

## Balance Sheet

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N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	11,611,028	11,600,611	23,211,639	8,530,019	14,368,343	22,898,362
2	Due from NBG	18,990,144	31,152,235	50,142,379	12,457,998	28,150,186	40,608,184
3	Due from Banks	67,527,397	31,382,678	98,910,075	54,453,671	12,293,900	66,747,571
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	55,613,116	0	55,613,116	28,188,920	0	28,188,920
6.1	Loans	70,907,047	220,865,504	291,772,551	53,572,067	192,454,661	246,026,728
6.2	Less: Loan Loss Reserves	(5,850,350)	(16,370,521)	(22,220,871)	(4,856,331)	(7,818,567)	(12,674,899)
6	Net Loans	65,056,697	204,494,982	269,551,680	48,715,736	184,636,094	233,351,829
7	Accrued Interest and Dividends Receivable	3,217,758	646,903	3,864,661	1,309,693	1,420,646	2,730,339
8	Other Real Estate Owned & Repossessed Assets	2,250,087	X	2,250,087	2,562,725	X	2,562,725
9	Equity Investments	2,538	0	2,538	502,538	0	502,538
10	Fixed Assets and Intangible Assets	42,541,426	X	42,541,426	44,845,272	X	44,845,272
11	Other Assets	1,558,305	1,582,963	3,141,268	6,836,370	2,270,513	9,106,883
12	<b>TOTAL ASSETS</b>	268,368,496	280,860,373	549,228,868	208,402,942	243,139,681	451,542,624
	<b>LIABILITIES</b>						
13	Due to Banks	0	58,794,350	58,794,350	0	63,302,351	63,302,351
14	Current (Accounts) Deposits	95,031,413	50,716,895	145,748,308	89,487,337	29,406,723	118,894,061
15	Demand Deposits	10,084,415	26,404,322	36,488,737	4,648,925	21,315,465	25,964,390
16	Time Deposits	61,636,636	139,739,344	201,375,981	12,219,415	118,680,896	130,900,311
17	Own Debt Securities			0			0
18	Borrowings	0	5,543,455	5,543,455	2,000,000	3,245,580	5,245,580
19	Accrued Interest and Dividends Payable	1,233,761	4,730,597	5,964,358	297,138	4,079,067	4,376,205
20	Other Liabilities	1,704,417	1,568,091	3,272,507	1,155,641	2,236,717	3,392,358
21	Subordinated Debentures	0	8,763,801	8,763,801	0	8,323,711	8,323,711
22	<b>Total Liabilities</b>	169,690,642	296,260,855	465,951,497	109,808,457	250,590,510	360,398,967
	<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	(16,238,547)	X	(16,238,547)	(8,372,262)	X	(8,372,262)
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	<b>Total Equity Capital</b>	83,277,371	X	83,277,371	91,143,656	X	91,143,656
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	252,968,013	296,260,855	549,228,868	200,952,113	250,590,510	451,542,623

General Director

Chief Accountant