

Balance Sheet \*

		Reporting Period			Respective period of the previous year		
N	ASSETS	GEL	FX	Total	GEL	FX	Total
1	Cash	10,805,684	13,603,062	24,408,747	10,532,799	9,487,683	20,020,482
2	Due from NBG	13,597,155	47,518,202	61,115,357	17,908,813	31,869,014	49,777,827
3	Due from Banks	54,080	96,372,305	96,426,384	14,845,256	118,763,960	133,609,216
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	130,285,320	0	130,285,320	145,679,512	0	145,679,512
6.1	Loans	186,445,490	265,787,782	452,233,271	86,702,529	148,944,676	235,647,205
6.2	Less: Loan Loss Reserves	(5,108,780)	(16,493,118)	(21,601,898)	(2,211,894)	(5,760,995)	(7,972,889)
6	Net Loans	181,336,710	249,294,663	430,631,373	84,490,635	143,183,681	227,674,316
7	Accrued Interest and Dividends Receivable	2,686,310	1,520,977	4,207,286	1,434,606	841,137	2,275,743
8	Other Real Estate Owned & Repossessed Assets	1,774,345	X	1,774,345	1,137,361	X	1,137,361
9	Equity Investments	5,259,355	0	5,259,355	5,259,355	0	5,259,355
10	Fixed Assets and Intangible Assets	17,884,666	X	17,884,666	17,418,165	X	17,418,165
11	Other Assets	3,774,936	5,166,816	8,941,752	3,348,695	3,495,376	6,844,070
12	TOTAL ASSETS	367,458,561	413,476,025	780,934,585	302,055,197	307,640,850	609,696,048
	LIABILITIES						
13	Due to Banks	7,027,494	1,392,159	8,419,653	10,018,673	14,493,497	24,512,170
14	Current (Accounts) Deposits	53,168,291	46,145,392	99,313,683	68,461,222	125,925,686	194,386,908
15	Demand Deposits	20,758,324	39,038,914	59,797,238	31,220,134	48,761,187	79,981,321
16	Time Deposits	45,739,385	240,587,373	286,326,759	51,994,062	78,551,520	130,545,583
17	Own Debt Securities			0			0
18	Borrowings	79,995,275	47,903,388	127,898,662	62,480	29,993,909	30,056,389
19	Accrued Interest and Dividends Payable	995,809	3,720,793	4,716,602	520,788	2,352,347	2,873,135
20	Other Liabilities	6,149,256	46,200,008	52,349,264	6,074,955	10,125,007	16,199,963
21	Subordinated Debentures	0	4,763,200	4,763,200	0	3,504,800	3,504,800
22	Total Liabilities	213,833,834	429,751,226	643,585,060	168,352,314	313,707,954	482,060,269
	EQUITY CAPITAL						
23	Common Stock	15,975,647	X	15,975,647	15,940,647	X	15,940,647
24	Preferred Stock	0	X	0	0	X	0
25	Less: Repurchased Shares	0	X	0	0	X	0
26	Share Premium	74,196,872	X	74,196,872	73,966,643	X	73,966,643
27	General Reserves	35,303,003	X	35,303,003	22,863,812	X	22,863,812
28	Retained Earnings	8,403,807	X	8,403,807	11,394,482	X	11,394,482
29	Asset Revaluation Reserves	3,470,195	X	3,470,195	3,470,195	X	3,470,195
30	Total Equity Capital	137,349,525	X	137,349,525	127,635,779	X	127,635,779
31	TOTAL LIABILITIES AND EQUITY CAPITAL	351,183,359	429,751,226	780,934,585	295,988,093	313,707,954	609,696,048

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

Bank: Basisbank  
Date: 30-Sep-15

sheet N2

Income Statement \*

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		Reporting Period			Respective period of the previous year		
N		GEL	FX	Total	GEL	FX	Total
	Interest Income						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	921,963	42,961	964,924	1,425,902	33,915	1,459,817
2	Interest Income from Loans	11,361,710	19,734,643	31,096,353	6,085,310	13,720,959	19,806,269
2.1	from the Interbank Loans	605,254		605,254			0
2.2	from the Retail or Service Sector Loans	2,869,084	6,480,909	9,349,993	1,839,705	4,809,567	6,649,272
2.3	from the Energy Sector Loans	140,938	8,595	149,533	122,703	9,721	132,424
2.4	from the Agriculture and Forestry Sector Loans	136,640	588,545	725,185	41,496	200,232	241,727
2.5	from the Construction Sector Loans	398,910	1,827,079	2,225,989	207,364	984,747	1,192,111
2.6	from the Mining and Mineral Processing Sector Loans	920,172	803,551	1,723,723	678,530	493,778	1,172,307
2.7	from the Transportation or Communications Sector Loans	340	32,603	32,943	148	60,990	61,138
2.8	from Individuals Loans	4,660,185	9,243,853	13,904,038	2,909,912	6,408,079	9,317,992
2.9	from Other Sectors Loans	1,630,187	749,509	2,379,696	285,453	753,845	1,039,298
3	Fees/penalties income from loans to customers	201,304	574,116	775,420	171,940	414,062	586,003
4	Interest and Discount Income from Securities	7,455,928		7,455,928	3,852,966		3,852,966
5	Other Interest Income	390,437	182,317	572,754	126,247	134,779	261,026
6	Total Interest Income	20,331,342	20,534,038	40,865,380	11,662,365	14,303,715	25,966,080
	Interest Expense						
7	Interest Paid on Demand Deposits	1,850,700	892,255	2,742,955	1,599,634	713,306	2,312,940
8	Interest Paid on Time Deposits	2,934,679	4,396,488	7,331,167	978,557	2,934,171	3,912,728
9	Interest Paid on Banks Deposits	285,574	396,637	682,211	15,123	433,044	448,168
10	Interest Paid on Own Debt Securities	57,340		57,340	38,556		38,556
11	Interest Paid on Other Borrowings	2,516,590	1,934,866	4,451,456	6,214	1,382,352	1,388,566
12	Other Interest Expenses			0			0
13	Total Interest Expense	7,644,883	7,620,247	15,265,130	2,638,084	5,462,874	8,100,958
14	Net Interest Income	12,686,460	12,913,791	25,600,250	9,024,281	8,840,841	17,865,122
	Non-Interest Income						
15	Net Fee and Commission Income	1,443,203	306,226	1,749,429	840,910	780,559	1,621,469
15.1	Fee and Commission Income	2,335,810	1,623,653	3,959,463	1,431,414	1,500,844	2,932,257
15.2	Fee and Commission Expense	892,608	1,317,427	2,210,034	590,504	720,285	1,310,788
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	2,793,706		2,793,706	2,284,626		2,284,626
20	Gain (Loss) from Foreign Exchange Translation	(58,872)		(58,872)	(152,754)		(152,754)
21	Gain (Loss) on Sales of Fixed Assets	33,881		33,881	(17,241)		(17,241)
22	Non-Interest Income from other Banking Operations	92,199	84,056	176,255	67,456	211,975	279,431
23	Other Non-Interest Income	401,588	747,372	1,148,959	199,686	405,163	604,848
24	Total Non-Interest Income	4,705,704	1,137,654	5,843,358	3,222,682	1,397,697	4,620,379
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	640,965	108,925	749,890	435,551	78,814	514,365
26	Bank Development, Consultation and Marketing Expenses	1,112,267	36,431	1,148,698	935,633	10,523	946,156
27	Personnel Expenses	6,163,981		6,163,981	5,530,881		5,530,881
28	Operating Costs of Fixed Assets	52,736		52,736	42,260		42,260
29	Depreciation Expense	737,877		737,877	651,819		651,819
30	Other Non-Interest Expenses	1,348,551	43,121	1,391,672	1,206,738	32,454	1,239,191
31	Total Non-Interest Expenses	10,056,378	188,478	10,244,855	8,802,882	121,790	8,924,672
32	Net Non-Interest Income	(5,350,674)	949,176	(4,401,498)	(5,580,200)	1,275,907	(4,304,293)
33	Net Income before Provisions	7,335,786	13,862,967	21,198,753	3,444,081	10,116,748	13,560,829
34	Loan Loss Reserve	12,213,755	X	12,213,755	1,621,057	X	1,621,057
35	Provision for Possible Losses on Investments and Securities		X	0		X	0
36	Provision for Possible Losses on Other Assets	323,768	X	323,768	(724,437)	X	(724,437)
37	Total Provisions for Possible Losses	12,537,524	0	12,537,524	896,620	0	896,620
38	Net Income before Taxes and Extraordinary Items	(5,201,738)	13,862,967	8,661,229	2,547,461	10,116,748	12,664,209
39	Taxation	239,449		239,449	1,261,027		1,261,027
40	Net Income after Taxation	(5,441,187)	13,862,967	8,421,780	1,286,434	10,116,748	11,403,182
41	Extraordinary Items	(17,973)		(17,973)	(8,700)		(8,700)
42	Net Income	(5,459,160)	13,862,967	8,403,807	1,277,734	10,116,748	11,394,482

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

Bank: Basisbank

Date: 30-Sep-15

sheet N3

Off Balance Sheet Items

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		Reporting Period			Respective period of the previous year		
N		GEL	FX	Total	GEL	FX	Total
1	Conditional Obligations	293,248,633	2,615,727,832	2,908,976,465	145,151,867	1,346,504,488	1,491,656,355
1.1	Acceptances and Endorsements			0			0
1.2	Guarantees Given	33,019,464	7,367,242	40,386,706	3,581,232	3,043,358	6,624,590
1.3	Guarantees Received	92,938,900	1,912,470,003	2,005,408,903	79,751,594	879,207,314	958,958,908
1.4	Pledged Assets Given	89,991,488	27,458,864	117,450,352	14,998,488	20,536,405	35,534,893
1.5	Pledged Assets Received	77,298,781	668,431,724	745,730,505	46,820,553	443,717,411	490,537,964
1.6	Other Contingent Liabilities	0	0	0	0	0	0
2	Legally Binding Obligations	14,990,186	25,303,833	40,294,018	22,297,865	14,444,573	36,742,437
2.1	Funding Commitments of the Bank	14,685,091	17,870,211	32,555,302	12,556,770	13,708,021	26,264,790
2.2	Funding Commitments of other Parties	282,400	7,389,568	7,671,968	9,718,400	700,960	10,419,360
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	22,695	44,053	66,748	22,695	35,592	58,287
3	Other Liabilities	33,019,464	7,367,242	40,386,706	3,581,232	3,043,358	6,624,590
3.1	Obligation Of the Issuer (endorser) to the Bank			0			0
3.2	Clients' Liabilities	33,019,464	7,367,242	40,386,706	3,581,232	3,043,358	6,624,590
3.3	Third Parties' Clients' Liability to the Bank		0	0		0	0
4	Items to be Held in Safekeeping	0	0	0	0	0	0
4.1	Precious Metals			0			0
4.2	Securities			0			0
4.3	Other Items	0		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		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	357,910,235	845,017	358,755,252	304,769,488	41,248	304,810,737
7.1	Accounting Documents not Paid in due Time by Reason of Client	357,910,235	845,017	358,755,252	304,769,488	41,248	304,810,737
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	3,408,836	4,410,960	7,819,796	3,219,079	2,469,747	5,688,826
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	288,407	2,467,398	2,755,806	273,088	1,081,346	1,354,434
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	3,120,429	1,943,561	5,063,990	2,945,991	1,388,401	4,334,392
8.5	Other Written Off Assets	0	0	0	0	0	0
9	Other Valuables and Documents	564	0	564	54,175	0	54,175
9.1	Undistributed value parcels			0			0
9.2	Small value inventory			0			0
9.3	Strict reporting forms	564	0	564	54,175	0	54,175
9.4	Payment of Special Lottery			0			0
10	Total	702,577,919	2,653,654,883	3,356,232,801	479,073,706	1,366,503,414	1,845,577,120

Bank:

Basisbank

Date:

30-Sep-15

sheet N4

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq 7.6\%$	19.51%	27.62%
2	Regulatory Capital Ratio $\geq 11.4\%$	22.03%	31.09%
3	Risk Weighted Assets/Total Assets	81.98%	66.59%
4	Cash Dividend/Net Income	10.41%	0%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	7.73%	7.57%
6	Total Interest Expense / Average Annual Assets	2.89%	2.36%
7	Earnings from Operations / Average Annual Assets	4.02%	4.00%
8	Net Interest Margin	4.84%	5.21%
9	Return on Average Assets (ROA)	1.59%	3.32%
10	Return on Average Equity (ROE)	8.39%	12.42%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	4.23%	1.88%
12	LLR/Total Loans	4.78%	3.38%
13	FX Loans/Total Loans	58.77%	63.21%
14	FX Assets/Total Assets	52.95%	50.46%
15	Loan Growth-YTD	62.70%	24.17%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	31.66%	53.90%
17	FX Liabilities/Total Liabilities	66.77%	65.08%
18	Current & Demand Deposits/Total Assets	20.37%	45.00%

Bank:

Basisbank

Date:

30-Sep-15

**Information about Supervisory Board, Directorate and Shareholders**

	<b>Members of Supervisory Board</b>	
1	Zhang Jun	
2	Zhou Ning	
3	Zaiqi Mi	
4	David Tsaava	
5	Li Hui	
	<b>Members of Board of Directors</b>	
1	David Tsaava	
2	Lia Aslanikashvili	
3	David Kakabadze	
4	Levan Gardaphkhadze	
5	Li Hui	
	<b>List of Shareholders owning 1% and more of issued capital, indicating Shares</b>	
1	Xinjiang HuaLing Industry & Trade (Group) Co LTD	92.78%
2	Zaiqi Mi	7.00%
	<b>List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares</b>	
1	Enhua Mi	92.69%
2	Zaiqi Mi	7.00%