

Bank: JSC Standard Bank

Date: 12/31/2007

Note Following figures are unaudited

Off Balance Sheet Items		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
N							
1	<b>Conditional Obligations</b>	12,999,913	53,191,984	66,191,897	8,747,112	84,037,341	92,784,453
1.1	Acceptances and Endorsements		0	0	0	0	0
1.2	Guarantees Given	2,454,610	713,037	3,167,647	5,081,021	440,474	5,521,495
1.3	Guarantees Received	8,226,362	1,414,748	9,641,110		599,725	599,725
1.4	Pledged Assets Given			0	0	0	0
1.5	Pledged Assets Received	2,259,086	51,064,199	53,323,285	3,666,091	82,997,142	86,663,233
1.6	Other Contingent Liabilities	59,855	0	59,855	0	0	0
2	<b>Legally Binding Obligations</b>	1,151,846	2,030,127	3,181,973	1,645,100	3,752,253	5,397,352
2.1	Funding Commitments of the Bank	1,151,846	2,030,127	3,181,973	1,645,100	3,752,253	5,397,352
2.2	Funding Commitments of other Parties		0	0	0	0	0
2.3	Commitments to Purchase Investment Securities	0	0	0	0	0	0
2.4	Commitments to Sell Investment Securities	0	0	0	0	0	0
2.5	Foreign Exchange Operations	0	0	0	0	0	0
2.6	Forward Foreign Exchange Contracts			0			0
2.7	Other Commitments			0			0
3	<b>Other Liabilities</b>	2,462,110	713,037	3,175,147	5,081,021	440,474	5,521,495
3.1	Obligation Of the Issuer (endorser) to the Bank			0			0
3.2	Clients' Liabilities	2,462,110	713,037	3,175,147	5,081,021	440,474	5,521,495
3.3	Third Parties' Clients' Liability to the Bank			0			0
4	<b>Items to be Held in Safekeeping</b>	151,993	0	151,993	16,629	0	16,629
4.1	Precious Metals			0			0
4.2	Securities			0			0
4.3	Other Items	151,993		151,993	16,629		16,629
5	<b>Interest Rate Contracts</b>	0	0	0	0	0	0
5.1	Notional Value of Interest Rate Swaps			0			0
5.2	Forward Contracts on Financial Instruments			0			0
5.3	Futures Contracts on Financial Instruments			0			0
5.4	Options			0			0
6	<b>Contracts on Commodities and Shareholders Capital</b>	0	0	0	0	0	0
6.1	Notional Value of Swaps			0			0
6.2	Forward Contracts			0			0
6.3	Futures Contracts			0			0
6.4	Options			0			0
7	<b>Unsettled Documents</b>	13,153,929	0	13,153,929	13,999,084	0	13,999,084
7.1	Accounting Documents not Paid in due Time by Reason of Client	13,153,929		13,153,929	13,999,084		13,999,084
7.2	Accounting Documents not Paid in due Time by Reason of Bank			0			0
7.3	Unissued Capital			0			0
8	<b>Written Off Loans</b>	160,041	331,017	491,058	621,976	225,154	847,129
8.1	Unpaid Interest on Loans up to 31.12.2000			0			0
8.2	Unpaid Interest on Loans from to 01.01.2001	40,906	88,043	128,949	24	13,852	13,876
8.3	Problem Loans Written off up to 31.12.2000			0			0
8.4	Problem Loans Written off up to 01.01.2001	74,621	203,199	277,819	449,472	183,326	632,798
8.5	Other Written Off Assets	44,514	39,776	84,290	172,479	27,976	200,455
9	<b>Other Valuables and Documents</b>	203,568	0	203,568	1,117	0	1,117
9.1	Undistributed value parcels			0			0
9.2	Small value inventory	200,643		200,643	50		50
9.3	Strict reporting forms	2,925		2,925	1,067		1,067
9.4	Payment of Special Lottery			0			0
10	<b>Total</b>	30,283,400	56,266,165	86,549,565	30,112,038	88,455,221	118,567,259