

Bank: "Basisbank"

Date: 30-Sep-16

sheet N1

Balance Sheet *

in lari

N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	10,475,504	11,255,742	21,731,246	10,805,684	13,603,062	24,408,747
2	Due from NBG	7,683,019	132,601,946	140,284,965	13,597,155	47,518,202	61,115,357
3	Due from Banks	2,698,425	45,594,616	48,293,041	54,080	96,372,305	96,426,384
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	128,656,214	0	128,656,214	130,285,320	0	130,285,320
6.1	Loans	144,516,842	298,609,058	443,125,900	186,445,490	265,787,782	452,233,271
6.2	Less: Loan Loss Reserves	(4,715,442)	(17,176,225)	(21,891,666)	(5,108,780)	(16,493,118)	(21,601,898)
6	Net Loans	139,801,401	281,432,833	421,234,234	181,336,710	249,294,663	430,631,373
7	Accrued Interest and Dividends Receivable	2,796,136	1,771,768	4,567,903	2,686,310	1,520,977	4,207,286
8	Other Real Estate Owned & Repossessed Assets	4,537,028	X	4,537,028	1,774,345	X	1,774,345
9	Equity Investments	5,259,355	0	5,259,355	5,259,355	0	5,259,355
10	Fixed Assets and Intangible Assets	22,456,207	X	22,456,207	17,884,666	X	17,884,666
11	Other Assets	4,231,425	4,789,939	9,021,364	3,774,936	5,166,816	8,941,752
12	TOTAL ASSETS	328,594,712	477,446,844	806,041,556	367,458,561	413,476,025	780,934,585
	LIABILITIES						
13	Due to Banks	4,501,144	61,272	4,562,416	7,027,494	1,392,159	8,419,653
14	Current (Accounts) Deposits	63,932,933	65,591,848	129,524,780	53,168,291	46,145,392	99,313,683
15	Demand Deposits	23,439,433	59,601,367	83,040,800	20,758,324	39,038,914	59,797,238
16	Time Deposits	40,146,913	266,824,738	306,971,651	45,739,385	240,587,373	286,326,759
17	Own Debt Securities			0			0
18	Borrowings	4,039,704	93,188,000	97,227,704	79,995,275	47,903,388	127,898,662
19	Accrued Interest and Dividends Payable	1,338,909	7,149,843	8,488,752	995,809	3,720,793	4,716,602
20	Other Liabilities	8,668,680	2,264,331	10,933,011	6,149,256	46,200,008	52,349,264
21	Subordinated Debentures	0	0	0	0	4,763,200	4,763,200
22	Total Liabilities	146,067,716	494,681,399	640,749,115	213,833,834	429,751,226	643,585,060
	EQUITY CAPITAL						
23	Common Stock	16,057,277	X	16,057,277	15,975,647	X	15,975,647
24	Preferred Stock	0	X	0	0	X	0
25	Less: Repurchased Shares	0	X	0	0	X	0
26	Share Premium	74,865,296	X	74,865,296	74,196,872	X	74,196,872
27	General Reserves	47,179,134	X	47,179,134	35,303,003	X	35,303,003
28	Retained Earnings	18,589,079	X	18,589,079	8,403,807	X	8,403,807
29	Asset Revaluation Reserves	8,601,655	X	8,601,655	3,470,195	X	3,470,195
30	Total Equity Capital	165,292,441	X	165,292,441	137,349,525	X	137,349,525
31	TOTAL LIABILITIES AND EQUITY CAPITAL	311,360,158	494,681,399	806,041,556	351,183,359	429,751,226	780,934,585

• Non-audited data presented in accordance of the regulations of NBG

Bank: "Basisbank"

Date: 9/30/2016

sheet N2

in lari

Income Statement *

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	Interest Income						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	616,800	513,119	1,129,919	921,963	42,961	964,924
2	Interest Income from Loans	14,477,025	22,882,873	37,359,897	11,361,710	19,734,643	31,096,353
2.1	from the Interbank Loans	8,473		8,473	605,254		605,254
2.2	from the Retail or Service Sector Loans	2,926,924	7,102,184	10,029,108	2,869,084	6,480,909	9,349,993
2.3	from the Energy Sector Loans	201,214	4,328	205,543	140,938	8,595	149,533
2.4	from the Agriculture and Forestry Sector Loans	372,264	742,218	1,114,482	136,640	588,545	725,185
2.5	from the Construction Sector Loans	879,931	2,808,583	3,688,514	398,910	1,827,079	2,225,989
2.6	from the Mining and Mineral Processing Sector Loans	675,900	853,975	1,529,875	920,172	803,551	1,723,723
2.7	from the Transportation or Communications Sector Loans	520	41,647	42,167	340	32,603	32,943
2.8	from Individuals Loans	5,753,387	10,513,287	16,266,674	4,660,185	9,243,853	13,904,038
2.9	from Other Sectors Loans	3,658,412	816,650	4,475,062	1,630,187	749,509	2,379,696
3	Fees/penalties income from loans to customers	423,904	843,064	1,266,968	201,304	574,116	775,420
4	Interest and Discount Income from Securities	7,072,967		7,072,967	7,455,928		7,455,928
5	Other Interest Income	543,687	141,196	684,883	390,437	182,317	572,754
6	Total Interest Income	23,134,382	24,380,252	47,514,634	20,331,342	20,534,038	40,865,380
	Interest Expense						
7	Interest Paid on Demand Deposits	2,900,140	1,067,377	3,967,517	1,850,700	892,255	2,742,955
8	Interest Paid on Time Deposits	2,564,505	7,418,034	9,982,539	2,934,679	4,396,488	7,331,167
9	Interest Paid on Banks Deposits	932,228	36,239	968,468	285,574	396,637	682,211
10	Interest Paid on Own Debt Securities	65,342		65,342	57,340		57,340
11	Interest Paid on Other Borrowings	1,102,117	3,320,685	4,422,802	2,516,590	1,934,866	4,451,456
12	Other Interest Expenses			0			0
13	Total Interest Expense	7,564,333	11,842,335	19,406,668	7,644,883	7,620,247	15,265,130
14	Net Interest Income	15,570,049	12,537,916	28,107,966	12,686,460	12,913,791	25,600,250
	Non-Interest Income						
15	Net Fee and Commission Income	1,057,334	305,616	1,362,950	1,443,203	306,226	1,749,429
15.1	Fee and Commission Income	2,040,593	1,710,412	3,751,004	2,335,810	1,623,653	3,959,463
15.2	Fee and Commission Expense	983,259	1,404,796	2,388,055	892,608	1,317,427	2,210,034
16	Dividend Income			0			0
17	Gain (Loss) from Dealing Securities			0			0
18	Gain (Loss) from Investment Securities			0			0
19	Gain (Loss) from Foreign Exchange Trading	2,805,488		2,805,488	2,793,706		2,793,706
20	Gain (Loss) from Foreign Exchange Translation	(151,954)		(151,954)	(58,872)		(58,872)
21	Gain (Loss) on Sales of Fixed Assets	30,222		30,222	33,881		33,881
22	Non-Interest Income from other Banking Operations	105,237	1,945	107,182	92,199	84,056	176,255
23	Other Non-Interest Income	449,450	1,348,873	1,798,323	401,588	747,372	1,148,959
24	Total Non-Interest Income	4,295,777	1,656,434	5,952,211	4,705,704	1,137,654	5,843,358
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	651,541	36,283	687,824	640,965	108,925	749,890
26	Bank Development, Consultation and Marketing Expenses	1,018,954	132,845	1,151,799	1,112,267	36,431	1,148,698
27	Personnel Expenses	6,858,002		6,858,002	6,163,981		6,163,981
28	Operating Costs of Fixed Assets	61,292		61,292	52,736		52,736
29	Depreciation Expense	943,801		943,801	737,877		737,877
30	Other Non-Interest Expenses	1,488,037	37,694	1,525,731	1,348,551	43,121	1,391,672
31	Total Non-Interest Expenses	11,021,627	206,822	11,228,449	10,056,378	188,478	10,244,855
32	Net Non-Interest Income	(6,725,850)	1,449,612	(5,276,238)	(5,350,674)	949,176	(4,401,498)
33	Net Income before Provisions	8,844,199	13,987,528	22,831,727	7,335,786	13,862,967	21,198,753
34	Loan Loss Reserve	1,702,500	X	1,702,500	12,213,755	X	12,213,755
35	Provision for Possible Losses on Investments and Securities		X	0		X	0
36	Provision for Possible Losses on Other Assets	455,242	X	455,242	323,768	X	323,768
37	Total Provisions for Possible Losses	2,157,742	0	2,157,742	12,537,524	0	12,537,524
38	Net Income before Taxes and Extraordinary Items	6,686,457	13,987,528	20,673,986	(5,201,738)	13,862,967	8,661,229
39	Taxation	2,076,906		2,076,906	239,449		239,449
40	Net Income after Taxation	4,609,551	13,987,528	18,597,079	(5,441,187)	13,862,967	8,421,780
41	Extraordinary Items	(8,000)		(8,000)	(17,973)		(17,973)
42	Net Income	4,601,551	13,987,528	18,589,079	(5,459,160)	13,862,967	8,403,807

* Non-audited data presented in accordance of the regulations of NBS

Bank: "Basisbank"

Date: 9/30/2016

sheet N3

Off Balance Sheet Items *

in lari

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Contingent Liabilities	180,203,578	3,210,189,315	3,390,392,893	293,248,633	2,615,727,832	2,908,976,465
1.1	Acceptances and Endorsements			0			0
1.2	Guarantees Given	33,923,513	4,047,087	37,970,600	33,019,464	7,367,242	40,386,706
1.3	Guarantees Received **	71,343,757	2,132,756,849	2,204,100,606	92,938,900	1,912,470,003	2,005,408,903
1.3.1	<i>Surety, joint liability</i>	70,145,657	2,130,017,634	2,200,163,291	92,388,595	1,912,411,814	2,004,800,409
1.3.2	<i>Guarantee</i>	1,198,100	2,739,215	3,937,315	550,305	58,189	608,494
1.4	Pledged Assets Given	13,583,000	0	13,583,000	89,991,488	27,458,864	117,450,352
1.5	Pledged Assets Received **	61,353,308	1,073,385,379	1,134,738,687	77,298,781	668,431,724	745,730,505
1.5.1	Cash	11,175,638	88,205,442	99,381,080	13,928,423	50,079,571	64,007,994
1.5.2	Precious metals and stones	0	4,659,400	4,659,400	0	3,459,767	3,459,767
1.5.3	Real Estate:	26,270,987	848,480,309	874,751,296	28,470,516	543,541,554	572,012,071
1.5.3.1	<i>Residential Property</i>	26,142,318	413,022,119	439,164,437	28,315,786	281,123,055	309,438,841
1.5.3.2	<i>Commercial Property</i>	0	291,399,397	291,399,397	0	183,949,374	183,949,374
1.5.3.3	<i>Complex Real Estate</i>	0	12,360,806	12,360,806	0	7,040,057	7,040,057
1.5.3.4	<i>Land Parcel</i>	96,469	101,054,234	101,150,703	154,730	49,957,902	50,112,632
1.5.3.5	<i>Other</i>	32,200	30,643,753	30,675,953	0	21,471,166	21,471,166
1.5.4	Movable Property	20,442,743	77,338,388	97,781,131	30,210,495	58,590,023	88,800,517
1.5.5	Shares Pledged	0	8,811,566	8,811,566	0	4,152,681	4,152,681
1.5.6	Securities	0	9,497,085	9,497,085	0	602,013	602,013
1.5.7	Other	3,463,939	36,393,190	39,857,129	4,689,347	8,006,114	12,695,461
1.6	Other Contingent Liabilities			0			0
2	Legally Binding Obligations	21,772,563	25,062,129	46,834,691	14,990,186	25,303,833	40,294,018
2.1	Funding Commitments of the Bank	14,118,188	24,779,628	38,897,816	14,685,091	17,870,211	32,555,302
2.2	Funding Commitments of other Parties	7,490,400	239,434	7,729,834	282,400	7,389,568	7,671,968
2.3	Commitments to Purchase Investment Securities			0			0
2.4	Commitments to Sell Investment Securities			0			0
2.5	Foreign Exchange Operations	0		0	0		0
2.6	Forward Foreign Exchange Contracts	0	0	0	0	0	0
2.7	Other Commitments	163,974	43,067	207,041	22,695	44,053	66,748
3	Other Liabilities	33,923,513	4,047,087	37,970,600	33,019,464	7,367,242	40,386,706
3.1	Obligation Of the Issuer (endorser) to the Bank			0			0
3.2	Clients' Liabilities	33,923,513	4,047,087	37,970,600	33,019,464	7,367,242	40,386,706
3.3	Third Parties' Clients' Liability to the Bank		0	0		0	0
4	Items to be Held in Safekeeping	3,850,000	0	3,850,000	0	0	0
4.1	Precious Metals			0			0
4.2	Securities	3,850,000		3,850,000			0
4.3	Other Items	0		0			0
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	340,869,210	1,916,935	342,786,145	357,910,235	845,017	358,755,252
7.1	Accounting Documents not Paid in due Time by Reason of C	340,869,210	1,916,935	342,786,145	357,910,235	845,017	358,755,252
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	4,023,313	4,721,645	8,744,958	3,408,836	4,410,960	7,819,796
8.1	Unpaid Interest on Loans up to 31.12.2000	0	0	0	0	0	0
8.2	Unpaid Interest on Loans from to 01.01.2001	525,476	2,135,919	2,661,394	288,407	2,467,398	2,755,806
8.3	Problem Loans Written off up to 31.12.2000	0	0	0	0	0	0
8.4	Problem Loans Written off up to 01.01.2001	3,497,837	2,476,654	5,974,491	3,120,429	1,943,561	5,063,990
8.5	Other Written Off Assets	0	109,072	109,072	0	0	0
9	Other Valuables and Documents	648	0	648	564	0	564
9.1	Undistributed value parcels			0			0
9.2	Small value inventory			0			0
9.3	Strict reporting forms	648	0	648	564	0	564
9.4	Payment of Special Lottery			0			0
10	Total	584,642,825	3,245,937,110	3,830,579,936	702,577,919	2,653,654,883	3,356,232,801

* Non-audited data presented in accordance of the regulations of NBS

** Calculation and submission procedure of "Guarantees Received" (1.3) and "Pledged Assets Received" (1.5) has changed

Bank:

"Basisbank"

Date:

9/30/2016

sheet N4

Economic Ratios *

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio $\geq 7.2\%$	20.52%	19.51%
2	Regulatory Capital Ratio $\geq 10.8\%$	23.62%	22.03%
3	Risk Weighted Assets/Total Assets	83.15%	81.98%
4	Cash Dividend/Net Income	16%	10%
	Income		
5	Total Interest Income / Average Annual Assets	8.53%	7.73%
6	Total Interest Expense / Average Annual Assets	3.48%	2.89%
7	Earnings from Operations / Average Annual Assets	4.12%	4.02%
8	Net Interest Margin	5.04%	4.84%
9	Return on Average Assets (ROA)	3.34%	1.59%
10	Return on Average Equity (ROE)	15.83%	8.39%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	4.61%	4.23%
12	LLR/Total Loans	4.94%	4.78%
13	FX Loans/Total Loans	67.39%	58.77%
14	FX Assets/Total Assets	59.23%	52.95%
15	Loan Growth-YTD	-4.01%	62.70%
	LIQUIDITY		
16	Liquid Assets/Total Assets	41.78%	31.66%
17	FX Liabilities/Total Liabilities	77.20%	66.77%
18	Current & Demand Deposits/Total Assets	26.37%	20.37%

* Non-audited data presented in accordance of the regulations of NBG

Bank:

"Basisbank"

Date:

9/30/2016

Information about Supervisory Board, Directorate and Shareholders

	Members of Supervisory Board	
1	Zhang Jun	
2	Zhou Ning	
3	Zaiqi Mi	
4	David Tsaava	
5	Li Hui	
	Members of Board of Directors	
1	David Tsaava	
2	Lia Aslanikashvili	
3	David Kakabadze	
4	Levan Gardaphkhadze	
5	Li Hui	
	List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	Xinjiang HuaLing Industry & Trade (Group) Co LTD	92.30%
2	Zaiqi Mi	6.97%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Enhua Mi	92.22%
2	Zaiqi Mi	6.97%