

## Balance Sheet \*

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N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	2,963,064	1,982,643	4,945,707	2,829,137	2,127,134	4,956,271
2	Due from NBG	332,461	18,882,318	19,214,779	681,308	7,843,350	8,524,658
3	Due from Banks	3,383,119	4,178,926	7,562,045	7,371,981	4,817,414	12,189,395
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	17,819,450	0	17,819,450	16,728,444	0	16,728,444
6.1	Loans	43,082,475	165,327,015	208,409,490	22,390,781	108,457,550	130,848,331
6.2	Less: Loan Loss Reserves	(1,887,079)	(7,464,501)	(9,351,580)	(643,987)	(3,501,825)	(4,145,812)
6	Net Loans	41,195,397	157,862,514	199,057,910	21,746,795	104,955,725	126,702,519
7	Accrued Interest and Dividends Receivable	1,363,637	1,283,406	2,647,043	461,174	829,257	1,290,431
8	Other Real Estate Owned & Repossessed Assets	0	X	0	0	X	0
9	Equity Investments	54,000	0	54,000	54,000	0	54,000
10	Fixed Assets and Intangible Assets	12,548,793	X	12,548,793	10,429,752	X	10,429,752
11	Other Assets	1,627,276	175,524	1,802,800	712,875	32,587	745,462
12	<b>TOTAL ASSETS</b>	81,287,197	184,365,331	265,652,527	61,015,466	120,605,467	181,620,932
	<b>LIABILITIES</b>						
13	Due to Banks	0	137,627,975	137,627,975	680,000	84,645,000	85,325,000
14	Current (Accounts) Deposits	4,936,416	15,827,449	20,763,865	3,266,161	7,781,352	11,047,513
15	Demand Deposits	1,312,519	931,944	2,244,463	994,500	1,606,419	2,600,919
16	Time Deposits	14,350,979	10,633,457	24,984,436	7,169,607	7,377,871	14,547,478
17	Own Debt Securities			0			0
18	Borrowings	2,000,000	0	2,000,000	0	0	0
19	Accrued Interest and Dividends Payable	649,298	3,507,215	4,156,513	77,498	1,035,599	1,113,097
20	Other Liabilities	1,668,361	1,213,630	2,881,991	752,317	504,852	1,257,169
21	Subordinated Debentures	0	23,679,000	23,679,000	0	22,275,000	22,275,000
22	<b>Total Liabilities</b>	24,917,573	193,420,670	218,338,243	12,940,083	125,226,093	138,166,176
	<b>EQUITY CAPITAL</b>						
23	Common Stock	48,000,000	X	48,000,000	48,000,000	X	48,000,000
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	(892,371)	X	(892,371)	(4,754,108)	X	(4,754,108)
29	Asset Revaluation Reserves	206,655	X	206,655	208,864	X	208,864
30	<b>Total Equity Capital</b>	47,314,284	X	47,314,284	43,454,756	X	43,454,756
31	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	72,231,857	193,420,670	265,652,527	56,394,839	125,226,093	181,620,932

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