

Bank: JSC CARTU BANK

Date: 31/03/2016

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	8,490,573	6,212,998	14,703,571	9,115,222	5,096,832	14,212,054
2	Due from NBG	152,875	86,448,983	86,601,858	721,442	65,044,607	65,766,049
3	Due from Banks	48,559,796	137,238,650	185,798,446	68,059,533	31,479,325	99,538,858
4	Dealing Securities	0	12,073,147	12,073,147	0	28,190,779	28,190,779
5	Investment Securities	23,090,297	0	23,090,297	12,260,680	0	12,260,680
6.1	Loans	256,927,527	648,052,349	904,979,876	194,053,944	509,511,525	703,565,469
6.2	Less: Loan Loss Reserves	(25,460,450)	(55,662,463)	(81,122,913)	(22,154,621)	(39,775,946)	(61,930,567)
6	Net Loans	231,467,077	592,389,886	823,856,963	171,899,323	469,735,579	641,634,902
7	Accrued Interest and Dividends Receivable	4,833,815	11,511,584	16,345,399	2,247,475	7,115,663	9,363,138
8	Other Real Estate Owned & Repossessed Assets	5,223,198	X	5,223,198	4,439,110	X	4,439,110
9	Equity Investments	4,478,160	9,709,696	14,187,856	8,178,160	10,007,562	18,185,722
10	Fixed Assets and Intangible Assets	20,457,582	X	20,457,582	17,253,162	X	17,253,162
11	Other Assets	2,164,780	659,961	2,824,741	9,140,617	487,048	9,627,665
12	TOTAL ASSETS	348,918,153	856,244,905	1,205,163,058	303,314,724	617,157,395	920,472,119
	LIABILITIES						
13	Due to Banks	73,796	149,777,575	149,851,371	73,614	35,750,750	35,824,364
14	Current (Accounts) Deposits	43,479,148	107,421,028	150,900,176	37,427,100	141,321,010	178,748,110
15	Demand Deposits	11,178,390	177,938,918	189,117,308	7,267,155	42,575,610	49,842,765
16	Time Deposits	5,567,175	275,307,921	280,875,096	5,851,522	223,940,251	229,791,773
17	Own Debt Securities			0			0
18	Borrowings	0	11,839,500	11,839,500	0	5,011,875	5,011,875
19	Accrued Interest and Dividends Payable	54,546	6,853,990	6,908,536	40,217	4,094,203	4,134,420
20	Other Liabilities	4,432,338	1,942,121	6,374,459	4,550,128	2,351,274	6,901,402
21	Subordinated Debentures	0	185,288,175	185,288,175	0	160,380,000	160,380,000
22	Total Liabilities	64,785,393	916,369,228	981,154,621	55,209,736	615,424,973	670,634,709
	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	6,438,034	X	6,438,034
28	Retained Earnings	102,140,403	X	102,140,403	128,969,376	X	128,969,376
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	Total Equity Capital	224,008,437	X	224,008,437	249,837,410	X	249,837,410
31	TOTAL LIABILITIES AND EQUITY CAPITAL	288,793,830	916,369,228	1,205,163,058	305,047,146	615,424,973	920,472,119

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