

dauSvebel i a am pres r el i z i s gavr cel eba amer i ki s  
Seer Tebul StatebSi , avstr al i aSi , kanadaSi an i aponi aSi



dauyovnebl i v gasavr cel ebl ad

2006 wl i s 17 noember i

`saqarTvel os banki- pirvel adi saj aro SeTavazebis fasis diapazonis,  
riggareSe aqcionerTa krebis Sedegebis da sameTval yureo sabWoSi  
cvl il ebebis Sesaxeb acxadebs

Tbil isi, saqarTvel o – 2006 wl is 17 noemberi – dRes saqarTvel os wamyvanma  
universal urma bankma, ss `saqarTvel os bankma- gl obal uri depozitarul i  
xel weril ebis saxiT gamoSvebul i sakuTari aqciebis pirvel adi saj aro  
SeTavazebis (`SeTavazeba-) fasis diapazoni gamoacxada. erTi gl obal uri  
depozitarul i xel weril is fasis diapazoni 15.00 aSS dol aridan 17.50  
dol aramde dadginda. SeTavazeba daaxl oebiT 155 milion aSS dol aramde  
Seadgens imis gaTval iswinebiT, Tu aqciebis damatebiTi raodenobis gamoSvebis  
ofcia ganxorciel deba. fasis diapazonis Sesabamisad, garigebis dawyebisas  
bankis sabazro kapital izacia savaraudod 350 milioni aSS dol aridan 425  
milion aSS dol aramde Seadgens.

SeTavazeba moicavs `saqarTvel os bankis- mier axl ademitirebul aqciebs,  
romel Ta emisiac axal i Sesyidvebis da operaciebis gafarToebis mizniT moxda,  
da ukve arsebul aqciebs, roml ebsac aqcionerebi gayidian. gl obal uri  
depozitarul i xel weril ebis SeTavazeba moxdeba aSS-is fargl ebs gareT  
saerTaSoriso institucional ur investorebze. banki apirebs miiRos nebarTva  
imis Sesaxeb, rom moxdebs gl obal uri depozitarul i xel weril ebis  
gaerTianebul i samefos listingis maregul irebel i organos oficial ur siaSi  
ganTavseba da l ondonis safondo birJis bazarze savaWrod daSveba. banki iqneba  
pirvel i qarTul i kompania da meore banki dsT-is wevri qveynebidan, romel ic  
1999 wl is Semdeg sakuTar aqciebs l ondonis safondo birJaze ganaTavsebs.

`saqarTvel os bankis- sameTval yureo sabWos Tavmj domarem, l ado gurgeniZem  
ganacxada: `l ondonis safondo birJaze aqciebis SeTavazeba dagvexmareba  
gavamyarOT l ideri universal uri bankis pozicia saqarTvel oSi, movizidoT  
damatebiTi Tanxebi saerTaSoriso kapital is bazrebidan da movaxdinoT  
aqcionerTa bazis diversificireba. Cven mkafio strategia gvaqvs da es  
SeTavazeba regionSi da sazRvargareT bankis operaciebis gafarToebis  
saSual ebad migvaCnia-.

dauSvebel ia am pres rel izis gavr cel eba ameriki s  
Seer Tebul StatebSi, avstraliaSi, kanadaSi an iaponiaSi

dResve bankma 2006 wl is 6 noembers Catarebul i aqcionerTa riggareSe krebis  
Sedegebis Sesaxeb gamoacxada. aqcionerTa riggareSe krebam daamtka  
nebadarTul i kapital is gazrda 5,552,210 aqciIT, rac zemoxsenebul  
SeTavazebasTan aris dakavSirebuli. 2006 wl is 14 noembris mdgomareobiT  
bankis nebadarTul ma kapital ma 25,335,619 Cveul ebrivi aqcia Seadgina, xolo  
gamoSvebul i aqciebis raodenoba 16,890,413 gautolda.

aqcionerTa riggareSe krebam batonebi al an hirsti da nikol oz enuqize  
sameTval yureo sabWos wevrebadi airCia. sameTval yureo sabWom ki batoni  
enuqize sameTval yureo sabWos Tavmj domaris moadgil ed airCia, xolo batoni  
al an hirsti sakompensacio komisiis wevrad. batoni hirsti banks SeurTda  
rogorc araaRmasrul ebel i direqtori. mas sabanko seqtorSi muSaobis 24  
wliani gamocdileba aqvs. igi `Citibank N.A.--Si maRal Tanamdebobeze  
muSaobda, maT Soris iyo daxurul i saaqcio sazogadoeba `Citibank Russia--s  
prezidenti. dResdReobiT, batoni hirsti ss `rosbankis- araaRmasrul ebel i  
direqtorია. 2006 wl is maisidan batoni enuqize `saqarTvel os bankis-  
sameTval yureo sabWos special uri mrCveli iyo. bankSi mosvl amde batoni  
enuqize muSaobda maRal Tanamdebobeze wamyvan ukrainul sainvesticio bankSi,  
`Concorde Capital--Si, `ABN AMRO--s moskovisa da Londonis ofisebSi,  
agreTve amerikul tel ekomunikaciebis kompaniaSi `Global One Communications  
LLC-.

SeTavazebis mTavar mmarTvel ad dainiSna `ING Bank N.V.--is Londonis  
filial i, `Bank Austria Creditanstalt AG- ki SeTavazebis TanammarTvel ad iqna  
SerCeuli, xolo `saqarTvel os bankis- Svilibili sainvesticio banki `gal t  
& Taggart siquritis- dainiSna gayidvis agentad.

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damatebiti informaciisTvis ixileT [www.bog.ge/ir](http://www.bog.ge/ir) an daukavSirdiT:

saqarTvel os banki  
maka ekizaSvili  
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[ir@bog.ge](mailto:ir@bog.ge)

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I arisa kogut-milingsi  
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saqarTvel os wamyvani universal uri banki, ss `saqarTvel os banki- umsvil esia  
saaqcio kapital is mixedviT, xolo mTliani aqtivebis mixedviT mas bazarze  
meore adgili ukavia. banks sididit meore filial ebis qseli gaaCnia. bankis  
filial ebis raodenoba 98 Seadgens da igi 380,000-ze met fizikur pirs  
emsaxureba. banki sakuTar momxmarebl ebs mTel saqarTvel oSi sTavazobs  
samomxmareblo sabanko da korporatiuli da sainvesticio sabanko  
momsaxurebis farTo speqtrs. garda amisa, banki fizikur pirebs da  
korporaciebs sTavazobs sadazRvevo produqtebis farTo arCevans sakuTari

dauSvebel ia am pres rel izi s gavr cel eba ameriki s  
Seer Tebul StatebSi , avstral iaSi , kanadaSi an iaponi aSi  
Svil obil i kompaniis, `bisiai--s meSveobiT, agreTve aqtivebisa da dagrovil i  
qonebis marTvis momsaxurebas.

finansuri Sedegebi

*momdevno paragrafebSi moyvanil i finansuri informacia ar aris auditirebul i  
da menejmentis Sefasebebs asaxavs. sxvadasxva faqtoris gamo bankis Sedegebi  
SeiZl eba gansxvavdebodes aq moyvanil i Tanxebisgan. Sual edur periodSi bankis  
Sedegebi ar miuTitebs imas Tu rogori iqneba bankis finansuri Sedegi wl is  
bol os.*

bankis menejmentis angariSgebaze dayrdnobiT, 2006 wl is 30 seqtemberis  
mdgomareobiT bankis mTliani aqtivebi 854.7 milion lars gautol da (2005  
wl is 31 dekemberidan moyol ebul i 85.6%-iT gaizarda), xolo mTlianma  
val debul ebebma 717.7 milioni lari Seadgina (2005 wl is 31 dekemberidan  
moyol ebul i 94.4%-iT gaizarda). bankis cxra Tvis (2006 wl is 30 seqtembris  
mdgomareobiT) wminde mogeba 17.3 milion lars gautol da da wina wl is imave  
periodTan SedarebiT 96.0%-iT gaizarda.

`saqarTvel os banks- aqvs 'B+/B' reitingi stabil uri perspeqtiviT `Standard &  
Poor's--gan; 'B3/NP' (ucxouri val uta) da 'Baa3/P-3' (adgil obrivi val uta)  
reitingi stabil uri perspeqtiviT `Moody's--gan; 'B-/B' pozitiuri  
perspeqtiviT `FitchRatings--gan.

am pres rel izSi naxsenebi fasiani qaRal debi ar aris da ar iqneba  
registrirebul i ameriki s Seer Tebul i Statebis 1933 wl is fasiani qaRal debis  
aqtis Sesabamisad (`fasiani qaRal debis aqti-) da dauSvebel ia aRniSnul i  
fasiani qaRal debis ameriki s Seer Tebul i Statebis an Seer Tebul i Statebis  
moqal aqeebisTvis SeTavazeba an gayidva im SemTxvevis garda, Tu moxdeba am  
fasiani qaRal debis `fasiani qaRal debis aqtis- Sesabamisad registrireba an  
fasiani qaRal debi gaTavisufleba `fasiani qaRal debis aqtis- Sesabamisad  
registraciis aucil ebl obisgan. fasiani qaRal debis sajaro SeTavazeba ar  
moxdeba Seer Tebul i Statebis. SesaZl ebel ia gavr cel des sxva SezRudvebi  
gayidvaze.