

## Off Balance Sheet Items

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Conditional Obligations</b>	22,747,994	273,612,385	296,360,379	8,761,639	226,393,102	235,154,741
1.1	Acceptances and Endorsements			0			0
1.2	Guarantees Given	531,087	540,941	1,072,028	97,571	1,047,929	1,145,501
1.3	Guarantees Received	9,542,173	221,912	9,764,085	6,710,817	1,039,747	7,750,564
1.4	Pledged Assets Given			0			0
1.5	Pledged Assets Received	12,674,734	272,849,532	285,524,266	1,953,250	224,305,426	226,258,676
1.6	Other Contingent Liabilities	0		0	0		0
2	<b>Legally Binding Obligations</b>	1,988,392	50,200,106	52,188,498	3,102,047	29,698,593	32,800,641
2.1	Funding Commitments of the Bank	1,988,392	33,677,871	35,666,263	3,102,047	29,698,593	32,800,641
2.2	Funding Commitments of other Parties			0			0
2.3	Commitments to Purchase Investment Securities			0			0
2.4	Commitments to Sell Investment Securities	0	0	0	0	0	0
2.5	Foreign Exchange Operations	0	8,281,600	8,281,600	0		0
2.6	Forward Foreign Exchange Contracts		8,240,635	8,240,635			0
2.7	Other Commitments			0			0
3	<b>Other Liabilities</b>	531,087	540,941	1,072,028	97,571	1,047,929	1,145,501
3.1	Obligation Of the Issuer (endorser) to the Bank			0			0
3.2	Clients' Liabilities	531,087	540,941	1,072,028	97,571	1,047,929	1,145,501
3.3	Third Parties' Clients' Liability to the Bank			0	0		0
4	<b>Items to be Held in Safekeeping</b>	59,286	0	59,286	74,511	0	74,511
4.1	Precious Metals			0			0
4.2	Securities			0			0
4.3	Other Items	59,286		59,286	74,511		74,511
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>	230,739,899	56,361	230,796,260	174,491,953	34,128	174,526,081
7.1	Accounting Documents not Paid in due Time by Reason of Client	230,739,899	56,361	230,796,260	174,491,953	34,128	174,526,081
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>	2,752,105	18,048,395	20,800,501	2,458,215	13,096,193	15,554,408
8.1	Unpaid Interest on Loans up to 31.12.2000			0			0
8.2	Unpaid Interest on Loans from to 01.01.2001	1,582,397	3,784,077	5,366,474	1,634,406	9,859,159	11,493,565
8.3	Problem Loans Written off up to 31.12.2000			0			0
8.4	Problem Loans Written off up to 01.01.2001	513,456	3,743,513	4,256,969	329,963	1,702,177	2,032,140
8.5	Other Written Off Assets	656,252	10,520,806	11,177,058	493,845	1,534,857	2,028,702
9	<b>Other Valuables and Documents</b>	472,018	0	472,018	411,492	0	411,492
9.1	Undistributed value parcels			0			0
9.2	Small value inventory	467,828		467,828	407,268		407,268
9.3	Strict reporting forms	4,190		4,190	4,224		4,224
9.4	Payment of Special Lottery			0			0
10	<b>Total</b>	259,290,781	342,458,188	601,748,969	189,397,428	270,269,946	459,667,374

General Director

Chief Accountant