

Off Balance Sheet Items

	Reporting Period			Respective period of the previous year		
	GEL	FX	Total	GEL	FX	Total
Conditional Obligations	62,200,805	1,825,870,589	1,888,071,394	46,145,161	1,561,587,939	1,607,733,100
Acceptances and Endorsements	0	0	0	0	0	0
Guarantees Given	2,833,690	26,091,681	28,925,371	2,171,147	15,046,011	17,217,158
Guarantees Received	5,003,800	439,633,717	444,637,517	5,274,300	340,973,613	346,247,913
Pledged Assets Given	0	0	0	0	0	0
Pledged Assets Received	54,349,229	1,351,410,876	1,405,760,105	38,686,521	1,203,995,509	1,242,682,030
Other Contingent Liabilities	14,086	8,734,315	8,748,401	13,193	1,572,806	1,585,999
Legally Binding Obligations	11,395,543	29,850,932	41,246,475	6,885,994	28,537,183	35,423,177
Funding Commitments of the Bank	11,395,543	15,417,608	26,813,151	6,885,994	9,011,494	15,897,488
Funding Commitments of other Parties	0	14,165,250	14,165,250	0	19,364,100	19,364,100
Commitments to Purchase Investment Securities	0	0	0	0	0	0
Commitments to Sell Investment Securities	0	200	200	0	3,002	3,002
Foreign Exchange Operations	0	0	0	0	0	0
Forward Foreign Exchange Contracts	0	0	0	0	0	0
Other Commitments	0	267,874	267,874	0	158,587	158,587
Other Liabilities	2,847,776	34,825,996	37,673,772	2,184,340	16,618,817	18,803,157
Obligation Of the Issuer (endorser) to the Bank	0	0	0	0	0	0
Clients' Liabilities	2,833,690	26,091,681	28,925,371	2,171,147	15,046,011	17,217,158
Third Parties' Clients' Liability to the Bank	14,086	8,734,315	8,748,401	13,193	1,572,806	1,585,999
Items to be Held in Safekeeping	48	0	48	48	0	48
Precious Metals	1	0	1	1	0	1
Securities	2	0	2	2	0	2
Other Items	45	0	45	45	0	45
Interest Rate Contracts	0	0	0	0	0	0
Notional Value of Interest Rate Swaps	0	0	0	0	0	0
Forward Contracts on Financial Instruments	0	0	0	0	0	0
Futures Contracts on Financial Instruments	0	0	0	0	0	0
Options	0	0	0	0	0	0
Contracts on Commodities and Shareholders Capital	0	0	0	0	0	0
Notional Value of Swaps	0	0	0	0	0	0
Forward Contracts	0	0	0	0	0	0
Futures Contracts	0	0	0	0	0	0
Options	0	0	0	0	0	0
Unsettled Documents	162,530,012	215,762	162,745,774	100,019,476	238,769	100,258,245
Accounting Documents not Paid in due Time by Reason of Client	97,246,012	215,762	97,461,774	74,735,476	238,769	74,974,245
Accounting Documents not Paid in due Time by Reason of Bank	0	0	0	0	0	0
Unissued Capital	65,284,000	0	65,284,000	25,284,000	0	25,284,000
Written Off Loans	4,991,039	11,932,744	16,923,783	4,620,675	9,432,772	14,053,447
Unpaid Interest on Loans up to 31.12.2000	0	0	0	0	0	0
Unpaid Interest on Loans from to 01.01.2001	1,879,647	7,377,109	9,256,756	1,383,255	5,488,446	6,871,701
Problem Loans Written off up to 31.12.2000	0	0	0	0	0	0
Problem Loans Written off up to 01.01.2001	90,449	4,286,574	4,377,023	160,364	3,636,289	3,796,653
Other Written Off Assets	3,020,943	269,061	3,290,004	3,077,056	308,037	3,385,093
Other Valuables and Documents	322,421	0	322,421	324,569	0	324,569
Undistributed value parcels	0	0	0	0	0	0
Small value inventory	305,119	0	305,119	278,501	0	278,501
Strict reporting forms	17,302	0	17,302	46,068	0	46,068
Payment of Special Lottery	0	0	0	0	0	0
Total	244,287,644	1,902,696,023	2,146,983,667	160,180,263	1,616,415,480	1,776,595,743

General Director

Chief Accountant