

## wl i ur i angari Sgeba

### saqar Tvel os fasi ani qaRal debi s er ovnul komi si as

1. wl iuri angariSis wardgenis TariRi (ivseba komisiaSi): ` \_\_\_\_\_~\_\_\_\_\_2007  
wel i
2. wl iuri angariSi Sedgenil ia 2006 sameurneo wl isaTvis
3. angariSis warmdgeni sawarmos dasaxel eba (wesdebis mixedviT): s.s. `saqarTvel os banki-
4. angariSis registraciis nomeri (ivseba komisiaSi):  
.
5. angariSis warmdgeni sawarmos iuridiul i misamarTi, tel efonisa da faqsis nomrebi:  
q. Tbil isi, 380005, puSkinis quCa #3, tel : 444-227, 444-128; faqsi: 444-127
6. mieTiTos, rom ar aris es sawarmos pirveli wl iuri angariSi: ar aris

### wl iuri angariSis Sinaarsi:

- sakiTxi **I** – sawarmos saqmianoba
- sakiTxi **II** – sawarmos qoneba
- sakiTxi **III** – sasamarTl o procesi
- sakiTxi **IV** – sakiTxebis gatana aqcionerTa saerTo krebaze
- sakiTxi **V** – sawarmos fasi ani qaRal debiT vaWroba
- sakiTxi **VI** – SerCeul i finansuri informacia
- sakiTxi **VII** – mmarTvel i organos mier sawarmos finansuri mdgomareobisa da saqmianobis Sedegebis mimoxil va da anal izi
- sakiTxi **VIII** – sawarmos mfl obel obaSi arsebul i fasi ani qaRal debis sabazro riski
- sakiTxi **IX** – finansuri angariSebi
- sakiTxi **X** – sawarmos mier SerCeul i auditoris Secvl a
- sakiTxi **XI** – mmarTvel i organos wevrebi da sxva mniSvnel ovani Tanamdebobis pirebi
- sakiTxi **XII** – sawarmos xel mZRvanel Ta anazRaureba
- sakiTxi **XIII** – pirebi, roml ebic saerTo krebaze xmaTa 5%-s an mets fl oben an akontrol eben
- sakiTxi **XIV** – dakavSirebul i mxareebi da urTierTobebi
- sakiTxi **XV** – damadasturebel i danarTebi da mimdinare angariSebi
- sakiTxi **XVI** – xel mowerebi

Tavi 1. sawarmos saqmi anoba, qoneba, sasamarTl o procesi da aqci onerTa saerTo krebazegamotani l i sakiTxebi

muxli 1. sawarmos saqmi anoba

1.1 saqmi anobis ZiriTadi arsis arwera

ss `saqarTvel os banki- warmoadgens universal ur komerciul banks, romelic saqarTvel os erovnul i bankis mier gacemul i general uri licenziis safuZvel ze Tavis klientebis uwevs sakredito, safinanso, saangariSsworebo, sakaso da sxva saxis sabanko momsaxurebas.

muxli 2. sawarmos qoneba

2.1 `saqarTvel os bankis- bal ansze ricxul i ZiriTadi saSual ebebis sasicocxlo vadebi warmodgenilia winamdebare cxriliSi:

\_sicoxli saxgrZlivoba

Senoba	50 weli
aveji da mowyobil obebi	10 weli
kompiuterebi da saofise arWurviloba	5 weli
avto-satransporto saSual ebebi	5 weli

2.2 aramaterialuri aqtivebi

`saqarTvel os bankis- bal ansze ricxul i aramaterialuri aqtivebi, umetes wil adgul isxmobs kompiuterul programebze gaweul danaxarjebis da gudvils. gudvili warmoadgens SeZenis Rirebul ebis metobas Sesyiduli Svil obili kompaniis winda aqtivebSi jgufis wili sabazro Rirebul ebaze, SeZenis TariRisTvis. Svil obili kompaniis Sesyidvis gudvili Cartulia aramaterialur aqtivebSi.

aramaterialuri aqtivebi

(aTas l arebSi ara audizirebul i, ara konsolidirebul i)

sabal anso Rirebul eba 31.12.2006w.	26,560
dagrovili cveTa 31.12.2006w.	3,041
narCeni Rirebul eba 31.12.2006	23,519

ss."saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba detal uri informacia `saqarTvel os bankis- bal ansze ricxul i qonebis Sesaxeb

ss `saqarTvel os bankis- bal anze ricxul i ZiriTadi saSual ebebi.  
(aTas I arebSi ara audizirebul i, ara konsol idirebul i)

	mi wa da Senobebi	kompiuterebi da mowyobil oba	sa transport o saSual ebebi	aveji da aRWurvil oba	Sxva Zir. saS.	daumT. kap. dabandebani	ij ariT aRebul i qonebaze gaweul i kap. danaxarj ebi	sul
sabal anso Rirebul eba 31.12.2006w.	25,201	10,520	1,651	11,468	7,604	3,743	1,763	61,949
dagrovil i cveTa 31.12.2006 w	1,215	3,757	822	2,310	2,098	0	480	10,682
narCeni Rirebul eba 31.12.2006 w.	23,986	6,763	829	9,159	5,506	3,743	1,283	51,268

### muxl i 3. sasamarTI o procesebi

1. Sps `narCenresursi- (mosarCel e) - banki (mopasuxe). sadavo Tanxa 50.000 aSS dol ari (iTxovs am odenobis kompensacias, an qonebas). sasamarTI oSi Sesvl is TariRia 11.12.02w. ipoTekis xel Sekrul ebis baTil obas iTxovs `narCeni resursis- partniori, roml is Tanxmobac ar yofila ipoTekis gaformebisas. 1-1 i instanciis sasamarTI om gamoitana bankis sawinaaRmdago gadawyvetil eba, aseTive gadawyvetil eba gamoitana saapel acio sasamarTI om. sakasacio instanciaSi gauqm da saol qo sasamarTI os gadawyvetil eba da saqme xel axal i ganxil visaTvis gadaeca saol qo sasamarTI os. procesi CainiSna 8 Teberval s. bankis pozicia aris myari, radgan uzenaesma sasamarTI om gadawyvetil ebis gauqm ebis safuZvl ad miuTiTa sasarcelo xandazmul obisa da direktorebisa da partniorTa krebis ufl ebamosil ebaTa gamijvnis sakiTxi, anu yvel a sakiTxi, rac wina instanciis sasamarTI oebma ar gaiTval iswines.

2. ss `borjomis turistul i gaertianebe- (mosarCel e) - banki (mopasuxe). davis sagani: sajaro auqcionze sarealizacio fasi - 500 000 aSS. bankma Seitana sarCeli ss `borjomis turistul i gaertianebebis winaaRmdag daubrunebel i kreditis da ipoTekiT datvirTul i qonebis real izaciis moTxovniT. pirvel instanciaSi dasrul da morigebiT, Tanaxmad 02.11.01w ganCinebisa, romel ic Sevida Zal aSi, magram morigebis pirobis darRvebis gamo amoiwera saaRsrul ebo furcel i. mosarCel em Seitana sarCeli da moitXova aRsrul ebis SeCereba da qonebis sarealizacio fasis gazrda. pirvel (13.11.03w. ganCineba) da meore instanciebSi (09.04.04w. ganCineba) dava dasrul da bankis sasargebl od da sabol oo ganCineba Sevida Zal aSi. aRsrul eba gagrZel da, dainiSna auqcionis da moxda qonebis real izacia, sadac qoneba SeiZina saqarTvel os bankma da ritac gadawyvetil eba aRsrul ebul ad iTvl eba. mosarCel is mier xel meored gasaCivrda sasamarTI o aRmasrul ebl is moqmedeba auqcionze sarealizacio fasis arasworad dadgenis gamo da moitXova auqcionis Sedegebis batiloba. sasamarTI oSi Setanis TariRia 06.06.06w. sarCeli is motivad miTiTebul i is garemoeba, rom qoneba gaiyida Zal ian dabal fasad, xolo auqcionis daniSvnis TariRi mistvis ucnobi iyo. dava mimdinareobs axal cixis raionul sasamarTI oSi.

bankis pozicia samarTI ebrivad myaria, magram sasamarTI o mimdinareobs tendenciurad mosarCel is sasargebl od. bankis mier SeZenil i qoneba sasamarTI os mier amJamad dayadaRebul ia. wardgenil ia yvel a mtkicebul eba sarCeli is usafuZvl obis dasamtkicebl ad. mosarCel is mizani aris mxol od drois maqsimal urad gawel va, radgan aqvs imedi, rom gauCndeba saxsrebi da dakargul qonebas gamoisvidis. am xnis ganmavl obaSi ki qoneba ss `saqarTvel os banki-

ss."saqarTvel os bankis" saqarTvel os fasiani qaral debis erovnul komisiaSi wl iuri angariSgeba

darCeba dayadaRebul i da banki mis gayidvas ver SeZl ebs. bankma gaasaCivra yadaRis dadebis ganCineba, saapel acio sasamarTI om gaauqma yadaRa, magram axal cixis sasamarTI om xel meored daado yadaRa qonebas, aseve ar daakmayofila bankis moTxovna Sebrunebis uzrunvel yofis Sesaxeb. amJamad banks Setanili aqvs meore kerZo saCivari yadaRis moxsnaze. vanzadebT mosamarTis winaarmden saCivars iusticiis sabWoSi da uz.sasamarTI oSi.

3 banki - Sps `maiko~ - gadauxdel i kreditis 12013 AaSS dol arisa dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 29.06.05. pirvel instanciaSi saqme dasrul da bankis sasargebl od. miRweulia morigeba da ifareba grafikis Sesabamisad.

4. banki - iuri giorgaZe - gadauxdel i kreditis 9833 Al arisa dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 20.10.2005. saqme jer ar ganxil ul a bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

5 banki - Sps `nitani~ - gadauxdel i kreditis 24624 AaSS dol arisa dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 16.12.2005. saqmis ganxil va mimdinareobs. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

6 banki - Sps `l ordi~ - gadauxdel i kreditis 12 659 aSS dol arisa da 569 l aris dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 16.12.2005. saqmis ganxil va mimdinareobs. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

7 banki - Sps `amaRl eba~ - gadauxdel i kreditis 35845 AaSS dol arisa dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 02.11.2005. saqmis ganxil va mimdinareobs. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

8 banki - bakur nikuraZe - gadauxdel i kreditis 9677 aSS dol arisa dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 10.03.2005. saqmis ganxil va mimdinareobs. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

9 banki - manana ratiani - gadauxdel i kreditis 137 188AaSS dol arisa dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 22.09.2005. saqme dasrul da morigebiT. krediti ifareba morigebis pirobebis Sesabamisad.

10 boris yuraSvili - banki. mxarem moitXova anabarze 1991 w. Setanili Tanxis nacvl ad indeqsirebul i Tanxis 1703 l aris dabruneba. pirveli instanciis sasamarTI om gamoitana bankis sasargebl o gadawyvetil eba, saapel acio sasamarTI om saqme daabruna administraciul kolegiaSi. savaraudooba, rom saqme bankis sasargebl od damTavrdeba sakmaod maRalia imis gaTval iswinebiT, rom pirveli instanciis sasamarTI omac mopasuxed unda scnos finansTa saministro, vinaidan 1995 wl amde mosaxl eobis mier sax.bankebSi anabarze Setanili Tanxebi saxel mwifom aRiara sax-fo val ad da indeqsaciiT unda gaustumros TviTonve.

11 banki - mayvala SaraSiZe - banki iTxovs SaraSiZis gamosaxl ebas bankis qonebidan (sadao qonebis Rirebul ebaa - 920000 aSS dol ari. sarCel i Setanilia 20.10.03. bankma m. SaraSiZisagan ukugamosyidvis ufl ebiT SeiZina uzravi qoneba (restorani `toto~). m. SaraSiZem ar gadaixada 2003w. dekembriS Tvidan gamosyidvis Tanxa, amitom bankma moitXova misi kuTvnil i uzravi qonebis gamoTavisufil eba. pirveli instanciis sasamarTI om gamoitana bankis sasargebl o gadawyvetil eba, saapel aciom saqme daabruna isani-samgoris raionul sasamarTI oSi. kvl av gamotanil iqna bankis sasargebl o gadawyvetil eba da mopasuxem kvl av gaasaCivra. 2006 wl is 11 ivl iss Tbilisis saapel acio sasamarTI om bankis sasargebl od gamoitana dauswrebel i gadawyvetil eba. mopasuxis braliT saqme Wianurdeba sxvadasxva mizezebiT. bolo periodSi Tavs aridebs gadawyvetil ebis Cabarebas da vcdil obT, ramenairad davadginot misi axali sacxovrebel i misamarTi, rom Cabarebas hqondes oficial uri saxe. saqmis bankis sasargebl od damTavrebis savaraudooba sakmaod maRalia.

12 mcxeTis raikavSiri (mosarCele) - banki. mosarCele iTxovs ipoTekis xel Sekrul ebis gauqmebas. pirvel instanciaSi procesi dasrul da bankis mogebiT. sarCel i Setanilia 2001 w. saapel acioSi ar gasaCivrebul a. banks Setanili aqvs gancxadeba qonebis yadaRisagan gaTavisufil ebis Sesaxeb. procesi CainiSna 22 ianvars.

13 faCuaSvili - banki - banki CarTulia mesame pirad. mosarCele iTxovs nasyidobis xel Sekrul ebis gauqmebas im qonebaze, romelic bankSi ipoTekiT aris datvirTuli. sarcel i Setanilia 22.02.06. mimdinareobs ganxil va. procesi daniSnulia dekembriS TveSi. pirveli instanciis sasamarTI oSi procesi misulia mxareTa kamaTamde, arsebobs saSiSroeba, sasamarTI om gaauqmos sajaro reestris Canaweri da bankis krediti darCes arauzrunvel yofil i. (pirveli instanciaSi procesi dasrul da bankis sasargebl od).

ss `saqarTvel os banki-

ss."saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba

14 kviciani da fizikur pirTa jgufi – banki – baqo-j eixanis mil sadeni. – banki CarTul ia mesame pirad.. sarCel i Setanilia 14.02.06. procesi ar CaniSnul a. *bankis pozicia myaria, radgan mxares faqtobrivad ar warmoadgens da procesSi Cabmul ia mxol od imitom, rom emsaxureboda baqo-j eixanis proeqts.*

15 zaqaraSvili – meria- banki – iTxovs binas, roml is orderi 1990 wel s misca meriam. sarCel i Setanilia 2005 wl is seqtemberSi. saqme administraciul i sasamarTl odan gadaegzavna samoqal aqo sasamarTl os. procesi ar CaniSnul a. bankis poziciebi am davaSi sustia, radgan aqac anal ogiuri situaciaa, rac 37-e punktSi vaSl ijvris sacxovrebel i saxl is irglv iv. gansxvaveba mdgomareobs imaSi, rom es mosarCel e binsocbankSi ar muSaobda. mosarCel es xel T aqvs binis orderi. am orderis sanacvl od man saxel mwifos Caabara Tavisi kuTvnili bina, magram axali ar miuRia. mosarCel e iTxovs sanacvl od sxva sacxovrebel binas.

16 dimitri al eqsiZe - banki – bankisagan iTxovs zaral is anazRaurebas 25000 aSS dol aris anazRaurebas. sarCel i Setanilia -16.03.06. procesi ar CaniSnul a. bankis pozicia myaria, radgan mopovebul i gvaqvs mtkicebul eba, roml iTac mtkicdeba mosarCel is mier Cadenili siyal be.

17 banki – Sps `Tnn-. gadauxdel i kreditis 753803 aSS dol aris da 224663 l aris dabruneba da ipoTekiT datvirTuli qonebis realizacia. procesi j er ar CaniSnul a. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

18 banki – paata gvaramia, Teimuraz kostava - gadauxdel i kreditis 21659 aSS dol arisa dabrunebisa da opoTekiT datvirTuli qonebis realizacia. sarCel is Setanilia 10.10.05. saqme dasrul da morigeBIT da davalianeba ifareba morigebis pirobebis Sesabamisad.

19 banki – mal xaz ramiSvili, Sps `metali- gadauxdel i kreditis 15565 aSS dol arisa dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 10.10.05. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba. procesi CaniSnul ia 23 ianvars.

20 banki – Teimuraz kostava - gadauxdel i kreditis 19 538 aSS dol arisa dabrunebisa da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 10.10.05. procesi dasrul da morigeBIT da davalianeba ifareba morigebis pirobebis Sesabamisad.

21 banki – vasil da gela burdul ebi – Sps `saqarTvel os minigol fis federacia- - gadauxdel i kreditis 25791 aSS dol arisa dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 10.10.05. procesi ar CaniSnul a. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

22 fizikur pirTa jgufi (bankis yofili TanamSromlebi) – banki... iTxoven vaSl ijvris binebze qiravnobis ufl ebis aRiarebas (aRiarebiTi sarCel i). sarCel i Setanilia 2004 wl is dekemberSi. pirvel instanciaSi procesi dasrul da bankis mogeBIT. saapel aci sasamarTl oSi saqme dasrul da bankis sawinaaRmdegod, gamovida axali gadawyvetileba da sarCel is dakmayofil da. gadawyvetileba banks j er ar Cabarebia. bankis pozicia ar aris myari. mosarCel eebis xel T aqvT binis orderebi, roml ebic gacemul ia im sacxovrebel saxl ze (vaSl ijvris ubanSi), romel sac 1990-92 wl ebSi aSenebda `binsocbanki-, magram mSenebl obis dasrul eba ver moxerxda saqarTvel oSi im droesaTvis arsebul i mZime finansuri mdgomareobis gamo. mSenebl oba arc SemdgomSi dasrul ebul a. saqarTvel os banki warmoadgens yofili binsocbankis samarTal memkvidres. 2002 wel s bankma dausrul ebel i Senoba gaasxvisa sam fizikur pirze. gasxviseba moxda ise, rom am orderebis arseboba aravis gaxsenebia. saqmeSi mopasuxeebad CarTul ni arian aseve Tbil isis meria da mTawminda-krwanisis raionis gameoba. arsebobs kidev erTi riski, rac mdgomareobs imaSi, rom Tu sabol ood uzenaesma sasamarTl om maT mianiWa damqiravebl is ufl eba sadavo sacxovrebel saxl ze, Sesazl ebel ia mosarCel eebma waradginon axali samoqal aqo sarCel i da moITxovon im nasyidobis xel Sekrul ebis baTil oba, roml iTac bankma gaasxvisa sacxovrebel i saxl i.

23 banki – konstantine bal anCivaZe - gadauxdel i kreditis 21125 aSS dol aris dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 24.01.2006w. procesi mimdinareobs. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

24 banki – vaCagan akofiani - gadauxdel i kreditis 12516 aSS dol aris dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 2003w. noemberSi. procesi mimdinareobs. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

25 banki - giorgi, mayvala da giorgi xaindravebi - gadauxdel i kreditis 1775 aSS dol aris dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia

ss `saqarTvel os banki-

29.12.2005w. procesi ar CaniSnul a. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba. (pirvel instanciaSi procesi dasrul da bankis sasargebl od)

26 banki - mal xaz cicviZe da irakli cincaZe - gadauxdel i kreditis 12524 aSS dol aris dabruneba da ipoTekiT datvirTul i qonebis realizacia. sarCel i Setanilia 07.02.2006w. saqmis ganxil va mimdinareobs. procesi gadaido gaurkvevel i vadiT. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

27 banki - sagadsaxado departamenti - biuj etSi zedmetad gadaxdil i Tanxis - 1000 000 l aris ukan dabrubeba. sarCel i Setabilia 07.02.06. mimdinareobs ganxil va pirvel instanciaSi. bankis pozicia samarTl ebrivad myaria, magram faqtobrivad aramyari sasamarTl os mxridan subieqturli damokidebul ebis gamo, radgan sasamarTl oSi dankvidrebul i maxinj i praqtikis mixedviT `akrZal ul ia- sax. biujets raime Tanxa daekisros. saqme dasrul da droebiT, bankma sarCel i gamoixmo ise, rom sarCel ze uari ar uTqvams.

28 banki - Sps `agroj orj ia- - gadauxdel i kreditis 590 714 aSS dol aris dabruneba da ipoTekiT datvirTul i qonebis realizacia. sarCel i Setanilia 06.03.2006w. dasrul da bankis sasargebl od. gadawyvetil eba j er banks ar Cabarebia. gadawyvetil eba gamocxadda 18 dekembers.

29 banki - mal xaz pavl iaSvil i gadauxdel i kreditis 1087 dol aris dabruneba da mis mfl obel obaSi arsebul i a/manqanis da saojaxo nivTebis realizacia. procesi ar daniSnul a.

30 banki - al eqsandre zurabiSvil i gadauxdel i kreditis 1528 dol aris dabruneba da mis mfl obel obaSi arsebul i a/manqanis da saojaxo nivTebis realizacia. procesi ar daniSnul a. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

31 banki - i/m "guram gogberaSvil i". banki moiTxovs mis mier kreditis saxiT gacemul i Tanxis darCenili nawilis 39983 aSS dol aris dakisrebas da qonebis realizacias. procesi ar CaniSnul a. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba.

32 dodo Sengel ia. - ss "saqarTvel os banki". mosarCel e moiTxovs Tbil isis CuRureTis raionul i sasamarTl os 1997 wl is 17 seqtembris gadawyvetil ebis gauqmebas da axal i gadawyvetil ebis miRebas im sababiT rom mas Tavidroze procesis Sesaxeb Setyobineba ar Cabarebia da misi daswrebis gareSe moxda gadawyvetil ebis gamotana, roml iTac mas bankis sasargebl od daekisra 10 000 l aris gadaxda da banks ukanonod mieca ufl eba misi kuTvnili binis realizaciisa. saapel acio sasamarTl om saapel acio saCivarze apel ants uTxra uari. sakasacio wesiT j er ar gasaCivrebul a radgam apel ants sas. ganCineba j er ar Cabarebia.

33 giorgi yesaSvil i - ss "saqarTvel os banki". mosarCel e moiTxovs 8936 aSS dol aris dakisrebas im motiviT, rom 2000 wl is 4 ivl iss misi dedis mayval a goSaZis mier bankis gl dani-naZal adevis fil ial Si vadian (12 TviT) anabarze Setanil iyo 8000 aSS dol ari, romel sac erTwl iani vadis ganmavl obaSi unda daricxvoda sargebel i wl iuri 13%, xol o vadis gasvl ia Semdegi periodisaTvis sarCel is Setanamde - wl iurad 5% odenobiT. sarCel i Setanilia 2006 wl is ivl isis Tvesi. mosarCel es xel T aqvs anabris wignaki da anabris xel Sekrul eba gaformebul i saqarTvel os bankis gl danis fil ial Tan, roml is mmarTvel i im periodisaTvis iyo daviT j injixaZe. d. j injixaZem 2002 wl is 9 oqtomers TviTmkvl el obiT daasrul a sicocxl e, TviTmkvl el obas win uswrebda fil ial Si Catarebul i revizia, romel mac gamoavl ina anabrebTan dakavSirebul i darRvevi. saqme gadaeca prokuraturas, romel mac gamoZiebiT daadgina rom sxvadasxva pirebze xdeboda anabris xel Sekrul ebebis gaformeba, magram Tanxebi bankis sal aroSi ar Semodioda. anabris wignakebs da xel Sekrul ebebs piradad dj injixaZe aformebda da adsturebda xel moweriT da beWdiT. SemdgomSi dazaral ebul ma meanabreebma sarCel i Seitanes sasamarTl oSi da moiTxoves xel Sekrul ebis Sesrul eba da zianis anazRaureba. yvel a procesi dasrul da meanabreTa sasargebl od. mosarCel e g.yesaSvil i aris am dazaral ebul meanabreTagan erT-erTis (m.goSaZis) memkvidre. bankSi mosarCel is saxel ze gaxsnil i anabris dokumentacia ver moizebna. savaraudod procesi am SemTxvevaSic bankis sawinaaRmdogod dasrul deba. procesi gadaido gaurkvevel i vadiT. dava mimdinareobs Tbil isis saqal aqo sasamarTl oSi.

34 ss `saqarTvel os banki- - mopasuxe ss `el eqtrovagomSemkeTebel i qarxana-. banki iTxovs sakredito xel Sekrul ebiT nakisri val debul ebebis Sesrul ebas, kerZod - sabanko kreditis, sargebl isa da vadagadacil ebis dafarvas da ipoTekiT datvirTul i qonebis realizacias. sasarCel o moTxovnaa 2 383 125 aSS dol ari. sarCel i Setanilia

gamartivebuli wesiT 12.06.2006w. gsaamarTI om gamosca gadaxdis brZaneba, magram igi gaaprotesta mosarCel em. saqmis ganxil vis procesi jer ar CaniSnul a. bankis poziciebi myaria, wardgenilia yvel a saTanado mtkicebul eba. Sesazl ebel ia dava dasrul des morigebiT. dava mimdinareobs Tbil isis saqal aqo sasamarTI oSi.

35 saqarTvel os banki - Sps jjs-. banki iTxovs sakredito xel Sekrul ebiT nakisri val debul ebebis Sesrul ebas, kerZod - sabanko kreditis, sargebl isa da vadagadacil ebis dafarvas da ipoTekiT datvirTuli qonebis realizacias. sasarCel o moTxovnaa **141 990** aSS dol ari. sarCel i Setanilia 29.11.2006w. bankis poziciebi myaria, wardgenilia yvel a saTanado mtkicebul eba. dava mimdinareobs Tbil isis saqal aqo sasamarTI oSi. amJamad mopasuxesTan mimdinareobs mol aparakebebi morigebis Taobaze.

36 banki - mopasuxe gul nara Rval aZe, baTumis saqal aqo sasamarTI os gadawyvetil ebiT mopasuxes daekisra 1613 aSS dol aris gadaxda da misive sakuTrebaSi arsebuli qonebis iZul ebiTi realizacia auqcionis wesiT, Rval azis mier gasaCivrebuli iqna es gadawyvetil eba da procesi Rval azis saapel acio saCivarTan dakavSirebiT CaniSnul ia quTaisi 25 seqtembers. prognozi: mopasuxis mtkicebul ebebi Tanxis dakisrebasa da qonebis iZul ebiT realizaciasTan dakavSirebiT mwiria, radgan val is gadaxdis val debul ebis Seusrul ebl obas igi ukavSirebs `vardebis revolucias-, viTomda forsmajorul mdgomareobas da `saqarTvel os bankis- baTumis filial is iuristis darejan koCaZis pirad dainteresebas udebs safuZvl ad Tavis moTxovnas. am konkretul SemTxvevaSi banks aqvs sakmao samarTl ebrivi mtkicebul ebani, raTa uzrunvel yos sasamarTI o procesze Tavisi interesebis dacva. moq. Rval aZe, garda imisa, rom probl emuri gadaxdel ia, saerTod, kanonis Sefardebis sakiTxis mimarT Tavisi absurduli pozicia aqvs Camoyalibebuli da cdil obs bankis intersi da fizikuri piris, am SemTxvevaSi ki TanamSromlis, interesi gaagiveos. zogadad pirveli instanciit, saqme gadawyvetilia bankis sasargebl od, vimedovnebt, saapel acio sasamarTI oc igive azrs gaiziarebs. saapel acioSi saqme dasrul da morigebiT da ifareba grafikis mixedvit. (baTumi)

37 banki\_ mopasuxe revaz Cel ebaZe, qobul etis raionul sasamarTI oSi aseve Setanilia gancxadeba daval ianebis gadaxdis Sesaxeb, sadao Tanxaa 26 465 aSS dol ari. gadaxdis brZaneba gamoica, magram mopasuxes jer ver bardeba, radgan ar imyoFeba saqarTvel oSi.

38 banki - avqofaSvili vaJa - gadauxdeli kreditis 4031 aSS dol aris dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 25.07.2003. saqme dasrul da morigebiT. moval em daarRvia morigebis pirobebi. amowerilia saaRsrul ebo furceli da mimdinareobs aRsrul ebis procesi. (rusTavi)

39 banki - maxir da val aT sadikovebi. sasarCel o moTxovna - 13988,84 aSS dol ari, sax. baJi 636 l ari. sarCel i Setanilia gardabnis raionul sasamarTI oSi 28.04.06. saqme dasrul da morigebiT (12.07.06) da ifareba Sesabamisad. (rusTavi)

40 banki - qitiaSvili. gadauxdeli kreditis 27009 l aris dabruneba da ipoTekiT datvirTuli qonebis realizacia. procesi jer ar CaniSnul a. bankis pozicia myaria, wardgenilia yvel a mtkicebul eba. (gurjaani);

41 avTandil diakonize (mosarCeli) - banki (mopasuxe). Tanxis gadaxda 59000 aSS dol ari, 3000 l ari a. diakonizem mimarTa sasamarTI os da moTxova mis saxel ze Caricxuli Tanxis dabruneba, rac bankis mier gaica TiTqosda sxva pirovnebaze. saqmis warmoeba SeCerebul ia sisxl is samarTl is saqmis gamoZiebamde. sasamarTI oSi sarCel is Setanis TariRia 10.06.03w. saqmis ganxil va jer ar ganaxl ebul a. diakonize eWvmitanilia da imal eba. saqme rod is ganaxl deba ucnobia. (quTaisi)

42 banki - anzor jaSi - gadauxdeli kreditis 1647AaSS dol arisa dabruneba da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 25. 06.2002. saqme dasrul da morigebiT. morigebis piroba srul deba. (quTaisi)

43 banki - xaoiani qsovil ebis fabrika - gadauxdeli kreditis 89755 l arisa dabrunebisa da ipoTekiT datvirTuli qonebis realizacia. sarCel i Setanilia 04.02.2005. pirveli instanciisi da saapel acioSi dava dasrul da bankis mogebiT. saapel acio sasamarTI os gadawyvetil eba gasaCivrda da saqme gadagzavnilia sakasacio sasamarTI oSi. bankis pozicia myaria. sakasacio sasamarTI om mopasuxis kasacia ar daakmayofila, amJamad gamoTxovilia saaRsrul ebo furceli, miRebistanave daiwyeba aRsrul eba. (quTaisi)

44 banki - ol eg svintraZe-xaoiani qsovil ebis fabrika - gadauxdeli kreditis 11666 aSS dol aris dabruneba. sarCel i Setanilia 04.02.2005. pirveli instanciisi da saapel acioSi dava dasrul da bankis mogebiT. saapel acio sasamarTI os gadawyvetil eba gasaCivrda da saqme gadagzavnilia sakasacio sasamarTI oSi. bankis pozicia myaria.

ss."saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba

sakasacio sasamarTl om mopasuxis kasacia ar daakmayofila, amJamad gamoTxovilia saarsrul ebo furceli, miRebisTanave daiwyeba arsrul eba. (quTaisi)

45 banki – amiran SaTiriSvili - gadauxdeli kreditis 20295 aSS dol arisa dabruneba da ipotekiti datvirTuli qonebis realizacia. sarCeli Setanilia 18.02.2005. procesi dasrul da morigebit. morigebis pirobebis darRvevis gamo amoiwera saarsrul ebo furceli. saqme gadacemulia arsrul ebaze. auqcionis Catareba Seferxda amiran SaTiriSvili is gardacval ebis gamo. miRweulia SeTanxmeba partniorebTan val is dafarvaze, winaarmdeg SemTxvevasi moxdeba ipotekiti datvirTuli saxlebis realizacia. bankis pozicia myaria. (quTaisi)

46 banki – Sps `imedi~ - gadauxdeli kreditis 45774 aSS dol arisa dabruneba da ipotekiti datvirTuli qonebis realizacia. sarCeli Setanilia 09.06.2005. procesi dasrul da morigebit. dafarva mimdinareobs grafikis Sesabamisad. (quTaisi)

47 banki - Sps `bomondi~ - gadauxdeli kreditis 322 584 evrosa dabruneba da ipotekiti datvirTuli qonebis realizacia. sarCeli Setanilia 08/08.05. procesi dasrul da morigebit. ifareba grafikis Sesabamisad. (quTaisi)

48 banki - boboxize, boboxize, kikvaZe moTxovnis odenoba 17347 lari. 2004 wl is 20 maiss gamotanili iqna dawsrebeli gadawyvetil eba, sarCeli dakmayofil da, daekisra gel a boboxizes gadasaxdel ad 17347 lari. 09.12.2004 w. arebuli iqna saarsrul ebo furceli. ifareba morigebis mixedvit, yovel Tviurad Semoaqvs 300 lari. (quTaisi)

49 banki – eliza xarabaZe moTxovnis odenoba Seadgens 3712,5 lars. morigebis grafikis darRvevis gamo 2006 wl is 1 maiss izul ebit gamosaxlebis saqme gadaegzavna saarsrul ebo biuros. amJamad realizacia SeCerebulia vinaidan faravs S

#### Mmuxli 4. sakiTxebis gatana aqcionerTa saerto krebaze

2006 wl is 3 maiss aqcionerTa saerto krebaze gatanili sakiTxebi.

##### 1. *bankis 2005 wl is auditirebuli finansuri angariSebis damtkicebis Sesaxeb;*

krebis Tavmjdomarem dRis wesrigis pirveli sakiTxi, auditoruli kompaniis "Ernst & Young Audit LLC"-s wl iuri angariSi krebis mier dasamtkicebl ad daayena kenWisyraze.

gadawyvetil eba wl iuri angariSis Semowmebis Sesaxeb damtkicda erTxmad.



ss. "saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba

2. 2005 wl is saqmianobis Sesaxeb bankis direqtoratis angariSis damtkiceba;

ss „saqarTvel os bankis“ general urma direqtorma batonma l ado gurgeniZem aqcionerebs gaacno gasul i 2005 wl is ganmavl obaSi ss “saqarTvel os banki“-s warmatebul i saqmianobis Sedegebi da damswre sazogadoebas acnoba, rom evropis rekonstruqciisa da ganvitarebis bankma ss “saqarTvel os bankSi“ misi kuTvnili aqciebi gayida. es aqciebi iyida Svidma sakmaod cnobil ma sainvesticio fondma da amgvarad ss “saqarTvel os banki“ dReis mdgomareobiT aris erTaderTi banki saqarTvel oSi romel sac hyavs TxuTmeti msxvili ucxoel i aqcioneri.

moxsenebis bol os ss “saqarTvel os banki“-s general urma direqtorma aqcionerTa kreas ganuxada rom bankis direqtoratma 2005 wl is warmatebul i Sedegebidan gamomdinare gadawyvita aqcionerebisTvis dividendebs gacema 1 (erT)aqciaze 0.05 l aris odenobiT.

krebis Tavmj domarem batonma tariel gval iam sameTval yureo sabWos saxeliT bankis direqtorats gadauxada madl oba gaweuli samuSaosTvis da kenWisyraxe daayena dRis wesrigis meore sakiTxi, 2005 wl is saqmianobis Sesaxeb bankis direqtoratis angariSis damtkicebis Sesaxeb.

gadawyvetil eba 2005 wl is saqmianobis Sedegebis Sesaxeb direqtoratis angariSis damtkicebis Taobaze miRebul iqna erTxmad.

3. dividendebs ganawil ebis Sesaxeb;

krebis Tavmj domarem, batonma tariel gval iam ganuxada rom gadawyvetil eba dividendebs gacemasTan dakavSirebiT miRebul iqna erToblivad rogorc ss “saqarTvel os banki“-s direqtorTa sabWos, aseve sameTval yureo sabWos mier. krebis Tavmj domarem aqcionerebs Seaxsena rom 2004 wel s bankma, zaral is gamo ver SeZl o dividendebs gacema, magram 2005 wl is finansuri Sedegebidan gamomdinare gadawyda dividendebs gacema erT aqciaze 0.05 l aris odenobiT. amasTan, dividendebs miReben is aqcionerebi, roml ebic aqciebs fl oben 2006 wl is 31 maisis (dividendebs saaRricxvo TariRi) mdgomareobiT, xol o dividendebs gacema moxdeba 2006 wl is 5 ivnisidan (dividendebs gacemis dawyebis TariRi).

krebis Tavmj domarem, kenWisyraxe dasamtkicebl ad daayena dRis wesrigis mesame sakiTxi, dividendebs gacemis Sesaxeb zemoaRniSnul i pirobebiT.

sakiTxi dividendebs ganawil ebis Sesaxeb damswre xmaTa umravl esobiT damtkicebul iqna aqcionerTa krebis mier zemoT aRniSnul i pirobebiT.

4. cvl il ebebis Sesaxeb bankis sameTval yureo sabWoSi;

krebis Tavmj domarem aqcionerebs moaxsena rom bankma miRo batoni kestutis sasnauskasis, iuri mostovois da endriu ostaSevskis ganaxadebi sameTval yureo sabWos wevrobidan gadadgomis Sesaxeb. krebis Tavmj domarem damswre sazogadoebas ganumarta rom batoni kestutis sasnauskasi sameTval yureo sabWoSi warmoadgenda East Capital-s da mas Secvl is batoni jirki TalviTie rogorc East Capital-is warmomadgenel i sameTval yureo sabWos wevrad krebis mier misi arCevis SemTxvevaSi, baton iuri mostovois sameTval yureo sabWoSi Secvl is batoni martin masari krebis mier misi arCevisas, xol o rac Seexeba baton endriu ostaSevskis, igi warmoadgenda evropis rekonstruqciisa da ganvitarebis banks (ergb) da vnaidan ergb-m gayida ss „saqarTvel os bankis“ Tavisi kuTvnili aqciebi, Sesabamisad batoni endriu ostaSevski gadadga sameTval yureo sabWos wevrobidan.

krebis Tavmj domarem, batonma tariel gval iam aqcionerebs warudgina batoni l ado gurgeniZis sameTval yureo sabWoSi arCevis winadadeba im mizniT, rom igi Semdeg arCeul i iqneba bankis sameTval yureo sabWos Tavmj domared, sameTval yureo sabWos wevrebis mier. man acnoba aqcionerTa kreas rom ss “saqarTvel os banki“-s ganvitarebam miaRwia iseT wertil s

ss. "saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba

rodesac sameTval yureo sabWoSi saWiro gaxda batoni l ado gurgeniZis aqtiuroba, raTa man gauwios koordinacia ss "saqarTvel os banki"-s kuTvnil kompaniebs bankis Semdgomi zrdisa da ganvitarebis mizniT.

gadawyvetil eba miRebul i iqna erTxmad.

5. bankis sameTval yureo sabWos Tavmj domaris anazRaurebis Sesaxeb;

krebs Tavmj domarem aqcionerebs moaxsena rom batoni l ado gurgeniZis anazRaureba SeTanxmebul i iyo sameTval yureo sabWosTan rodesac igi moiwveul i iqna bankis general uri direktoris Tanamdebobaze. man aseve aRniSna rom miuxedavad imisa, rom batoni l ado sameTval yureo sabWoSia arCeul i, im mizniT rom mas SeTavazebul i eqneba Tavmj domareoba, misi funqciebi, ufl ebebi da pasuxismgebl oba amit ufro izrdeba, sameTval yureo sabWos winadadebaa rom batoni l ado gurgeniZis anazRaureba damtkicdes imave odenobiT da pirobebiT, rac gansazRvrul ia mis "sasamsaxuro xel Sekrul ebaSi", rac dadebul ia 2004 wl is 20 agvistos.

gadawyvetil eba miRebul i iqna erTxmad.

6. ss "saqarTvel os banki"-s wesdebaSi cvl il ebebis Setanis Sesaxeb.

krebs Tavmj domarem aqcionerebs moaxsena rom ss "saqarTvel os banki"-s moqmedi wesdebis mixedviT evropis rekonstruqciisa da ganvitarebis banks (ergb) gaaCnda gansakuTrebul i ufl ebebi wesdebis 8.10 da 8.18 punqtebis mixedviT da vinaidan ergb gavida ss "saqarTvel os banki"-s aqcionerTa Semadgenl obidan aqciebis gasxvisebis Sedegad, Sesabamisad wesdebaSi Sesatania Semdegi cvl il ebebi:

2006 wl is 6 noemberi aqcionerTa saerTo Krebs krebaze gatanil i sakiTxebi :

1) ss *"saqarTvel os bankis" direktoratisa da sameTval yureo moxseneba bankis samomavl o gegmebsa da strategiastan dakavSirebiT*

"saqarTvel os bankis" sameTval yureo sabWosa da direktoratis winadadebebi bankis samomavl o gegmebsa da strategiis (maT Soris depozitarul i xel weril ebis l ondonis safondo birJaze ganTavsebisa da savaWrod daSvebis, da bankis Svil obil i kompaniis (Black Sea Financial Holdings) dafuZnebis) Sesaxeb mowonebul iqna erTxmad - 15,595,284 xmiT.

2) ss *"saqarTvel os bankis" sameTval yureo sabWos wevra Semcireba 5 (xuT) wevramde dasameTval yureo sabWos Semadgenl obaSi cvl il ebebis Setana*

gadawyvetil eba ss "saqarTvel os bankis" sameTval yureo sabWos 5 wevramde Semcirebisa da wesdebaSi Sesabamisi cvl il ebis Setanis Taobaze miRebul iqna erTxmad - 15,595,284 xmiT.

gadawyvetil eba b-n viqtor gel ovanis sameTval yureo sabWodan gasvl is Sesaxeb miRebul i iqna erTxmad - 15,595,284 xmiT.

gadawyvetil eba b-n martin masaris sameTval yureo sabWodan gasvl is Sesaxeb miRebul i iqna erTxmad - 15,595,284 xmiT.

gadawyvetil ebas b-n tariel gvalias sameTval yureo sabWodan gamowvevis Sesaxeb mxari dauWira 41-ma aqcionerma, saerTo jamSi 15,210,875 xma, rac Seadgenda damswre aqcionerTa xmebis 97.54 %-s, winaarMdeg wavida erTi aqcioneri saerTo jamSi 147,409 xma, rac Seadgenda damswre aqcionerebis 0.95%-s. kenWisyraSi monawil eoba ar miuRia erT aqcioners, saerTo jamSi 237,000 xma. Sesabamisad, zemoaRniSnul i gadawyvetil eba miRebul iqna aqcionerTa Krebs mier.

krebs Tavmj domarem, vl adimer gurgeniZem aqcionerebs auwya sameTval yureo sabWos rekomendacia baton tariel gvalias sameTval yureo sabWodan gamowvevis Sesaxeb. aRniSnul rekomendacias safuZvl ad daedo is faqti, rom ss. "saqarTvel os bankis" depozitarul i xel weril ebis l ondonis safondo birJaze ganTavsebasa da savaWrod daSvebasTan

ss. "saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba

dakavSiRebiT saerTaSoriso praqtikaSi miRebul da mizanSewonil praqtikas warmoadgens (ris Taobazec bankis mier miRebul iqna saerTaSoriso mrCevl ebis rekomendaciebi) bankis sameTval yureo sabWos dakompl eqteba saerTaSoriso gamocdil ebisa da praqtikis mqone, maRal i saerTaSoriso reputaciis mqone wevrebiT.

krebs Tavmj domarem kidev erTxel gausva xazi b-n viqtor gel ovanis, tariel gval iasa da martin masaris damsaxurebas s.s. "saqarTvel os bankisa" da misi aqcionerebis winaSe da sameTval yureo sabWosa da aqcionerebis saxel iT madl oba gadauxada maT. amasTan b-ma gurgeniZem aqcionerebs acnoba, rom sameTval yureo sabWos mier miRebul iqna gadawyvetil eba eSuamdgoml a saerto Krebs winaSe b-n tariel gval iasa da martin masarisatvis gaweul i sromisatvis garkveul i gasamrjel os gadaxdis Taobaze.

aqcionerebma mxari dauwires gadawyvetil ebas b-n nikol oz enuqizis (saerto jamSi 7,754,628 xmiT) da b-n al an hirstis (saerto jamSi 7,591,449 xmiT) sameTval yureo sabWoSi arcevis Sesaxeb. Sesabamisad, zemoarNiSnul i gadawyvetil eba b-n nikol oz enuqizisa da b-n al an hirstis sameTval yureo sabWoSi arcevis Sesaxeb miRebul iqna aqcionerTa Krebs mier.

### *3) sameTval yureo sabWos wevrTa anazRaurebis Sesaxeb*

nikol oz enuqizis anazRaurebisa da Sesabamisi xel Sekrul ebis gaformebis Sesaxeb, da aseve b-n al an hirstis kompensaciis Sesaxeb miRebul i iqna erTxmad - 15,595,284 xmiT.

### *4) ss "saqarTvel os bankis" sarevizio komisiis Semadgenl obaSi cvl il ebebis Setana da sarevizio komisiis wevrTa anazRaurebis damtkiceba*

gadawyvetil eba b-n Temur xorxomel izisa da q-n mariam meRvineTuxucesis sarevizio komisiis Semadgenl obidan gamosvl is Sesaxeb miRebul i iqna erTxmad - 15,595,284 xmiT.

gadawyvetil eba b-n dimitri qemokl izisa da q-n viktoria Stormis sarevizio komisiis wevreb ad arcevis Sesaxeb miRebul i iqna erTxmad - 15,595,284 xmiT

gadawyvetil eba sarevizio komisiis TiToeul i wevris anazRaurebis Sesaxeb miRebul i iqna erTxmad - 15,595,284 xmiT.

### *5) nebadarTul i kapital is formiT ss "saqarTvel os bankis" aqciebis gamocema da amgvar aqciebze upiratesi Sesyidvis ufl ebis gauqmeba*

dRiTidRe izrdeba im pirTa raodenoba, romel Tac surT s.s. "saqarTvel os bankis" aqciebis SeZena. amasTanave, bankis Semdgomi zrdisa da ganvitarebisatvis, mizanSewonil ia bankis axal i Cveul ebrivi aqciebis gamosveba nebadarTul i kapital is formiT. axal i aqciebis gamocema gamiznul ia damatebiTi kapital is mosazidad erovnul i bankis normativeTan Sesabamisobis uzrunvel sayofad, bankis sakredito portfel is Semdgomi zrdisatvis, s.s. "saqarTvel os bankis" mier Semdgomi Sesyidvebis gansaxorciel ebl ad, bankis TanamSromel Ta sakompensaci od da agreTve dRis wesrigis pirvel i sakiTxad ganxil ul i sxva miznebisatvis (maT Soris, "saqarTvel os bankis" depozitarul i xel weril ebis l ondonis saFondo birJaze dasaSvebad).

aqcionerTa Krebs mowvevis Sesaxeb gancxadebis gamoqveynebisas, sul SemoTavazebul iqna nebadarTul i kapital is formiT 7,127,210 (Svidi milion as ocdaSvidi aTas oras aTi) axal i Cveul ebrivi aqciis gamocema, rac gul isxmobda kanoniT gaTval iswinebul i maqsimal uri raodenobis aqciaTa gamocemas nebadarTul i formiT. aRniSnul i gaangariSeba SeTavazebul iqna im gaTvl iT, rom saerto Krebs Catarebis TariRisaTvis (2006 wl is 6 noembrisatvis) gamocemul i iqneboda 2005 wl is 22 dekembri aqcionerTa saerto Krebs (oqmi #23) mier damtkicebul i nebadarTul i aqciebis damatebiTi raodenoba. vinaidan, amgvari damatebiTi raodenoba ar iqna gamocemul i, amdenad kanonis moTxovnaTa Sesabamisad s.s. "saqarTvel os banki" ufl ebamosil ia nebadarTul i kapital is formiT damatebit gamosces 5,552,210 (xuTi milion xuTas ormocdaTormeti aTas oras aTi) aqcia, romel ic gamiznul i iqneba damatebiTi kapital is mosazidad erovnul i bankis normativeTan Sesabamisobis uzrunvel sayofad, bankis sakredito portfel is Semdgomi zrdisatvis, ss "saqarTvel os bankis" mier Semdgomi Sesyidvebis gansaxorciel ebl ad da ganxil ul i sxva miznebisatvis (maT Soris, "saqarTvel os bankis" depozitarul i xel weril ebis l ondonis saFondo birJaze dasaSvebad). im SemTxvevaSi, Tu nebadarTul i kapital is formiT gamocemul i 5,552,210 aqcia srul ad ar iqna gamoyenebul i zemoarNiSnul i miznebisatvis,

ss `saqarTvel os banki-

ss."saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba

sameTval yureo sabWos gadawyvetil ebis safuZvel ze, aRniSnul i raodenobidan SesaZl ebel i iqneba araumetes 500,000 (xuTasi aTasi) Cveul ebrivi aqciis emisia TanamSromel Ta sabonuse sistemis fargl ebSi aqciebis gasacemad.

gadawyvetil eba nebadarTul i kapital is formiT 5,552,210 (xuTi milion xuTas ormocdaTormeti aTas oras aTi) axal i Cveul ebrivi aqciis gamocemis Taobaze miRebul i iqna erTxmad - 15,595,284 xmiT.

6) ss "saqarTvel os banki"-s wesdebaSi cvl il ebebis Setanis Sesaxeb

s.s. "saqarTvel os bankis" gancxadebul i kapital i Seadgina 25,335,619 (ocdaxuTi milion samas ocdaTxuTmeti aTas eqvsas cxrameti) l ari, anu 25,335,619 (ocdaxuTi milion samas ocdaTxuTmeti aTas eqvsas cxrameti) aqcia. aRniSnul i saaqcio kapital idan:

- aqcionerTa saerTo krebis Catarebis dRisaTvis (2006 wl is 6 noembrisaTvis) gamocemul ia 16,890,413 (Teqvsmeti milion rvaas oTxmocdaaTi aTas oTxas cameti) aqcia;

- nebadarTul i kapital is formiT SesaZl ebel i iqneba 8,445,206 (rva milion oTxas ormocdaxuTi aTas oraseqvs) aqciis gamocema. maT Soris:

o 2,892,996 (ori milion rvaas oTxmocdaTormeti aTas cxraas oTxmocdaTeqvsmeti) aqciis gamocema SesaZl ebel i iqneba 2005 wl is 22 dekembris aqcionerTa saerTo krebis (oqmi #23) gadawyvetil ebis Sesabamisad; xol o

o 5,552,210 (xuTi milion xuTas ormocdaTormeti aTas oras aTi) aqciis gamocema SesaZl ebel i iqneba aqcionerTa am krebis mier Sesabamisi gadawyvetil ebis miRebidan momdevno 5 (xuTi) wl is ganmavl obaSi kanoniT gaTval iswinebul i wesiT.

gadawyvetil eba s.s. "saqarTvel os bankis" wesdebaSi cvl il ebebis Setanisa da wesdebis axal i redaqaqciis damtkicebis Taobaze miRebul i iqna erTxmad - 15,595,284 xmiT.

## Tavi 2. finansuri informacia, auditoris Secvla

### muxli 5. sawarmos fasiani qaRal debiT vaWroba

ss `saqarTvel os bankis- aqciebiT vaWroba mimdinareobs saqarTvel os safondo birJaze, 2006 wl is noembridan l ondonis safondo birJaze.

2005 da 2006 wl ebs ganmavl obaSi, saqarTvel os safondo birJaze ss `saqarTvel os bankis- aqciebiT vaWrobis Sedegebi:

2006 weli	I kvartali	II kvartali	III kvartali	IV kvartali
Mmaqsimal uri fasi	10 l ari	13.25 l ari	19.1 l ari	35.5 l ari
Mminimal uri fasi	6 l ari	10 l ari	12.93 l ari	7.39 l ari
2005 weli	I kvartali	II kvartali	III kvartali	IV kvartali
Mmaqsimal uri fasi	6.38 l ari	7 l ari	6.78 l ari	9 l ari
Mminimal uri fasi	5.55 l ari	6.2 l ari	6.48 l ari	6.80 l ari

2006 wl ebs ganmavl obaSi, l ondonis safondo birJaze ss `saqarTvel os bankis- aqciebiT vaWrobis Sedegebi:

2006 weli	IV kvartali
Mmaqsimal uri fasi	23 aSS dol ari
Mminimal uri fasi	15.15 aSS dol ari

ss."saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba

muxl i 6. SerCeul i finansuri informacia

cxril Si warmodgenil ia j gufi `saqarTvel os bankis- finansuri Sedegebi da maCvenebl ebi xuTwl ian dinamikaSi.  
K(aTas l arebSi)

s a b a l a n s o u w y i s e b i	2005	2004	2003	2002
aqtivebi				
ful i da ful adi ekvivalentebi	57,236	102,747	43,626	33,867
moTxovnebi sakredito dawesebul ebebis mimarT	33,398	25,585	16,117	13,497
momxmarebl ebze gacemul i sesxebi, wminda	297,376	169,868	141,780	97,695
wminda investicia finansur ij araSi	4,314	598	-	
investiciebi fasian qaRal debSi:				
- vaWrobisaTvis gankuTvnil i fasiani qaRal debi	8,327	19,628	1,742	445
- daFarvis vadamde fl obil i	2,280	-	-	9,395
ZiriTadi saSual ebebi, wminda	35,815	27,159	20,024	15,893
aramaterial uri aqtivebi, wminda	7,685	6,286	2,025	2,380
aqtivebi mogebis gadasaxadis saxiT	2,570	3,407	-	0
winaswari gadaxdebi	455	157	-	
sxva aqtivebi	11,114	7,737	4,808	3,533
sul aqtivebi	<b>460,570</b>	<b>363,172</b>	<b>230,122</b>	<b>176,705</b>
val debul ebebi				
val debul ebebi sakredito dawesebul ebebis mimarT	78,873	48,334	50,237	30,829
val debul ebebi meanabreTa mimarT	269,952	252,129	123,573	98,206
sasesxo val debul ebi saxiT gamoSvebul i fasiani qaRal debi	1,143	-		
mogebis gadasaxadis val debul ebebi	2,087	203	771	51
rezervebi Sesazl o danakargebze	975	971	472	142
sxva val debul ebebi	16,078	6,075	428	847
sul val debul ebebi	<b>369,108</b>	<b>307,712</b>	<b>175,481</b>	<b>130,075</b>
kapital i				
sawesdebo kapital i	14,729	11,273	9,856	9,856
saemisio kapital i	32,922	13,376	4,530	4,530
gamosyidul i sakuTari aqciebi	(81)	(73)	-	
gaunawil ebel i mogeba	37,427	23,911	24,930	17,879
sxva rezervi	5,369	5,492	15,325	14,365
sul saaqcio kapital i	<b>90,366</b>	<b>53,979</b>	<b>54,641</b>	<b>46,630</b>
Svil obil i kompaniebis wil i	1,096	1,481	-	
sul kapital i	<b>91,462</b>	<b>55,460</b>	<b>54,641</b>	<b>46,630</b>
sul val debul ebebi da kapital i	<b>460,570</b>	<b>363,172</b>	<b>230,122</b>	<b>176,705</b>

mogeba-zaral i uwyisi	2005	2004	2003	2002
saprocento Semosaval i				
gacemul i sesxebi	47,247	31,432	30,004	23,195
sasesxo val debul ebebis saxiT gamoSvebul i fasiani qaRal debi	2,664	1,654	2,295	1,924
moTxovnebi sakredito dawesebul ebebis mimarT	1,525	672	-	
wminda investiciebi finansur ij araSi	396	-	-	
	<b>51,832</b>	<b>33,758</b>	<b>32,299</b>	<b>25,119</b>
saprocento xarj i				
val debul ebebi meanabreTa mimarT	9,162	6,819	5,347	4,648
val debul ebebi sakredito dawesebul ebebis mimarT	3,893	3,100	2,533	2,536
sasesxo val debul ebebis saxit gamoSvebul i fasiani qaRal debi	26	-	-	
	<b>13,081</b>	<b>9,919</b>	<b>7,880</b>	<b>7,184</b>
wminda saprocento Semosaval i	<b>38,751</b>	<b>23,839</b>	<b>24,419</b>	<b>17,935</b>
saprocento Semosavl is mqone aqtivebis gaufasureba	6,228	20,511	4,105	951
wminda saprocento Semosaval i saprocento Semosavl is mqone aqtivebis gaufasurebidan	<b>32,523</b>	<b>3,328</b>	<b>20,314</b>	<b>16,984</b>
sakomiso Semosaval i	16,753	13,059	11,751	7,759
sakomiso xarj ebi	(2,385)	(2,745)	(2,895)	(2,842)
wminda sakomiso Semosaval i	<b>14,368</b>	<b>10,314</b>	<b>8,856</b>	<b>4,917</b>
ucxouri val utidan miRebul mogebis gamokl ebul i zaral i:				
- savaWro operaciebidan	5,379	5,631	4,640	3,141
- sakurso sxvaobebidan	1,128	(783)	(772)	-559
miRebul i wminda sadazRvevo premia	4,028	-	-	
sxva saoperacio Semosaval i	566	152	42	1,147
sxva arasaprocento Semosaval i	<b>11,101</b>	<b>5,000</b>	<b>3,910</b>	<b>8,646</b>
xel fasebi da TanamSromel Ta sxva sargebel i	23,219	12,896	9,060	7,731
administraciul i xarj ebi	10,883	9,372	8,006	7,479
cveTa, amortizacia da gaufasureba	4,230	2,609	2,231	1,403
wminda sadazRvevo moTxovnebi	786	-	-	
sxva gaufasureba da rezervi	280	1,559	1,493	522
sxva saoperacio xarj ebi	1,860	336	705	
sxva arasaprocento xarj i	<b>41,257</b>	<b>26,772</b>	<b>21,495</b>	<b>17,135</b>
mogeba/zaral i mogebis gadasaxadiT dabegvramde	<b>16,735</b>	<b>(8,130)</b>	<b>11,585</b>	<b>8,495</b>
mogebis gadasaxadis xarj i (sargebel i)	3,108	(781)	2,431	1,391
wl is wminda mogeba (zaral i)	<b>13,627</b>	<b>(7,349)</b>	<b>9,154</b>	<b>7,104</b>

ss."saqarTvel os bankis" saqarTvel os fasiანი qარალ debis erovnul komisiaSi wl iuri angariSgeba

ganekuTvneba:				
- j gufis აქციონერებს	<b>13,838</b>	<b>(7,349)</b>	<b>9,154</b>	<b>7,104</b>
- umცირსობის wils	<b>(211)</b>	-	-	
	<b>13,627</b>	<b>(7,349)</b>	<b>9,154</b>	<b>7,104</b>
მოგება (ზარალი) wils mixedვით:				
- Zირითადი	<b>1.138</b>	<b>(0.778)</b>	<b>0.929</b>	<b>0.72</b>
- გაზავეული	<b>1.138</b>	<b>(0.778)</b>	<b>0.929</b>	<b>0.72</b>

ss."saqarTvel os bankis" saqarTvel os fasiani qaral debis erovnul komisiaSi wl iuri angariSgeba

muxl i 7. mmarTvel i organos mier sawarmos finansuri mdgomareobisa da saqmianobis Sedegebis mimoxil va

(ix.danarTi)

M muxl i 8. sawamos mfl obel obaSi arsebul i fasiani qaral debis sabazro riski

2006 wl is 31 dekembris mdgomareobiT ss `saqarTvel os bankis- bal ansze iricxeba saqarTvel os erovnul i bankis sadepozito sertifikatebi (danarTi 1), samTavrobo kuponuri saval o fasiani qaral debi.: (danarTi 2 ) da saval o korporaciul i fasiani qaral debi. (danarTi 2)

muxl i 9. finaasuri angariSebi

(warmodgenil i iqneba auditis dasrul ebisTanave.)

muxl i 10. sawarmos mier SerCeul i auditoris Secvl a.

ss `saqarTvel os bankis- 2006 wl is finansuri Sedegebis auditorul i Semowmeba ganaxorciel a, saerTaSoriso auditorul ma kompaniam `ernst end iang auditma-

Tavi 3. sawarmos mmarTvel i organos wevrebi da aqci ebis 5%-is an metis beneficiari mesakuTreebi

muxl i 11. mmarTvel i organos wevrebi da sxva mniSvnel ovani Tanamdebobis pirebi

*Lado gurgeniZe* 2006 maisidan bankis sameTval yureo sabWos Tavmj domarea. batoni gurgeniZe iyo mmarTvel i direktori da regionul i mmarTvel i, evropa `putnam Lovell en-bi-ef-Si- (Putnam Lovell NBF); es kompania aris wamyvani sainvesticio sabanko firma, romelic specializirdeba finansuri momsaxurebis seqtorze da aris sididiT meeqvse kanaduri bankis, kanadis erovnul i bankis Svil obili kompania. 2003 wl is ivl isSi `putnam Lovell en-bi-ef-Si- muSaobis dawyebamde, batoni gurgeniZe iyo sxvadasxva maRal Tanamdebobaze `ei-bi-en amro qorforeiT fainensis- (ABN Amro Corporate Finance); igi xel mZRvanel obda teqnol ogiur korporatiul finansebs (2001-2002ww), Sesyidvebsa da Serwymebs, mzardi evropul i bazrebi (1998-2001ww). 1998 wel s LondonSi gadasvl amde, batoni gurgeniZe muSaobda `ei-bi-en amro qorforeiT fainensis- moskovisa da dsT-is qveynebis ofisis direktorad. batoni gurgeniZe aris qarTul i warmoSobis britaneTis moqal aqe da mas aTwl iani gamocdil eba aqvs sainvesticio sabanko saqmianobaSi. batoni gurgeniZe daibada da gaizarda Tbil isSi da aqve cxovrobd 1990 wel s aSS-Si swavl is gasagrZel ebl ad wasvl amde. baton gurgeniZes bakal avris xarisxi Tbil isis saxel mwifo universitetSi da midel beris kol ej Si aqvs miRebul i, xol o magistris xarisxi biznesis administrirebaSi emoris universitetis goizuetas biznes skol aSi.

*nikol oz enuqiZe* 2006 wl is maisidan batoni enuqiZe bankSi aris sameTval yureo sabWos mrCeveli, xol o 2006 wl is noemberidan sameTval yureo sabWos wevri. bankSi mosvl amde batoni enuqiZe muSaobda mmarTvel direktorad, korporatiul i finansebis dargSi `Concorde Capital--Si. `Concorde Capital- aris wamyvani ukrainul i sainvesticio sabanko firma. `Concorde Capital--Si gadasvl amde batoni enuqiZe muSaobda direktoris asistentad `ABN Amro--s Londonis ofisSi.

batoni enuqiZe `ABN Amro--s Londonis ofisSi gadavida `Global One Communication--dan, sadac igi ori wl is ganmavl obaSi muSaobda biznesis ganvitarebis ufros menejerad (restoni, virj iniis Stati, aSS). `Global One Communication--Si gadasvl amde batoni enuqiZe



ss."saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba

muSaobda `ABN Amro--s moskovis ofisSi da special izirdeboda tel ekomunikaciebis seqtorze.

jirki petteri TalviTie 2006 wl is maisidan batoni jirki bankSi aris sameTval yureo sabWos wevri. bankSi mosvl amde muSaobda ist kapital i, stokhol mi/moskovi, ufrosi mrCeval i, ufrosi warmomadgenel i 2005 URALSIB finansuri korporacia, saerTaSoriso biznesis ufrosi, moskovi 2003-2005, BNP Paribas, ufrosi vice-prezidenti, parizi, 2003-2003 niu iorkis banki, vice-prezidenti, Londoni, 1997-2003 niu iorkis banki, vice-prezidenti, ufrosi warmomadgenel i, moskovi, 1995-1997skandinaviuri sabanko partniorebi, ufrosi warmomadgenel i, moskovi, 1993-1995 fineTis gaerTianebul i banki, vice-prezidenti, hel sinki, 1992-1993 SKOPBANK, regional uri menejeri, hel sinki, 1990

alan hirstma`siTibankSi- (Citibank) 1981 wel s daiwyo muSaoba da 2005 wl is Teberval Si `siTigrufifan- (Citigroup) wamosvl amde igi kuriabda bankis eqspansias central ur da aRmosavl eT evropasi. 1999-2004 wl ebSi batoni hirsti cxovrobd Moskovi, sadac igi daxurul i saaqcio sazogadoeba `siTibankis- (ruseTi) prezidenti iyo da agreTve rogorc mmarTvel i direktori saTaveSi edga bankis operaciebs dsT-Si. batoni hirsti saTaveSi edga bankis samomxmarebl o sabanko da pl astikuri baraTebis saqmianobis danergavs ruseTSi; igi agreTve uzRveboda bankis korporatiuli da sainvesticio sabanko saqmianobis rekapital izaciasa da restruqturizacias. ruseTSi gadasvl amde batoni hirsti muSaobda sxvadasxva maRal Tanandebobebze `siTigrufSi- (Citigroup), maT Soris, departamentis direktorad, sadac igi zedamxedvel obda korporatiul da sainvesticio sabanko saqmianobas axl o aRmosavl eTSi, sparseTis yuris qveynebsa da indoeTSi; amasTanave batoni hirsti iyo departamentis direktori da xel mZRvanel obda bankis filial ebis qsel is dafuznebas central ur da aRmosavl eT evropasi. baton hirsts aqvs magistris xarixi biznesis administrirebaSi texasis universitetidan.

2005 wl idan batoni hirsti aris araaRmasrul ebel i direktoris da aRmasrul ebel i komitetis wevri `Financial Services Volunteer Corp--Si, arakomerციul organizaciaSi, romel is saTao ofisic niu-iorkSi mdebareobs. aRniSnul i organizacia teqnikur daxmarebas uwevs mzardi bazrebis saxel mwifoebis da central ur bankebs. 2005 wl is agvistodan batoni hirsti aris araaRmasrul ebel i direktori `Phico Theurapeutics--Si, bioteqnoლოგიების kompaniaSi, romel is saTao ofisic gaerTianebul samefoSia. 2006 wl is Tebervl idan batoni hirsti aris araaRmasrul ebel i direktori `RosBank--Si, am bankSi igi agreTve aris sarevizio komisiis Tavmj domare, sakompensacio komitetis wevri da strategiul i komitetis wevri.

ian heigi aris faiarber menejment el -el -si-Si, (sainvesticio firma romel ic moRvaweobs yofil i sabWoTa kavSiris da aRmosavl eT evropis bazrebeze) faiarber fondis, faiarberd niu raSa fondis da faiarber rifabliq fondis mmarTveli menejeris moadgil e. faiarberdSi misvl mde iani muSaobda gaerTianebul i erebis samdivnoSi. man daamTavra vestlis universiteti (bakal avris wodeba), aqvs magistris wodeba saerTaSoriso politikis sakiTxebSi (montereis instituti) da sadiplom naSromi gakeTa kol umbiis universitetis harimanis institutsi. iani aris saqarTvel os bankis (Tbilisi), es-di-em bankis (moskovi) da gl obal gol dis (aSS) sabWos wevri. igi fl obs rusul da frangul enebis.

iraki gil auri 2006 wl is maisidan bankis general uri direktoria. `saqarTvel os bankSi-mosvl amde batoni gil auri xuTi wl is ganmavl obaSi ergb-is Tbilisisa da Londonis ofisebSi muSaobda bankirad. man daiwyo da ganaxorciel a 20 garigebaze meti saqarTvel osa da dsT-is qveynebis sxvadasxva seqtorSi, sabanko seqtoris CaTvl iT. aRniSnul idan eqvis garigeba ergb-is proeqti iyo da saaqcio kapital Si ganxorciel ebul i investiciebis mocul oba 22 milion aSS dol ars aRemateboda. 1994-1998 wl ebSi iraki i swavl obda limeriqis universitetSi, irl andiis respublikaSi da miRebul i aqvs bakal avris xarixi biznesSi: ekonomikda da finansebi. 2003 wel s batonma gil aurma gaimarj va britaneTis sakonsul os prestiJul Civeningis konkursSi, riTac mas Sesazl ebl oba mieca eswavl a siTis universitetis qaasis biznes skol aSi. aq man miRo biznesis administrirebis xarixi sabanko saqmianobasa da saerTaSoriso finansebSi.

ss `saqarTvel os banki-

sul xan gvalia 2005 wl is ianvridan moyolebuli bankis generaluri direktoris moadgile da igi sakredito da aqtivebis amoRebis martvas xel mZRvanel obs. bankSi muSaobis dawyebamde, batoni gvalia `Tbil universal bankis- direktorTa sabWos Tavmjdomaris moadgile iyo. bankma `Tub-i- 2004 wl is noemberSi Seisyida. komerციul sabanko seqtორSi saqmianobis aTi wl is ganmavl obaSi batoni gvalia xel mZRvanel obda sxvadasxva departaments `Tbil universal bankSi- da igi specializirdeboda sesxebis Sefasebaze, saqmianobis ganvitarebasa da saerTasoris safinanso institutebTan urTierTobebze.

ramaz kukul aze 2006 wl is ianvridan ramaz kukul aze aris generaluri direktoris moadgile da mas eqvemdebareba korporatiuli da sainvesticio sabanko saqmianobis departamenti. am Tanamdebobaze daniSnamde batoni kukul aze iyo bi-si-ai-s generaluri direktori da am kompaniis erT-erTi damfuznebeli. bi-si-ai-s dafuznebamde batoni kukul aze iyo proeqtebis daxmarebis sakonsultacio firmis mmartveli direktori. igi aseve muSaobda sxvadasxva wamyvan Tanamdebobebze absol ut banksa da Tbil kredit bankSi. batonma kukul aze daamTavra i-es-em-is universitetis sabanko akademia. miniWebuli aqvs Tbil isis saxel mwifo universitetis bakal avris wodeba ekonomikaSi, kerZod sabanko da safinanso saqmianobaSi.

muxli 13. pirebi, romlebic saerTo krebaze xmaTa 5%-s an mets fl oben an akontrol eb

tipi	beneficiari mesakuTris saxeli, gvარი და მისამართი	sakutrebasi arsebuli Tanxa	%
Cveulebrili	<b>BNY (NOMINEES) LIMITED</b>	10,840,538	43.01%
Cveulebrili	<b>Bank Austria Creditanstalt AG</b>	4,166,242	16.53%
Cveulebrili	faiaberd avrora fandi limiTi	1,463,682	5.81%
Cveulebrili	faiaberd rifablik fandi limiTi	1,430,145	5.67%
Cveulebrili	<b>East Capital Financial Institutions</b> direktorati	1,366,306	5.42%
Cveulebrili	irakli gilauri – generaluri direktoris	0	0.00%
Cveulebrili	sul xan gvalia– generaluri direktoris moadgile	224,000	0.89%
Cveulebrili	ramaz kukul aze – generaluri direktoris moadgile	22,122	0.09%
	sameTval yureo sabWos wevri		
Cveulebrili	l adogurgenize – sameTval yureo sabWos Tavmj domare	376,244	1.49%
	nikol ozenuqize – sameTval yureo sabWos	0	0.00%
Cveulebrili	Tavmj domaris moadgile		
	jirki petteri Talvitie – sameTval yureo sabWos	0	0.00%
Cveulebrili	wevri		
Cveulebrili	alan hirsti – sameTval yureo sabWos wevri	0	0.00%
Cveulebrili	ian heigi – sameTval yureo sabWos wevri	0	

muxli 12. sawarmos xel mZRvanel TanazRaureba aRniSnuli informacia konfidencialuria danarTis 3) saxiT.

ss."saqarTvel os bankis" saqarTvel os fasiანი qaral debis erovnul komisiaSi wl iuri angariSgeba

mul i 14. dakavSirebul i mxareebi da urTierTobebi  
aRniSnul sakiTxTan dakavSirebiT warmosadgeni informacia ar gagvaCnia.

saqarTvel os erovnul i bankis sadepozito sertifikatebi

danarTi 1

TariRi **31-Dec-06**

ganTavsebis TariRi	dafarvis TariRi	procenti	nominal uri Rirebul eba	saangariSsw orebo fasi	diskonti	amortizire bul i diskonti	ara amortizire bul i diskonti	sabal anso rirebul eba
(1)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
<b>30-Nov-06</b>	<b>5-Apr-07</b>	12.00%	5,000,000	4,801,115	198,885	48,932	149,953	4,850,047
<b>1-Dec-06</b>	<b>4-May-07</b>	12.00%	5,000,000	4,759,049	240,951	46,939	194,013	4,805,987
<b>4-Dec-06</b>	<b>4-Jan-07</b>	12.00%	1,836,000	1,817,477	18,523	16,133	2,390	1,833,610
<b>5-Dec-06</b>	<b>30-Jan-07</b>	12.00%	5,000,000	4,909,609	90,391	41,967	48,424	4,951,576
<b>6-Dec-06</b>	<b>7-Mar-07</b>	12.00%	5,000,000	4,854,756	145,244	39,902	105,342	4,894,658
<b>7-Dec-06</b>	<b>12-Apr-07</b>	12.00%	4,800,000	4,609,071	190,929	36,367	154,562	4,645,438
<b>8-Dec-06</b>	<b>11-May-07</b>	12.00%	4,600,000	4,378,325	221,675	33,107	188,568	4,411,432
<b>11-Dec-06</b>	<b>8-Jan-07</b>	12.00%	2,014,000	1,995,629	18,371	13,122	5,249	2,008,751
<b>12-Dec-06</b>	<b>6-Feb-07</b>	12.00%	4,575,000	4,492,293	82,707	28,061	54,646	4,520,354
<b>13-Dec-06</b>	<b>14-Mar-07</b>	12.00%	4,176,000	4,054,692	121,308	23,995	97,313	4,078,687
<b>14-Dec-06</b>	<b>19-Apr-07</b>	12.00%	4,800,000	4,609,071	190,929	25,760	165,169	4,634,831
<b>15-Dec-06</b>	<b>18-May-07</b>	12.00%	4,900,000	4,663,868	236,132	24,533	211,599	4,688,401
<b>18-Dec-06</b>	<b>15-Jan-07</b>	12.00%	2,906,000	2,879,493	26,507	12,307	14,200	2,891,800
<b>19-Dec-06</b>	<b>13-Feb-07</b>	12.00%	4,690,000	4,605,214	84,786	18,169	66,618	4,623,382
<b>20-Dec-06</b>	<b>21-Mar-07</b>	12.00%	5,000,000	4,854,756	145,244	17,557	127,687	4,872,313

ss."saqarTvel os bankis" saqarTvel os fasiანი qaral debis erovnul komisiaSi wl iuri angariSgeba

21-Dec-06	26-Apr-07	12.00%	5,000,000	4,801,115	198,885	15,784	183,100	4,816,900
22-Dec-06	25-May-07	12.00%	4,237,000	4,032,818	204,182	11,933	192,249	4,044,751
25-Dec-06	22-Jan-07	12.00%	193,000	191,240	1,760	377	1,383	191,617
25-Dec-06	8-Jan-07	11.00%	3,690,000	3,674,497	15,503	6,644	8,859	3,681,141
26-Dec-06	27-Mar-07	12.00%	12,600,000	12,233,986	366,014	20,111	345,903	12,254,097
26-Dec-06	9-Jan-07	11.00%	18,055,000	17,979,143	75,857	27,092	48,765	18,006,235
27-Dec-06	10-Jan-07	11.00%	10,416,000	10,372,238	43,762	12,504	31,259	10,384,741
27-Dec-06	24-Jan-07	12.00%	12,045,000	11,935,131	109,869	15,696	94,173	11,950,827
27-Dec-06	4-Jan-07	11.00%	928,000	925,768	2,232	1,116	1,116	926,884
28-Dec-06	25-Jan-07	12.00%	11,515,000	11,409,966	105,034	11,254	93,781	11,421,219
			142,976,000	139,840,319	3,135,681	549,362	2,586,319	140,389,681

saqarTvel os erovnul i bankis sadepozito sertifikatebi

danarTi 2

TariRi

31-Dec-06

ganTavsebis TariRi	dafarvis TariRi	procenti	nominal uri Rirebul eba	saangariSsworebo fasi	ara amortizirebul i diskonti	sabal anso Rirebul eba
(1)	(3)	(4)	(5)	(6)	(9)	
8-Dec-06	15-Sep-07	13.00%	8,910,000	9,176,970		8,910,000
11-Dec-06	15-Dec-07	13.00%	9,930,000	10,238,321		9,930,000
13-Dec-06	15-Mar-08	13.00%	9,930,000	10,245,521		9,930,000
18-Dec-06	15-Jun-08	13.00%	10,000,000	10,010,667		10,000,000
20-Dec-06	15-Mar-09	15.00%	8,000,000	7,714,932	295,205	7,704,795

46,770,00 47,386,410 295,205 46,474,75

prokreditbankis saval o korporaciul i fasiანი qaral debi

28-Dec-06	28-Dec-07	15.00%	5,000,000	4,347,800	646,839	4,353,161
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ss `saqarTvel os banki-

I ari/aSS dol aris gacvl iTi kursi periodis bol os 1.71  
 2006 wl is meoTxe kvartl is saSual o I ari/aSS dol aris gacvl iTi kursi 1.73  
 2006 wl is saSual o I ari/aSS dol aris gacvl iTi kursi 1.78

(danarTi)

ss `saqarTvel os banki - 2006 wl is meoTxe kvartl is da 2006 wl is konsol idirebul Sedegebs acxadebs

*milioni, Tu sxvagarad ar aris miTitebuli*

	IV kv, 2006 araauditirebuli		wl iuri zrda <sup>1</sup>
	I ari	aSS dol ari	
`saqarTvel os banki- (konsol idirebuli, <b>IFRS</b> )			
mTliani saoperacio Semosavali (Semosavali) <sup>2</sup>	40.2	23.4	106%
saoperacio xarjebi	17.2	10.0	74%
normalizebuli wmindsa saoperacio Semosavali <sup>3</sup>	23.0	13.4	139%
mogeba bonusebande	17.5	10.2	149%
wmindsa mogeba	10.3	6.0	113%
konsol idirebuli mogeba erT aqciaze (sabaziso), I ari da aSS dol ari <sup>4</sup>	0.55	0.32	

*milioni, Tu sxvagarad ar aris miTitebuli*

	2006 araauditirebuli		wl iuri zrda <sup>1</sup>
	I ari	aSS dol ari	
`saqarTvel os banki- (konsol idirebuli, <b>IFRS</b> )			
mTliani saoperacio Semosavali (Semosavali) <sup>2</sup>	111.1	64.8	75%
saoperacio xarjebi	49.6	28.9	56%
normalizebuli wmindsa saoperacio Semosavali <sup>3</sup>	61.5	35.9	94%
mogeba bonusebande	46.1	26.9	95%
wmindsa mogeba	27.6	16.1	102%
konsol idirebuli mogeba erT aqciaze (sabaziso), I ari da aSS dol ari <sup>4</sup>	1.67	0.97	47%
konsol idirebuli mogeba erT aqciaze (gazavebuli) I ari da aSS dol ari <sup>5</sup>	1.01	0.59	12%
ukugeba saSual o aqtivebze <sup>6</sup>	3.5%		
ukugeba saSual o kapital ze <sup>7</sup>	17.1%		

ss."saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba

saqarTvel os wamyvanma universal urma bankma, ss `saqarTvel os bankma- (LSE: BGEO; GSE: GEB) dRes 2006 wl is meoTxe kvartl is da 2006 wl is konsolidirebuli Sedegebi gamoacxada (saerTaSoriso finansuri angariSgebis standartebze (IFRS) dafuZnebuli, araauditirebuli, dafuZnebuli menementis angariSgebaze); bankis winda mogebam 2006 wl is meoTxe kvartal Si 10.3 ml n lari (wina wel Tan Sedarebit 113%-iT gaizarda) anu 0.55 lari erT aqciaze (wina wel Tan Sedarebit 2%-iT gaizarda) Seadgina.

2006 wl is mTl iani winda mogeba 27.6 ml n lars (wina wel Tan Sedarebit 102%-iT gaizarda) anu 1.67 lars erT aqciaze (wina wel Tan Sedarebit 47%-iT gaizarda) gautol da.

2006 wl is meoTxe kvartl is mokle mimoxil va

2006 wl is meoTxe kvartal Si bankis normalizebuli winda saoperacio Semosavali (ZiriTadi maCvenebeli, romel sac menejmenti afasebs) 139%-iT gaizarda da 23.0 ml n lars gautol da. normalizebuli winda saoperacio Semosavali aseTi zrda gamowveulia winda saprocento Semosavali 26.2 ml n laramde gazrdiT (wina wel Tan Sedarebit 122%-iT gaizarda) da winda ara-saprocento Semosavali 14.0 ml n laramde (wina wel Tan Sedarebit 81%-iT gaizarda) gazrdiT. mogeba bonusebamde (kidev erTi mniSvel ovani maCvenebeli, romel sac menejmenti afasebs) wina wel Tan Sedarebit 149%-iT gaizarda da 2006 wl is meoTxe kvartal Si 17.5 ml n lari Seadgina.

2006 wl is mokle mimoxil va

2006 wels bankis winda mogebam 27.6 ml n lari Seadgina da wina wel Tan Sedarebit 102%-iT gaizarda. Semosavali wina wel Tan Sedarebit 75%-iT gaizarda da 111.1 ml n lars gautol da. Semosavali zrda gamowveulia winda saprocento Semosavali 74%-iani zrdiT wina wel Tan Sedarebit da winda ara-saprocento Semosavali 76%-iani zrdiT wina wel Tan Sedarebit. Semosavali zrda dabal ansda mTl iani saoperacio xarjebis 56%-iani zrdiT wina wel Tan Sedarebit 49.6 ml n laramde. saoperacio leverajis gaumjobesebis Sedegad normalizebuli winda saoperacio Semosavali wina wel Tan Sedarebit 94%-iT gaizarda da 61.5 ml n lars gautol da. mogeba bonusebamde wina wel Tan Sedarebit 95%-iT gaizarda da 46.1 ml n lars gautol da, rac gamowveuli iyo winda erTjeradi xarjebis Sekavebit da kreditis xarjis dabal i zrdiT (2.9% 2006 wels da 2.5% 2005 wels). bankis ZiriTadi Sviilobil kompaniebis, `bisai--sa da `gal t & Taggart siquriTis- winda mogeba, Sesabamisad, 0.8 ml n lars da 1.8 ml n lars gautol da.

2006 wl is bol os bankis konsolidirebuli mTl iani aqtevebi 1.2 miliard lars gautol da, wina wel Tan Sedarebit 169%-iT gaizarda; 2006 wl is oqtombridan moyolebuli bankma gadaaswro bazris yofil lidereb da gaxda umxvili esiqartuli banki mTl iani aqtevebis mixedvit (agretve mTl iani sesxebisa da saaqcio kapitalis mixedvit). bankis mTl iani sesxebi korporatiuli klientebze, fizikur pirebsa da piradi bankiris momsaxurebis klientebze wina wel Tan Sedarebit, Sesabamisad, 129%-iT, 131%-iT da 172%-iT gaizarda 409.2 ml n laramde, 281.6 ml n laramde da 23.0 ml n laramde. aRniSnuli sesxebis zrdam gamoiwvia klientebze gacemuli winda sesxebis 137%-iT zrda 714.2 ml n laramde. sabal anso uwyisis muxlebis aseTma zrdam gamoiwvia bankis sabazro wili daaxloebit 10%-iani zrda mTl ian aqtevebi da sabazro wili daaxloebit 8%-iani zrda mTl ian sesxebSi; 2006 wl is bol os bankis sabazro wili mTl ian aqtevebi daaxloebit 28%-s gautol da, xolo mTl ian sesxebSi daaxloebit 27% Seadgina.<sup>1</sup> bankis arasadepozito dafinansebis baza wina wel Tan Sedarebit 347%-iT gaizarda da 223.5 ml n lari Seadgina 2006 wl is bol os. aRniSnuli maCvenebeli moicavs `Citigroup--gan, `Merrill Lynch--gan, `Thames River Capital--gan, `HBK Investments--gan da `World Business Capital--gan mozidul sesxebis klientebis depozitebi (wili bol os 579.2 ml n lars gautol da) wina wel Tan Sedarebit 115%-iT gaizarda; aRniSnulis Sedegad bankis sabazro wili mTl ian depozitebis mixedvit 5.5%-iT gaizarda.

mTel i wili ganmavli obasi bankis swrafi zrdis, agretve saaqcio kapitalis zrdis, rac gamowveuli iyo 2006 wl is noemberSi bankis aqciebis globaluri depozitaruli xelwerilebis saxit londonis safondo birjaze ganTavsebit, Sedegad bankis ukugebam saSualo kapitalze 2006 wl is bol os 17.1% Seadgina, xolo ukugeba saSualo aqtevebze 3.5%-s gautol da. bankis erTi aqciis sabal anso Rirebul eba 2006 wl is bol os 14.8 lars gautol da da wina wel Tan Sedarebit 137%-iT gaizarda.

<sup>1</sup> bazris Sesaxeb monacemebi efuZneba saqarTvel os erovnuli bankis mier gamoqveynebuli informacias ([www.nbg.gov.ge](http://www.nbg.gov.ge)) da asaxavs bankebis mier saqarTvel os erovnuli bankisTvis miwodebuli arakonsolidirebuli finansuri angariSgebas.

ss."saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba

strategiul i biznes danayofebis mimoxil va

korporatiul i da sainvesticio sabanko biznes danayofi

*Sedegebis mimoxil va*

gadanawil ebul i Semosaval i wina wel Tan SedarebiT 58%-iT gaizarda, rac gamowweul i iyo wminda saprocento Semosavl isa da wminda arasaprocento Semosavl is zrdiT. korporatiul i da sainvesticio sabanko biznes danayofis saoperacio l everaJi gaumj obesda imis fonze, rom gadanawil ebul i xarji (wina wel Tan SedarebiT 13%-iT gaizarda, rac ZiriTadad gamowweul ia damatebiTi kadrebis daqiravebiT da samuSaos Sesrul ebaze dafuZnebul i kompensaciis gazrdiT) nakl ebi iyo gadanawil ebul Semosaval ze. wminda sesxebi wina wel Tan SedarebiT 133%-iT gaizarda da 394.2 ml n l ars gautol da. aRniSnul i gamowweul i iyo msxvil korporaciebze gacemul i sesxebis zrdiT da mcire da saSual o biznesebze gacemul i sesxebis portfel is zrdiT. kl ientebis depozitebi wina wel Tan SedarebiT 154%-iT gaizarda da 295.1 ml n l ars gautol da.

*ZiriTadi miRwevebi*

- § moigo tenderi Tbil isis municipal itetis angariSebis eqskl uziur momsaxurebaze. gasul wel s Tbil isis municipal itetis biujetma daaxl oebiT 470 ml n l ari Seadgina da amiT igi qveynis erT-erTi l ideri korporatiul i/saxel mwifo kl ienti gaxda
- § daiwyo proeqtis `aTaswl eul is gamowveva saqarTvel o- angariSis eqskl uziuri momsaxureba. `aTaswl eul is gamowveva- warmoadgens aSS-is mTavrobis mier struqturirebul daxmarebis programis, roml is fargl ebSic saqarTvel oSi infrastruqturis gaumj obesebisa da reformebis xel SewyobisTvis daaxl oebiT 300 ml n aSS dol ari aris gamoyofil i xuTi wl is ganmavl obaSi
- § agrZel ebda Tbil isis aeroportis terminal is proeqtis eqskl uziur momsaxureobas da dafinansebas. aRniSnul proeqts axocrciel ebs `tav urbani-, Turqetis l ideri aeroportebis operator. 62 ml n aSS dol aris Rirebul ebis axal i terminal i 2007 wl is Teberval Si gaixsna.
- § 480-mde gazarda im korporatiul i klientebis raodenoba, roml ebic bankis saxel faso programis momsaxurebiT sargebl oben. wl is bol os banki korporatiul i saxel faso programebis meSveobiT momsaxurebas uwevda daaxl oebiT 83,500 fizikur pirs

samomxmarebl o sabanko saqmianobis biznes danayofi

*Sedegebis mimoxil va*

gadanawil ebul i Semosaval i wina wel Tan SedarebiT 74%-iT gaizarda, rac gamowweul i iyo wminda saprocento Semosavl is da wminda ara-saprocento Semosavl is zrdiT. samomxmarebl o sabanko saqmianobis biznes danayofis saoperacio l everaJi gaumj obesda imis fonze, rom gadanawil ebul i xarji (wina wel Tan SedarebiT 57%-iT gaizarda, rac ZiriTadad gamowweul i iyo fil ial ebis qsel is gafarToebisa da damatebiTi kadrebis daqiravebiT, agreTve samuSaos Sesrul ebaze dafuZnebul i kompensaciis gazrdiT) nakl ebi iyo gadanawil ebul Semosaval ze. wminda sesxebi wina wel Tan SedarebiT 135%-iT gaizarda da 271.1 ml n l ari Seadgina. kl ientebis depozitebi wina wel Tan SedarebiT 43%-iT gaizarda da 205.7 ml n l ars gautol da, rac ZiriTadad gamowweul i iyo mimdinare angariSebze naSTebisa da moTxovnamde depozitebis zrdiT.

*ZiriTadi miRwevebi*

- § fizikuri pirebis mimdinare angariSebis raodenoba wl is dasawyisSi arsebul i 141,000-dan wl is bol os 415,000-mde gaizarda
- § daiwyo ramdenime mniSvnel ovani kl ientebis moqidvis proeqtis ganxorciel eba. amgvar proeqtebs Soris aris erTobl ivi brendis mqone (co-branded) sadebeto baraTebis gamoSveba wamyvani farmaceutul i qsel is mqone kompania `aversTan-, `j eosel Tan- da wamyvani supermarketebis qsel is mqone kompania `popul Tan-erTad
- § fil ial ebis (servis centrebis) raodenoba wl is dasawyisSi arsebul i 56-dan wl is bol os 99-mde gaizarda. aRniSnul i cifri moicavs `intel eqtbankis- aqtivebisa da pasivebis Sesyidvis Sedegad damatebul 11 fil ial s da Tbil isis metros yvel a sadgurSi gaxsnil axal 23 fil ial s
- § sadebeto baraTebis raodenoba wl is dasawyisSi arsebul i 63,000-dan wl is bol os 285,000-mde gaizarda. agreTve farTovdeboda POS terminal ebis qsel i, maTma raodenobam wl is bol os 471 Seadgina. `j orj an qardis- momsaxurebaSi arsebul i baraTebis raodenoba wl is dasawyisSi arsebul i 91,000-dan wl is bol os 370,000-mde gaizarda; `j orj an qardis- mier avtorizebul i operaciebis raodenoba wina wel Tan SedarebiT 400%-iT gaizarda da daaxl oebiT 8.0 ml n Seadgina (2005 wel s arsebul 1.6 mil ionTan SedarebiT)
- § grZel deboda produqtetebis gavrcel ebis el eqtronul arxebSi investireba. wl is bol os bankomatebis raodenoba 124-mde gaizarda (wl is dasawyisSi arsebul 37-Tan SedarebiT). mobil uri sabanko

ss."saqarTvel os bankis" saqarTvel os fasiani qaRal debis erovnul komisiaSi wl iuri angariSgeba

momsaxurebis momxmarebel Ta raodenoba 13,700-mde gaizarda, xol o internet bankis registrirebul momxmarebel Ta raodenoba wina wel Tan SedarebiT 776%-iT gaizarda da 37,377-s gautol da

- § daiwyo momental uri ganvadebebis programa da wl is bol os samomxmarebl o maRaziebSi 89 momsaxurebis wertil i gaixsna. 2006 wel s gacemul i momental uri sesxebis mocul obam 31.0 ml n l ari Seadgina, ris Sedegadac wl is bol os mdgomareobiT momental uri sesxebis bal ansi 22.2 ml n l ars gautol da
- § 2006 wl is ganmavl obaSi gacemul i ipoTekuri sesxebis mocul obam 51.6 ml n l ari Seadgina, ris Sedegadac wl is bol os mdgomareobiT ipoTekuri sesxebis bal ansi 64.5 ml n l ars gautol da (wina wel Tan SedarebiT 96%-iT gaizarda)
- § 2006 wl is ganmavl obaSi gacemul i saavtomobil o sesxebis mocul obam 9.8 ml n l ari Seadgina, ris Sedegadac wl is bol os mdgomareobiT saavtomobil o sesxebis bal ansi 9.8 ml n l ars gautol da (wina wel Tan SedarebiT 250%-iT gaizarda)
- § wl is bol os daiwyo sakredito baraTebis emisia

dazRveva

*Sedegebis mimoxil va*

bankis Svil obili sadazRvevo kompaniis `bisai--s damoukidebel i Semosavali wina wel Tan SedarebiT 44%-iT gaizarda, rac ZiriTadad gamowveuli iyo korporatiuli da samomxmarebl o sadazRvevo saqmianobis zrdiT. damoukidebl ad `bisai--s jamuri mokrebi i sadazRvevo premia wina wel Tan SedarebiT 28%-iT gaizarda da 10.1 ml n l ars gautol da. damoukidebl ad `bisai--s saoperacio xarjebma 4.1 ml n l ari Seadgina da wina wel Tan SedarebiT 37%-iT gaizarda. damoukidebl ad `bisai--s wminda gadaxdil i zarali 2.0 ml n l ars gautol da (wina wel Tan SedarebiT 157%-iT gaizarda), ramac saqmianobis zrda asaxa.

*ZiriTadi miRwevebi*

- § dasrul da 2005 wl is noemberSi bankis da bisiais mier Sesyiduli kompaniis `evropeisis- integracia.
- § 2006 wl is dekemberSi ganxorciel da saqarTvel os wamyvani sadazRvevo kompaniis `al dagis- Sesyidva. gadaxdili Tanxis mocul obam 13.2 ml n l ari Seadgina, rac al dagis 2006 wl is jamuri mokrebi i premiis daaxl oebiT 0.94 Seadgens. `bisai--sa da `al dagis- proforma sabazro wil ma 2006 wel s 40%-s gadaaWarba. imis gaTval iswinebiT, rom `al dagis- Sesyidva ZiriTadad dekemberSi ganxorciel da misi gavlena sadazRvevo operaciebze umniSvnel o iyo
- § daiwyo samomxmarebl o brendis *Cemebis* programa.

aqTivebisa da dagrovili qonebis marTva

*Sedegebis mimoxil va<sup>2</sup>*

gadanawil ebul i Semosavali wina wel Tan SedarebiT 217%-iT gaizarda, rac gamowveuli iyo wminda saprocento Semosavali (ZiriTadad gamowveuli iyo piradi bankiris momsaxurebis sakredito porfelis zrdiT) da wminda arasaprocento Semosavali (ZiriTadad gamowveuli iyo damoukidebl ad `gal t & Taggart siquriTis (saqarTvel o)- Semosavali wina wel Tan SedarebiT 368%-iani zrdiT) zrdiT 5.2 ml n l arande. damoukidebl ad `gal t & Taggart siquriTis (saqarTvel o)- Semosavali zrda ZiriTadad gamowveuli iyo sabrokero saqmianobidan sakomisi Semosavali zrdiT (1.6 ml n l ari, wina wel Tan SedarebiT 239%-iT gaizarda), fasiani qaRal debis vaWrobidan miRebul i mogebis zrdiT (0.6 ml n l ari, wina wel Tan SedarebiT 2,656%-iT gaizarda), aqTivebisa da dagrovili qonebis administrirebis sakomisi Semosavali zrdiT (0.5 ml n l ari, wina wel Tan SedarebiT 1,219%-iT gaizarda). gadanawil ebul i xarjebi wina wel Tan SedarebiT 255%-iT gaizarda, rac ZiriTadad gamowveuli iyo `gal t & Taggart kapitalis- da misi portfeluri kompaniebis konsolidaciit aqTivebisa da dagrovili qonebis marTvis strategiul biznes danayofTan, `gal t & Taggart siquriTis-saoperacio xarjebis zrdiT damatebiTi kadrebis daqirevebisa da marali samuSaos Sesrul ebaze damokidebul i kompensaciis gamo, agreTve sakomisi, depozitaruli da safondo birJebis sakomisi xarjebis zrdiT `gal t & Taggart siquriTis (saqarTvel o)--Tvis (sabrokero saqmianobis mocul obis zrdis Sedegad). gadanawil ebul i piradi sabanko momsaxurebis xarjebi 1.1 ml n l ars gautol da da wina wel Tan SedarebiT 11%-iT gaizarda. piradi sabanko momsaxurebisa da `gal t & Taggart siquriTis (saqarTvel o)- wili Semosavali Semcirda `gal t & Taggart kapitalisa- (zogierTi porfeluri kompaniis) konsolidirebul i wminda zaralis (razec ZiriTadad gavel na iqonia sawyisi biznesis xarjebma) da `bisai--s sapensio fondis umniSvnel o mogebiT; aqTivebisa da dagrovili qonebis marTvis strategiul i biznes danayofis gadanawil ebul i wminda mogeba 0.5 ml n l ars gautol da.

*ZiriTadi movlenebi*

<sup>2</sup> 2006 wel s aqTivebisa da dagrovili qonebis strategiul biznes danayofSi Sedioda piradi bankiris momsaxureba, `gal t & Taggart siquriTis (saqarTvel o)-, `bisai--s sapensio fondis marTvasTan dakavSirebul i saqmianoba da `gal t & Taggart kapitali-.



ss."saqarTvel os bankis" saqarTvel os fasiani qaral debis erovnul komisiaSi wl iuri angariSgeba

- § piradi sabanko momsaxurebis klientebis raodenoba wl is dasawyisSi arsebul i 460-dan wl is bol os 873-mde gaizarda
- § piradi sabanko momsaxurebis klientebis depozitebis moculoba wina wel Tan Sedarebit 567%-iT gaizarda da wl is bol os 65.4 mln lars gautolda, rac Ziritadad gamowweuli iyo mimdinare angariSebze naSTebisa da moTxovnamde depozitebis zrdiT
- § 2006 wl is ganmavl obaSi gacemuli ipotekuri sesxebis moculobam 13.9 mln lars Seadgina, ris Sedegadac wl is bol os mdgomareobit ipotekuri sesxebis balansi 17.3 mln lars gautolda da wina wel Tan Sedarebit 248%-s gautolda
- § 2006 wl is ganmavl obaSi gacemuli saavtomobilo sesxebis moculobam 2.8 mln lars Seadgina, ris Sedegadac wl is bol os mdgomareobit saavtomobilo sesxebis balansi 2.3 mln lars gautolda da wina wel Tan Sedarebit 672%-iT gaizarda
- § `gal t & Taggart siquriTis (ukraina)--ma miRo saWiro licenziebi da daiwo saqmianoba 2006 wl is noemberSi
- § `gal t & Taggart siquriTis (saqarTvel o)--s sakastodiano momsaxurebis qveS arsebul i aqtivebi wina wel Tan Sedarebit 391%-iT gaizarda da wl is bol os 339 mln lars Seadgina
- § `gal t & Taggart siqiriuriTis (saqarTvel o)--s wilma saqarTvel os safondo birJis da birJis gareT savawro moculobaSi 2006 wels 90% da 2005 wels 43% Seadgina
- § `bisai--s sapensio fondis martvaSi arsebul i aqtivebi wina wel Tan Sedarebit 298%-iT gaizarda da wl is bol os 0.5 mln lars Seadgina. `bisai--s sapensio fondis wevra raodenoba wl is dasawyisSi arsebul i 1,049-dan wl is bol os 2,154-mde gaizarda
- § `gal t & Taggart kapitalma- Cveul ebrivi aqciebis ganTavsebis meSveobit 6.2 mln lars moizida da 2006 wl is noemberSi misi aqciebi saqarTvel os safondo birJaze savawrod iqna dasvebuli
- § dasaxel da sauketeso sabrokero firmad saqarTvel oSi saqarTvel os ucxouri valutis yidva-gayidvis asociaciis mier

komentarebi

`2006 wl is ganmavl obaSi Cven vagrZel ebdit sakuTari saqmianobis gafarToebas organuli zrdis, al ternatiuli ganawilebis arxebis ganvitarebisa da Sesyidvebis meSveobit. Cven gavxseniT rekorduli raodenobis filialebi, movizidet 250,000-ze meti fizikuri piri, gavafarTovet korporatiuli klientebis baza da vagrZel ebdit teqnologiebsa da kadrebSi investirebas. 2006 wels Cven ramdenime mniSvelovani monapovari Sevizinet: banki gaxda pirveli qarTuli kompania, romelic moxvda Londonis safondo birJis Ziritadi bazris listingSi; gavxdit pirveli qarTuli kompania, romelmac sakredito reitingi miRo sami wamyvani sareitingo saagentosgan; gavafarTovet Cveni saqmianoba ukrainaSi `gal t & Taggart siquriTis (ukraina)- daarsebit da ukrainul bankSi mcire wileSi Sesyidvit; daviwyt samercanto sabanko saqmianoba `gal t & Taggart kapitalis- daarsebit. moxaruli var, rom Cveni winsvla da ganvitareba ariarebul iqna `evromanisa- (Euromoney) da `bankiris- (The Banker) mier, romelmac Cven 2006 wl is sauketeso qarTul bankad dagvasaxel es. amastanave, moxaruli var arvniSno, rom Cveni sabaziso mogeba erT aqciaze wina wel Tan Sedarebit 47%-iT gaizarda da 1.67 lars Seadgina-, ganaxxada sameTval yureo sabWos Tavmj domarem, *I ado gurgeniZem.*

2007 wl is gegmebze saubrisa *I ado gurgeniZem*, arniSna: `2007 wels Cveni miznebi askaraa: Cven gavagrZel ebT qveynis SigniT saqmianobis yvela mimarTulebit investirebas zrdis Sesanarcuneblad, amastanave gavagrZel ebT konservatuli dakreditebis politikis ganxorciel ebas, gavagrZel ebT regionalur eqspansias ukrainasa da sxvagan Sesyidvebisa da investiciebis ganxorciel ebis meSveobit. amastanave gansakutrebT gavamaxvil ebT yuradRebas eqspansiit gamowweuli xarjebis zrdaze imisatvis, rom mimdinare marali zrdis fazaSi maqsimaluri efeqtianoba SevinarCunot.-

mogeba-zaral is uwyi si

31 dekemberi	IV kv, 2006			2006		
	aSS dol ari <sup>1</sup>	l ari	zrda	aSS dol ari <sup>1</sup>	l ari	zrda
konsol idirebul i, <b>IFRS</b> -ze dafuznebul i <i>aTasi, Tu sxvavard ar aris miTitebul i</i>	(arauditiirebul i)			(arauditiirebul i)		
saprocento Semosaval i	22,173	37,993	140%	59,011	101,116	95%
saprocento xarji	6,897	11,818	193%	19,619	33,618	157%
wminda saprocento Semosaval i	<b>15,276</b>	<b>26,175</b>	<b>122%</b>	<b>39,392</b>	<b>67,498</b>	<b>74%</b>
sakomisio da momsaxurebis Semosaval i	3,453	5,917	66%	12,914	22,129	67%
sakomisio da momsaxurebis xarji	981	1,680	N/A	2,728	4,675	184%
wminda sakomisio da momsaxurebis Semosaval i	<b>2,473</b>	<b>4,237</b>	<b>18%</b>	<b>10,186</b>	<b>17,454</b>	<b>50%</b>
Semosaval i dokumenturi operaciebidan	667	1,142	26%	2,751	4,714	62%
xarji dokumentur operaciebze	214	367	123%	734	1,257	70%
wminda Semosaval i dokumenturi operaciebidan	<b>453</b>	<b>776</b>	<b>5%</b>	<b>2,018</b>	<b>3,457</b>	<b>59%</b>
wminda Semosaval i ucxouri val utis yidva-gayidvis operaciebidan	<b>2,409</b>	<b>4,127</b>	<b>124%</b>	<b>7,015</b>	<b>12,020</b>	<b>85%</b>
wminda sadazRvevo Semosaval i	880	1,508	47%	2,716	4,654	44%
sabrokero da aqtivebis marTvis Semosaval i	726	1,244	974%	1,755	3,007	426%
ganxorciel ebul i wminda mogeba investiciebze	304	520	NMF	715	1,226	NMF
sxva	929	1,591	278%	1,015	1,740	207%
wminda sxva ara-saprocento Semosaval i	<b>2,839</b>	<b>4,864</b>	<b>212%</b>	<b>6,202</b>	<b>10,627</b>	<b>143%</b>
wminda ara-saprocento Semosaval i	<b>8,173</b>	<b>14,004</b>	<b>81%</b>	<b>25,420</b>	<b>43,558</b>	<b>76%</b>
mTl iani saoperacio Semosaval i (Semosaval i)	<b>23,448</b>	<b>40,179</b>	<b>106%</b>	<b>64,812</b>	<b>111,056</b>	<b>75%</b>
personal is xarji	4,812	8,246	86%	13,705	23,484	43%
gayidvis, zogadi da administraciul i xarjebi	2,708	4,641	102%	8,298	14,219	112%
Sesyidvebis da operaciebis mxardaWeris xarjebi	1,425	2,441	197%	3,100	5,312	139%
cveTa da amortizacia	1,011	1,732	58%	3,246	5,562	31%
sxva saoperacio xarjebi	71	122	-90%	570	976	-54%
mTl iani saoperacio xarjebi	<b>10,027</b>	<b>17,182</b>	<b>74%</b>	<b>28,919</b>	<b>49,554</b>	<b>56%</b>
normal izebul i wminda saoperacio Semosaval i	<b>13,421</b>	<b>22,997</b>	<b>139%</b>	<b>35,893</b>	<b>61,502</b>	<b>94%</b>
wminda erTjeradi xarji (Semosaval i)	538	922	0%	538	922	-53%
mogeba dazervebande da bonusebande	<b>12,883</b>	<b>22,075</b>	<b>153%</b>	<b>35,355</b>	<b>60,580</b>	<b>103%</b>
wminda rezervi	4,140	7,094	188%	10,364	17,759	120%
sxva aqtivbis rezervi (amobruneba)	(1,475)	(2,528)	219%	(1,907)	(3,268)	78%
mogeba bonusebande	<b>10,218</b>	<b>17,509</b>	<b>149%</b>	<b>26,898</b>	<b>46,089</b>	<b>95%</b>
bonusebi da aqciebze dafuznebul i kompensacia	2,399	4,111	86%	6,261	10,728	57%
mogeba gadasaxadis gadaxdamde	<b>7,819</b>	<b>13,398</b>	<b>178%</b>	<b>20,637</b>	<b>35,361</b>	<b>111%</b>
mogebis gadasaxadi	1,837	3,147	N/A <sup>3</sup>	4,557	7,809	151%
wminda mogeba	<b>5,982</b>	<b>10,251</b>	<b>113%</b>	<b>16,079</b>	<b>27,552</b>	<b>102%</b>
saSual o Sewonil i gamoSvebul i aqciebi (aTasi)					16,506	
wl is bol os mTl ianad gazavebul i aqciebis raodenoba (aTasi)					27,229	
mogeba erT aqciaze (sabaziso)				0.97	1.67	47%
mogeba erT aqciaze (mTl ianad gazavebul i)				0.59	1.01	12%

2006 wl is `saqarTvel os bankis` segmentebis Sedegebi

(aTasi l ari)	mTl iani saoperacio Semosaval i (Semosaval i)			wminda mogeba		
	2006	wl iuri zrda	2005	2006	wl iuri zrda	2005
korporatiul i da sainvesticio sabanko segmenti	33,222	58%	20,996	14,420	96%	7,361
samoxmarebl o sabanko segmenti	42,809	74%	24,658	8,417	123%	3,771
aqtivebis da dagrovil i qonebis marTvis segmenti <sup>3</sup>	5,151	217%	1,626	461	246%	131
dazRveva	5,012	44%	3,470	271	8%	250
korporatiul i centri/sxva	24,863	96%	12,684	3,983	89%	2,101
j ami	111,056	75%	63,434	27,552	102%	13,621

<sup>1</sup> aSS dol arSi gadayvani ia periodis bol os arsebul i gacvl iTi kursiT 1.7135 l ari erT aSS dol arTan, rac warmoadgens 2006 wl is 31 dekembers arsebul saqarTvel os erovnul i bankis oficial ur gacvl iT kurss

<sup>2</sup> aSS dol arSi gadayvani ia periodis bol os arsebul i gacvl iTi kursiT 1.7925 l ari erT aSS dol arTan, rac warmoadgens 2005 wl is 31 dekembers arsebul saqarTvel os erovnul i bankis oficial ur gacvl iT kurss

<sup>3</sup> 2006 wl isTvis bankis samerCanto sabanko saqmianoba, rac yovel gviri SezRudvis gareSe moicavs `gal t & Taggart kapital is- Sedegebs, dakonsol idirda aqtivebisa da dagrovil i qonebis marTvis strategiul biznes danayofTan, damoukidebl ad, kerZod, `gal t & Taggart kapital is- dafuznebis xarjebis gamokl ebiT, aqtivebisa da dagrovil i qonebis marTvis strategiul i biznes danayofis wminda mogebam 1.8 ml n l ari Seadgina. 2007 wl s banki apirebs aqtivebisa da dagrovil i qonebis marTvis strategiul i biznes danayofis ramdenime danayofad dayofas da moaxdens segmentebis Sedegebis Sesabamisad angariSegbas

sabal anso uwyi si

ss."saqarTvel os bankis" saqarTvel os fasiანი qaral debis erovnul komisiaSi wl iuri angariSgeba

31 dekemberi	2006		zrda <sup>2</sup>
konsolidirebuli, <b>IFRS</b> -ze dafuznebuli aTasi, Tu sxagvarad ar aris miTiTebuli	aSS dol ar <sup>1</sup> (arauditirebuli)	lari	wl iuri
naRdi fuli da ekvivalenti	74,053	126,890	140%
sesxebi da avansebi sakredito institutebze	41,791	71,609	90%
aucil ebeli rezervi saqarTvel os erovnul bankSi	35,869	61,461	112%
sxva angariSebi saqarTvel os erovul bankSi	138	236	-94%
angariSebi da naSTebi sxva bankebSi	5,785	9,912	124%
saxazino val debul ebebi da ekvivalenti	109,378	187,420	8120%
sxva fiqsirebuli Semosavlis mqone instrumentebi	3,387	5,804	-21%
mtliani klientebis sesxebi	433,076	742,075	133%
sesxebis Sesazlo danakargis rezervi	(16,291)	(27,914)	64%
wminda klientebis sesxebi	416,785	714,161	137%
investiciebi sxva kompaniebSi, wminda	952	1,632	61%
ZiriTadi saSual ebebi, wminda	38,755	66,407	85%
aramaterialuri aqtivebi, wminda	2,040	3,495	79%
gudvili	21,807	37,366	552%
sagadasaxado aqtivebi – mimdinare da gadavadebuli	493	845	-67%
winaswari gadaxdebi da sxva aqtivebi	15,266	26,159	104%
<b>mtliani aqtivebi</b>	<b>724,708</b>	<b>1,241,788</b>	<b>169%</b>
klientebis depozitebi	338,007	579,175	115%
depozitebi da sesxebi sxva bankebidan	7,627	13,069	-55%
nasesxebi saxsrebi	130,444	223,516	347%
dazRvevasTan dakavSirebuli val debul ebebi	4,493	7,699	94%
gamoSvebuli fiqsirebuli Semosavlis mqone aqtivebi	814	1,395	22%
sagadasaxado val debul ebebi – mimdinare da gadavadebuli	4,370	7,488	259%
daricxuli da sxva val debul ebebi	22,537	38,617	169%
<b>mtliani val debul ebebi</b>	<b>508,292</b>	<b>870,959</b>	<b>135%</b>
Cveul ebrivi aqciebi	14,708	25,202	71%
saemisio kapitali	154,520	264,770	704%
sakuTari gamosyiduli aqciebi	(584)	(1,001)	1136%
gaunawil ebeli mogeba	24,114	41,319	74%
gadafasebis da sxva rezervi	5,019	8,600	60%
periodis wminda mogeba	16,079	27,552	102%
saaqcio kapitali umciresobis wiliis gamoklebiT	213,856	366,442	306%
umciresobis wili	2,560	4,387	300%
mtliani saaqcio kapitali	216,416	370,829	305%
mtliani val debul ebebi da saaqcio kapitali	724,708	1,241,788	169%
gamoSvebuli aqciebi		<b>25,202,009</b>	
erTi aqciis sabal anso Rirebul eba <sup>4</sup>	8.61	14.75	137%

<sup>1</sup> aSS dol arSi gadayvaniia periodis bol os arsebuli gacviliti kursit 1.7135 lari erT aSS dol arTan, rac warmoadgens 2006 wl is 31 dekembers arsebul saqarTvel os erovnul bankis ofical ur gacvilit kurss

<sup>2</sup> wina wl is imave periodTan Sedarebit: zrda daangariSebuli laris monacemebeze

<sup>3</sup> erTi aqciis sabal anso Rirebul eba udris saaqcio kapitalis damatebuli gamosyiduli sakuTari aqciebi gayofil gamoSvebul Cveul ebriv aqciebze

ZiriTadi koeficientebi

	2006	2005
konsolidirebuli Tusxvagarad ar aris mitiTebuli		
<b>IFRS-ze dafuznebuli, araauditirebuli</b>		
Semosavli anobis koeficientebi		
ukugeba saSualo aqtivebze <sup>1</sup>	3.5%	3.5%
ukugeba saSualo kapitalze <sup>2</sup>	17.1%	20.1%
saprocento Semosavali saSualo Semosavlian aqtivebTan <sup>3</sup>	16.7%	18.3%
Tanxebis xarji <sup>4</sup>	5.8%	4.2%
wminda spredi <sup>5</sup>	10.9%	14.1%
wminda saprocento marJa <sup>6</sup>	11.2%	13.7%
sesxebis Semosavlianoba <sup>7</sup>	17.2%	18.2%
saprocento xarji saprocento SemosavalTan	33.2%	25.2%
wminda ara-saprocento Semosavali saSualo mTlian aqtivebTan	5.6%	6.3%
wminda ara-saprocento Semosavali SemosavalTan <sup>8</sup>	39.2%	38.9%
wminda momsaxurebis da sakomisio Semosavali saSualo Semosavlian aqtivebTan <sup>9</sup>	3.5%	4.9%
wminda momsaxurebis da sakomisio Semosavali SemosavalTan	18.8%	21.7%
saoperacio leveraji <sup>10</sup>	23.8%	1.5%
<b>Recurring Earning Power<sup>11</sup></b>	7.8%	7.6%
wminda mogeba SemosavalTan	24.8%	21.5%
efeqtianobis koeficientebi		
saoperacio xarji saSualo mTlian aqtivebTan <sup>12</sup>	6.4%	8.1%
xarjebi saSualo mTlian aqtivebTan <sup>13</sup>	7.8%	10.3%
xarji/Semosavali <sup>14</sup>	55.1%	63.8%
xarji/Semosavali, damoukideblad `saqarTvel os banki- <sup>15</sup>	51.2%	62.0%
mTliani TanamSromlebis kompensaciis xarji SemosavalTan <sup>16</sup>	30.8%	36.6%
mTliani TanamSromlebis kompensaciis xarji mTlian xarjTan	55.9%	57.4%
mTliani TanamSromlebis kompensaciis xarji saSualo mTlian aqtivebTan	4.4%	5.9%
likvidobis koeficientebi		
wminda sesxebi mTlian aqtivebTan <sup>17</sup>	57.5%	65.3%
saSualo wminda sesxebi saSualo mTlian aqtivebTan	61.7%	58.6%
Semosavliani aqtivebi mTlian aqtivebTan	78.8%	75.6%
saSualo Semosavliani aqtivebi saSualo mTlian aqtivebTan	77.5%	72.0%
likviduri aqtivebi mTlian aqtivebTan <sup>18</sup>	26.6%	15.4%
wminda sesxebi klientebis depozitebTan	123.3%	111.8%
saSualo wminda sesxebi saSualo klientebis depozitebTan	115.3%	90.7%
wminda sesxebi mTlian depozitebTan <sup>19</sup>	120.6%	101.0%
wminda sesxebi mTlian valdebul ebebTan	82.0%	81.5%
mTliani depozitebi mTlian valdebul ebebTan	68.0%	80.7%
klientebis depozitebi mTlian depozitebTan	97.8%	90.3%
klientebis depozitebi mTlian valdebul ebebTan	66.5%	72.9%
naSTebi mimdinare angariSebze klientebis depozitebTan	60.7%	42.0%
moTxovnamde depozitebi klientebis depozitebTan	6.2%	13.5%
vadiani depozitebi klientebis depozitebTan	33.1%	44.6%
mTliani depozitebi mTlian aqtivebTan	47.7%	64.7%
klientebis depozitebi mTlian aqtivebTan	46.6%	58.5%
klientebis depozitebi mTlian saaqcio kapitalTan (jer) <sup>20</sup>	1.56	2.95
sesxebi da avansebi sakredito institutebze/sesxebi da depozitebi sxva bankebidan <sup>21</sup>	548%	131%
mTliani saaqcio kapitali wminda sesxebTan	51.9%	30.3%
leveraji (jer) <sup>22</sup>	2.3	4.0
aqtivebis xarixi		
vadagadacil ebuli sesxebi (lari) <sup>23</sup>	16,266,200	14,428,952
vadagadacil ebuli sesxebi mTliani klientebis sesxebze <sup>24</sup>	2.2%	4.5%
kreditis xarji <sup>25</sup>	2.9%	2.5%
sesxebis SesZl danakargebis rezervi mTliani klientebis sesxebze <sup>26</sup>	3.8%	5.3%
vadagadacil ebuli sesxebis dafarvis koeficienti <sup>27</sup>	171.6%	117.9%
mTliani saaqcio kapitali saSualo wminda klientebis sesxebze	77.0%	39.7%
kapitalis adekvaturoba		
mTliani saaqcio kapitali mTlian aqtivebTan	29.9%	19.8%
<b>BIS tier I kapitalis adekvaturobis koeficienti<sup>28</sup></b>	35.6%	23.0%
<b>BIS mTliani kapitalis adekvaturobis koeficienti<sup>29</sup></b>	38.2%	24.0%
saqarTvel os erovnul bankis tier I kapitalis adekvaturobis koeficienti <sup>30</sup>	23.2%	11.1%
saqarTvel os erovnul bankis mTliani kapitalis adekvaturobis koeficienti <sup>31</sup>	28.5%	13.0%
<i>SeniSma: saSualo monacemebi daTvlilia periodis kvartlebis safuzvelze</i>		
	<b>2006</b>	<b>2005</b>

ss."saqarTvel os bankis" saqarTvel os fasiანი qaral debis erovnul komisiaSi wl iuri angariSgeba

erTi aqciis Rirebul ebis monacemebi		
sabaziso mogeba erT aqciaze (l ari) <sup>32</sup>	1.67	1.14
sabaziso mogeba erT aqciaze (aSS dol ari)	0.97	0.63
gazavebul i mogeba erT aqciaze (l ari) <sup>33</sup>	1.01	0.90
gazavebul i mogeba erT aqciaze (aSS dol ari)	0.59	0.50
erTi aqciis sabal anso Rirebul eba (l ari) <sup>34</sup>	14.75	6.22
erTi aqciis sabal anso Rirebul eba (aSS dol ari)	8.61	3.47
<i>wl iuri zrda</i>	<i>137%</i>	<i>26%</i>
Cveul ebrivi gamoSvebul i aqciebi – saSual o Sewonil i	16,505,701	11,980,471
Cveul ebrivi gamoSvebul i aqciebi – periodis bol os	25,202,009	14,728,704
Cveul ebrivi gamoSvebul i aqciebi - gazavebul i	27,229,418	15,115,373
ZiriTadi saoperacio monacemebi		
srul ganakveTze momuSave TanamSroml ebis raodenoba	2,226	1,174
srul ganakveTze momuSave TanamSroml ebis raodenoba, damoukidebl ad `saqarTvel os banki-	1,601	914
mTl iani aqtivebi erT srul ganakveTze momuSave TanamSromel ze (aTasi l ar)	558	393
mTl iani aqtivebi erT srul ganakveTze momuSave TanamSromel ze, damoukidebl ad		
saqarTvel os bani (aTasi l ari)	776	505
fil ial ebi	99	56
bankomatebi	124	37
pl astikuri baraTebi ( <i>aTasi</i> )	286	63
POS terminal ebi	471	N/A
<i>SeniSvna: saSual o monacemebi daTvl il ia periodis kvartl ebis safuZvel ze</i>		

## koef i ci ent ebi s ganmar t ebebi

- 1 ukugeba saSual o aqtivebze udris periodis wmind a mogeba gayofil i imave periodis kvartal ur saSual o Sewonil aqtivebze
- 2 ukugeba saSual o kapital ze udris periodis wmind a mogeba gayofil i imave periodis kvartal ur saSual o Sewonil saaqcio kapital ze;
- 3 saSual o Semosavl iani aqtivebi gamoTvl il ia kvartal urad; Semosavl iani aqtivebi moicavs: sesxeb s da avansebs sakredito institut ebeze; saxazino val debul ebebs da ekvival ents, sxva fiqsirebul i Semosavl is mqone instrumentebs da kl ientebis sesxeb s
- 4 Tanxebis xarji udris periodis saprocento xarji gayofil i kvartal ur saSual o xarjian val debul ebebeze; xarj iani val debul ebebi moicavs: kl ientebis depozitebs, bankebis depozitebs da sesxeb s, nasesxeb saxsrebs da gamoSvebul fiqsirebul i Semosavl is mqone fasian qaRal deb s
- 5 wmind a spredi udris saprocento Semosaval i gayofil i saSual o Semosavl ian aqtivebze da gamokl ebul i Tanxebis xarj i
- 6 wmind a saprocento marJa udris periodis wmind a saprocento Semosaval i gayofil i igive periodis kvartal ur saSual o Semosavl ian aqtivebze
- 7 sesxebis Semosavl ianoba udris saprocento Semosaval s gamokl ebul i sesxebis SesaZl o danakargebis wmind a rezervi damatebul i sxva aqtivebis amobruneba gayofil i saSual o mTl ian kl ientebis sesxebze
- 8 Semosaval i udris mTl ian saoperacio Semosaval s
- 9 wmind a momsaxurebis da sakomisio Semosaval i moicavs periodis wmind a Semosaval s dokumenturi operaciebidan
- 10 saoperacio l everaJi udris Semosavl is procentul cvl il ebas gamokl ebul i mTl iani xarjebis procentul i cvl il eba
- 11 **Recurring Earning Power** udris periodis mogeba darezervebamde da bonusenamde gayofil i imave periodis saSual o mTl ian aqtivebze
- 12 saoperacio xarji udris mTl ian saoperacio xarj s
- 13 xarji moicavs mTl ian saoperacio xarj ebs, wmind a erTjerad xarj s (Semosaval s), bonusebsa da aqciebze dafuznebul kompensacias
- 14 xarji/Semosavl is koeficienti udris periodis xarji gayofil i mTl ian saoperacio Semosaval ze (Semosaval i)
- 15 xarji/Semosaval is koeficienti, damoukidebl ad `saqarTvel os bankisTvis- udris bankis periodis arakonsolidirebul mTl ian xarjebi gayofil i imave periodis bankis arakonsolidirebul Semosaval ze
- 16 mTl iani TanamSroml ebs kompensaciis xarji moicavs personal is xarj ebs, bonusebsa da aqciebze dafuznebul kompensacias
- 17 wmind a sesxebi udris kl ientebis wmind a sesxeb s
- 18 likviduri aqtivebi moicavs: naRd ful s da ekvival ents, sxva angariSebs saqarTvel os erovnul bankSi, sxva bankebSi angariSebs da sesxeb s, saxazino val debul ebebs da ekvival ents, sxva fiqsirebul i Semosavl is mqone instrumentebs periodis bol os da gayofil ia imave TariRisTvis mTl ian aqtivebze
- 19 mTl iani depozitebi moicavs kl ientebis depozitebs da bankebis depozitebs da sesxeb s
- 20 mTl iani kapital i udris mTl ian saaqcio kapital s
- 21 sesxebi da avansebi sakredito institut ebeze/sesxebi da depozitebi sxva bankebidan udris sesxebi da avansebi sakredito institut ebeze gayofil i sxva bankebis sesxebsa da depozitebze
- 22 l everaJi (jer) udris periodis bol os mTl iani val debul ebebi gayofil i periodis bol os mTl ian kapital ze
- 23 vadagadacil ebul i sesxebi (l ari) udris mTl iani vadagadacil ebul sesxeb s periodis bol os; vadagadacil ebul i sesxebi aris iseTi sesxebi, romel Tac 90 dReze metiT aqvT gadaxdis vada gadacil ebul i
- 24 mTl iani sesxebi udris kl ientebis mTl ian sesxeb s
- 25 kreditis xarji udris periodis wmind a sesxebis SesaZl os danakargebis rezervs gamokl ebul i sxva aqtivebis amobruneba gayofil i periodis kvartal ur saSual o kl ientebis wmind a sesxebze
- 26 sesxebis SesaZl o danakargebis rezervi mTl ian kl ientebis sesxebTan udris periodis bol os sesxebis SesaZl o danakargebis rezervi gayofil i periodis bol os mTl ian kl ientebis sesxebze
- 27 vadagadacil ebul i sesxebis dafarvis koeficienti udris periodis bol os sesxebis SesaZl o danakargebis rezervi gayofil i periodis bol os vadagadacil ebul sesxebze
- 28 **BIS tier I** kapital is adekvaturobis koeficienti udris periodis bol os tier I kapital i gayofil i periodis bol os mTl ian riskis mixedviT Sewonil aqtivebze, orive gamoTvl il ia **Basel Capital Accord I**-is Sesabami sad;
- 29 **BIS mTl iani** kapital is adekvaturobis koeficienti udris periodis bol os mTl iani kapital i gayofil i periodis bol os mTl ian riskis mixedviT Sewonil aqtivebze, orive gamoTvl il ia **Basel Capital Accord I**-is Sesabami sad;
- 30 saqarTvel os erovnul i bankis tier I kapital is adekvaturobis koeficienti udris periodis bol os tier I kapital i gayofil i periodis bol os mTl ian riskis mixedviT Sewonil aqtivebze, orive gaangariSebul ia saqarTvel os erovnul i bankis moTxovnebis Sesabami sad
- 31 saqarTvel os erovnul i bankis mTl iani kapital is adekvaturobis koeficienti udris periodis bol os mTl iani kapital i gayofil i periodis bol os mTl ian riskis mixedviT Sewonil aqtivebze, orive gamoTvl il ia saqarTvel os erovnul i bankis moTxovnebis Sesabami sad
- 32 sabaziso mogeba erT aqciaze udris periodis wmind a mogeba gayofil i saSual o Sewonil i gamoSvebul i Cveul ebrivi aqciebis raodenobaze
- 33 gazavebul i mogeba erT aqciaze udris periodis wmind a mogeba gayofil i periodis bol os gamoSvebul i Cveul brivi aqciebisa da pirobiti val debul ebebis saxiT arsebul i Cveul ebrivi aqciebis raodenobis jamze
- 34 erTi aqciis sabal anso Rirebul eba udris mTl iani kapital isa da sakuTari gamosyidul i aqciebis jami gayofil i mTl iani gamoSvebul i Cveul ebrivi aqciebis raodenobaze