105,529	3,009,758	11,115,287	6,343,345	3,900,188	10,243,533
21	Subordinated Debentures	0	187,170,975	187,170,975	0	127,375,200	127,375,200
22	<b>Total Liabilities</b>	<b>69,944,719</b>	<b>673,440,095</b>	<b>743,384,814</b>	<b>57,858,906</b>	<b>381,668,550</b>	<b>439,527,456</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	6,938,034	X	6,938,034	5,938,034	X	5,938,034
28	Retained Earnings	131,988,480	X	131,988,480	105,740,072	X	105,740,072
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	<b>Total Equity Capital</b>	<b>253,356,514</b>	<b>X</b>	<b>253,356,514</b>	<b>226,108,106</b>		<b>226,108,106</b>
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>323,301,233</b>	<b>673,440,095</b>	<b>996,741,328</b>	<b>283,967,012</b>	<b>381,668,550</b>	<b>665,635,562</b>

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