

Balance Sheet *

in lari

N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	11,613,071	15,923,926	27,536,997	8,410,658	12,585,030	20,995,688
2	Due from NBG	18,895,789	37,524,771	56,420,560	7,155,894	29,612,788	36,768,682
3	Due from Banks	29,083,814	15,078,558	44,162,372	78,351,197	12,989,928	91,341,125
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	37,776,044	0	37,776,044	46,333,560	0	46,333,560
6.1	Loans	166,757,916	260,740,891	427,498,807	62,327,140	217,736,130	280,063,270
6.2	Less: Loan Loss Reserves	(7,853,550)	(16,114,330)	(23,967,880)	(6,194,604)	(13,508,399)	(19,703,004)
6	Net Loans	158,904,366	244,626,561	403,530,927	56,132,535	204,227,731	260,360,266
7	Accrued Interest and Dividends Receivable	1,942,094	699,323	2,641,417	2,544,431	677,570	3,222,001
8	Other Real Estate Owned & Repossessed Assets	8,121,776	X	8,121,776	2,819,534	X	2,819,534
9	Equity Investments	2,538	0	2,538	2,538	0	2,538
10	Fixed Assets and Intangible Assets	41,831,159	X	41,831,159	43,147,147	X	43,147,147
11	Other Assets	2,510,489	1,267,848	3,778,337	5,599,710	1,928,565	7,528,275
12	TOTAL ASSETS	310,681,140	315,120,987	625,802,127	250,497,203	262,021,612	512,518,816
	LIABILITIES						
13	Due to Banks	2,000,000	51,070,764	53,070,764	0	65,587,565	65,587,565
14	Current (Accounts) Deposits	119,223,494	52,443,501	171,666,994	98,090,686	44,287,629	142,378,316
15	Demand Deposits	14,062,918	31,658,395	45,721,313	8,098,412	26,883,236	34,981,648
16	Time Deposits	55,524,910	149,188,978	204,713,888	43,276,849	121,985,620	165,262,469
17	Own Debt Securities			0			0
18	Borrowings	10,000,000	3,964,540	13,964,540	0	3,184,380	3,184,380
19	Accrued Interest and Dividends Payable	1,391,624	3,188,191	4,579,815	761,850	2,851,325	3,613,175
20	Other Liabilities	2,775,394	1,594,584	4,369,978	1,525,842	1,779,335	3,305,178
21	Subordinated Debentures	0	33,726,811	33,726,811	0	8,847,319	8,847,319
22	Total Liabilities	204,978,340	326,835,764	531,814,104	151,753,640	275,406,410	427,160,049
	EQUITY CAPITAL						
23	Common Stock	106,258,776	X	106,258,776	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	(12,270,753)	X	(12,270,753)	(14,157,152)	X	(14,157,152)
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	Total Equity Capital	93,988,023	X	93,988,023	85,358,766	X	85,358,766
31	TOTAL LIABILITIES AND EQUITY CAPITAL	298,966,363	326,835,764	625,802,127	237,112,406	275,406,410	512,518,816

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