

	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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Bank: JSC "BasisBank"

Date:

31.03.2020

Table 1 Key metrics

N		31-Mar-20	31-Dec-19	30-Sep-19	30-Jun-19	31-Mar-19
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	Common Equity Tier 1 (CET1)	206,517,107	229,020,833	218,750,973	210,197,882	209,924,565
2	Tier 1	206,517,107	229,020,833	218,750,973	210,197,882	209,924,565
3	Total regulatory capital	240,031,437	258,633,011	248,732,470	225,806,273	224,305,045
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	1,513,604,140	1,359,785,587	1,344,638,133	1,354,642,968	1,243,022,792
	Capital ratios as a percentage of RWA					
	Based on Basel III framework *					
5	Common equity Tier 1 ratio >=5.42%	13.64%	16.84%	16.27%	15.52%	16.89%
6	Tier 1 ratio >=7.23%	13.64%	16.84%	16.27%	15.52%	16.89%
7	Total Regulatory Capital ratio >=12.3%	15.86%	19.02%	18.50%	16.67%	18.05%
	Income					
8	Total Interest Income /Average Annual Assets	7.08%	7.46%	7.55%	7.59%	7.60%
9	Total Interest Expense / Average Annual Assets	4.02%	3.72%	3.70%	3.69%	3.68%
10	Earnings from Operations / Average Annual Assets	1.74%	2.38%	2.39%	2.37%	2.50%
11	Net Interest Margin	3.06%	3.74%	3.85%	3.91%	3.92%
12	Return on Average Assets (ROAA)	-5.38%	1.66%	1.31%	0.88%	0.65%
13	Return on Average Equity (ROAE)	-37.96%	10.98%	8.56%	5.66%	4.09%
	Asset Quality					
14	Non Performed Loans / Total Loans	5.30%	3.88%	5.57%	6.17%	5.14%
15	LLR/Total Loans	6.20%	3.86%	4.37%	4.48%	4.27%
16	FX Loans/Total Loans	59.14%	55.87%	57.22%	63.59%	63.38%
17	FX Assets/Total Assets	57.25%	54.52%	56.59%	56.71%	56.16%
18	Loan Growth-YTD	11.01%	9.00%	3.11%	3.56%	1.73%
	Liquidity					
19	Liquid Assets/Total Assets	28.38%	28.87%	32.57%	31.97%	29.84%
20	FX Liabilities/Total Liabilities	67.56%	65.08%	68.48%	68.69%	69.07%
21	Current & Demand Deposits/Total Assets	22.09%	22.04%	22.50%	23.36%	24.57%
	Liquidity Coverage Ratio***					
22	Total HQLA	510,708,195	465,115,399	461,494,516	425,348,002	369,765,654
23	Net cash outflow	232,304,828	212,250,100	232,894,584	211,554,192	210,151,384
24	LCR ratio (%)	219.84%	219.14%	198.16%	201.06%	175.95%

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

*** 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.

Bank: JSC "BasisBank"

Date: 31.03.2020

Table 2

Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	17,224,582	22,065,399	39,289,982	18,628,495	19,873,844	38,502,339
2	Due from NBG	5,474,286	253,123,629	258,597,915	10,930,255	169,097,110	180,027,365
3	Due from Banks	23,230,409	114,714,793	137,945,202	7,415,782	20,250,508	27,666,290
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	200,149,888	6,437,620	206,587,508	182,859,429	0	182,859,429
6.1	Loans	452,215,338	654,446,435	1,106,661,773	340,671,710	589,684,321	930,356,031
6.2	Less: Loan Loss Reserves	-21,876,995	-46,688,223	-68,565,219	-10,317,399	-29,369,514	-39,686,913
6	Net Loans	430,338,342	607,758,212	1,038,096,554	330,354,311	560,314,807	890,669,119
7	Accrued Interest and Dividends Receivable	6,585,946	4,269,369	10,855,314	4,009,952	3,164,134	7,174,086
8	Other Real Estate Owned & Repossessed Assets	13,252,948	X	13,252,948	8,203,544	0	8,203,544
9	Equity Investments	17,062,704	0	17,062,704	6,362,704	0	6,362,704
10	Fixed Assets and Intangible Assets	32,696,644	X	32,696,644	31,217,449	0	31,217,449
11	Other Assets	7,322,879	544,231	7,867,110	7,391,984	5,454,976	12,846,960
12	Total assets	753,338,629	1,008,913,253	1,762,251,881	607,373,906	778,155,380	1,385,529,285
	Liabilities						
13	Due to Banks	30,101,144	25,454,100	55,555,244	18,801,144	3,926,390	22,727,534
14	Current (Accounts) Deposits	114,946,620	103,418,053	218,364,674	121,126,166	65,099,911	186,226,078
15	Demand Deposits	36,394,345	134,481,220	170,875,565	43,422,229	110,784,572	154,206,801
16	Time Deposits	79,472,916	372,619,671	452,092,587	115,946,755	272,591,124	388,537,879
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	226,561,221	374,446,117	601,007,338	48,655,000	337,473,986	386,128,986
19	Accrued Interest and Dividends Payable	2,595,887	9,784,268	12,380,155	1,496,327	10,178,382	11,674,709
20	Other Liabilities	10,767,659	6,983,852	17,751,512	10,672,178	4,172,791	14,844,969
21	Subordinated Debentures	0	16,094,050	16,094,050	0	0	0
22	Total liabilities	500,839,794	1,043,281,332	1,544,121,125	360,119,799	804,227,156	1,164,346,955
	Equity Capital						
23	Common Stock	16,181,147	0	16,181,147	16,137,647	0	16,137,647
24	Preferred Stock	0	0	0	0	0	0
25	Less: Repurchased Shares	0	0	0	0	0	0
26	Share Premium	76,412,653	0	76,412,653	75,783,643	0	75,783,643
27	General Reserves	113,629,628	0	113,629,628	82,128,716	0	82,128,716
28	Retained Earnings	2,393,978	0	2,393,978	37,479,090	0	37,479,090
29	Asset Revaluation Reserves	9,513,350	0	9,513,350	9,653,235	0	9,653,235
30	Total Equity Capital	218,130,756	0	218,130,756	221,182,330	0	221,182,330
31	Total liabilities and Equity Capital	718,970,549	1,043,281,332	1,762,251,881	581,302,129	804,227,156	1,385,529,285

N	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	666,676	766,504	1,433,181	359,145	307,525	666,669
2	Interest Income from Loans	12,693,230	10,066,747	22,759,977	9,383,468	11,319,325	20,702,793
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	2,042,934	5,173,913	7,216,846	1,502,596	5,066,540	6,569,136
2.3	from the Energy Sector Loans	782,805	0	782,805	237,423	168	237,591
2.4	from the Agriculture and Forestry Sector Loans	467,439	114,710	582,149	291,474	90,434	381,909
2.5	from the Construction Sector Loans	899,776	1,002,701	1,902,477	546,412	695,936	1,242,347
2.6	from the Mining and Mineral Processing Sector Loans	263,136	262,218	525,354	186,030	412,874	598,904
2.7	from the Transportation or Communications Sector Loans	26,691	13,753	40,444	13,086	372,043	385,129
2.8	from Individuals Loans	5,509,499	2,413,142	7,922,640	4,997,987	3,181,232	8,179,219
2.9	from Other Sectors Loans	2,700,950	1,086,312	3,787,261	1,608,459	1,500,098	3,108,558
3	Fees/penalties income from loans to customers	267,675	237,938	505,614	462,430	344,123	806,553
4	Interest and Discount Income from Securities	3,677,239	349,861	4,027,100	3,354,438	0	3,354,438
5	Other Interest Income	508,215	268,358	776,574	721,239	67,432	788,671
6	Total Interest Income	17,813,036	11,689,409	29,502,445	14,280,719	12,038,406	26,319,124
	Interest Expense						
7	Interest Paid on Demand Deposits	2,193,582	552,684	2,746,266	1,562,192	22,625	1,584,817
8	Interest Paid on Time Deposits	1,991,546	2,455,565	4,447,111	2,004,868	2,610,259	4,615,127
9	Interest Paid on Banks Deposits	219,663	51,189	270,851	157,811	270,826	428,637
10	Interest Paid on Own Debt Securities	49,202	0	49,202	36,572	0	36,572
11	Interest Paid on Other Borrowings	5,054,599	4,193,350	9,247,950	1,298,203	4,772,562	6,070,765
12	Other Interest Expenses			0			0
13	Total Interest Expense	9,508,593	7,252,787	16,761,381	5,059,646	7,676,271	12,735,917
14	Net Interest Income	8,304,442	4,436,622	12,741,064	9,221,072	4,362,135	13,583,207
	Non-Interest Income						
15	Net Fee and Commission Income	458,917	-24,747	434,170	677,309	-347,221	330,089
15.1	Fee and Commission Income	1,068,329	678,798	1,747,128	1,165,165	576,417	1,741,582
15.2	Fee and Commission Expense	609,412	703,545	1,312,958	487,856	923,638	1,411,493
16	Dividend Income	0	0	0	0	0	0
17	Gain (Loss) from Dealing Securities	0	0	0	0	0	0
18	Gain (Loss) from Investment Securities	0	0	0	0	0	0
19	Gain (Loss) from Foreign Exchange Trading	1,325,657		1,325,657	742,569		742,569
20	Gain (Loss) from Foreign Exchange Translation	-769,993		-769,993	-11,441		-11,441
21	Gain (Loss) on Sales of Fixed Assets	893,174	0	893,174	22,442	0	22,442
22	Non-Interest Income from other Banking Operations	206,977	31,159	238,136	63,397	1,492	64,888
23	Other Non-Interest Income	181,944	444,197	626,141	48,296	8,242	56,539
24	Total Non-Interest Income	2,296,677	450,609	2,747,285	1,542,572	-337,487	1,205,085
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	52,190	78,853	131,042	100,099	45,688	145,788
26	Bank Development, Consultation and Marketing Expenses	640,541	2,612	643,153	582,515	16,897	599,412
27	Personnel Expenses	5,501,631		5,501,631	3,760,491		3,760,491
28	Operating Costs of Fixed Assets	25,189		25,189	12,344		12,344
29	Depreciation Expense	885,176		885,176	785,259		785,259
30	Other Non-Interest Expenses	928,000	0	928,000	793,351	22,032	815,384
31	Total Non-Interest Expenses	8,032,727	81,464	8,114,192	6,034,061	84,617	6,118,678
32	Net Non-Interest Income	-5,736,051	369,144	-5,366,906	-4,491,489	-422,104	-4,913,593
33	Net Income before Provisions	2,568,391	4,805,766	7,374,158	4,729,583	3,940,030	8,669,613
34	Loan Loss Reserve	29,717,881	0	29,717,881	5,422,640	0	5,422,640
35	Provision for Possible Losses on Investments and Securities	0	0	0	0	0	0
36	Provision for Possible Losses on Other Assets	-477,216	0	-477,216	754,227	0	754,227
37	Total Provisions for Possible Losses	29,240,665	0	29,240,665	6,176,866	0	6,176,866
38	Net Income before Taxes and Extraordinary Items	-26,672,273	4,805,766	-21,866,507	-1,447,283	3,940,030	2,492,747
39	Taxation	469,516		469,516	241,800		241,800
40	Net Income after Taxation	-27,141,789	4,805,766	-22,336,023	-1,689,083	3,940,030	2,250,947
41	Extraordinary Items	-100,000		-100,000	-2,000		-2,000
42	Net Income	-27,241,789	4,805,766	-22,436,023	-1,691,083	3,940,030	2,248,947

Bank: JSC "BasisBank"

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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	80,545,856	70,910,715	151,456,571	113,617,782	51,752,985	165,370,767
1.1	Guarantees Issued	53,433,960	31,048,426	84,482,387	85,966,492	9,549,192	95,515,684
1.2	Letters of credit Issued		0	0			0
1.3	Undrawn loan commitments	27,089,200	39,802,166	66,891,366	27,628,594	42,154,023	69,782,617
1.4	Other Contingent Liabilities	22,695	60,123	82,818	22,695	49,770	72,466
2	Guarantees received as security for liabilities of the bank	0	98,460,531	98,460,531	8,158,049	51,523,120	59,681,169
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	Guarantees received as security for receivables of the bank	30,812,080	553,747,593	584,559,673	35,595,327	471,270,318	506,865,644
4.1	Surety, joint liability	29,324,080	551,778,535	581,102,615	33,962,827	467,713,633	501,676,459
4.2	Guarantees	1,488,000	1,969,058	3,457,058	1,632,500	3,556,685	5,189,185
5	Assets pledged as security for receivables of the bank	73,095,924	1,991,130,177	2,064,226,101	94,618,513	1,687,296,261	1,781,914,775
5.1	Cash	23,200,798	129,143,273	152,344,071	47,170,484	95,027,191	142,197,675
5.2	Precious metals and stones	0	0	0	2,400,000	17,472,569	19,872,569
5.3	Real Estate:	30,488,006	1,803,427,958	1,833,915,964	703,389	1,242,625,230	1,243,328,619
5.3.1	Residential Property	0	363,771,974	363,771,974	457,963	908,447,209	908,905,172
5.3.2	Commercial Property	0	308,124,883	308,124,883	156,025	173,009,654	173,165,679
5.3.3	Complex Real Estate	0	0	0	0	6,896,435	6,896,435
5.3.4	Land Parcel	53,626	707,628,656	707,682,282	34,151	93,033,685	93,067,836
5.3.5	Other	30,434,380	423,902,446	454,336,826	55,250	61,238,247	61,293,497
5.4	Movable Property	2,151,119	21,059,298	23,210,417	24,112,173	154,286,198	178,398,371
5.5	Shares Pledged	8,523,000	18,592,506	27,115,506	0	0	0
5.6	Securities	8,733,000	18,907,142	27,640,142	9,423,000	81,836,019	91,259,019
5.7	Other	0	0	0	10,809,467	96,049,055	106,858,522
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	446,113	2,833	448,945	173,873	0	173,873
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	709,291	1,189,863	1,899,154	357,105	398,197	755,302
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	4,523,270	1,257,386	5,780,656	3,160,650	1,256,639	4,417,288
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	1,960,315	2,827,261	4,787,576	1,261,462	1,281,429	2,542,891
8	Non-cancelable operating lease			0			0
8.1	Through indefinit term agreement			0			0
8.2	Within one year			0			0
8.3	From 1 to 2 years			0			0
8.4	From 2 to 3 years			0			0
8.5	From 3 to 4 years			0			0
8.6	From 4 to 5 years			0			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		31.03.2020	31.12.2019
1	Risk Weighted Assets for Credit Risk	1,393,622,428	1,244,577,961
1.1	Balance sheet items *	1,322,117,300	1,151,387,079
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	42,500,000	23,250,000
1.2	Off-balance sheet items	71,505,128	93,190,882
1.3	Counterparty credit risk	0	0
2	Risk Weighted Assets for Market Risk	7,901,060	3,126,974
3	Risk Weighted Assets for Operational Risk	112,080,652	112,080,652
4	Total Risk Weighted Assets	1,513,604,140	1,359,785,587

* COVID 19 related provisions are deducted from balance sheet items after applying relevant risks weights and mitigation

Bank: JSC "BasisBank"

Date:

31.03.2020

Table 6 **information about supervisory board, directorate, beneficiary owners and shareholders**

Members of Supervisory Board		
1	Zaiqi Mi	
2	Zhang Jun	
3	Zhou Ning	
4	Zaza Robakidze	
5	Mia Mi	
Members of Board of Directors		
1	David Tsaava	
2	Lia Aslanikashvili	
3	David Kakabadze	
4	Levan Gardaphkhadze	
5	Li Hui	
6	George Gabunia	
7	Rati Dvaladze	
List of Shareholders owning 1% and more of issued capital, indicating Shares		
1	"Xinjiang HuaLing Industry & Trade (Group) Co"	91.5982%
2	Zaiqi Mi	6.9155%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares		
1	Enhua Mi	91.5615%
2	Zaiqi Mi	6.9155%

Bank: JSC "BasisBank"

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

		a	b	c
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	39,289,982		39,289,982
2	Due from NBG	258,597,915		258,597,915
3	Due from Banks	137,945,202		137,945,202
4	Dealing Securities	-		-
5	Investment Securities	206,587,508		206,587,508
6.1	Loans	1,106,661,773		1,106,661,773
6.2	Less: Loan Loss Reserves	(68,565,219)		(68,565,219)
6	Net Loans	1,038,096,554		1,038,096,554
7	Accrued Interest and Dividends Receivable	10,855,314		10,855,314
8	Other Real Estate Owned & Repossessed Assets	13,252,948		13,252,948
9	Equity Investments	17,062,704		17,062,704
10	Fixed Assets and Intangible Assets	32,696,644	11,613,648	21,082,996
11	Other Assets	7,867,110		7,867,110
	Total exposures subject to credit risk weighting before adjustments	1,762,251,881	11,613,648	1,750,638,234

Bank: JSC "BasisBank"

Date:

31.03.2020

Table 8 **Differences between carrying values per standardized balance sheet used for regulatory report** *in Lari*

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	1,750,638,234
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	150,211,658
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	1,900,849,891
4	Effect of provisioning rules used for capital adequacy purposes	17,542,169
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-61,821,800
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 *	24,069,191
7	Total exposures subject to credit risk weighting	1,880,639,451

*Other adjustments include COVID 19 related provisions too. These provisions are deducted from risk weighted balance sheet items. See table "5.RWA"

Bank: JSC "BasisBank"

Date:

31.03.2020

Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	218,130,755
2	Common shares that comply with the criteria for Common Equity Tier 1	16,181,147
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	76,412,653
4	Accumulated other comprehensive income	0
5	Other disclosed reserves	123,142,978
6	Retained earnings (loss)	2,393,977
7	Regulatory Adjustments of Common Equity Tier 1 capital	11,613,648
8	Revaluation reserves on assets	9,513,350
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	2,100,298
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	206,517,107
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	33,514,330
37	Instruments that comply with the criteria for Tier 2 capital	16,094,050
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	17,420,280
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	33,514,330

Bank: JSC "BasisBank"

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Table 9.1 Capital Adequacy Requirements

	Minimum Requirements	Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	68,112,186
1.2	Minimum Tier 1 Requirement	6.00%	90,816,248
1.3	Minimum Regulatory Capital Requirement	8.00%	121,088,331
2	Combined Buffer		
2.1	Capital Conservation Buffer *	0.00%	0
2.2	Countercyclical Buffer	0.00%	0
2.3	Systemic Risk Buffer		0
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	0.92%	13,989,550
3.2	Tier 1 Pillar2 Requirement	1.23%	18,687,050
3.3	Regulatory capital Pillar 2 Requirement	4.30%	65,124,669
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	5.42%	82,101,737
5	Tier 1	7.23%	109,503,298
6	Total regulatory Capital	12.30%	186,213,000

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

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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	39,289,982	
2	Due from NBG	258,597,915	
3	Due from Banks	137,945,202	
4	Dealing Securities	0	
5	Investment Securities	206,587,508	
6.1	Loans	1,106,661,773	
6.2	Less: Loan Loss Reserves	-68,565,219	
6.2.1	Of which General Reserve	17,295,925	Table 9 (Capital), N39
6.2.2	Of which the COVID 19 reserve	24,069,191	
32,696,644	Net Loans	1,038,096,554	
7	Accrued Interest and Dividends Receivable	10,855,314	
8	Other Real Estate Owned & Repossessed Assets	13,252,948	
9	Equity Investments	17,062,704	
10	Fixed Assets and Intangible Assets	32,696,644	
10.1	Of which intangible assets	2,100,298	table 9 (Capital), N10
11	Other Assets	7,867,110	
12	Total assets	1,762,251,881	
13	Due to Banks	55,555,244	
14	Current (Accounts) Deposits	218,364,674	
15	Demand Deposits	170,875,565	
16	Time Deposits	452,092,587	
17	Own Debt Securities	0	
18	Borrowings	601,007,338	
19	Accrued Interest and Dividends Payable	12,380,155	
20	Other Liabilities	17,751,512	
20.1	Of which General Reserve	124,356	Table 9 (Capital), N39
21	Subordinated Debentures	16,094,050	
21.1	Of which tier II capital qualifying instruments	16,094,050	Table 9 (Capital), N37
22	Total liabilities	1,544,121,125	
23	Common Stock	16,181,147	Table 9 (Capital), N2
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	76,412,653	Table 9 (Capital), N3
27	General Reserves	113,629,628	Table 9 (Capital), N5
28	Retained Earnings	2,393,978	Table 9 (Capital), N6
29	Asset Revaluation Reserves	9,513,350	Table 9 (Capital), N5, N8
30	Total Equity Capital	218,130,756	

Bank: JSC "BasisBank"
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Table 11 Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

	Risk weights Exposure classes	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	202,384,775	0	0	0	0	0	0	0	0	0	253,101,416	0	0	0	0	0	253,101,416
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	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	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	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	0
6	Claims or contingent claims on commercial banks	0	0	123,292,728	0	0	0	1,796,087	0	0	0	13,210,456	0	0	0	0	0	38,767,045
7	Claims or contingent claims on corporates	0	0	0	0	0	0	0	0	0	0	741,998,627	69,914,481	0	0	0	0	811,913,108
8	Retail claims or contingent retail claims	0	0	0	0	0	0	0	0	110,398,234	3,217,115	0	158,823	0	11,864	0	0	85,388,131
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	39,218,337	91,546	1,180,452	0	0	0	0	0	0	0	0	0	14,348,685
10	Past due items	0	0	0	0	0	0	0	0	0	0	21,351,406	0	7,977,240	0	0	0	33,317,266
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	0	0	0	0	0	25,789,487	25,010	7,780,935	288,070	6,739,771	0	54,767,431
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0	0	0	0	0	31,748,414	10,849,135	0	0	0	0	42,597,549
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	39,614,982	0	0	0	0	0	0	0	0	0	147,666,248	3,758,961	0	74,852	17,000,000	0	194,037,487
Total		241,999,756	0	123,292,728	0	39,218,337	91,546	2,976,539	0	110,398,234	3,217,115	1,234,866,053	84,706,411	15,758,175	374,786	23,739,771	0	1,528,238,119

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Table 12

Credit Risk Mitigation

in Lari

Table 12		Credit Risk mitigation										in Euro		
		Funded Credit Protection												
		On-balance sheet netting	Cash on deposit with, or cash assimilated instruments	Debt securities issued by central governments or central banks, regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by other entities, which securities have a credit assessment, which has been determined by NBS to be associated with credit quality step 3 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 3 or above under the rules for the risk weighting of short term exposures	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	Total Credit Risk Mitigation - On-balance sheet	Total Credit Risk Mitigation - Off-balance sheet	Total Credit Risk Mitigation
1	Claims or contingent claims on central governments or central banks		0									0		0
2	Claims or contingent claims on regional governments or local authorities		0									0		0
3	Claims or contingent claims on public sector entities		0									0		0
4	Claims or contingent claims on multilateral development banks		0									0		0
5	Claims or contingent claims on international organizations/institutions		0									0		0
6	Claims or contingent claims on commercial banks		0									0		0
7	Claims or contingent claims on corporates		93,364,841									79,673,020	13,691,821	93,364,841
8	Retail claims or contingent retail claims		234,604									159,604	75,000	234,604
9	Claims or contingent claims secured by mortgages on residential property		0									0	0	0
10	Past due items		0									0	0	0
11	Items belonging to regulatory high-risk categories		3,056,343									3,056,343	0	3,056,343
12	Short-term claims on commercial banks and corporates		9,411,451									7,397,380	2,014,072	9,411,451
13	Claims in the form of collective investment undertakings		0									0	0	0
14	Other items		4,479,260									4,051,814	427,446	4,479,260
Total		0	110,546,500	0	0	0	0	0	0	0	0	94,338,160	16,208,339	110,546,500

Bank: JSC "BasisBank"
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Table 13 Standardized approach - Effect of credit risk mitigation

	a	b	c	d	e	f
	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	455,486,191			253,101,416	253,101,416	56%
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	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	138,299,271			38,767,045	38,767,045	28%
7 Claims or contingent claims on corporates	741,998,627	113,519,373	69,914,481	811,913,108	718,548,267	89%
8 Retail claims or contingent retail claims	110,398,234	6,874,421	3,387,802	85,388,131	85,153,527	75%
9 Claims or contingent claims secured by mortgages on residential property	40,398,789	183,093	91,546	14,348,685	14,348,685	35%
10 Past due items	29,328,646	0	0	33,317,266	33,317,266	114%
11 Items belonging to regulatory high-risk categories	40,310,193	626,159	313,079	54,767,431	51,711,087	127%
12 Short-term claims on commercial banks and corporates	31,748,414	20,914,311	10,849,135	42,597,549	33,186,098	78%
13 Claims in the form of collective investment undertakings ('CIU')	0			0	0	#DIV/0!
14 Other items	204,281,229	8,094,301	3,833,814	194,037,487	189,558,227	91%
Total	1,792,249,593	150,211,658	88,389,858	1,528,238,119	1,417,691,619	75%

Bank: JSC "BasisBank"

Date: 31.03.2020

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					149,851,889	360,856,306	510,708,195	143,450,735	225,979,422	369,430,158
Cash outflows											
2	Retail deposits		53,050,475	267,710,126	320,760,601	6,810,500	25,179,673	31,990,174	1,348,055	4,577,359	5,925,414
3	Unsecured wholesale funding		278,440,928	649,728,187	928,169,116	83,392,998	110,113,474	193,506,472	59,710,482	88,492,753	148,203,235
4	Secured wholesale funding		119,820,879	0	119,820,879	0	0	0	0	0	0
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures		72,952,364	57,943,726	130,896,091	14,050,325	12,554,646	26,604,970	5,606,546	4,665,737	10,272,283
6	Other contractual funding obligations					0	0	0			
7	Other contingent funding obligations		5,300,801	8,117,837	13,418,638	2,346,624	0	2,346,624	2,346,624	0	2,346,624
8	TOTAL CASH OUTFLOWS		529,565,448	983,499,877	1,513,065,324	106,600,446	147,847,793	254,448,240	69,011,707	97,735,849	166,747,557
Cash inflows											
9	Secured lending (eg reverse repos)		1,900,870	0	1,900,870			0	1,900,870	0	1,900,870
10	Inflows from fully performing exposures		436,557,327	644,997,718	1,081,555,045	18,056,960	4,086,452	22,143,412	24,458,113	139,584,103	164,042,216
11	Other cash inflows		3,697,925	7,602,136	11,300,061	0	0	0	0	0	0
12	TOTAL CASH INFLOWS		440,255,251	652,599,854	1,092,855,105	18,056,960	4,086,452	22,143,412	24,458,113	139,584,103	164,042,216
						Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA					149,851,889	360,856,306	510,708,195	143,450,735	225,979,422	369,430,158
14	Net cash outflow					88,543,487	143,761,341	232,304,828	44,553,594	24,433,962	41,686,889
15	Liquidity coverage ratio (%)					169%	251%	220%	322%	925%	886%

* 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.

Date:

Table 15

Counterparty credit risk

[illegible]

Bank: JSC "BasisBank"

Date:

31.03.2020

Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,779,794,050
2	(Asset amounts deducted in determining Tier 1 capital)	(11,613,648)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	1,768,180,402
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	-
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	
18	(Adjustments for conversion to credit equivalent amounts)	
19	Other off-balance sheet exposures (sum of lines 17 to 18)	-
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
20	Tier 1 capital	206,517,107
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	1,768,180,402
Leverage ratio		
22	Leverage ratio	11.68%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

*COVID 19 related provisions are deducted from balance sheet items