

Bank: JSC CARTU BANK

Date: 30/06/2012

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	3,880,887	2,204,050	6,084,937	6,098,334	3,196,973	9,295,307
2	Due from NBG	1,463,197	9,078,959	10,542,156	9,211,913	18,271,820	27,483,733
3	Due from Banks	9,533	9,257,688	9,267,221	36,710,096	5,449,805	42,159,901
4	Dealing Securities	0	13,799,913	13,799,913	0	5,723,922	5,723,922
5	Investment Securities	2,987,724	0	2,987,724	14,121,440	0	14,121,440
6.1	Loans	98,363,745	163,108,864	261,472,609	99,245,882	339,138,430	438,384,312
6.2	Less: Loan Loss Reserves	-6,242,464	-16,335,892	-22,578,356	-9,035,575	-48,673,494	-57,709,069
6	Net Loans	92,121,281	146,772,972	238,894,253	90,210,307	290,464,936	380,675,243
7	Accrued Interest and Dividends Receivable	1,357,290	2,882,794	4,240,084	1,240,446	8,053,177	9,293,623
8	Other Real Estate Owned & Repossessed Assets	11,805,394	X	11,805,394	6,697,872	X	6,697,872
9	Equity Investments	5,848,160	3	5,848,163	5,758,160	3	5,758,163
10	Fixed Assets and Intangible Assets	14,636,211	X	14,636,211	15,161,362	X	15,161,362
11	Other Assets	5,828,614	867,767	6,696,381	3,266,271	517,315	3,783,586
12	<b>TOTAL ASSETS</b>	139,938,291	184,864,146	324,802,437	188,476,201	331,677,951	520,154,152
	<b>LIABILITIES</b>						
13	Due to Banks	55,502	635,533	691,035	65,334	22,267,647	22,332,981
14	Current (Accounts) Deposits	18,095,174	15,400,576	33,495,750	26,286,787	15,477,240	41,764,027
15	Demand Deposits	558,154	2,669,782	3,227,936	1,985,422	21,699,137	23,684,559
16	Time Deposits	1,100,767	16,970,098	18,070,865	880,903	24,521,212	25,402,115
17	Own Debt Securities			0			-
18	Borrowings	0	9,909,769	9,909,769	0	29,838,286	29,838,286
19	Accrued Interest and Dividends Payable	31,946	735,431	767,377	44,281	1,480,101	1,524,382
20	Other Liabilities	1,464,075	793,201	2,257,276	2,607,036	802,926	3,409,962
21	Subordinated Debentures	0	145,591,350	145,591,350	0	227,477,250	227,477,250
22	<b>Total Liabilities</b>	21,305,618	192,705,740	214,011,358	31,869,763	343,563,799	375,433,562
	<b>EQUITY CAPITAL</b>						
23	Common Stock	92,850,000	X	92,850,000	54,716,000	X	54,716,000
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	5,938,034
28	Retained Earnings	12,003,045	X	12,003,045	84,066,556	X	84,066,556
29	Asset Revaluation Reserves	0	X	0	0	X	-
30	<b>Total Equity Capital</b>	110,791,079		110,791,079	144,720,590		144,720,590
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	132,096,697	192,705,740	324,802,437	176,590,353	343,563,799	520,154,152

General Director

Chief Accountant