

Bank: JSC Kor Standard Bank

Date: 9/30/2008

## Off Balance Sheet Items

(GEL)

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Conditional Obligations</b>	5,043,531	51,589,707	56,633,238			
1.1	Acceptances and Endorsements			0			
1.2	Guarantees Given	149,909	81,490	231,399			
1.3	Guarantees Received	1,883,340	823,546	2,706,886			
1.4	Pledged Assets Given			0			
1.5	Pledged Assets Received	3,010,283	50,684,671	53,694,954			
1.6	Other Contingent Liabilities			0			
2	<b>Legally Binding Obligations</b>	1,275,655	20,505,360	21,781,015			
2.1	Funding Commitments of the Bank	1,275,655	20,505,360	21,781,015			
2.2	Funding Commitments of other Parties			0			
2.3	Commitments to Purchase Investment Securities			0			
2.4	Commitments to Sell Investment Securities	0	0	0			
2.5	Foreign Exchange Operations	0	0	0			
2.6	Forward Foreign Exchange Contracts			0			
2.7	Other Commitments			0			
3	<b>Other Liabilities</b>	149,909	81,490	231,399			
3.1	Obligation Of the Issuer (endorser) to the Bank			0			
3.2	Clients' Liabilities	149,909	81,490	231,399			
3.3	Third Parties' Clients' Liability to the Bank			0			
4	<b>Items to be Held in Safekeeping</b>	155,668	0	155,668			
4.1	Precious Metals			0			
4.2	Securities			0			
4.3	Other Items	155,668		155,668			
5	<b>Interest Rate Contracts</b>	0	0	0			
5.1	Notional Value of Interest Rate Swaps			0			
5.2	Forward Contracts on Financial Instruments			0			
5.3	Futures Contracts on Financial Instruments			0			
5.4	Options			0			
6	<b>Contracts on Commodities and Shareholders Capital</b>	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	<b>Unsettled Documents</b>	38,741,810	0	38,741,810			
7.1	Accounting Documents not Paid in due Time by Reason of Client	38,741,810		38,741,810			
7.2	Accounting Documents not Paid in due Time by Reason of Bank			0			
7.3	Unissued Capital			0			
8	<b>Written Off Loans</b>	351,304	464,094	815,398			
8.1	Unpaid Interest on Loans up to 31.12.2000			0			
8.2	Unpaid Interest on Loans from to 01.01.2001	157,831	164,354	322,185			
8.3	Problem Loans Written off up to 31.12.2000			0			
8.4	Problem Loans Written off up to 01.01.2001	93,080	235,128	328,208			
8.5	Other Written Off Assets	100,393	64,612	165,005			
9	<b>Other Valuables and Documents</b>	239,917	0	239,917			
9.1	Undistributed value parcels			0			
9.2	Small value inventory	237,858		237,858			
9.3	Strict reporting forms	2,059		2,059			
9.4	Payment of Special Lottery			0			
10	<b>Total</b>	45,957,794	72,640,651	118,598,445			

Note: Following figures are unaudited. Here is given JSC Kor Standard Bank's data after merging with JSC Kor Bank. New financial year starts on 06/03/2008