

Bank: JSC Standard Bank

Date: 9/30/2007

Off Balance Sheet Items

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Conditional Obligations	22,793,727	95,690,338	118,484,065	18,082,609	48,629,834	66,712,443
1.1	Acceptances and Endorsements	0	0	0	0	0	0
1.2	Guarantees Given	4,201,881	1,553,296	5,755,176	642,081	317,874	959,955
1.3	Guarantees Received	14,197,190	6,765,239	20,962,429	13,713,137	7,153,143	20,866,280
1.4	Pledged Assets Given			0	0	0	0
1.5	Pledged Assets Received	4,394,656	87,371,803	91,766,460	3,727,391	41,158,817	44,886,208
1.6	Other Contingent Liabilities		0	0	0	0	0
2	Legally Binding Obligations	7,254,114	7,255,532	14,509,646	1,440,560	946,548	2,387,108
2.1	Funding Commitments of the Bank	7,254,114	7,255,532	14,509,646	1,440,560	946,548	2,387,108
2.2	Funding Commitments of other Parties			0	0	0	0
2.3	Commitments to Purchase Investment Securities			0	0	0	0
2.4	Commitments to Sell Investment Securities			0	0	0	0
2.5	Foreign Exchange Operations			0	0	0	0
2.6	Forward Foreign Exchange Contracts			0	0	0	0
2.7	Other Commitments			0	0	0	0
3	Other Liabilities	4,201,881	1,553,296	5,755,176	642,081	317,874	959,955
3.1	Obligation Of the Issuer (endorser) to the Bank			0	0	0	0
3.2	Clients' Liabilities	4,201,881	1,553,296	5,755,176	642,081	317,874	959,955
3.3	Third Parties' Clients' Liability to the Bank			0	0	0	0
4	Items to be Held in Safekeeping	105,370	0	105,370	16,097		16,097
4.1	Precious Metals			0			0
4.2	Securities			0			0
4.3	Other Items	105,370		105,370	16,097		16,097
5	Interest Rate Contracts	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	Contracts on Commodities and Shareholders Capital	0	0	0			
6.1	Notional Value of Swaps			0			
6.2	Forward Contracts			0			
6.3	Futures Contracts			0			
6.4	Options			0			
7	Unsettled Documents	11,703,532	0	11,703,532	12,626,603	0	12,626,603
7.1	Accounting Documents not Paid in due Time by Reason of Client	11,703,532		11,703,532	12,626,603		12,626,603
7.2	Accounting Documents not Paid in due Time by Reason of Bank			0			0
7.3	Unissued Capital			0			0
8	Written Off Loans	212,732	161,380	374,112	594,339	287,491	881,830
8.1	Unpaid Interest on Loans up to 31.12.2000			0			0
8.2	Unpaid Interest on Loans from to 01.01.2001	1,746	66,489	68,235	13	50,901	50,914
8.3	Problem Loans Written off up to 31.12.2000			0			0
8.4	Problem Loans Written off up to 01.01.2001	165,577	72,891	238,469	423,116	203,133	626,249
8.5	Other Written Off Assets	45,409	22,000	67,408	171,210	33,457	204,667
9	Other Valuables and Documents	94,589	0	94,589	1,267	0	1,267
9.1	Undistributed value parcels			0			0
9.2	Small value inventory	91,368		91,368			0
9.3	Strict reporting forms	3,221		3,221	1,267		1,267
9.4	Payment of Special Lottery			0			0
10	Total	46,365,944	104,660,546	151,026,489	33,403,556	50,181,747	83,585,303

General Director :



Chief Accountant:

