

Bank: JSC CARTU BANK

Date: 9/30/2008

sheet N3

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Off Balance Sheet Items

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Conditional Obligations	74,433,019	920,332,908	994,765,927	81,115,995	344,347,387	425,463,382
1.1	Acceptances and Endorsements	0	0	0	0	0	0
1.2	Guarantees Given	3,435,272	31,558,448	34,993,720	6,182,757	18,741,692	24,924,449
1.3	Guarantees Received	4,438,129	191,612,266	196,050,395	1,140,000	15,489,568	16,629,568
1.4	Pledged Assets Given	0	0	0	0	0	0
1.5	Pledged Assets Received	66,544,685	691,949,763	758,494,448	73,779,072	305,976,870	379,755,942
1.6	Other Contingent Liabilities	14,933	5,212,431	5,227,364	14,166	4,139,257	4,153,423
2	Legally Binding Obligations	19,091,114	34,220,775	53,311,889	18,111,874	51,227,131	69,339,005
2.1	Funding Commitments of the Bank	5,041,114	10,529,727	15,570,841	1,531,874	19,323,855	20,855,729
2.2	Funding Commitments of other Parties	0	9,641,048	9,641,048	0	13,750,398	13,750,398
2.3	Commitments to Purchase Investment Securities	0	0	0	0	0	0
2.4	Commitments to Sell Investment Securities	0	0	0	0	1,233,069	1,233,069
2.5	Foreign Exchange Operations	0	14,050,000	14,050,000	0	16,580,000	16,580,000
2.6	Forward Foreign Exchange Contracts	14,050,000	0	14,050,000	16,580,000	0	16,580,000
2.7	Other Commitments	0	0	0	0	339,809	339,809
3	Other Liabilities	3,435,754	36,770,879	40,206,633	6,183,294	22,880,949	29,064,243
3.1	Obligation Of the Issuer (endorser) to the Bank	0	0	0	0	0	0
3.2	Clients' Liabilities	3,435,272	31,558,448	34,993,720	6,182,757	18,741,692	24,924,449
3.3	Third Parties' Clients' Liability to the Bank	482	5,212,431	5,212,913	537	4,139,257	4,139,794
4	Items to be Held in Safekeeping	46	46,343	46,389	1,923	440,192	442,115
4.1	Precious Metals	1	46,343	46,344	346	440,192	440,538
4.2	Securities	2	0	2	5	0	5
4.3	Other Items	43	0	43	1,572	0	1,572
5	Interest Rate Contracts	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	Contracts on Commodities and Shareholders Capital	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	Unsettled Documents	210,047,492	181,905	210,229,397	199,341,973	214,661	199,556,634
7.1	Accounting Documents not Paid in due Time by Reason of Client	184,763,492	181,905	184,945,397	174,057,973	214,661	174,272,634
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	Written Off Loans	3,585,317	4,980,674	8,565,991	3,814,640	5,733,458	9,548,098
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	85,790	1,064,186	1,149,976	109	489,154	489,263
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	3,659,597	3,716,767	57,622	4,731,273	4,788,895
8.5	Other Written Off Assets	3,442,357	256,891	3,699,248	3,756,909	513,031	4,269,940
9	Other Valuables and Documents	249,316	0	249,316	186,340	0	186,340
9.1	Undistributed value parcels	0	0	0	0	0	0
9.2	Small value inventory	194,259	0	194,259	115,712	0	115,712
9.3	Strict reporting forms	55,057	0	55,057	70,628	0	70,628
9.4	Payment of Special Lottery	0	0	0	0	0	0
10	Total	310,842,058	996,533,484	1,307,375,542	308,756,039	424,843,778	733,599,817

General Director

Chief Accountant