

Bank: JSC "Standard Bank "

Date: 31.03.07

RC Balance Sheet In GEL

In GEL

N	ASSETS	GEL	FX	Total
1	Cash	1,815,796	3,403,220	5,219,016
2	Due from NBG	9,080,438	225	9,080,663
3	Due from Banks	12,461,822	1,058,768	13,520,590
4	Dealing Securities	0	0	0
5	Investment Securities	0	0	0
6.1	Loans	15,845,856	62,019,833	77,865,690
6.2	Less: Loan Loss Reserves	-384,148	-1,534,391	-1,918,540
6	Net Loans	15,461,708	60,485,442	75,947,150
7	Accrued Interest and Dividends Receivable	239,063	712,100	951,163
8	Other Real Estate Owned & Repossessed Assets	17,323	X	17,323
9	Equity Investments	2,538	0	2,538
10	Fixed Assets and Intangible Assets	9,544,710	X	9,544,710
11	Other Assets	2,181,562	159,307	2,340,869
12	TOTAL ASSETS	50,804,960	65,819,062	116,624,022
	LIABILITIES			
13	Due to Banks	15,003,699	560,780	20,611,479
14	Current (Accounts) Deposits	16,553,245	18,341,506	34,894,751
15	Demand Deposits	1,644,280	9,274,130	10,918,410
16	Time Deposits	872,168	21,234,928	22,107,096
17	Own Debt Securities	0	0	0
18	Borrowings	250,000	2,550,000	2,800,000
19	Accrued Interest and Dividends Payable	10,184	362,142	372,326
20	Other Liabilities	1,440,475	198,566	1,639,041
21	Subordinated Debentures	0	8,501,748	8,501,748
22	Total Liabilities	35,774,051	66,070,799	101,844,850
	SHAREHOLDERS' EQUITY			
23	Common Stock	12,600,000	X	12,600,000
24	Preferred Stock	0	X	0
25	Less: Repurchased Shares	0	X	0
26	Share Premium	0	X	0
27	General Reserves	0	X	0
28	Retained Earnings	2,179,172	X	2,179,172
29	Asset Revaluation Reserves	0	X	0
30	Total Shareholders' Equity	14,779,172	X	14,779,172
31	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	50,553,223	66,070,799	116,624,022