

Balance Sheet

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N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	8,498,920	11,422,556	19,921,476	5,855,550	11,052,229	16,907,779
2	Due from NBG	1,386,553	28,359,204	29,745,757	10,935,302	19,867,889	30,803,191
3	Due from Banks	53,581,577	7,450,215	61,031,792	72,610,055	3,437,958	76,048,013
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	27,013,640	0	27,013,640	11,946,066	0	11,946,066
6.1	Loans	48,669,499	181,520,659	230,190,158	44,770,794	165,770,289	210,541,083
6.2	Less: Loan Loss Reserves	(4,580,131)	(7,635,165)	(12,215,296)	(3,988,015)	(6,456,871)	(10,444,886)
6	Net Loans	44,089,368	173,885,494	217,974,862	40,782,779	159,313,417	200,096,197
7	Accrued Interest and Dividends Receivable	1,188,310	2,293,759	3,482,069	475,002	851,736	1,326,738
8	Other Real Estate Owned & Repossessed Assets	2,688,886	X	2,688,886	3,273,185	X	3,273,185
9	Equity Investments	502,538	0	502,538	502,538	0	502,538
10	Fixed Assets and Intangible Assets	45,515,211	X	45,515,211	46,477,782	X	46,477,782
11	Other Assets	5,072,653	2,620,748	7,693,401	2,168,176	1,278,723	3,446,899
12	TOTAL ASSETS	189,537,655	226,031,976	415,569,632	195,026,435	195,801,952	390,828,387
	LIABILITIES						
13	Due to Banks	0	47,583,620	47,583,620	0	59,420,917	59,420,917
14	Current (Accounts) Deposits	77,301,719	28,347,920	105,649,640	90,012,565	22,896,964	112,909,529
15	Demand Deposits	3,835,043	19,409,794	23,244,837	3,176,746	18,977,578	22,154,324
16	Time Deposits	10,824,684	120,497,670	131,322,354	10,169,815	90,196,422	100,366,237
17	Own Debt Securities			0			0
18	Borrowings	0	3,219,255	3,219,255	0	0	0
19	Accrued Interest and Dividends Payable	194,230	2,583,445	2,777,675	131,541	2,108,862	2,240,403
20	Other Liabilities	1,398,524	2,888,491	4,287,014	1,417,396	786,312	2,203,708
21	Subordinated Debentures	0	8,256,197	8,256,197	0	8,227,191	8,227,191
22	Total Liabilities	93,554,200	232,786,392	326,340,592	104,908,063	202,614,246	307,522,309
	EQUITY CAPITAL						
23	Common Stock	99,515,918	X	99,515,918	99,515,918	X	99,515,918
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	(10,286,879)	X	(10,286,879)	(16,209,840)	X	(16,209,840)
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	Total Equity Capital	89,229,039	X	89,229,039	83,306,078	X	83,306,078
31	TOTAL LIABILITIES AND EQUITY CAPITAL	182,783,240	232,786,392	415,569,632	188,214,141	202,614,246	390,828,387

General Director

Chief Accountant