

Bank: Basisbank
Date: 31-Mar-15

sheet N1

Balance Sheet *

in lari

N	ASSETS	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	9,232,309	9,569,522	18,801,830	8,094,694	8,160,730	16,255,425
2	Due from NBG	13,256,738	42,023,330	55,280,068	18,506,889	20,681,021	39,187,910
3	Due from Banks	62,088,398	1,304,530	63,392,927	53,861,741	3,216,989	57,078,730
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	160,755,648	0	160,755,648	57,877,098	0	57,877,098
6.1	Loans	130,763,136	226,962,879	357,726,015	57,346,848	147,674,875	205,021,722
6.2	Less: Loan Loss Reserves	(3,598,004)	(10,405,842)	(14,003,846)	(1,704,240)	(5,419,122)	(7,123,362)
6	Net Loans	127,165,132	216,557,037	343,722,169	55,642,608	142,255,752	197,898,360
7	Accrued Interest and Dividends Receivable	1,909,837	1,338,833	3,248,670	1,448,695	855,144	2,303,839
8	Other Real Estate Owned & Repossessed Assets	1,480,180	X	1,480,180	1,470,197	X	1,470,197
9	Equity Investments	5,259,355	0	5,259,355	5,259,355	0	5,259,355
10	Fixed Assets and Intangible Assets	17,461,438	X	17,461,438	17,267,152	X	17,267,152
11	Other Assets	2,313,775	7,939,162	10,252,937	2,486,430	3,958,603	6,445,033
12	TOTAL ASSETS	400,922,809	278,732,413	679,655,222	221,914,859	179,128,240	401,043,099
	LIABILITIES						
13	Due to Banks	30,015	4,460,188	4,490,203	27,669	36,792,426	36,820,095
14	Current (Accounts) Deposits	46,888,116	37,033,096	83,921,212	60,504,187	29,095,347	89,599,534
15	Demand Deposits	37,931,025	39,692,584	77,623,609	18,720,100	22,287,273	41,007,372
16	Time Deposits	64,915,526	164,359,250	229,274,775	13,645,674	58,400,437	72,046,111
17	Own Debt Securities			0			0
18	Borrowings	101,215,775	34,606,448	135,822,223	68,939	30,581,510	30,650,449
19	Accrued Interest and Dividends Payable	1,535,516	3,199,408	4,734,924	267,355	2,756,400	3,023,755
20	Other Liabilities	6,091,727	565,154	6,656,880	4,188,947	885,492	5,074,439
21	Subordinated Debentures	0	4,455,000	4,455,000	0	3,495,400	3,495,400
22	Total Liabilities	258,607,700	288,371,126	546,978,827	97,422,871	184,294,285	281,717,156
	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	22,863,812	X	22,863,812	12,450,571	X	12,450,571
28	Retained Earnings	16,169,869	X	16,169,869	13,494,887	X	13,494,887
29	Asset Revaluation Reserves	3,470,195	X	3,470,195	3,473,195	X	3,473,195
30	Total Equity Capital	132,676,396	X	132,676,396	119,325,943	X	119,325,943
31	TOTAL LIABILITIES AND EQUITY CAPITAL	391,284,096	288,371,126	679,655,222	216,748,814	184,294,285	401,043,099

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

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sheet N2

Income Statement *

in lari

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	149,227	23,607	172,833	504,588	1,874	506,462
2	Interest Income from Loans	3,038,075	5,924,053	8,962,127	1,759,073	4,311,141	6,070,214
2.1	from the Interbank Loans	71,797		71,797			0
2.2	from the Retail or Service Sector Loans	846,639	1,875,764	2,722,403	589,048	1,510,537	2,099,586
2.3	from the Energy Sector Loans	41,215	2,943	44,159	36,915	3,425	40,340
2.4	from the Agriculture and Forestry Sector Loans	23,279	133,996	157,275	6,612	22,147	28,759
2.5	from the Construction Sector Loans	90,010	643,166	733,176	5,069	284,696	289,765
2.6	from the Mining and Mineral Processing Sector Loans	336,694	283,588	620,282	206,438	149,216	355,654
2.7	from the Transportation or Communications Sector Loans	48	12,917	12,966	13	8,114	8,127
2.8	from Individuals Loans	1,336,121	2,716,959	4,053,080	865,162	2,054,395	2,919,558
2.9	from Other Sectors Loans	292,271	254,719	546,990	49,814	278,611	328,425
3	Fees/penalties income from loans to customers	51,897	129,777	181,674	58,645	121,319	179,964
4	Interest and Discount Income from Securities	2,436,330		2,436,330	1,159,436		1,159,436
5	Other Interest Income	133,168	45,359	178,527	29,378	41,248	70,626
6	Total Interest Income	5,808,696	6,122,796	11,931,491	3,511,119	4,475,583	7,986,702
	Interest Expense						
7	Interest Paid on Demand Deposits	532,544	300,182	832,726	521,257	201,358	722,615
8	Interest Paid on Time Deposits	992,879	1,421,712	2,414,590	230,924	924,924	1,155,848
9	Interest Paid on Banks Deposits	122,476	6,556	129,032		137,224	137,224
10	Interest Paid on Own Debt Securities	18,318		18,318	12,289		12,289
11	Interest Paid on Other Borrowings	259,942	498,065	758,006		454,773	454,773
12	Other Interest Expenses			0			0
13	Total Interest Expense	1,926,158	2,226,514	4,152,673	764,470	1,718,278	2,482,748
14	Net Interest Income	3,882,537	3,896,281	7,778,818	2,746,650	2,757,305	5,503,955
	Non-Interest Income						
15	Net Fee and Commission Income	462,261	96,331	558,592	191,837	205,593	397,431
15.1	Fee and Commission Income	735,972	491,324	1,227,296	392,137	430,356	822,492
15.2	Fee and Commission Expense	273,711	394,993	668,704	200,299	224,762	425,062
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	1,173,407		1,173,407	555,993		555,993
20	Gain (Loss) from Foreign Exchange Translation	1,206		1,206	(63,137)		(63,137)
21	Gain (Loss) on Sales of Fixed Assets	(147)		(147)	(40,230)		(40,230)
22	Non-Interest Income from other Banking Operations	28,944	56,891	85,836	22,412	79,380	101,792
23	Other Non-Interest Income	175,627	80,627	256,255	59,909	60,701	120,610
24	Total Non-Interest Income	1,841,300	233,850	2,075,150	726,784	345,674	1,072,458
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	194,948	18,612	213,560	133,775	29,996	163,770
26	Bank Development, Consultation and Marketing Expenses	370,615	330	370,945	328,944	3,239	332,183
27	Personnel Expenses	1,853,510		1,853,510	1,646,935		1,646,935
28	Operating Costs of Fixed Assets	20,533		20,533	14,548		14,548
29	Depreciation Expense	231,626		231,626	209,470		209,470
30	Other Non-Interest Expenses	422,858	12,169	435,027	435,657	10,929	446,585
31	Total Non-Interest Expenses	3,094,090	31,110	3,125,200	2,769,327	44,163	2,813,491
32	Net Non-Interest Income	(1,252,790)	202,739	(1,050,050)	(2,042,543)	301,510	(1,741,033)
33	Net Income before Provisions	2,629,747	4,099,021	6,728,768	704,106	3,058,815	3,762,921
34	Loan Loss Reserve	4,308,416	X	4,308,416	811,414	X	811,414
35	Provision for Possible Losses on Investments and Securities		X	0		X	0
36	Provision for Possible Losses on Other Assets	123,105	X	123,105	(154,530)	X	(154,530)
37	Total Provisions for Possible Losses	4,431,521	0	4,431,521	656,884	0	656,884
38	Net Income before Taxes and Extraordinary Items	(1,801,774)	4,099,021	2,297,247	47,222	3,058,815	3,106,037
39	Taxation	16,069		16,069	308,177		308,177
40	Net Income after Taxation	(1,817,843)	4,099,021	2,281,178	(260,955)	3,058,815	2,797,860
41	Extraordinary Items	(3,000)		(3,000)			0
42	Net Income	(1,820,843)	4,099,021	2,278,178	(260,955)	3,058,815	2,797,860

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Date: 31-Mar-15

sheet N3

in lari

Off Balance Sheet Items

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Conditional Obligations	184,600,095	2,234,404,643	2,419,004,738	139,270,253	1,323,642,485	1,462,912,738
1.1	Acceptances and Endorsements			0			0
1.2	Guarantees Given	33,727,818	5,361,730	39,089,548	2,594,414	2,983,610	5,578,024
1.3	Guarantees Received	81,489,199	1,617,297,836	1,698,787,035	74,518,928	841,214,343	915,733,271
1.4	Pledged Assets Given	17,112,488	25,569,785	42,682,273	11,718,488	20,718,054	32,436,542
1.5	Pledged Assets Received	52,270,590	586,175,292	638,445,882	50,438,423	458,726,478	509,164,901
1.6	Other Contingent Liabilities	0	0	0	0	0	0
2	Legally Binding Obligations	24,994,283	13,992,798	38,987,080	21,857,955	9,709,235	31,567,189
2.1	Funding Commitments of the Bank	13,561,987	11,496,240	25,058,228	8,420,059	8,603,925	17,023,984
2.2	Funding Commitments of other Parties	11,409,600	2,456,430	13,866,030	13,415,200	1,067,548	14,482,748
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	40,127	62,823	22,695	37,762	60,457
3	Other Liabilities	33,727,818	5,361,730	39,089,548	2,594,414	2,983,610	5,578,024
3.1	Obligation Of the Issuer (endorser) to the Bank			0			0
3.2	Clients' Liabilities	33,727,818	5,361,730	39,089,548	2,594,414	2,983,610	5,578,024
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	340,051,844	176,761	340,228,605	296,335,544	0	296,335,544
7.1	Accounting Documents not Paid in due Time by Reason of Client	340,051,844	176,761	340,228,605	296,335,544	0	296,335,544
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	3,162,554	3,280,740	6,443,294	3,240,249	2,111,770	5,352,019
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	284,775	1,517,999	1,802,774	295,147	662,636	957,783
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	2,877,779	1,762,741	4,640,520	2,945,102	1,449,134	4,394,236
8.5	Other Written Off Assets	0	0	0	0	0	0
9	Other Valuables and Documents	489	0	489	60,435	0	60,435
9.1	Undistributed value parcels			0			0
9.2	Small value inventory			0			0
9.3	Strict reporting forms	489	0	489	60,435	0	60,435
9.4	Payment of Special Lottery			0			0
10	Total	586,537,082	2,257,216,672	2,843,753,755	463,358,850	1,338,447,099	1,801,805,950

Bank:

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sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 7.6%	21.76%	30.62%
2	Regulatory Capital Ratio \geq 11.4%	23.24%	31.95%
3	Risk Weighted Assets/Total Assets	85.43%	91.55%
4	Cash Dividend/Net Income	0.00%	0%
	Income		
5	Total Interest Income /Average Annual Assets	7.43%	7.90%
6	Total Interest Expense / Average Annual Assets	2.59%	2.46%
7	Earnings from Operations / Average Annual Assets	4.19%	3.82%
8	Net Interest Margin	4.85%	5.44%
9	Return on Average Assets (ROA)	1.42%	2.77%
10	Return on Average Equity (ROE)	6.91%	9.45%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	2.44%	2.45%
12	LLR/Total Loans	3.91%	3.47%
13	FX Loans/Total Loans	63.45%	72.03%
14	FX Assets/Total Assets	41.01%	44.67%
15	Loan Growth-YTD	28.70%	8.03%
	LIQUIDITY		
16	Liquid Assets/Total Assets	29.17%	28.37%
17	FX Liabilities/Total Liabilities	52.72%	65.42%
18	Current & Demand Deposits/Total Assets	23.77%	32.57%

Bank:

Basisbank

Date:

31-Mar-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%