

	Pillar 3 quarterly report	
1	Name of a bank	JSC "Basisbank"
2	Chairman of the Supervisory Board	Zhang Jun
3	CEO of a bank	David Tsaava
4	Bank's web page	www.basisbank.ge

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 decree N92/04 of the Governor 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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Table 1

Key metrics		Mär.18	Dez.17	Sep.17	Jun.17	Mär.17
N	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	Common Equity Tier 1 (CET1)	182,766,871	175,637,524	169,458,840	166,052,814	160,086,841
2	Tier 1	182,766,871	175,637,524	169,458,840	166,052,814	160,086,841
3	Total regulatory capital	193,384,594	187,027,072	179,135,509	176,539,448	170,292,977
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	941,793,246	980,272,025	1,106,457,925	1,051,305,468	1,028,969,023
	Capital ratios as a percentage of RWA					
	Based on Basel III framework					
5	Common equity Tier 1 ratio (≥ 7.0 %) **	19.4%	17.9%	15.3%	15.8%	15.6%
6	Tier 1 ratio (≥ 8.5 %) **	19.4%	17.9%	15.3%	15.8%	15.6%
7	Total regulatory capital ratio (≥ 10.5 %) **	20.5%	19.1%	16.2%	16.8%	16.5%
	Income					
8	Total Interest Income /Average Annual Assets	7.6%	7.5%	7.5%	7.8%	7.8%
9	Total Interest Expense / Average Annual Assets	3.2%	3.2%	3.1%	3.1%	3.1%
10	Earnings from Operations / Average Annual Assets	3.3%	3.3%	3.3%	3.8%	3.9%
11	Net Interest Margin	4.4%	4.3%	4.4%	4.7%	4.8%
12	Return on Average Assets (ROAA)	2.5%	1.9%	2.4%	3.1%	3.5%
13	Return on Average Equity (ROAE)	15.2%	11.0%	13.1%	16.5%	18.7%
	Asset Quality					
14	Non Performed Loans / Total Loans	4.4%	4.0%	4.5%	4.0%	3.7%
15	LLR/Total Loans	4.5%	4.3%	4.4%	4.5%	4.4%
16	FX Loans/Total Loans	67.9%	70.2%	68.3%	69.1%	70.2%
17	FX Assets/Total Assets	59.8%	63.6%	63.3%	59.1%	62.0%
18	Loan Growth-YTD	-2.7%	42.2%	27.1%	10.4%	7.2%
	Liquidity					
19	Liquid Assets/Total Assets	27.3%	33.1%	36.6%	29.0%	30.5%
20	FX Liabilities/Total Liabilities	74.9%	77.7%	77.1%	76.9%	79.6%
21	Current & Demand Deposits/Total Assets	20.5%	32.0%	22.8%	24.5%	27.5%
	Liquidity Coverage Ratio***					
22	Total HQLA	284,074,433	364,002,821			
23	Net cash outflow	211,179,841	256,930,199			
24	LCR ratio (%)	134.5%	141.7%			

** These includes Minimum capital requirements (4.5%, 6%, 8%) and Capital Conservation Buffer (2.5%) according to article 8 of the regulation on Capital Adequacy Requirements for Commercial Banks.
*** LCR calculated according to NBG's methodology which is more focused on local risks than Basel framework. See the table 14. LCR; Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

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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	15,163,411	16,998,110	32,161,521	10,512,133	14,148,907	24,661,041
2	Due from NBG	6,894,403	117,083,518	123,977,920	7,049,444	101,671,054	108,720,498
3	Due from Banks	395,385	40,710,527	41,105,913	239,006	47,938,494	48,177,500
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	149,503,127	0	149,503,127	118,505,115	0	118,505,115
6.1	Loans	245,398,900	519,868,726	765,267,626	176,443,442	416,411,077	592,854,520
6.2	Less: Loan Loss Reserves	-8,181,773	-25,904,789	-34,086,562	-5,542,950	-20,731,210	-26,274,160
6	Net Loans	237,217,127	493,963,937	731,181,064	170,900,492	395,679,868	566,580,360
7	Accrued Interest and Dividends Receivable	3,616,111	2,453,694	6,069,805	3,156,546	2,129,092	5,285,638
8	Other Real Estate Owned & Repossessed Assets	6,362,640	0	6,362,640	4,517,590	0	4,517,590
9	Equity Investments	4,362,705	0	4,362,705	3,859,355	0	3,859,355
10	Fixed Assets and Intangible Assets	23,616,113	0	23,616,113	21,793,352	0	21,793,352
11	Other Assets	5,866,116	3,875,644	9,741,760	3,258,972	218,570	3,477,542
12	Total assets	452,997,137	675,085,430	1,128,082,567	343,792,006	561,785,984	905,577,990
Liabilities							
13	Due to Banks	22,001,144	24,517,887	46,519,031	13,001,144	15,049,856	28,051,001
14	Current (Accounts) Deposits	68,792,254	49,294,837	118,087,091	47,341,597	80,423,918	127,765,516
15	Demand Deposits	34,336,267	78,557,879	112,894,146	29,535,849	91,398,246	120,934,095
16	Time Deposits	65,356,197	288,653,186	354,009,383	22,605,573	280,940,477	303,546,050
17	Own Debt Securities			0			0
18	Borrowings	34,750,000	247,666,768	282,416,768	30,405,053	107,588,800	137,993,853
19	Accrued Interest and Dividends Payable	972,075	7,923,956	8,896,031	520,545	6,471,511	6,992,056
20	Other Liabilities	8,862,583	4,132,071	12,994,655	6,272,763	984,182	7,256,945
21	Subordinated Debentures	0	0	0	0	0	0
22	Total liabilities	235,070,521	700,746,584	935,817,105	149,682,524	582,856,991	732,539,515
Equity Capital							
23	Common Stock	16,096,897	0	16,096,897	16,057,277	0	16,057,277
24	Preferred Stock	0	0	0	0	0	0
25	Less: Repurchased Shares	0	0	0	0	0	0
26	Share Premium	75,284,048	0	75,284,048	74,865,296	0	74,865,296
27	General Reserves	65,529,805	0	65,529,805	65,529,805	0	65,529,805
28	Retained Earnings	26,753,058	0	26,753,058	7,984,442	0	7,984,442
29	Asset Revaluation Reserves	8,601,655	0	8,601,655	8,601,655	0	8,601,655
30	Total Equity Capital	192,265,463	0	192,265,463	173,038,475	0	173,038,475
31	Total liabilities and Equity Capital	427,335,983	700,746,584	1,128,082,567	322,720,999	582,856,991	905,577,990

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Table 3

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	168,322	303,751	472072	136,852	63,317	200169
2	Interest Income from Loans	6,824,136	10,857,673	17681810	4,309,008	9,296,914	13605921
2.1	from the Interbank Loans	148,420		148420	18,410		18410
2.2	from the Retail or Service Sector Loans	1,092,119	4,907,252	5999372	949,122	3,194,280	4143402
2.3	from the Energy Sector Loans	222,898	211,812	434710	53,714	2,959	56674
2.4	from the Agriculture and Forestry Sector Loans	209,355	181,611	390965	123,024	161,273	284297
2.5	from the Construction Sector Loans	216,444	1,034,430	1250874	193,510	997,313	1190823
2.6	from the Mining and Mineral Processing Sector Loans	343,166	199,703	542869	195,911	231,890	427802
2.7	from the Transportation or Communications Sector Loans	4,077	58,601	62678	6	11,672	11678
2.8	from Individuals Loans	3,515,288	3,148,538	6663827	1,867,415	3,693,106	5560521
2.9	from Other Sectors Loans	1,072,369	1,115,726	2188095	907,896	1,004,419	1912315
3	Fees/penalties income from loans to customers	153,060	346,115	499175	47,515	191,269	238784
4	Interest and Discount Income from Securities	2,748,570		2748570	2,481,834		2481834
5	Other Interest Income	317,038	49,164	366201	174,671	1,080,911	1255582
6	Total Interest Income	10,211,126	11,556,703	21767829	7,149,880	10,632,411	17782291
	Interest Expense						
7	Interest Paid on Demand Deposits	1,361,497	468,717	1830214	892,334	537,217	1429551
8	Interest Paid on Time Deposits	1,116,087	2,239,946	3356033	504,714	2,478,591	2983305
9	Interest Paid on Banks Deposits	313,668	939	314607	67,215	117,644	184859
10	Interest Paid on Own Debt Securities	35,602		35602	40,612		40612
11	Interest Paid on Other Borrowings	610,171	3,082,421	3692592	588,910	1,751,720	2340630
12	Other Interest Expenses			0			0
13	Total Interest Expense	3,437,024	5,792,023	9229047	2,093,786	4,885,171	6978957
14	Net Interest Income	6,774,102	5,764,679	12538782	5,056,094	5,747,240	10803334
	Non-Interest Income						
15	Net Fee and Commission Income	682,342	239,437	921779	396,743	209,990	606734
15.1	Fee and Commission Income	1,045,134	728,099	1773233	725,960	625,969	1351929
15.2	Fee and Commission Expense	362,792	488,661	851453	329,217	415,979	745196
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	818,774		818774	1,008,537		1008537
20	Gain (Loss) from Foreign Exchange Translation	-106,861		-106861	-140,526		-140526
21	Gain (Loss) on Sales of Fixed Assets	71,413		71413	60,844		60844
22	Non-Interest Income from other Banking Operations	38,452	1,374	39826	38,434		38434
23	Other Non-Interest Income	95,539	209,856	305395	101,298	276,364	377662
24	Total Non-Interest Income	1,599,659	450,667	2050326	1,465,330	486,355	1951685
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	281,949	5,491	287441	236,020	7,809	243829
26	Bank Development, Consultation and Marketing Expenses	439,857		439857	337,290	1,711	339001
27	Personnel Expenses	3,236,332		3236332	2,488,772		2488772
28	Operating Costs of Fixed Assets	23,701		23701	12,243		12243
29	Depreciation Expense	399,220		399220	312,803		312803
30	Other Non-Interest Expenses	619,614	4,399	624013	560,302		560302
31	Total Non-Interest Expenses	5,000,675	9,890	5010565	3,947,430	9,520	3956950
32	Net Non-Interest Income	-3,401,016	440,778	-2960239	-2,482,101	476,835	-2005266
33	Net Income before Provisions	3,373,086	6,205,457	9578543	2,573,994	6,224,075	8798068
34	Loan Loss Reserve	784,384		784384	15,602		15602
35	Provision for Possible Losses on Investments and Securities			0			0
36	Provision for Possible Losses on Other Assets	391,212		391212	-572		-572
37	Total Provisions for Possible Losses	1,175,595	0	1175595	15,029	0	15029
38	Net Income before Taxes and Extraordinary Items	2,197,491	6,205,457	8402948	2,558,964	6,224,075	8783039
39	Taxation	1,237,156		1237156	798,597		798597
40	Net Income after Taxation	960,335	6,205,457	7165792	1,760,367	6,224,075	7984442
41	Extraordinary Items	-545		-545			0
42	Net Income	959,790	6,205,457	7165247	1,760,367	6,224,075	7984442

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Table 4 in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Contingent Liabilities and Commitments	54,410,365	39,812,198	94,222,563	36,513,492	26,672,298	63,185,790
1.1	Guarantees Issued	35,439,058	13,384,887	48,823,945	15,996,971	4,368,795	20,365,766
1.2	Letters of credit Issued			0			0
1.3	Undrawn loan commitments	18,948,612	26,379,354	45,327,966	18,264,729	31,673,426	49,938,155
1.4	Other Contingent Liabilities	22,695	47,957	70,652	22,695	43,761	66,456
2	Guarantees received as security for liabilities of the bank	168,800	29,383,248	29,552,048	13,975,529	1,222,600	15,198,129
3	Assets pledged as security for liabilities of the bank			0			0
3.1	Financial assets of the bank			0			0
3.2	Non-financial assets of the bank			0			0
4	Guaratees received as security for receivables of the bank	141,914,743	2,759,734,071	2,901,648,815	121,251,143	2,572,856,153	2,694,107,296
4.1	Surety, joint liability	140,433,243	2,756,362,893	2,896,796,137	120,202,543	2,568,855,121	2,689,057,664
4.2	Guarantees	1,481,500	3,371,178	4,852,678	1,048,600	4,001,032	5,049,632
5	Assets pledged as security for receivables of the bank	86,807,984	1,680,655,356	1,767,463,340	68,584,970	1,324,887,984	1,393,472,954
5.1	Cash	9,112,547	131,093,586	140,206,134	4,182,522	72,840,380	77,022,903
5.2	Precious metals and stones	0	9,911,112	9,911,112	0	15,025,754	15,025,754
5.3	Real Estate:	23,612,201	1,242,582,619	1,266,194,819	26,296,198	1,029,228,287	1,055,524,484
5.3.1	Residential Property	23,150,594	511,174,806	534,325,400	26,151,929	475,479,717	501,631,646
5.3.2	Commercial Property	251,925	538,197,919	538,449,844	0	374,359,476	374,359,476
5.3.3	Complex Real Estate	0	14,861,245	14,861,245	0	14,133,763	14,133,763
5.3.4	Land Parcel	122,232	127,048,432	127,170,664	112,069	113,732,237	113,844,306
5.3.5	Other	87,450	51,300,216	51,387,666	32,200	51,523,094	51,555,294
5.4	Movable Property	26,690,313	135,159,903	161,850,216	20,442,468	131,366,802	151,809,270
5.5	Shares Pledged	0	17,760,990	17,760,990	0	14,931,064	14,931,064
5.6	Securities	13,400,000	256,602	13,656,602	12,500,000	9,186,319	21,686,319
5.7	Other	13,992,923	143,890,543	157,883,466	5,163,782	52,309,379	57,473,160
6	Derivatives			0			0
6.1	Receivables through FX contracts (except options)			0			0
6.2	Payables through FX contracts (except options)			0			0
6.3	Principal of interest rate contracts (except options)			0			0
6.4	Options sold			0			0
6.5	Options purchased			0			0
6.6	Nominal value of potential receivables through other derivatives			0			0
6.7	Nominal value of potential payables through other derivatives			0			0
7	Receivables not recognized on-balance			0			0
7.1	Principal of receivables derecognized during last 3 month	230,572	13,090	243,661	241,004	84,455	325,459
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	146,424	307,840	454,265	78,839	164,450	243,288
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	2,361,796	1,087,684	3,449,480	1,805,093	1,422,269	3,227,362
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	719,770	1,521,393	2,241,163	471,710	1,283,716	1,755,425
8	Non-cancelable operating lease			0			0
8.1	Through indefinit term agreement	21,844	40,386	62,230			0
8.2	Within one year	11,649	123,091	134,740			0
8.3	From 1 to 2 years	0	288,323	288,323			0
8.4	From 2 to 3 years	0	382,900	382,900			0
8.5	From 3 to 4 years	0	337,630	337,630			0
8.6	From 4 to 5 years	657,000	645,007	1,302,007			0
8.7	More than 5 years			0			0
9	Capital expenditure commitment			0			0

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Table 5		Risk Weighted Assets		in Lari	
N		Mär.18	Dez.17		
1	Risk Weighted Assets for Credit Risk	853,230,116	903,928,850		
1.1	Balance sheet items	806,351,678	849,789,991		
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0		
1.2	Off-balance sheet items	46,878,437	54,138,859		
1.3	Counterparty credit risk	0	0		
2	Risk Weighted Assets for Market Risk	368,281	748,685		
3	Risk Weighted Assets for Operational Risk	88,194,850	75,594,490		
4	Total Risk Weighted Assets	941,793,246	980,272,025		

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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	92.08%
2	Zaiqi Mi	6.95%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Enhua Mi	91.99%
2	Zaiqi Mi	6.95%

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

		a	b	c
			Carrying values of items	
	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
1	Cash	32,161,521		32,161,521
2	Due from NBG	123,977,920		123,977,920
3	Due from Banks	41,105,913		41,105,913
4	Dealing Securities	0		0
5	Investment Securities	149,503,127		149,503,127
6.1	Loans	765,267,626		765,267,626
6.2	Less: Loan Loss Reserves	-34,086,562		-34,086,562
6	Net Loans	731,181,064		731,181,064
7	Accrued Interest and Dividends Receivable	6,069,805		6,069,805
8	Other Real Estate Owned & Repossessed Assets	6,362,640		6,362,640
9	Equity Investments	4,362,705		4,362,705
10	Fixed Assets and Intangible Assets	23,616,113	896,938	22,719,175
11	Other Assets	9,741,760		9,741,760
	Total exposures subject to credit risk weighting before adjustments	1,128,082,567	896,938	1,127,185,629

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	1,127,185,629
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	94,205,503
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,221,391,132
4	Effect of provisioning rules used for capital adequacy purposes	12,793,304
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-18,442,074
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	1,215,742,362

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Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	192,265,464
2	Common shares that comply with the criteria for Common Equity Tier 1	16,096,897
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	75,284,048
4	Accumulated other comprehensive income	0
5	Other disclosed reserves	74,131,460
6	Retained earnings (loss)	26,753,059
7	Regulatory Adjustments of Common Equity Tier 1 capital	9,498,593
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	0
10	Intangible assets	896,937
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	0
12	Investments in own shares	0
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	0
14	Cash flow hedge reserve	0
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	0
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	0
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	0
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	182,766,871
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	10,617,722
37	Instruments that comply with the criteria for Tier 2 capital	0
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	0
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	10,617,722
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	10,617,722

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Table 10

Reconciliation of balance sheet to regulatory capital

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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	32,161,521	
2	Due from NBG	123,977,920	
3	Due from Banks	41,105,913	
4	Dealing Securities	0	
5	Investment Securities	149,503,127	
6.1	Loans	765,267,626	
6.2	Less: Loan Loss Reserves	-34,086,562	
	General Reserves	10,617,722	table 9 (Capital), N39
6	Net Loans	731,181,064	
7	Accrued Interest and Dividends Receivable	6,069,805	
8	Other Real Estate Owned & Repossessed Assets	6,362,640	
9	Equity Investments	4,362,705	
9.1	Of which above 10% equity holdings in financial institutions	0	
9.2	Of which significant investments subject to limited recognition	0	
9.3	Of which below 10% equity holdings subject to limited recognition	0	
10	Fixed Assets and Intangible Assets	23,616,113	
10.1	Of which intangible assets	896,937	table 9 (Capital),, N10
11	Other Assets	9,741,760	
12	Total assets	1,128,082,567	
13	Due to Banks	46,519,031	
14	Current (Accounts) Deposits	118,087,091	
15	Demand Deposits	112,894,146	
16	Time Deposits	354,009,383	
17	Own Debt Securities	0	
18	Borrowings	282,416,768	
19	Accrued Interest and Dividends Payable	8,896,031	
20	Other Liabilities	12,994,655	
21	Subordinated Debentures		
21.1	Of which tier II capital qualifying instruments		
22	Total liabilities	935,817,105	
23	Common Stock	16,096,897	table 9 (Capital), N2
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	75,284,048	table 9 (Capital), N3
27	General Reserves	65,529,805	table 9 (Capital), N5
28	Retained Earnings	26,753,058	table 9 (Capital), N6
29	Asset Revaluation Reserves	8,601,655	table 9 (Capital), N5, N8
30	Total Equity Capital	192,265,463	

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Table 11 Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

Off-balance items and on-balance items with credit deterioration history		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Risk weights		0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
Exposure classes		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	158 231 340	0	0	0	0	0	0	0	0	0	117 116 275	0	0	0	0	0	
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	0	0	0	0	0	0	-
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	39 052 582	0	0	0	0	1 819 332	0	0	0	15 322 476	0	0	0	0	0	24 042 659
7	Claims or contingent claims on corporates	0	0	0	0	0	0	0	0	0	0	404 365 510	48 721 148	0	0	0	0	453 086 658
8	Retail claims or contingent retail claims	0	0	0	0	0	0	129 107 352	0	0	0	2 712 319	0	0	0	0	0	99 542 833
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	18 601 520	0	287 356	0	0	0	244 916	0	0	0	0	0	6 889 126
10	Past due items	0	0	0	0	0	0	0	0	0	0	16 901 718	0	15 969 078	0	0	0	40 855 331
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	0	0	0	0	0	11 794 181	0	4 634 122	0	0	0	18 736 295
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0	301 173	18 037 650	0	0	18 037 650	0	0	0	0	0	18 338 823
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	0
14	Other items	32 161 561	0	0	0	0	0	0	0	0	0	169 791 883	6 292 312	0	0	4 300 000	0	166 840 194
Total		190 392 861	0	39 052 582	0	18 601 520	0	2 086 687	0	129 107 352	0	735 834 132	75 763 429	20 603 799	0	4 300 000	0	965 448 165

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Table 13 Standardized approach - Effect of credit risk mitigation

		a	b	c	d	e	f
			Off-balance sheet exposures				
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
	Asset Classes						
1	Claims or contingent claims on central governments or central banks	275,347,614			117,116,275	117,116,275	43%
2	Claims or contingent claims on regional governments or local authorities	0			0	0	#DIV/0!
3	Claims or contingent claims on public sector entities	0			0	0	#DIV/0!
4	Claims or contingent claims on multilateral development banks	0			0	0	#DIV/0!
5	Claims or contingent claims on international organizations/institutions	0			0	0	#DIV/0!
6	Claims or contingent claims on commercial banks	56,194,390			24,042,659	24,042,659	43%
7	Claims or contingent claims on corporates	404,365,510	64,137,693	48,721,148	453,086,658	361,308,453	80%
8	Retail claims or contingent retail claims	129,107,352	2,793,491	2,712,319	99,542,833	98,745,147	75%
9	Claims or contingent claims secured by mortgages on residential property	19,113,792			6,889,126	6,889,126	36%
10	Past due items	32,870,794			40,855,333	39,889,923	121%
11	Items belonging to regulatory high-risk categories	16,418,903			18,736,265	18,705,283	114%
12	Short-term claims on commercial banks and corporates	301,173	19,488,381	18,037,650	18,338,823	4,219,241	23%
13	Claims in the form of collective investment undertakings ('CIU')	0			0	0	#DIV/0!
14	Other items	206,259,404	7,785,938	6,292,312	186,840,194	182,314,009	86%
	Total	1,139,978,933	94,205,503	75,763,429	965,448,165	853,230,116	70%

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Table 11 Liquidity Coverage Ratio

			Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)		
			GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets											
1	Total HQLA					143,365,001	140,709,432	284,074,433	142,880,849	129,558,342	272,439,191
Cash outflows											
2	Retail deposits		34,413,373	167,805,802	202,219,176	5,765,534	27,035,737	32,801,271	1,284,844	4,425,712	5,710,556
3	Unsecured wholesale funding		141,072,489	518,822,363	659,894,852	68,167,252	101,271,426	169,438,679	54,942,560	72,585,708	127,528,268
4	Secured wholesale funding		49,750,000	-	49,750,000	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures		38,371,894	28,204,596	66,576,489	7,058,934	10,937,622	17,996,556	2,559,410	4,131,210	6,690,620
6	Other contractual funding obligations										
7	Other contingent funding obligations		3,125,598	8,034,837	11,160,435	-	-				
8	TOTAL CASH OUTFLOWS		266,733,354	722,867,599	989,600,953	80,991,720	139,244,785	220,236,505	58,786,814	81,142,630	139,929,444
Cash inflows											
9	Secured lending (eg reverse repos)										
10	Inflows from fully performing exposures		238,694,072	462,625,327	701,319,400	3,940,043	5,116,621	9,056,665	4,424,196	45,706,429	50,130,625
11	Other cash inflows		2,389,912	3,957,454	6,347,366	-	-	-			
12	TOTAL CASH INFLOWS		241,083,985	466,582,781	707,666,766	3,940,043	5,116,621	9,056,665	4,424,196	45,706,429	50,130,625
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)			
13	Total HQLA					143365001.3	140709432	284074433.3	142880848.9	129558341.6	272439190.5
14	Net cash outflow					77051676.85	134128163.8	211179840.6	54362618.35	35436200.99	89798819.33
15	Liquidity coverage ratio (%)					186.1%	104.9%	134.5%	262.8%	365.6%	303.4%

* Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

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Table 15	Counterparty credit risk
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