

Bank: JSC CARTU BANK

Date: 31/03/2012

sheet N1

Balance Sheet

in lari

N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	4,185,639	3,170,925	7,356,564	5,851,286	2,936,967	8,788,253
2	Due from NBG	12,694,030	9,593,265	22,287,295	1,317,515	21,376,219	22,693,734
3	Due from Banks	9,771	25,425,957	25,435,728	65,314,746	12,667,934	77,982,680
4	Dealing Securities	0	16,673,643	16,673,643	0	2,312,474	2,312,474
5	Investment Securities	4,467,938	0	4,467,938	16,806,455	0	16,806,455
6.1	Loans	110,247,318	136,908,647	247,155,965	76,513,006	361,230,171	437,743,177
6.2	Less: Loan Loss Reserves	-7,058,889	-15,623,049	-22,681,938	-8,101,879	-50,862,570	-58,964,449
6	Net Loans	103,188,429	121,285,598	224,474,027	68,411,127	310,367,601	378,778,728
7	Accrued Interest and Dividends Receivable	1,198,201	3,556,227	4,754,428	1,370,988	7,620,950	8,991,938
8	Other Real Estate Owned & Repossessed Assets	11,509,973	X	11,509,973	6,662,187	X	6,662,187
9	Equity Investments	5,848,160	3	5,848,163	5,766,160	3	5,766,163
10	Fixed Assets and Intangible Assets	14,780,696	X	14,780,696	14,950,401	X	14,950,401
11	Other Assets	5,407,615	527,576	5,935,191	2,618,495	447,676	3,066,171
12	TOTAL ASSETS	163,290,452	180,233,194	343,523,646	189,069,360	357,729,824	546,799,184
	LIABILITIES						
13	Due to Banks	72,078	671,751	743,829	92,458	60,565,992	60,658,450
14	Current (Accounts) Deposits	16,211,209	14,525,110	30,736,319	25,671,586	16,878,494	42,550,080
15	Demand Deposits	1,059,066	7,831,306	8,890,372	1,853,469	14,704,044	16,557,513
16	Time Deposits	1,347,194	17,830,743	19,177,937	1,023,819	23,454,655	24,478,474
17	Own Debt Securities			0			-
18	Borrowings	0	20,955,524	20,955,524	0	25,426,033	25,426,033
19	Accrued Interest and Dividends Payable	68,629	1,383,525	1,452,154	32,096	1,450,129	1,482,225
20	Other Liabilities	1,378,581	419,158	1,797,739	2,158,669	889,829	3,048,498
21	Subordinated Debentures	0	146,910,000	146,910,000	0	232,855,350	232,855,350
22	Total Liabilities	20,136,757	210,527,117	230,663,874	30,832,097	376,224,526	407,056,623
	EQUITY CAPITAL						
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	14,071,738	X	14,071,738	79,088,527	X	79,088,527
29	Asset Revaluation Reserves	0	X	0	0	X	-
30	Total Equity Capital	112,859,772	X	112,859,772	139,742,561	X	139,742,561
31	TOTAL LIABILITIES AND EQUITY CAPITAL	132,996,529	210,527,117	343,523,646	170,574,658	376,224,526	546,799,184

General Director

Chief Accountant