

Bank: JSC CARTU BANK

Date: 3/31/2010

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>	44,477,359	1,412,010,102	1,456,487,461	73,239,244	1,163,333,799	1,236,573,043
1.1	Acceptances and Endorsements	0	0	0	0	0	0
1.2	Guarantees Given	1,303,998	14,655,149	15,959,147	2,629,824	35,493,013	38,122,837
1.3	Guarantees Received	1,970,500	289,248,970	291,219,470	4,503,129	260,325,753	264,828,882
1.4	Pledged Assets Given	0	0	0	0	0	0
1.5	Pledged Assets Received	41,193,401	1,107,662,580	1,148,855,981	66,093,903	864,451,603	930,545,506
1.6	Other Contingent Liabilities	9,460	443,403	452,863	12,388	3,063,430	3,075,818
2	<b>Legally Binding Obligations</b>	6,325,230	32,609,299	38,934,529	6,049,184	39,510,998	45,560,182
2.1	Funding Commitments of the Bank	6,325,230	8,032,479	14,357,709	6,049,184	8,468,788	14,517,972
2.2	Funding Commitments of other Parties	0	24,491,600	24,491,600	0	30,859,262	30,859,262
2.3	Commitments to Purchase Investment Securities	0	0	0	0	0	0
2.4	Commitments to Sell Investment Securities	0	2,052	2,052	0	1,845	1,845
2.5	Foreign Exchange Operations	0	0	0	0	0	0
2.6	Forward Foreign Exchange Contracts	0	0	0	0	0	0
2.7	Other Commitments	0	83,168	83,168	0	181,103	181,103
3	<b>Other Liabilities</b>	1,313,458	15,098,552	16,412,010	2,642,175	38,556,443	41,198,618
3.1	Obligation Of the Issuer (endorser) to the Bank	0	0	0	0	0	0
3.2	Clients' Liabilities	1,303,998	14,655,149	15,959,147	2,629,824	35,493,013	38,122,837
3.3	Third Parties' Clients' Liability to the Bank	9,460	443,403	452,863	12,351	3,063,430	3,075,781
4	<b>Items to be Held in Safekeeping</b>	47	0	47	47	28,507	28,554
4.1	Precious Metals	1	0	1	1	28,507	28,508
4.2	Securities	2	0	2	2	0	2
4.3	Other Items	44	0	44	44	0	44
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>	109,784,186	226,495	110,010,681	231,072,390	216,215	231,288,605
7.1	Accounting Documents not Paid in due Time by Reason of Client	84,500,186	226,495	84,726,681	205,788,390	216,215	206,004,605
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>	3,876,996	8,046,960	11,923,956	3,523,567	8,161,287	11,684,854
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	742,158	4,306,132	5,048,290	50,705	3,650,532	3,701,237
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	57,782	3,448,625	3,506,407	57,170	4,218,992	4,276,162
8.5	Other Written Off Assets	3,077,056	292,203	3,369,259	3,415,692	291,763	3,707,455
9	<b>Other Valuables and Documents</b>	294,765	0	294,765	266,148	0	266,148
9.1	Undistributed value parcels	0	0	0	0	0	0
9.2	Small value inventory	244,946	0	244,946	204,467	0	204,467
9.3	Strict reporting forms	49,819	0	49,819	61,681	0	61,681
9.4	Payment of Special Lottery	0	0	0	0	0	0
10	<b>Total</b>	166,072,041	1,467,991,408	1,634,063,449	316,792,755	1,249,807,249	1,566,600,004

General Director

Chief Accountant