

Balance Sheet *		Reporting Period			Respective period of the previous year		
N	ASSETS	GEL	FX	Total	GEL	FX	Total
1	Cash	9,071,679	11,093,990	20,165,669	8,115,280	8,197,134	16,312,414
2	Due from NBG	14,216,874	40,779,869	54,996,742	140,375	22,197,158	22,337,533
3	Due from Banks	70,384,239	5,442,426	75,826,665	57,163,374	52,649,407	109,812,781
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	155,811,260	0	155,811,260	73,490,542	0	73,490,542
6.1	Loans	156,833,369	242,929,829	399,763,198	67,336,871	154,022,713	221,359,584
6.2	Less: Loan Loss Reserves	(4,409,201)	(12,630,292)	(17,039,493)	(1,817,299)	(5,736,545)	(7,553,845)
6	Net Loans	152,424,167	230,299,537	382,723,704	65,519,572	148,286,167	213,805,739
7	Accrued Interest and Dividends Receivable	3,074,554	1,778,065	4,852,619	2,274,723	862,705	3,137,429
8	Other Real Estate Owned & Repossessed Assets	1,714,147	X	1,714,147	1,176,935	X	1,176,935
9	Equity Investments	5,259,355	0	5,259,355	5,259,355	0	5,259,355
10	Fixed Assets and Intangible Assets	17,605,033	X	17,605,033	17,307,450	X	17,307,450
11	Other Assets	2,900,526	6,127,265	9,027,790	2,789,678	3,624,413	6,414,091
12	TOTAL ASSETS	432,461,833	295,521,151	727,982,984	233,237,283	235,816,985	469,054,268
	LIABILITIES						
13	Due to Banks	5,528,778	67,877,612	73,406,390	19,389	37,316,019	37,335,409
14	Current (Accounts) Deposits	53,253,079	35,633,471	88,886,549	64,808,194	41,534,753	106,342,946
15	Demand Deposits	24,209,704	36,856,108	61,065,812	23,343,734	34,190,535	57,534,269
16	Time Deposits	68,482,691	123,564,285	192,046,975	11,924,915	88,522,410	100,447,324
17	Own Debt Securities			0			0
18	Borrowings	127,988,713	34,236,895	162,225,608	65,727	31,411,534	31,477,260
19	Accrued Interest and Dividends Payable	1,876,394	3,142,956	5,019,349	304,585	2,773,151	3,077,736
20	Other Liabilities	5,196,388	1,273,506	6,469,894	4,522,287	1,618,722	6,141,009
21	Subordinated Debentures	0	4,496,600	4,496,600	0	3,538,200	3,538,200
22	Total Liabilities	286,535,746	307,081,432	593,617,178	104,988,831	240,905,324	345,894,154
	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	5,420,088	X	5,420,088	6,915,816	X	6,915,816
29	Asset Revaluation Reserves	3,470,195	X	3,470,195	3,473,195	X	3,473,195
30	Total Equity Capital	134,365,806	X	134,365,806	123,160,114	X	123,160,114
31	TOTAL LIABILITIES AND EQUITY CAPITAL	420,901,552	307,081,432	727,982,984	228,148,944	240,905,324	469,054,268

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

Bank: Basisbank
Date: 30-Jun-15

sheet N2

Income Statement *

in lari

		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	489,739	35,735	525,474	1,010,537	3,820	1,014,357
2	Interest Income from Loans	6,730,720	12,905,544	19,636,265	3,727,556	9,064,968	12,792,524
2.1	from the Interbank Loans	318,302		318,302			0
2.2	from the Retail or Service Sector Loans	1,693,348	4,163,811	5,857,159	1,205,650	3,270,033	4,475,684
2.3	from the Energy Sector Loans	80,925	5,927	86,852	72,640	6,682	79,322
2.4	from the Agriculture and Forestry Sector Loans	63,004	353,034	416,038	21,234	107,147	128,381
2.5	from the Construction Sector Loans	218,268	1,480,306	1,698,573	62,892	587,771	650,663
2.6	from the Mining and Mineral Processing Sector Loans	645,715	545,510	1,191,225	396,986	302,639	699,625
2.7	from the Transportation or Communications Sector Loans	280	24,751	25,031	138	39,710	39,848
2.8	from Individuals Loans	2,881,477	5,831,349	8,712,826	1,835,426	4,238,998	6,074,424
2.9	from Other Sectors Loans	829,402	500,857	1,330,259	132,589	511,988	644,577
3	Fees/penalties income from loans to customers	128,007	347,950	475,957	116,341	303,872	420,213
4	Interest and Discount Income from Securities	4,910,630		4,910,630	2,269,484		2,269,484
5	Other Interest Income	261,334	116,756	378,091	66,101	90,181	156,282
6	Total Interest Income	12,520,431	13,405,985	25,926,416	7,190,019	9,462,841	16,652,860
	Interest Expense						
7	Interest Paid on Demand Deposits	1,141,183	582,482	1,723,665	1,063,978	427,333	1,491,311
8	Interest Paid on Time Deposits	1,989,361	2,975,998	4,965,359	484,605	1,856,850	2,341,454
9	Interest Paid on Banks Deposits	209,549	165,745	375,295		322,385	322,385
10	Interest Paid on Own Debt Securities	37,533		37,533	25,210		25,210
11	Interest Paid on Other Borrowings	1,105,661	1,165,978	2,271,638		910,999	910,999
12	Other Interest Expenses			0			0
13	Total Interest Expense	4,483,287	4,890,203	9,373,489	1,573,793	3,517,566	5,091,359
14	Net Interest Income	8,037,145	8,515,782	16,552,927	5,616,226	5,945,275	11,561,501
	Non-Interest Income						
15	Net Fee and Commission Income	989,492	80,191	1,069,683	471,646	422,596	894,242
15.1	Fee and Commission Income	1,587,469	1,049,484	2,636,954	868,055	892,673	1,760,728
15.2	Fee and Commission Expense	597,977	969,293	1,567,270	396,409	470,078	866,487
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	1,900,233		1,900,233	1,285,429		1,285,429
20	Gain (Loss) from Foreign Exchange Translation	(25,874)		(25,874)	(93,942)		(93,942)
21	Gain (Loss) on Sales of Fixed Assets	38,528		38,528	(36,958)		(36,958)
22	Non-Interest Income from other Banking Operations	60,184	88,798	148,982	44,742	157,866	202,608
23	Other Non-Interest Income	268,296	213,344	481,640	126,293	174,710	301,002
24	Total Non-Interest Income	3,230,859	382,333	3,613,192	1,797,209	755,171	2,552,380
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	413,968	74,114	488,081	272,552	55,840	328,392
26	Bank Development, Consultation and Marketing Expenses	773,853	33,736	807,589	613,988	6,949	620,937
27	Personnel Expenses	4,091,853		4,091,853	3,730,868		3,730,868
28	Operating Costs of Fixed Assets	36,772		36,772	23,626		23,626
29	Depreciation Expense	474,993		474,993	424,049		424,049
30	Other Non-Interest Expenses	858,497	28,155	886,653	798,209	10,929	809,137
31	Total Non-Interest Expenses	6,649,936	136,005	6,785,941	5,863,293	73,718	5,937,011
32	Net Non-Interest Income	(3,419,077)	246,327	(3,172,750)	(4,066,084)	681,453	(3,384,631)
33	Net Income before Provisions	4,618,068	8,762,109	13,380,177	1,550,142	6,626,728	8,176,870
34	Loan Loss Reserve	7,447,113	X	7,447,113	1,257,211	X	1,257,211
35	Provision for Possible Losses on Investments and Securities		X	0		X	0
36	Provision for Possible Losses on Other Assets	236,224	X	236,224	(757,914)	X	(757,914)
37	Total Provisions for Possible Losses	7,683,337	0	7,683,337	499,297	0	499,297
38	Net Income before Taxes and Extraordinary Items	(3,065,269)	8,762,109	5,696,840	1,050,845	6,626,728	7,677,573
39	Taxation	259,132		259,132	753,957		753,957
40	Net Income after Taxation	(3,324,401)	8,762,109	5,437,708	296,888	6,626,728	6,923,616
41	Extraordinary Items	(17,620)		(17,620)	(7,800)		(7,800)
42	Net Income	(3,342,021)	8,762,109	5,420,088	289,088	6,626,728	6,915,816

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

Bank: Basisbank

Date: 30-Jun-15

sheet N3

Off Balance Sheet Items

in lari

		Reporting Period			Respective period of the previous year		
N		GEL	FX	Total	GEL	FX	Total
1	Conditional Obligations	343,518,919	2,353,526,552	2,697,045,470	143,085,183	1,372,088,458	1,515,173,641
1.1	Acceptances and Endorsements			0			0
1.2	Guarantees Given	35,301,892	4,847,359	40,149,250	3,881,056	3,154,398	7,035,454
1.3	Guarantees Received	91,895,760	1,708,350,123	1,800,245,883	79,001,148	864,468,788	943,469,936
1.4	Pledged Assets Given	141,006,488	25,889,886	166,896,374	13,893,488	20,944,021	34,837,509
1.5	Pledged Assets Received	75,314,779	614,439,185	689,753,963	46,309,491	483,521,251	529,830,742
1.6	Other Contingent Liabilities	0	0	0	0	0	0
2	Legally Binding Obligations	15,700,224	18,980,534	34,680,758	16,395,113	10,378,582	26,773,695
2.1	Funding Commitments of the Bank	14,870,329	15,335,736	30,206,065	7,538,018	10,144,553	17,682,571
2.2	Funding Commitments of other Parties	807,200	3,603,518	4,410,718	8,834,400	196,069	9,030,469
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	41,281	63,976	22,695	37,959	60,654
3	Other Liabilities	35,301,892	4,847,359	40,149,250	3,881,056	3,154,398	7,035,454
3.1	Obligation Of the Issuer (endorser) to the Bank			0			0
3.2	Clients' Liabilities	35,301,892	4,847,359	40,149,250	3,881,056	3,154,398	7,035,454
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	343,631,062	225,999	343,857,061	292,382,841	41,641	292,424,483
7.1	Accounting Documents not Paid in due Time by Reason of Client	343,631,062	225,999	343,857,061	292,382,841	41,641	292,424,483
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	3,263,696	3,448,935	6,712,630	3,226,159	2,151,088	5,377,246
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	285,150	1,667,100	1,952,249	285,687	670,975	956,662
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	2,978,546	1,781,835	4,760,381	2,940,471	1,480,113	4,420,584
8.5	Other Written Off Assets	0	0	0	0	0	0
9	Other Valuables and Documents	653	0	653	57,707	0	57,707
9.1	Undistributed value parcels			0			0
9.2	Small value inventory			0			0
9.3	Strict reporting forms	653	0	653	57,707	0	57,707
9.4	Payment of Special Lottery			0			0
10	Total	741,416,446	2,381,029,378	3,122,445,823	459,028,059	1,387,814,167	1,846,842,226

Bank:

Basisbank

Date:

30-Jun-15

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio $\geq 7.6\%$	20.90%	27.83%
2	Regulatory Capital Ratio $\geq 11.4\%$	22.81%	30.16%
3	Risk Weighted Assets/Total Assets	82.93%	85.89%
4	Cash Dividend/Net Income	10%	0%
	Income		
5	Total Interest Income / Average Annual Assets	7.62%	7.96%
6	Total Interest Expense / Average Annual Assets	2.76%	2.43%
7	Earnings from Operations / Average Annual Assets	3.93%	3.97%
8	Net Interest Margin	4.87%	5.53%
9	Return on Average Assets (ROA)	1.59%	3.31%
10	Return on Average Equity (ROE)	8.19%	11.50%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	3.20%	2.32%
12	LLR/Total Loans	4.26%	3.41%
13	FX Loans/Total Loans	60.77%	69.58%
14	FX Assets/Total Assets	40.59%	50.27%
15	Loan Growth-YTD	43.83%	16.64%
	LIQUIDITY		
16	Liquid Assets/Total Assets	21.06%	36.69%
17	FX Liabilities/Total Liabilities	51.73%	69.65%
18	Current & Demand Deposits/Total Assets	20.60%	34.94%

Bank:

Basisbank

Date:

30-Jun-15

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	92.78%
2	Zaiqi Mi	7.00%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Enhua Mi	92.69%
2	Zaiqi Mi	7.00%