



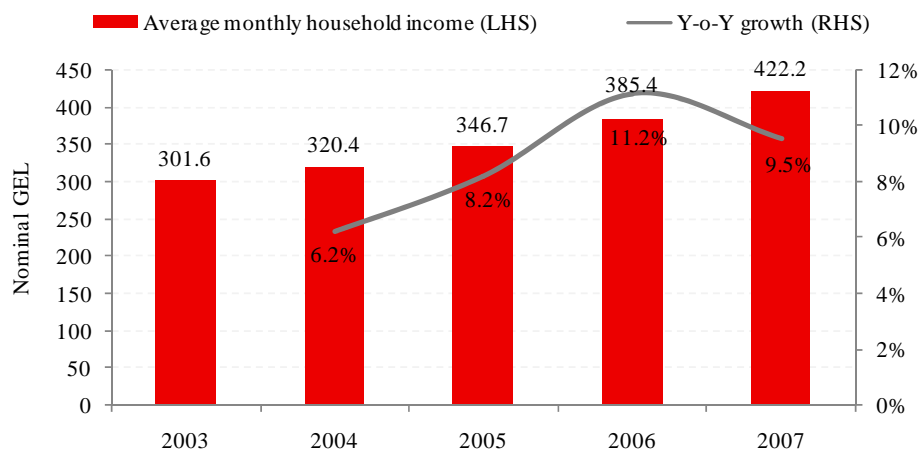
- In 2007, the minimum household income (based on the average household size of 3.7) increased by 11.2% y-o-y (or GEL20.2) to GEL198.9.
- In 2007, the minimum subsistence level of the average working-age male increased by 11.1% y-o-y (or GEL14.2) to GEL118.6.
- In 2007, the minimum subsistence level of the average adult increased by 11.5% y-o-y (or GEL10.7) to GEL105.

Minimum subsistence levels in Georgia, YE2007	GEL	US\$*
Minimum subsistence level of the average working-age male	118.6	71.0
Minimum subsistence level of the average adult	105.0	62.9
Minimum subsistence level of the average household	198.9	119.1
Minimum subsistence levels for households by size:		
One person	105.0	62.9
Two persons	168.0	100.6
Three persons	189.0	113.2
Four persons	210.0	125.7
Five persons	236.3	141.5
Six persons and more	279.4	167.3

*In 2007, GEL/US\$ period-average exchange rate was 1.67.

- In 2007, the average monthly household income increased in Georgia to GEL 422, up 9.5% y-o-y.
- The compound annual growth rate (CAGR) of the average monthly household income in 2004-2007 was 9.6%.

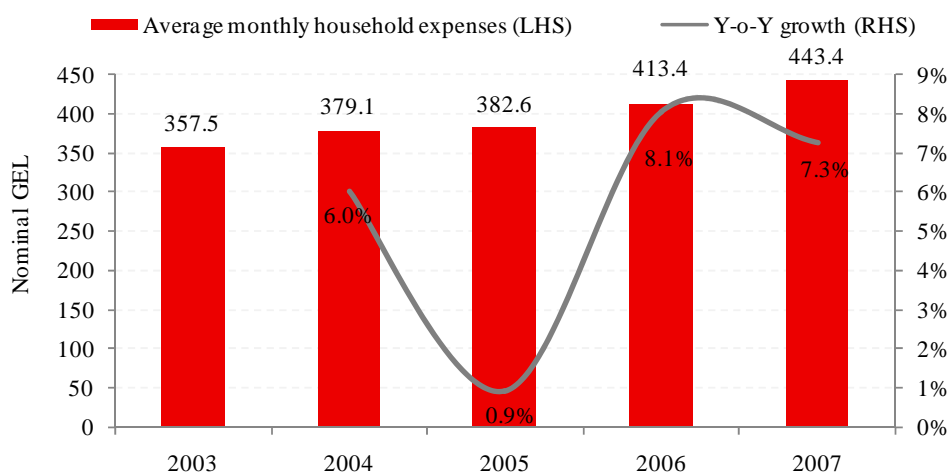
GEL	2004	2005	2006	2007	CAGR '04-'07
Average monthly household income	320.4	346.7	385.4	422.2	9.6%
Y-o-Y growth	6.2%	8.2%	11.2%	9.5%	





- In 2007, the average monthly household expenses increased by 7.3% y-o-y to GEL 443.4.
- The compound annual growth rate (CAGR) of the average monthly household expenses in 2004-2007 was 5.4%.

GEL	2004	2005	2006	2007	CAGR '04-'08
Average monthly household expenses	379.1	382.6	413.4	443.4	5.4%
Y-o-Y growth	6.0	0.9%	8.1%	7.3%	



- In 2007, the Gini Coefficient remained unchanged at 0.36.

Georgia: Key Economic Data	2004A	2005A	2006A	2007A
Nominal GDP (GEL mln)	9,824.3	11,621.0	13,783.9	16,998.6
Real GDP Growth (y-o-y; %)	5.9%	9.6%	9.4%	12.4%
GDP per Capita (US\$)	1,187.2	1,478.4	1,758.7	2,315.2
CPI (e-o-p; %)	7.5%	6.2%	8.8%	11.0%
Net FDI (US\$ mln)	483	542	1,076	1,682
Current Account Deficit as % of GDP	-6.6%	-10.7%	-14.9%	-18.9%
GEL/US\$ (e-o-p)	1.83	1.79	1.71	1.59
GEL/EUR (e-o-p)	2.49	2.12	2.26	2.33
Galt & Taggart Index (e-o-p)	194	320	790	1,041

Source: Department of Statistics, Ministry of Economic Development, Ministry of Finance, National Bank of Georgia

Georgia has, as of the date hereof, the following sovereign credit ratings:

Standard & Poor's	Sovereign Credit Rating	'B+/B'	Stable
FitchRatings	Long Term Issuer Default Rating/Short Term Issuer Default Rating/Country Ceiling	'BB-/B/BB-'	Stable

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