

Bank: JSC "Standard bank"				
Date: 31.12.05.				
RI	<b>Income Statement</b>			In GEL
N		GEL	FX	Total
	<b>Interest Income</b>			0
1	Interest Income from Bank's "Nostro" and Deposit Accounts	15,099	24,884	39,983
2	Interest Income from Loans	458214	2370296	2828510
2.1	from the Interbank Loans	28,679	14,804	43,483
2.2	from the Retail or Service Sector Loans	12,050	629,075	641,125
2.3	from the Energy Sector Loans	0	0	0
2.4	from the Agriculture and Forestry Sector Loans	49,890	1176528	1226418
2.5	from the Construction Sector Loans	19,181	6,849	26,030
2.6	from the Mining and Processing Sector Loans	14,396		14,396
2.7	from the Transportation or Communications Sector Loans	72,138	13,163	85,301
2.8	from Individuals Loans	130,361	416,390	546,751
2.9	from Other Sectors Loans	145,915	99,091	245,006
3	Interest and Discount Income from Securities	1,096		1,096
4	Other Interest Income			
5	<b>Total Interest Income</b>	474,409	2395180	2869589
	<b>Interest Expense</b>			
6	Interest Paid on Demand Deposits	438	99,581	100,019
7	Interest Paid on Time Deposits	20	234,542	234,562
8	Interest Paid on Banks Deposits	7,480	133,309	140,789
9	<b>Interest Paid on Own Debt Securities</b>			
10	Interest Paid on Other Borrowings	4,458	83,565	88,023
11	Other Interest Expenses	5,000	179,658	184,658
12	<b>Total Interest Expense</b>	17,396	730,655	748,051
13	<b>Net Interest Income</b>	457,013	1664525	2121538
	<b>Non-Interest Income</b>			
14	Net Fee and Commission Income	50,725	235,950	286,675
14.1	Fee and Commission Income	70,421	339,423	409,844
14.2	<b>Fee and Commission Expense</b>	19,696	103,473	123,169
15	Dividend Income			
16	Gain (Loss) from Dealing Securities			
17	Gain (Loss) from Investment Securities	9,709		9,709
18	Gain (Loss) from Foreign Exchange Trading	131,902		131,902
19	Gain (Loss) from Foreign Exchange Translation	-80,042		-80,042
20	Gain (Loss) on Sales of Fixed Assets	1,129		1,129
21	Non-Interest Income from other Banking Operations	0	12,042	12,042
22	Other Non-Interest Income	285,245		285,245
23	<b>Total Non-Interest Income</b>	398,668	247,992	646,660
	<b>Non-Interest Expenses</b>			
24	Non-Interest Expenses from other Banking Operations	2,196	4,169	6,365
25	Bank Development, Consultation and Marketing Expenses	178,309	13,211	191,520
26	Personnel Expenses	1,044,437	0	1,044,437
27	Operating Costs of Fixed Assets	15,761	0	15,761

