

## Balance Sheet

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N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	7,166,154	9,555,722	16,721,876	6,724,756	7,155,561	13,880,317
2	Due from NBG	8,108,754	21,376,344	29,485,098	15,296,230	14,248,668	29,544,898
3	Due from Banks	66,368,253	7,715,413	74,083,666	72,587,067	24,455,891	97,042,958
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	13,839,917	0	13,839,917	9,289,560	0	9,289,560
6.1	Loans	45,764,480	176,209,877	221,974,357	25,097,893	141,187,740	166,285,632
6.2	Less: Loan Loss Reserves	(4,477,938)	(7,057,224)	(11,535,162)	(2,130,600)	(8,164,451)	(10,295,051)
6	Net Loans	41,286,542	169,152,653	210,439,195	22,967,292	133,023,288	155,990,581
7	Accrued Interest and Dividends Receivable	829,056	1,004,578	1,833,634	1,012,223	1,195,246	2,207,469
8	Other Real Estate Owned & Repossessed Assets	2,974,057	X	2,974,057	2,322,865	X	2,322,865
9	Equity Investments	502,538	0	502,538	502,538	0	502,538
10	Fixed Assets and Intangible Assets	46,296,901	X	46,296,901	49,560,064	X	49,560,064
11	Other Assets	2,020,552	1,780,141	3,800,693	1,338,456	756,200	2,094,656
12	<b>TOTAL ASSETS</b>	189,392,725	210,584,850	399,977,575	181,601,052	180,834,854	362,435,906
	<b>LIABILITIES</b>						
13	Due to Banks	0	66,426,128	66,426,128	0	85,403,006	85,403,006
14	Current (Accounts) Deposits	83,270,625	28,739,871	112,010,496	73,720,538	27,345,674	101,066,213
15	Demand Deposits	5,196,717	16,244,605	21,441,322	4,781,916	16,442,067	21,223,983
16	Time Deposits	7,336,989	94,215,245	101,552,234	13,514,330	49,293,074	62,807,403
17	Own Debt Securities			0			0
18	Borrowings	0	0	0	0	0	0
19	Accrued Interest and Dividends Payable	137,718	2,760,172	2,897,890	432,931	1,105,262	1,538,193
20	Other Liabilities	1,844,141	1,035,652	2,879,792	1,145,632	451,985	1,597,617
21	Subordinated Debentures	0	8,298,206	8,298,206	0	8,306,708	8,306,708
22	<b>Total Liabilities</b>	97,786,190	217,719,878	315,506,068	93,595,347	188,347,775	281,943,123
	<b>EQUITY CAPITAL</b>						
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	(15,044,411)	X	(15,044,411)	(19,023,135)	X	(19,023,135)
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	<b>Total Equity Capital</b>	84,471,507	X	84,471,507	80,492,783	X	80,492,783
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	182,257,696	217,719,878	399,977,575	174,088,131	188,347,775	362,435,906

General Director

Chief Accountant