

Balance Sheet \*

		Reporting Period			Respective period of the previous year		
N	ASSETS	GEL	FX	Total	GEL	FX	Total
1	Cash	10,390,729	11,944,515	22,335,245	9,232,309	9,569,522	18,801,830
2	Due from NBG	9,707,639	56,341,012	66,048,650	13,256,738	42,023,330	55,280,068
3	Due from Banks	3,864,069	63,299,873	67,163,942	62,088,398	1,304,530	63,392,927
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	92,229,845	0	92,229,845	160,755,648	0	160,755,648
6.1	Loans	170,982,970	279,768,230	450,751,199	130,763,136	226,962,879	357,726,015
6.2	Less: Loan Loss Reserves	(5,208,936)	(14,773,374)	(19,982,310)	(3,598,004)	(10,405,842)	(14,003,846)
6	Net Loans	165,774,034	264,994,856	430,768,889	127,165,132	216,557,037	343,722,169
7	Accrued Interest and Dividends Receivable	2,546,084	1,726,556	4,272,640	1,909,837	1,338,833	3,248,670
8	Other Real Estate Owned & Repossessed Assets	4,548,679	X	4,548,679	1,480,180	X	1,480,180
9	Equity Investments	5,259,355	0	5,259,355	5,259,355	0	5,259,355
10	Fixed Assets and Intangible Assets	23,134,000	X	23,134,000	17,461,438	X	17,461,438
11	Other Assets	3,193,290	5,086,371	8,279,661	2,313,775	7,939,162	10,252,937
12	TOTAL ASSETS	320,647,724	403,393,182	724,040,906	400,922,809	278,732,413	679,655,222
	LIABILITIES						
13	Due to Banks	7,027,488	3,719,231	10,746,719	30,015	4,460,188	4,490,203
14	Current (Accounts) Deposits	43,534,067	42,484,851	86,018,918	46,888,116	37,033,096	83,921,212
15	Demand Deposits	17,876,974	41,628,279	59,505,253	37,931,025	39,692,584	77,623,609
16	Time Deposits	40,623,452	254,658,994	295,282,447	64,915,526	164,359,250	229,274,775
17	Own Debt Securities			0			0
18	Borrowings	33,438,167	59,467,326	92,905,493	101,215,775	34,606,448	135,822,223
19	Accrued Interest and Dividends Payable	507,040	5,689,606	6,196,646	1,535,516	3,199,408	4,734,924
20	Other Liabilities	7,358,720	5,786,880	13,145,600	6,091,727	565,154	6,656,880
21	Subordinated Debentures	0	4,735,800	4,735,800	0	4,455,000	4,455,000
22	Total Liabilities	150,365,908	418,170,968	568,536,876	258,607,700	288,371,126	546,978,827
	EQUITY CAPITAL						
23	Common Stock	16,013,147	X	16,013,147	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	74,477,813	X	74,477,813	74,196,872	X	74,196,872
27	General Reserves	35,303,003	X	35,303,003	22,863,812	X	22,863,812
28	Retained Earnings	21,108,412	X	21,108,412	16,169,869	X	16,169,869
29	Asset Revaluation Reserves	8,601,655	X	8,601,655	3,470,195	X	3,470,195
30	Total Equity Capital	155,504,030	X	155,504,030	132,676,396	X	132,676,396
31	TOTAL LIABILITIES AND EQUITY CAPITAL	305,869,938	418,170,968	724,040,906	391,284,096	288,371,126	679,655,222

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

Bank: JSC "Basisbank"

Date: 31-Mar-16

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	245,377	233,667	479,044	149,227	23,607	172,833
2	Interest Income from Loans	5,185,508	7,936,535	13,122,043	3,038,075	5,924,053	8,962,127
2.1	from the Interbank Loans			0	71,797		71,797
2.2	from the Retail or Service Sector Loans	1,104,124	2,572,676	3,676,800	846,639	1,875,764	2,722,403
2.3	from the Energy Sector Loans	68,903	1,843	70,745	41,215	2,943	44,159
2.4	from the Agriculture and Forestry Sector Loans	131,266	260,834	392,100	23,279	133,996	157,275
2.5	from the Construction Sector Loans	236,744	942,650	1,179,395	90,010	643,166	733,176
2.6	from the Mining and Mineral Processing Sector Loans	298,055	303,923	601,978	336,694	283,588	620,282
2.7	from the Transportation or Communications Sector Loans	21	18,305	18,327	48	12,917	12,966
2.8	from Individuals Loans	2,066,377	3,589,687	5,656,064	1,336,121	2,716,959	4,053,080
2.9	from Other Sectors Loans	1,280,017	246,617	1,526,634	292,271	254,719	546,990
3	Fees/penalties income from loans to customers	78,445	263,711	342,156	51,897	129,777	181,674
4	Interest and Discount Income from Securities	2,139,398		2,139,398	2,436,330		2,436,330
5	Other Interest Income	183,959	64,457	248,416	133,168	45,359	178,527
6	Total Interest Income	7,832,688	8,498,370	16,331,058	5,808,696	6,122,796	11,931,491
	Interest Expense						
7	Interest Paid on Demand Deposits	712,113	321,685	1,033,797	532,544	300,182	832,726
8	Interest Paid on Time Deposits	565,531	2,739,213	3,304,743	992,879	1,421,712	2,414,590
9	Interest Paid on Banks Deposits	581,168	21,269	602,436	122,476	6,556	129,032
10	Interest Paid on Own Debt Securities	15,640		15,640	18,318		18,318
11	Interest Paid on Other Borrowings	784,399	867,732	1,652,131	259,942	498,065	758,006
12	Other Interest Expenses			0			0
13	Total Interest Expense	2,658,849	3,949,899	6,608,748	1,926,158	2,226,514	4,152,673
14	Net Interest Income	5,173,839	4,548,471	9,722,310	3,882,537	3,896,281	7,778,818
	Non-Interest Income						
15	Net Fee and Commission Income	228,599	(11,221)	217,378	462,261	96,331	558,592
15.1	Fee and Commission Income	531,873	511,786	1,043,659	735,972	491,324	1,227,296
15.2	Fee and Commission Expense	303,274	523,007	826,281	273,711	394,993	668,704
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	857,969		857,969	1,173,407		1,173,407
20	Gain (Loss) from Foreign Exchange Translation	(41,988)		(41,988)	1,206		1,206
21	Gain (Loss) on Sales of Fixed Assets	2,072		2,072	(147)		(147)
22	Non-Interest Income from other Banking Operations	34,674	943	35,617	28,944	56,891	85,836
23	Other Non-Interest Income	183,094	468,216	651,311	175,627	80,627	256,255
24	Total Non-Interest Income	1,264,420	457,938	1,722,358	1,841,300	233,850	2,075,150
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	222,374	11,059	233,433	194,948	18,612	213,560
26	Bank Development, Consultation and Marketing Expenses	311,738	4,601	316,339	370,615	330	370,945
27	Personnel Expenses	2,194,915		2,194,915	1,853,510		1,853,510
28	Operating Costs of Fixed Assets	27,003		27,003	20,533		20,533
29	Depreciation Expense	317,772		317,772	231,626		231,626
30	Other Non-Interest Expenses	494,460	14,135	508,595	422,858	12,169	435,027
31	Total Non-Interest Expenses	3,568,261	29,795	3,598,057	3,094,090	31,110	3,125,200
32	Net Non-Interest Income	(2,303,842)	428,143	(1,875,699)	(1,252,790)	202,739	(1,050,050)
33	Net Income before Provisions	2,869,997	4,976,614	7,846,611	2,629,747	4,099,021	6,728,768
34	Loan Loss Reserve	(555,580)	X	(555,580)	4,308,416	X	4,308,416
35	Provision for Possible Losses on Investments and Securities		X	0		X	0
36	Provision for Possible Losses on Other Assets	472,599	X	472,599	123,105	X	123,105
37	Total Provisions for Possible Losses	(82,981)	0	(82,981)	4,431,521	0	4,431,521
38	Net Income before Taxes and Extraordinary Items	2,952,978	4,976,614	7,929,593	(1,801,774)	4,099,021	2,297,247
39	Taxation	851,150		851,150	16,069		16,069
40	Net Income after Taxation	2,101,828	4,976,614	7,078,443	(1,817,843)	4,099,021	2,281,178
41	Extraordinary Items			0	(3,000)		(3,000)
42	Net Income	2,101,828	4,976,614	7,078,443	(1,820,843)	4,099,021	2,278,178

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

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	250,686,240	2,650,000,570	2,900,686,810	184,600,095	2,234,404,643	2,419,004,738
1.1	Acceptances and Endorsements			-			-
1.2	Guarantees Given	44,991,663	4,658,214	49,649,877	33,727,818	5,361,730	39,089,548
1.3	Guarantees Received	94,651,744	1,980,219,564	2,074,871,308	81,489,199	1,617,297,836	1,698,787,035
1.4	Pledged Assets Given	47,460,488	27,328,487	74,788,975	17,112,488	25,569,785	42,682,273
1.5	Pledged Assets Received	63,582,345	637,794,306	701,376,650	52,270,590	586,175,292	638,445,882
1.6	Other Contingent Liabilities	-	-	-	-	-	-
2	Legally Binding Obligations	19,189,666	22,132,050	41,321,715	24,994,283	13,992,798	38,987,080
2.1	Funding Commitments of the Bank	11,942,491	14,740,926	26,683,417	13,561,987	11,496,240	25,058,228
2.2	Funding Commitments of other Parties	7,083,200	7,347,060	14,430,260	11,409,600	2,456,430	13,866,030
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	163,974	44,064	208,038	22,695	40,127	62,823
3	Other Liabilities	44,991,663	4,658,214	49,649,877	33,727,818	5,361,730	39,089,548
3.1	Obligation Of the Issuer (endorser) to the Bank			-			-
3.2	Clients' Liabilities	44,991,663	4,658,214	49,649,877	33,727,818	5,361,730	39,089,548
3.3	Third Parties' Clients' Liability to the Bank		-	-		-	-
4	Items to be Held in Safekeeping	3,364,327	-	3,364,327	-	-	-
4.1	Precious Metals			-			-
4.2	Securities	3,364,327		3,364,327			-
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	402,956,183	2,306,925	405,263,108	340,051,844	176,761	340,228,605
7.1	Accounting Documents not Paid in due Time by Reason of Client	402,956,183	2,306,925	405,263,108	340,051,844	176,761	340,228,605
7.2	Accounting Documents not Paid in due Time by Reason of Bank			-			-
7.3	Unissued Capital			-			-
8	Written Off Loans	3,646,549	4,667,597	8,314,147	3,162,554	3,280,740	6,443,294
8.1	Unpaid Interest on Loans up to 31.12.2000	-	-	-	-	-	-
8.2	Unpaid Interest on Loans from to 01.01.2001	419,058	2,217,381	2,636,439	284,775	1,517,999	1,802,774
8.3	Problem Loans Written off up to 31.12.2000	-	-	-	-	-	-
8.4	Problem Loans Written off up to 01.01.2001	3,227,491	2,450,217	5,677,708	2,877,779	1,762,741	4,640,520
8.5	Other Written Off Assets	-	-	-	-	-	-
9	Other Valuables and Documents	810	-	810	489	-	489
9.1	Undistributed value parcels			-			-
9.2	Small value inventory			-			-
9.3	Strict reporting forms	810	-	810	489	-	489
9.4	Payment of Special Lottery			-			-
10	Total	724,835,438	2,683,765,356	3,408,600,795	586,537,082	2,257,216,672	2,843,753,755

Bank:

JSC "Basisbank"

Date:

31-Mar-16

sheet N4

**Economic Ratios**

		Reporting Period	Respective period of the previous year
	<b>CAPITAL</b>		
1	Tier 1 Capital Ratio $\geq 7.2\%$	20.84%	21.76%
2	Regulatory Capital Ratio $\geq 10.8\%$	23.10%	23.24%
3	Risk Weighted Assets/Total Assets	92.28%	85.43%
4	Cash Dividend/Net Income	0.00%	0.00%
	<b>Income</b>		
5	Total Interest Income /Average Annual Assets	8.78%	7.43%
6	Total Interest Expense / Average Annual Assets	3.55%	2.59%
7	Earnings from Operations / Average Annual Assets	4.24%	4.19%
8	Net Interest Margin	5.23%	4.85%
9	Return on Average Assets (ROA)	3.80%	1.42%
10	Return on Average Equity (ROE)	19.00%	6.91%
	<b>ASSET QUALITY</b>		
11	Non Performed Loans / Total Loans	3.10%	2.44%
12	LLR/Total Loans	4.43%	3.91%
13	FX Loans/Total Loans	62.07%	63.45%
14	FX Assets/Total Assets	55.71%	41.01%
15	Loan Growth-YTD	-2.36%	28.70%
	<b>LIQUIDITY</b>		
16	Liquid Assets/Total Assets	28.89%	29.17%
17	FX Liabilities/Total Liabilities	73.55%	52.72%
18	Current & Demand Deposits/Total Assets	20.10%	23.77%

**Bank:**

JSC "Basisbank"

**Date:**

31-Mar-16

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	92.56%
2	Zaiqi Mi	6.99%
<b>List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of</b>		
1	Enhua Mi	92.47%
2	Zaiqi Mi	6.99%