

	Pillar 3 quarterly report	
1	JSC "Basisbank"	
2	Zhang Jun	
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Senior management of the bank ensures fair presentation and accuracy of the information provided within Pillar 3 disclosure report. The report is prepared in accordance with internal review and control processes coordinated with the board. The report meets the requirements of the June 2017 decree №92/04 of the President of the National Bank of Georgia on "Disclosure requirements for commercial banks within Pillar 3" and other relevant decrees and regulations of NBG.

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Bank: JSC "Basisbank"
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Table 1 Key metrics

N		2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	Common Equity Tier 1 (CET1)	166,052,814	160,086,841	154,546,328	150,937,966	144,658,474
2	Tier 1	166,052,814	160,086,841	154,546,328	150,937,966	144,658,474
3	Total regulatory capital	176,539,448	170,292,977	163,769,921	158,331,399	152,188,474
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	1,051,305,468	1,028,969,023	1,026,124,034	833,153,509	774,594,584
5	Risk-weighted assets (RWA) (Based on Basel I frameworks)	935,357,031	909,302,014	896,316,417	670,204,032	670,581,942
	Capital ratios as a percentage of RWA					
	Based on Basel III framework					
6	Common equity Tier 1 ratio ($\geq 7.0\%$)	15.79%	15.56%	15.06%	18.12%	18.68%
7	Tier 1 ratio ($\geq 8.5\%$)	15.79%	15.56%	15.06%	18.12%	18.68%
8	Total regulatory capital ratio ($\geq 10.5\%$)	16.79%	16.55%	15.96%	19.00%	19.65%
	Based on Basel I framework					
9	Common equity Tier 1 ratio ($\geq 6.4\%$)	16.63%	17.14%	15.35%	20.52%	20.44%
10	Total regulatory capital ratio ($\geq 9.6\%$)	18.87%	18.73%	18.27%	23.62%	22.69%
	Income					
11	Total Interest Income / Average Annual Assets	7.81%	7.82%	8.31%	8.47%	8.57%
12	Total Interest Expense / Average Annual Assets	3.09%	3.07%	3.42%	3.46%	3.49%
13	Earnings from Operations / Average Annual Assets	3.79%	3.90%	4.11%	4.09%	4.12%
14	Net Interest Margin	4.72%	4.75%	4.88%	5.01%	5.07%
15	Return on Average Assets (ROAA)	3.14%	3.51%	2.67%	3.31%	3.47%
16	Return on Average Equity (ROAE)	16.45%	18.74%	13.16%	15.97%	16.82%
	Asset Quality					
17	Non Performed Loans / Total Loans	4.0%	3.7%	4.13%	4.6%	3.4%
18	LLR/Total Loans	4.5%	4.43%	4.60%	4.9%	4.5%
19	FX Loans/Total Loans	69.1%	70.2%	71.32%	67.4%	65.7%
20	FX Assets/Total Assets	59.1%	62.0%	60.80%	59.2%	55.6%
21	Loan Growth-YTD	10.4%	7.2%	19.80%	-4.0%	-2.2%
	Liquidity					
22	Liquid Assets/Total Assets	29.0%	30.5%	27.80%	41.8%	32.8%
23	FX Liabilities/Total Liabilities	76.9%	79.6%	76.63%	77.2%	73.7%
24	Current & Demand Deposits/Total Assets	24.5%	27.5%	25.60%	26.4%	26.9%

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Table 2 **Balance Sheet** in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	10,988,621	13,350,775	24,339,396	8,148,766	13,611,834	21,760,600
2	Due from NBG	11,148,939	96,445,761	107,594,699	9,443,197	77,784,322	87,227,519
3	Due from Banks	175,855	19,628,131	19,803,987	2,094,540	25,105,226	27,199,766
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	126,402,536	0	126,402,536	113,135,784	0	113,135,784
6.1	Loans	188,430,537	422,265,975	610,696,512	154,947,675	296,482,698	451,430,373
6.2	Less: Loan Loss Reserves	-6,095,464	-21,235,951	-27,331,414	-4,816,375	-15,604,159	-20,420,534
6	Net Loans	182,335,073	401,030,024	583,365,097	150,131,300	280,878,539	431,009,839
7	Accrued Interest and Dividends Receivable	3,399,805	2,570,509	5,970,314	3,598,625	1,745,492	5,344,117
8	Other Real Estate Owned & Repossessed Assets	4,709,516	0	4,709,516	4,508,947	0	4,508,947
9	Equity Investments	3,859,355	0	3,859,355	5,259,355	0	5,259,355
10	Fixed Assets and Intangible Assets	21,963,348	0	21,963,348	22,754,238	0	22,754,238
11	Other Assets	4,209,335	261,340	4,470,675	4,057,563	4,797,816	8,855,379
12	Total assets	369,192,382	533,286,541	902,478,923	323,132,316	403,923,228	727,055,544
	Liabilities						
13	Due to Banks	1,345	14,816,009	14,817,354	4,027,485	10,602,096	14,629,580
14	Current (Accounts) Deposits	67,405,472	41,286,717	108,692,189	60,485,773	63,123,013	123,608,786
15	Demand Deposits	30,731,898	81,237,395	111,969,293	28,055,408	43,758,414	71,813,823
16	Time Deposits	22,067,542	284,480,311	306,547,854	41,416,305	216,399,955	257,816,260
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	37,061,166	127,420,318	164,481,484	7,634,463	77,562,809	85,197,272
19	Accrued Interest and Dividends Payable	622,926	5,402,865	6,025,791	1,099,782	6,032,682	7,132,463
20	Other Liabilities	8,980,822	1,656,119	10,636,941	6,674,542	1,137,663	7,812,205
21	Subordinated Debentures	0	0	0	0	0	0
22	Total liabilities	166,871,171	556,299,735	723,170,906	149,393,757	418,616,632	568,010,389
	Equity Capital						
23	Common Stock	16,057,277	0	16,057,277	16,013,147	0	16,013,147
24	Preferred Stock	0	0	0	0	0	0
25	Less: Repurchased Shares	0	0	0	0	0	0
26	Share Premium	74,865,296	0	74,865,296	74,477,813	0	74,477,813
27	General Reserves	65,529,805	0	65,529,805	47,179,134	0	47,179,134
28	Retained Earnings	14,253,984	0	14,253,984	12,773,406	0	12,773,406
29	Asset Revaluation Reserves	8,601,655	0	8,601,655	8,601,655	0	8,601,655
30	Total Equity Capital	179,308,017	0	179,308,017	159,045,154	0	159,045,154
31	Total liabilities and Equity Capital	346,179,188	556,299,735	902,478,923	308,438,912	418,616,632	727,055,544

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N	N	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income from Bank's "Nostro" and Deposit Accounts	284,328	188,677	473,005	411,745	310,023	721,769
2	Interest Income from Loans	9,071,360	19,953,383	29,024,743	10,047,213	15,133,819	25,181,031
2.1	from the Interbank Loans	171,989		171,989	1,114		1,114
2.2	from the Retail or Service Sector Loans	1,942,379	7,883,127	9,825,506	2,079,097	4,896,268	6,975,365
2.3	from the Energy Sector Loans	262,504	6,106	268,609	138,791	3,088	141,879
2.4	from the Agriculture and Forestry Sector Loans	252,773	429,444	682,217	253,249	514,704	767,953
2.5	from the Construction Sector Loans	296,409	2,236,862	2,533,271	527,111	1,825,091	2,352,202
2.6	from the Mining and Mineral Processing Sector Loans	373,244	518,469	891,712	522,934	571,947	1,094,881
2.7	from the Transportation or Communications Sector Loans	77	24,972	25,048	509	29,250	29,759
2.8	from Individuals Loans	3,973,106	6,769,155	10,742,262	3,929,618	6,810,462	10,740,080
2.9	from Other Sectors Loans	1,798,879	2,085,249	3,884,128	2,594,789	483,009	3,077,798
3	Fees/penalties income from loans to customers	144,920	471,733	616,653	175,250	572,920	748,170
4	Interest and Discount Income from Securities	4,847,348		4,847,348	4,434,965		4,434,965
5	Other Interest Income	381,841	74,551	456,392	370,717	106,498	477,215
6	Total Interest Income	14,729,796	20,688,345	35,418,141	15,439,890	16,123,260	31,563,150
7	Interest Expense						
7	Interest Paid on Demand Deposits	2,083,620	1,055,416	3,139,036	1,783,016	672,571	2,455,587
8	Interest Paid on Time Deposits	911,738	4,981,776	5,893,514	1,546,098	5,125,172	6,671,271
9	Interest Paid on Banks Deposits	191,579	147,854	339,433	692,792	29,021	721,812
10	Interest Paid on Own Debt Securities	79,360		79,360	32,837		32,837
11	Interest Paid on Other Borrowings	1,127,408	3,442,709	4,570,118	1,073,985	1,920,948	2,994,933
12	Other Interest Expenses			0			0
13	Total Interest Expense	4,393,705	9,627,755	14,021,461	5,128,729	7,747,712	12,876,440
14	Net Interest Income	10,336,091	11,060,589	21,396,680	10,311,161	8,375,548	18,686,709
15	Non-Interest Income						
15	Net Fee and Commission Income	893,328	423,566	1,316,893	674,106	76,711	750,817
15.1	Fee and Commission Income	1,549,747	1,218,413	2,768,160	1,308,618	1,143,464	2,452,082
15.2	Fee and Commission Expense	656,419	794,847	1,451,266	634,511	1,066,754	1,701,265
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	1,830,303		1,830,303	2,043,588		2,043,588
20	Gain (Loss) from Foreign Exchange Translation	-179,305		-179,305	-115,295		-115,295
21	Gain (Loss) on Sales of Fixed Assets	280,842		280,842	10,344		10,344
22	Non-Interest Income from other Banking Operations	105,721	441	106,161	67,297	1,348	68,645
23	Other Non-Interest Income	251,734	376,623	628,356	282,762	928,470	1,211,232
24	Total Non-Interest Income	3,182,622	800,629	3,983,251	2,962,804	1,006,528	3,969,332
25	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	462,005	12,310	474,315	435,455	24,030	459,485
26	Bank Development, Consultation and Marketing Expenses	697,134	12,907	710,041	719,522	43,023	762,546
27	Personnel Expenses	5,175,786	0	5,175,786	4,668,850		4,668,850
28	Operating Costs of Fixed Assets	32,705	0	32,705	43,233		43,233
29	Depreciation Expense	631,191	0	631,191	632,717		632,717
30	Other Non-Interest Expenses	1,059,896	0	1,059,896	996,485	14,147	1,010,633
31	Total Non-Interest Expenses	8,058,697	25,217	8,083,914	7,496,263	81,201	7,577,464
32	Net Non-Interest Income	-4,876,075	775,412	-4,100,663	-4,533,460	925,327	-3,608,132
33	Net Income before Provisions	5,460,016	11,836,001	17,296,017	5,777,702	9,300,875	15,078,577
34	Loan Loss Reserve	1,169,435	0	1,169,435	185,927	0	185,927
35	Provision for Possible Losses on Investments and Securities		0	0		0	0
36	Provision for Possible Losses on Other Assets	291,726	0	291,726	569,790	0	569,790
37	Total Provisions for Possible Losses	1,461,161	0	1,461,161	755,717	0	755,717
38	Net Income before Taxes and Extraordinary Items	3,998,855	11,836,001	15,834,856	5,021,985	9,300,875	14,322,860
39	Taxation	1,580,102		1,580,102	1,546,454		1,546,454
40	Net Income after Taxation	2,418,753	11,836,001	14,254,754	3,475,531	9,300,875	12,778,406
41	Extraordinary Items	-770		-770	-3,000		-3,000
42	Net Income	2,417,983	11,836,001	14,253,984	3,472,531	9,300,875	12,775,406

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Table 4

N	On-balance sheet items per standardized regulatory report	Reporting Period		
		GEL	FX	Total
1	Contingent Liabilities and Commitments	52,909,467	39,001,426	91,910,894
1.1	Guarantees Issued	28,365,769	5,606,224	33,971,993
1.2	Letters of credit Issued	0	0	0
1.3	Undrawn loan commitments	24,521,004	33,350,153	57,871,157
1.4	Other Contingent Liabilities	22,695	45,049	67,744
2	Guarantees received as security for liabilities of the bank	14,327,229	6,179,282	20,506,511
3	Assets pledged as security for liabilities of the bank	59,222,786	0	59,222,786
3.1	Financial assets of the bank	59,222,786	0	59,222,786
3.2	Non-financial assets of the bank	0	0	0
4	Guarantees received as security for receivables of the bank	124,746,064	2,745,784,016	2,870,530,080
4.1	Surety, joint liability	123,626,964	2,741,845,163	2,865,472,127
4.2	Guarantees	1,119,100	3,938,853	5,057,953
5	Assets pledged as security for receivables of the bank	77,717,409	1,518,060,293	1,595,777,702
5.1	Cash	5,349,322	75,800,070	81,149,392
5.2	Precious metals and stones		10,411,140	10,411,140
5.3	Real Estate:	26,626,805	1,077,137,785	1,103,764,590
5.3.1	Residential Property	26,482,535	469,609,524	496,092,059
5.3.2	Commercial Property		435,765,890	435,765,890
5.3.3	Complex Real Estate		13,894,015	13,894,015
5.3.4	Land Parcel	112,070	106,614,513	106,726,583
5.3.5	Other	32,200	51,253,844	51,286,044
5.4	Movable Property	25,590,666	140,666,509	166,257,175
5.5	Shares Pledged		11,690,025	11,690,025
5.6	Securities	12,500,000	8,756,794	21,256,794
5.7	Other	7,650,616	193,597,970	201,248,586
6	Derivatives	0	0	0
6.1	Receivables through FX contracts (except options)	0	0	0
6.2	Payables through FX contracts (except options)	0	0	0
6.3	Principal of interest rate contracts (except options)	0	0	0
6.4	Options sold	0	0	0
6.5	Options purchased	0	0	0
6.6	Nominal value of potential receivables through other derivatives	0	0	0
6.7	Nominal value of potential payables through other derivatives	0	0	0
7	Receivables not recognized on-balance			0
7.1	Principal of receivables derecognized during last 3 month	137,564	30,658	168,222
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	59,607	329,088	388,695
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	1,036,776	1,439,617	2,476,393
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	375,582	1,589,450	1,965,032
8	Non-cancelable operating lease	0	0	0
8.1	Through indefinit term agreement	0	0	0
8.2	Within one year	0	0	0
8.3	From 1 to 2 years	0	0	0
8.4	From 2 to 3 years	0	0	0
8.5	From 3 to 4 years	0	0	0
8.6	From 4 to 5 years	0	0	0
8.7	More than 5 years	0	0	0
9	Capital expenditure commitment	0	0	0

1.4* Reserve against operational losses

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Table 5		Risk Weighted Assets		in Lari	
N		2Q 2017	1Q 2017		
1	Risk Weighted Assets for Credit Risk	966,723,302	942,855,219		
1.1	Balance sheet items	673,540,515	665,304,786		
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0		
1.2	Off-balance sheet items	51,398,692	39,746,371		
1.3	Currency induced credit risk	241,784,094	237,804,062		
1.4	Counterparty credit risk	0	0		
2	Risk Weighted Assets for Market Risk	-1,794,087	-262,449		
3	Risk Weighted Assets for Operational Risk	86,376,253	86,376,253		
4	Total Risk Weighted Assets	1,051,305,468	1,028,969,023		

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Table 6 Information about supervisory board, directorate, beneficiary owners 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	Xinjiang HuaLing Industry & Trade (Group) Co LTD	92.22%
2	Zaiqi Mi	6.97%

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Table 7 Linkages between financial statement assets and balance sheet items subject to credit risk weighting *in Lari*

		a	b	c	d	e = c + d
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting	Subject to Currency Induced Credit Risk Framework	Total carrying value of balance sheet items subject to credit risk weighting before adjustments
				Carrying values of items		
1	Cash	24,339,396		24,339,396		24,339,396
2	Due from NBS	107,594,699		107,594,699		107,594,699
3	Due from Banks	19,803,987		19,803,987		19,803,987
4	Dealing Securities	-		-		-
5	Investment Securities	126,402,536		126,402,536		126,402,536
6.1	Loans	610,696,512		610,696,512	343,389,118	954,085,630
6.2	Less: Loan Loss Reserves	(27,331,414)		(27,331,414)	(16,563,543)	(43,894,957)
6	Net Loans	583,365,098		583,365,098	326,825,575	910,190,673
7	Accrued Interest and Dividends Receivable	5,970,314		5,970,314	2,125,739	8,096,053
8	Other Real Estate Owned & Repossessed Assets	4,709,516		4,709,516		4,709,516
9	Equity Investments	3,859,355	3,796,650	62,705		62,705
10	Fixed Assets and Intangible Assets	21,963,348	856,897	21,106,451		21,106,451
11	Other Assets	4,470,675		4,470,675		4,470,675
	Total exposures subject to credit risk weighting before adjustments	902,478,923	4,653,547	897,825,376	328,951,314	1,226,776,690

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Table 8 Differences between carrying values per standardized balance sheet used for regulatory reporting purposes and the exposure amount *in Lari*

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	1,226,776,690
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	91,877,239
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	0
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,318,653,929
4	Effect of provisioning rules used for capital adequacy purposes	15,975,081
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-27,022,071
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	0
6	Effect of other adjustments	-12,060,970
7	Total exposures subject to credit risk weighting	1,295,545,969

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Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	179,308,017
2	Common shares that comply with the criteria for Common Equity Tier 1	16,057,277
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	74,865,296
4	Accumulated other comprehensive income	
5	Other disclosed reserves	74,131,460
6	Retained earnings (loss)	14,253,984
7	Regulatory Adjustments of Common Equity Tier 1 capital	13,255,203
8	Revaluation reserves on assets	8,601,655
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss	
10	Intangible assets	856,897
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	
12	Investments in own shares	0
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	
14	Cash flow hedge reserve	
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	3,796,650
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	0
19	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	0
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	0
23	Common Equity Tier 1	166,052,814
24	Additional tier 1 capital before regulatory adjustments	0
25	Instruments that comply with the criteria for Additional tier 1 capital	0
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
29	Regulatory Adjustments of Additional Tier 1 capital	0
30	Investments in own Additional Tier 1 instruments	
31	Reciprocal cross-holdings in Additional Tier 1 instruments	
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
33	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
35	Additional Tier 1 Capital	0
36	Tier 2 capital before regulatory adjustments	10,486,634
37	Instruments that comply with the criteria for Tier 2 capital	
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	10,486,634
40	Regulatory Adjustments of Tier 2 Capital	0
41	Investments in own shares that meet the criteria for Tier 2 capital	
42	Reciprocal cross-holdings in Tier 2 capital	
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
44	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
45	Tier 2 Capital	10,486,634

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Table 10 **Reconciliation of balance sheet to regulatory capital** in Lari

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	24,339,396	
2	Due from NBG	107,594,699	
3	Due from Banks	19,803,987	
4	Dealing Securities	0	
5	Investment Securities	126,402,536	
6.1	Loans	610,696,512	
6.2	Less: Loan Loss Reserves	-27,331,414	
6	Net Loans	583,365,097	
7	Accrued Interest and Dividends Receivable	5,970,314	
8	Other Real Estate Owned & Repossessed Assets	4,709,516	
9	Equity Investments	3,859,355	
9.1	Of which above 10% equity holdings in financial institutions	0	
9.2	Of which significant investments subject to limited recognition	3,796,650	table 9 (Capital), N17
9.3	Of which below 10% equity holdings subject to limited recognition	62,705	
10	Fixed Assets and Intangible Assets	21,963,348	
10.1	Of which intangible assets	856,897	table 9 (Capital), N10
11	Other Assets	4,470,675	
12	Total assets	902,478,923	
13	Due to Banks	14,817,354	
14	Current (Accounts) Deposits	108,692,189	
15	Demand Deposits	111,969,293	
16	Time Deposits	306,547,854	
17	Own Debt Securities	0	
18	Borrowings	164,481,484	
19	Accrued Interest and Dividends Payable	6,025,791	
20	Other Liabilities	10,636,941	
21	Subordinated Debentures	0	
21.1	Of which tier II capital qualifying instruments	0	
22	Total liabilities	723,170,906	
23	Common Stock	16,057,277	table 9 (Capital), N2
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	74,865,296	table 9 (Capital), N3
27	General Reserves	65,529,805	table 9 (Capital), N5
28	Retained Earnings	14,253,984	table 9 (Capital), N6
29	Asset Revaluation Reserves	8,601,655	table 9 (Capital), N8
30	Total Equity Capital	179,308,017	

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Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

Table 11 Risk weights		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	
1	Claims or contingent claims on central governments or central banks	137,413,742	0	0	0	0	0	0	0	0	0	96,447,577	0	0	0	0	0	96,447,577
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3	Claims or contingent claims on public sector entities	0	0	0	0	0	0	0	0	0	0	73,664	288,541	0	0	0	0	362,205
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
6	Claims or contingent claims on commercial banks	0	18,062,624	0	0	1,593,721	0	0	0	0	0	15,241,262	0	0	0	0	0	19,850,647
7	Claims or contingent claims on corporates	0	0	0	0	0	0	0	0	0	0	322,301,085	43,476,322	0	0	0	0	365,777,407
8	Retail claims or contingent retail claims	0	0	0	0	0	0	0	0	93,681,530	0	0	7,827,333	0	0	0	0	78,068,481
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	11,833,770	224,626	0	0	0	0	0	123,793	226,680	0	0	0	0	4,604,606
10	Past due items	0	0	0	0	0	0	0	0	0	0	11,261,512	74,648	27,096,304	0	0	0	51,980,615
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0	0	0	0	0	352,200	1,492,060	0	0	0	0	1,844,260
13	Claims in the form of collective investment undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
14	Other items	24,339,395	0	0	0	0	0	0	0	0	0	148,265,203	11,499,585	0	0	0	0	159,764,790
Total		161,753,136	0	18,062,624	0	11,833,770	0	1,816,347	0	93,681,530	0	594,066,286	64,865,165	27,096,304	0	0	0	776,480,586

Table 12 Credit Risk Mitigation

Credit Risk Mitigation		Funded Credit Protection										Unfunded Credit Protection										Total Credit Risk Mitigation On-balance sheet	Total Credit Risk Mitigation Off-balance sheet	Total Credit Risk Mitigation
		On-balance sheet setting	Cash or deposit with or credit assimilated instruments	Debt securities issued by central governments or central banks, regional governments or public sector entities, multilateral development banks and international organizations/development banks	Debt securities issued by regional governments or local authorities, public sector entities, multilateral development banks and international organizations/development banks	Debt securities issued by other entities, which have a credit assessment, which has been determined by NBS to be associated with credit quality step 1 or above under the rules for the risk weighting of exposures to corporates	Debt securities with a short-term credit assessment, which has been determined by NBS to be associated with credit quality step 2 or above under the rules for the risk weighting of exposures to corporates	Equities or convertible bonds that are included in a main index	Standard gold bullion or equivalent	Debt securities without credit rating issued by commercial banks	Units in collective investment undertakings	Central governments or central banks	Regional governments or local authorities	Multilateral development banks	International organizations /institutions	Public sector entities	Commercial banks	Other corporate entities that have a credit assessment, which has been determined by NBS to be associated with credit quality step 2 or above under the rules for the risk weighting of exposures to corporates						
1	Claims or contingent claims on central governments or central banks		0																0			0		0
2	Claims or contingent claims on regional governments or local authorities		0																0			0		0
3	Claims or contingent claims on public sector entities		222,124																15	222,109		222,124		
4	Claims or contingent claims on multilateral development banks		0																0			0		0
5	Claims or contingent claims on international organizations/institutions		0																0			0		0
6	Claims or contingent claims on commercial banks		0																0			0		0
7	Claims or contingent claims on corporates		44,982,189																33,492,718	10,609,473		44,982,193		
8	Retail claims or contingent retail claims		2,219,070																596,860	1,632,430		2,219,070		
9	Claims or contingent claims secured by mortgages on residential property		14,619																0	14,619		14,619		
10	Peer-to-peer loans		1,343,060																1,343,060			1,343,060		
11	Items belonging to regulatory high-risk categories		0																0			0		0
12	Short-term claims on commercial banks and corporates		437,190																496	436,694		437,190		
13	Claims in the form of collective investment undertakings		5,275,128																4,721,963	553,165		5,275,128		
14	Other items		0		50,901,076	0	0	0	0	0	0	0	0	0	0	0	0	0	40,064,960	13,465,476		53,530,436		

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Table 13 Standardized approach - Effect of credit risk mitigation

	Asset Classes	a On-balance sheet exposures	b Off-balance sheet exposures		d RWA before Credit Risk Mitigation	e RWA post Credit Risk Mitigation	f RWA Density f=e/(a+c)
			Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF			
1	Claims or contingent claims on central governments or central banks	233,861,318	0	0	96,447,577	96,447,577	41%
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0%
3	Claims or contingent claims on public sector entities	73,664	288,541	288,541	362,205	140,081	39%
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0%
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	0%
6	Claims or contingent claims on commercial banks	34,897,607	0	0	19,650,647	19,650,647	56%
7	Claims or contingent claims on corporates	322,301,085	65,694,349	43,476,322	496,807,558	452,745,369	124%
8	Retail claims or contingent retail claims	93,681,530	8,779,367	7,827,333	107,241,888	105,022,818	103%
9	Claims or contingent claims secured by mortgages on residential property	12,182,189	254,081	226,680	9,894,160	9,879,545	80%
10	Past due items	38,357,816	118,579	74,648	74,241,842	72,898,780	190%
11	Items belonging to regulatory high-risk categories	0	-	-	0	0	0%
12	Short-term claims on commercial banks and corporates	352,200	1,492,060	1,492,060	1,844,260	1,407,070	76%
13	Claims in the form of collective investment undertakings ('CIU')	0	-	-	-	0	0%
14	Other items	172,604,601	15,250,261	11,469,585	213,784,545	208,531,417	113%
Total		908,312,010	91,877,238	64,855,169	1,020,274,682	966,723,304	822%

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Table 14

Currency induced credit risk

		a	b
	Risk Exposure	Unhedged claims (Claims where the source of repayment is denominated in the different currency from the exposure's currency)	Currency induced credit risk weighted exposures
1	Claims or contingent claims on corporates	181,854,121	131,030,151
2	Retail claims or contingent retail claims	39,123,816	29,153,408
3	Claims or contingent claims secured by mortgages on residential property	7,052,739	5,289,554
4	Past due items	30,377,594	22,261,226
5	Items belonging to regulatory high-risk categories	0	0
6	Claims in the form of collective investment undertakings ("CIU")*	0	0
7	Claims in the form of collective investment undertakings	0	0
8	Other claims	76,031,492	54,049,755
9	Total	334,439,762	241,784,094

Table 15

Counterparty credit risk

[illegible]