

Bank: Basisbank

Date: 31-Mar-13

sheet N1

Balance Sheet

In GEL

N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	8,292,303	7,421,952	15,714,255	6,431,708	4,870,222	11,301,930
2	Due from NBG	6,559,961	12,478,979	19,038,940	3,019,525	10,506,084	13,525,609
3	Due from Banks	17,834,935	4,676,618	22,511,553	255,116	10,930,832	11,185,948
4	Dealing Securities	-	-	-	-	-	-
5	Investment Securities	23,388,371	-	23,388,371	14,309,733	-	14,309,733
6.1	Loans	23,180,934	90,424,270	113,605,204	20,418,552	54,967,292	75,385,844
6.2	Less: Loan Loss Reserves	(961,308)	(3,754,481)	(4,715,789)	(872,539)	(2,894,368)	(3,766,907)
6	Net Loans	22,219,626	86,669,789	108,889,414	19,546,013	52,072,924	71,618,937
7	Accrued Interest and Dividends Receivable	401,588	781,780	1,183,368	216,809	601,635	818,444
8	Other Real Estate Owned & Repossessed Assets	1,890,253	X	1,890,253	5,113,847	X	5,113,847
9	Equity Investments	4,187,705	-	4,187,705	5,734,487	-	5,734,487
10	Fixed Assets and Intangible Assets	15,781,120	X	15,781,120	16,201,133	X	16,201,133
11	Other Assets	2,509,345	1,869,381	4,378,726	2,537,450	1,452,276	3,989,726
12	TOTAL ASSETS	103,065,207	113,898,498	216,963,705	73,365,821	80,433,972	153,799,793
	LIABILITIES						
13	Due to Banks	40,097	14,098,433	14,138,530	4,921,477	6,448	4,927,926
14	Current (Accounts) Deposits	20,658,923	16,409,154	37,068,077	21,707,569	10,081,111	31,788,680
15	Demand Deposits	22,001,976	18,256,134	40,258,110	9,703,785	23,235,736	32,939,521
16	Time Deposits	4,791,082	34,625,640	39,416,722	6,658,049	28,028,851	34,686,900
17	Own Debt Securities			-			-
18	Borrowings	81,949	18,538,900	18,620,848	91,956	16,552,764	16,644,720
19	Accrued Interest and Dividends Payable	125,970	1,907,108	2,033,078	221,297	1,375,372	1,596,668
20	Other Liabilities	2,639,503	4,493,550	7,133,053	1,184,432	504,673	1,689,105
21	Subordinated Debentures	-	3,315,400	3,315,400	-	3,320,000	3,320,000
22	Total Liabilities	50,339,499	111,644,318	161,983,817	44,488,564	83,104,955	127,593,519
	EQUITY CAPITAL						
23	Common Stock	9,078,780	X	9,078,780	5,911,765	X	5,911,765
24	Preferred Stock	-	X	-	-	X	-
25	Less: Repurchased Shares	-	X	-	-	X	-
26	Share Premium	27,295,840	X	27,295,840	5,612,353	X	5,612,353
27	General Reserves	11,207,132	X	11,207,132	8,016,980	X	8,016,980
28	Retained Earnings	4,591,127	X	4,591,127	3,858,169	X	3,858,169
29	Asset Revaluation Reserves	2,807,008	X	2,807,008	2,807,008	X	2,807,008
30	Total Equity Capital	54,979,887	X	54,979,887	26,206,274	X	26,206,274
31	TOTAL LIABILITIES AND EQUITY CAPITAL	105,319,387	111,644,318	216,963,705	70,694,838	83,104,955	153,799,793

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sheet N2

In GEL

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	216,275	13,303	229,578	51,553	39,621	91,174
2	Interest Income from Loans	940,582	2,877,959	3,818,541	867,959	2,294,179	3,162,138
2.1	from the Interbank Loans			-			-
2.2	from the Retail or Service Sector Loans	218,306	1,061,063	1,279,369	141,905	867,236	1,009,141
2.3	from the Energy Sector Loans	14,184	1,452	15,637	1,051	3,197	4,248
2.4	from the Agriculture and Forestry Sector Loans	3,501	245	3,745	5,866	5,609	11,475
2.5	from the Construction Sector Loans	12,126	170,448	182,574	24,854	97,426	122,281
2.6	from the Mining and Mineral Processing Sector Loans	12,840	77,488	90,328	25,722	63,857	89,579
2.7	from the Transportation or Communications Sector Loans	4,799	527	5,325	4,703	1,870	6,573
2.8	from Individuals Loans	654,034	1,377,006	2,031,040	655,766	1,201,723	1,857,489
2.9	from Other Sectors Loans	20,792	189,731	210,523	8,090	53,261	61,352
3	Penalty Income from loans to customers	82,994	120,545	203,539	46,747	184,779	231,526
4	Interest and Discount Income from Securities	518,942		518,942	410,832		410,832
5	Other Interest Income	55,997	57,858	113,856	58,668	67,962	126,630
6	Total Interest Income	1,814,791	3,069,665	4,884,456	1,435,758	2,586,541	4,022,300
	Interest Expense						
7	Interest Paid on Demand Deposits	355,561	223,461	579,022	280,703	254,483	535,185
8	Interest Paid on Time Deposits	107,142	797,731	904,872	140,260	654,793	795,052
9	Interest Paid on Banks Deposits	2,602	56,614	59,216	99,897	0	99,898
10	Interest Paid on Own Debt Securities	5,492		5,492			-
11	Interest Paid on Other Borrowings	1,841	301,482	303,323	42,201	260,631	302,832
12	Other Interest Expenses			-			-
13	Total Interest Expense	472,637	1,379,288	1,851,925	563,061	1,169,906	1,732,968
14	Net Interest Income	1,342,154	1,690,377	3,032,532	872,697	1,416,635	2,289,332
	Non-Interest Income						
15	Net Fee and Commission Income	120,831	214,772	335,603	108,835	125,615	234,449
15.1	Fee and Commission Income	299,857	392,249	692,106	307,935	296,021	603,956
15.2	Fee and Commission Expense	179,026	177,477	356,503	199,101	170,406	369,507
16	Dividend Income			-			-
17	Gain (Loss) from Dealing Securities			-			-
18	Gain (Loss) from Investment Securities	2,772,054		2,772,054			-
19	Gain (Loss) from Foreign Exchange Trading	491,078		491,078	366,335		366,335
20	Gain (Loss) from Foreign Exchange Translation	(27,545)		(27,545)	(9,257)		(9,257)
21	Gain (Loss) on Sales of Fixed Assets			-	18,186		18,186
22	Non-Interest Income from other Banking Operations	43,264	2,875	46,139	36,576	460	37,036
23	Other Non-Interest Income	35,579	41,921	77,500	50,568	38,195	88,763
24	Total Non-Interest Income	3,435,261	259,568	3,694,829	571,242	164,270	735,512
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	106,850	24,647	131,497	80,704	28,768	109,472
26	Bank Development, Consultation and Marketing Expenses	145,733	20,640	166,373	151,870	16,022	167,892
27	Personnel Expenses	1,441,131		1,441,131	1,239,539		1,239,539
28	Operating Costs of Fixed Assets	13,872		13,872	7,738		7,738
29	Depreciation Expense	195,446		195,446	236,562		236,562
30	Other Non-Interest Expenses	339,466	9,542	349,008	352,128	10,188	362,316
31	Total Non-Interest Expenses	2,242,498	54,829	2,297,327	2,068,541	54,977	2,123,519
32	Net Non-Interest Income	1,192,763	204,739	1,397,502	(1,497,300)	109,293	(1,388,007)
33	Net Income before Provisions	2,534,917	1,895,116	4,430,034	(624,602)	1,525,927	901,325
34	Loan Loss Reserve	659,178	X	659,178	189,290	X	189,290
35	Provision for Possible Losses on Investments and Securities		X	-		X	-
36	Provision for Possible Losses on Other Assets	- 30,806	X	- 30,806	- 77,161	X	- 77,161
37	Total Provisions for Possible Losses	628,373	-	628,373	112,129	-	112,129
38	Net Income before Taxes and Extraordinary Items	1,906,545	1,895,116	3,801,661	(736,731)	1,525,927	789,196
39	Taxation	448,973		448,973	118,380		118,380
40	Net Income after Taxation	1,457,572	1,895,116	3,352,688	(855,111)	1,525,927	670,816
41	Extraordinary Items	(5,000)		(5,000)	(2,800)		(2,800)
42	Net Income	1,452,572	1,895,116	3,347,688	(857,911)	1,525,927	668,016

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sheet N3

In GEL

Off Balance Sheet Items

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Conditional Obligations	113,765,805	715,593,627	829,359,432	109,903,065	384,474,384	494,377,449
1.1	Acceptances and Endorsements			-			-
1.2	Guarantees Given	794,660	5,505,995	6,300,655	4,037,070	6,196,504	10,233,575
1.3	Guarantees Received	69,698,715	423,503,760	493,202,475	55,450,527	179,219,496	234,670,023
1.4	Pledged Assets Given	623,576	11,342,585	11,966,161	623,576	11,441,094	12,064,670
1.5	Pledged Assets Received	42,648,854	275,241,287	317,890,141	49,791,891	187,617,289	237,409,180
1.6	Other Contingent Liabilities	-	-	-	-	-	-
2	Legally Binding Obligations	7,309,928	10,382,497	17,692,424	4,482,234	5,399,726	9,881,960
2.1	Funding Commitments of the Bank	7,309,928	8,453,464	15,763,392	4,446,234	3,468,017	7,914,251
2.2	Funding Commitments of other Parties	-	1,929,032	1,929,032	-	1,931,709	1,931,709
2.3	Commitments to Purchase Investment Securities			-			-
2.4	Commitments to Sell Investment Securities			-			-
2.5	Foreign Exchange Operations	-	-	-	-	-	-
2.6	Forward Foreign Exchange Contracts	-	-	-	-	-	-
2.7	Other Commitments	-	-	-	36,000	-	36,000
3	Other Liabilities	794,660	5,505,995	6,300,655	4,037,070	6,196,504	10,233,575
3.1	Obligation Of the Issuer (endorser) to the Bank			-			-
3.2	Clients' Liabilities	794,660	5,505,995	6,300,655	4,037,070	6,196,504	10,233,575
3.3	Third Parties' Clients' Liability to the Bank		-	-		-	-
4	Items to be Held in Safekeeping	-	-	-	-	-	-
4.1	Precious Metals			-			-
4.2	Securities			-			-
4.3	Other Items	-	-	-	-	-	-
5	Interest Rate Contracts	-	-	-	-	-	-
5.1	Notional Value of Interest Rate Swaps			-			-
5.2	Forward Contracts on Financial Instruments			-			-
5.3	Futures Contracts on Financial Instruments			-			-
5.4	Options		-	-		-	-
6	Contracts on Commodities and Shareholders Capital	-	-	-	-	-	-
6.1	Notional Value of Swaps			-			-
6.2	Forward Contracts			-			-
6.3	Futures Contracts			-			-
6.4	Options			-			-
7	Unsettled Documents	262,066,571	-	262,066,571	214,671,495	-	214,671,495
7.1	Accounting Documents not Paid in due Time by Reason of Client	262,066,571	-	262,066,571	214,671,495	-	214,671,495
7.2	Accounting Documents not Paid in due Time by Reason of Bank			-			-
7.3	Unissued Capital			-			-
8	Written Off Loans	3,526,688	1,889,112	5,415,799	3,157,663	1,212,628	4,370,291
8.1	Unpaid Interest on Loans up to 31.12.2000	-	-	-	-	-	-
8.2	Unpaid Interest on Loans from to 01.01.2001	537,717	754,373	1,292,090	313,715	333,642	647,357
8.3	Problem Loans Written off up to 31.12.2000	-	-	-	-	-	-
8.4	Problem Loans Written off up to 01.01.2001	2,988,971	1,134,738	4,123,709	2,843,948	878,986	3,722,935
8.5	Other Written Off Assets	-	-	-	-	-	-
9	Other Valuables and Documents	48,517	-	48,517	57,610	-	57,610
9.1	Undistributed value parcels			-			-
9.2	Small value inventory			-			-
9.3	Strict reporting forms	48,517	-	48,517	57,610	-	57,610
9.4	Payment of Special Lottery			-			-
10	Total	387,512,168	733,371,230	1,120,883,398	336,309,137	397,283,243	733,592,379

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sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	21.85%	15.35%
2	Regulatory Capital Ratio \geq 12%	23.91%	15.07%
3	Risk Weighted Assets/Total Assets	102.02%	95.32%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	9.10%	10.26%
6	Total Interest Expense / Average Annual Assets	3.45%	4.42%
7	Earnings from Operations / Average Annual Assets	3.14%	2.28%
8	Net Interest Margin	5.65%	5.84%
9	Return on Average Assets (ROA)	6.24%	1.70%
10	Return on Average Equity (ROE)	25.17%	10.30%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	4.29%	5.66%
12	LLR/Total Loans	4.15%	5.00%
13	FX Loans/Total Loans	79.60%	72.91%
14	FX Assets/Total Assets	52.50%	52.30%
15	Loan Growth-YTD	16.39%	0.37%
	LIQUIDITY		
16	Liquid Assets/Total Assets	37.17%	32.64%
17	FX Liabilities/Total Liabilities	68.92%	65.13%
18	Current & Demand Deposits/Total Assets	35.64%	42.09%

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Information about Supervisory Council, Directorate and Shareholders

sheet N5

Members of Supervisory Council	
1	Zurab Tsikhistavi
2	Zhang Jun
3	Zhou Ning
4	Zaiqi Mi
5	Sabina Dziurman

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	93.49%
2	European Bank for Reconstruction and Development	3.26%
3	Zurab Tsikhistavi	3.26%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of		
1	Xinjiang HuaLing Industry & Trade (Group) Co LTD	93.49%