

Off Balance Sheet Items

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Conditional Obligations	39,428,093	482,464,531	521,892,624	28,607,980	375,980,356	404,588,336
1.1	Acceptances and Endorsements			0			0
1.2	Guarantees Given	8,142,110	8,706,943	16,849,053	3,048,979	103,048	3,152,027
1.3	Guarantees Received	7,343,085	43,816	7,386,900	10,712,188	119,436	10,831,624
1.4	Pledged Assets Given			0			0
1.5	Pledged Assets Received	23,942,899	472,275,983	496,218,881	14,846,813	363,326,554	378,173,367
1.6	Other Contingent Liabilities	0	1,437,789	1,437,789	0	12,431,318	12,431,318
2	Legally Binding Obligations	7,640,490	31,856,524	39,497,014	6,066,214	67,591,290	73,657,504
2.1	Funding Commitments of the Bank	7,640,490	31,856,524	39,497,014	6,066,214	43,495,727	49,561,941
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
2.5	Foreign Exchange Operations			0		12,095,063	12,095,063
2.6	Forward Foreign Exchange Contracts			0		12,000,500	12,000,500
2.7	Other Commitments			0			0
3	Other Liabilities	8,142,110	10,144,732	18,286,842	3,048,979	12,534,366	15,583,345
3.1	Obligation Of the Issuer (endorser) to the Bank			0			0
3.2	Clients' Liabilities	8,142,110	10,144,732	18,286,842	3,048,979	12,534,366	15,583,345
3.3	Third Parties' Clients' Liability to the Bank			0			0
4	Items to be Held in Safekeeping	42,051	0	42,051	46,901	0	46,901
4.1	Precious Metals			0			0
4.2	Securities			0			0
4.3	Other Items	42,051		42,051	46,901		46,901
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	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	Unsettled Documents	486,536,202	1,910,887	488,447,089	418,666,075	1,327,615	419,993,689
7.1	Accounting Documents not Paid in due Time by Reason of Client	486,536,202	1,910,887	488,447,089	418,666,075	1,327,615	419,993,689
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	10,004,531	38,314,455	48,318,986	7,455,971	21,093,489	28,549,460
8.1	Unpaid Interest on Loans up to 31.12.2000			0			0
8.2	Unpaid Interest on Loans from to 01.01.2001	7,200,567	17,856,584	25,057,151	5,620,905	5,016,289	10,637,194
8.3	Problem Loans Written off up to 31.12.2000			0			0
8.4	Problem Loans Written off up to 01.01.2001	2,152,605	6,179,050	8,331,655	1,182,028	4,874,015	6,056,044
8.5	Other Written Off Assets	651,359	14,278,821	14,930,180	653,038	11,203,185	11,856,223
9	Other Valuables and Documents	609,143	0	609,143	576,730	0	576,730
9.1	Undistributed value parcels			0			0
9.2	Small value inventory	606,387		606,387	573,583		573,583
9.3	Strict reporting forms	2,756		2,756	3,147		3,147
9.4	Payment of Special Lottery			0			0
10	Total	552,402,619	564,691,130	1,117,093,750	464,468,850	478,527,115	942,995,966

General Director

Chief Accountant