

Bank: JSC CARTU BANK

Date: 30/09/2009

sheet N3

## Off Balance Sheet Items

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N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Conditional Obligations</b>	72,767,066	1,309,351,689	1,382,118,755	74,433,019	920,332,908	994,765,927
1.1	Acceptances and Endorsements	0	0	0	0	0	0
1.2	Guarantees Given	1,232,539	40,508,179	41,740,718	3,435,272	31,558,448	34,993,720
1.3	Guarantees Received	3,963,629	273,450,673	277,414,302	4,438,129	191,612,266	196,050,395
1.4	Pledged Assets Given	0	0	0	0	0	0
1.5	Pledged Assets Received	67,555,603	995,392,837	1,062,948,440	66,544,685	691,949,763	758,494,448
1.6	Other Contingent Liabilities	15,295	0	15,295	14,933	5,212,431	5,227,364
2	<b>Legally Binding Obligations</b>	3,863,971	42,877,451	46,741,422	19,091,114	34,220,775	53,311,889
2.1	Funding Commitments of the Bank	3,863,971	11,812,955	15,676,926	5,041,114	10,529,727	15,570,841
2.2	Funding Commitments of other Parties	0	30,990,460	30,990,460	0	9,641,048	9,641,048
2.3	Commitments to Purchase Investment Securities	0	0	0	0	0	0
2.4	Commitments to Sell Investment Securities	0	201	201	0	0	0
2.5	Foreign Exchange Operations	0	0	0	0	14,050,000	14,050,000
2.6	Forward Foreign Exchange Contracts	0	0	0	14,050,000	0	14,050,000
2.7	Other Commitments	0	73,835	73,835	0	0	0
3	<b>Other Liabilities</b>	1,247,834	40,508,179	41,756,013	3,435,754	36,770,879	40,206,633
3.1	Obligation Of the Issuer (endorser) to the Bank	0	0	0	0	0	0
3.2	Clients' Liabilities	1,232,539	40,508,179	41,740,718	3,435,272	31,558,448	34,993,720
3.3	Third Parties' Clients' Liability to the Bank	15,295	0	15,295	482	5,212,431	5,212,913
4	<b>Items to be Held in Safekeeping</b>	52	4,153	4,205	46	46,343	46,389
4.1	Precious Metals	1	4,153	4,154	1	46,343	46,344
4.2	Securities	2	0	2	2	0	2
4.3	Other Items	49	0	49	43	0	43
5	<b>Interest Rate Contracts</b>	0	0	0	0	0	0
5.1	Notional Value of Interest Rate Swaps	0	0	0	0	0	0
5.2	Forward Contracts on Financial Instruments	0	0	0	0	0	0
5.3	Futures Contracts on Financial Instruments	0	0	0	0	0	0
5.4	Options	0	0	0	0	0	0
6	<b>Contracts on Commodities and Shareholders Capital</b>	0	0	0	0	0	0
6.1	Notional Value of Swaps	0	0	0	0	0	0
6.2	Forward Contracts	0	0	0	0	0	0
6.3	Futures Contracts	0	0	0	0	0	0
6.4	Options	0	0	0	0	0	0
7	<b>Unsettled Documents</b>	233,158,032	217,134	233,375,166	210,047,492	181,905	210,229,397
7.1	Accounting Documents not Paid in due Time by Reason of Client	207,874,032	217,134	208,091,166	184,763,492	181,905	184,945,397
7.2	Accounting Documents not Paid in due Time by Reason of Bank	0	0	0	0	0	0
7.3	Unissued Capital	25,284,000	0	25,284,000	25,284,000	0	25,284,000
8	<b>Written Off Loans</b>	3,292,439	7,260,251	10,552,690	3,585,317	4,980,674	8,565,991
8.1	Unpaid Interest on Loans up to 31.12.2000	0	0	0	0	0	0
8.2	Unpaid Interest on Loans from to 01.01.2001	7,132	2,820,063	2,827,195	85,790	1,064,186	1,149,976
8.3	Problem Loans Written off up to 31.12.2000	0	0	0	0	0	0
8.4	Problem Loans Written off up to 01.01.2001	57,170	4,147,441	4,204,611	57,170	3,659,597	3,716,767
8.5	Other Written Off Assets	3,228,137	292,747	3,520,884	3,442,357	256,891	3,699,248
9	<b>Other Valuables and Documents</b>	272,796	0	272,796	249,316	0	249,316
9.1	Undistributed value parcels	0	0	0	0	0	0
9.2	Small value inventory	215,192	0	215,192	194,259	0	194,259
9.3	Strict reporting forms	57,604	0	57,604	55,057	0	55,057
9.4	Payment of Special Lottery	0	0	0	0	0	0
10	<b>Total</b>	314,602,190	1,400,218,857	1,714,821,047	310,842,058	996,533,484	1,307,375,542

General Director

Chief Accountant