

## Balance Sheet

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N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	5,855,550	11,052,229	16,907,779	6,604,733	7,290,279	13,895,012
2	Due from NBG	10,935,302	19,867,889	30,803,191	6,494,778	15,245,993	21,740,771
3	Due from Banks	72,610,055	3,437,958	76,048,013	57,943,239	15,404,217	73,347,456
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	11,946,066	0	11,946,066	9,137,802	0	9,137,802
6.1	Loans	44,770,794	165,770,289	210,541,083	21,007,485	130,920,354	151,927,838
6.2	Less: Loan Loss Reserves	(3,988,015)	(6,456,871)	(10,444,886)	(2,290,118)	(8,022,812)	(10,312,930)
6	Net Loans	40,782,779	159,313,417	200,096,197	18,717,367	122,897,542	141,614,909
7	Accrued Interest and Dividends Receivable	475,002	851,736	1,326,738	1,889,792	1,138,637	3,028,429
8	Other Real Estate Owned & Repossessed Assets	3,273,185	X	3,273,185	1,491,714	X	1,491,714
9	Equity Investments	502,538	0	502,538	502,538	0	502,538
10	Fixed Assets and Intangible Assets	46,477,782	X	46,477,782	50,509,963	X	50,509,963
11	Other Assets	2,168,176	1,278,723	3,446,899	1,344,609	648,718	1,993,327
12	<b>TOTAL ASSETS</b>	195,026,435	195,801,952	390,828,387	154,636,535	162,625,386	317,261,921
	<b>LIABILITIES</b>						
13	Due to Banks	0	59,420,917	59,420,917	7	70,931,625	70,931,632
14	Current (Accounts) Deposits	90,012,565	22,896,964	112,909,529	55,387,420	25,467,466	80,854,886
15	Demand Deposits	3,176,746	18,977,578	22,154,324	4,461,857	15,288,516	19,750,373
16	Time Deposits	10,169,815	90,196,422	100,366,237	18,626,645	48,140,864	66,767,509
17	Own Debt Securities			0			0
18	Borrowings	0	0	0	0	0	0
19	Accrued Interest and Dividends Payable	131,541	2,108,862	2,240,403	181,479	1,326,933	1,508,412
20	Other Liabilities	1,417,396	786,312	2,203,708	831,980	788,460	1,620,440
21	Subordinated Debentures	0	8,227,191	8,227,191	0	8,334,213	8,334,213
22	<b>Total Liabilities</b>	104,908,063	202,614,246	307,522,309	79,489,388	170,278,077	249,767,465
	<b>EQUITY CAPITAL</b>						
23	Common Stock	99,515,918	X	99,515,918	87,290,959	X	87,290,959
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	0	X	0	0	X	0
28	Retained Earnings	(16,209,840)	X	(16,209,840)	(19,796,503)	X	(19,796,503)
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	<b>Total Equity Capital</b>	83,306,078	X	83,306,078	67,494,456	X	67,494,456
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	188,214,141	202,614,246	390,828,387	146,983,844	170,278,077	317,261,921

General Director

Chief Accountant