

| | 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-Mar-19

Table 1 Key metrics

| N | | 31-Mar-19 | 31-Dec-18 | 30-Sep-18 | 30-Jun-18 | 31-Mar-18 |
|----|---|---------------|---------------|---------------|-------------|-------------|
| | Regulatory capital (amounts, GEL) | | | | | |
| | Based on Basel III framework | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 209,924,565 | 207,916,638 | 196,327,318 | 188,528,761 | 182,766,871 |
| 2 | Tier 1 | 209,924,565 | 207,916,638 | 196,327,318 | 188,528,761 | 182,766,871 |
| 3 | Total regulatory capital | 224,305,045 | 221,980,554 | 209,132,513 | 199,865,410 | 193,384,594 |
| | Risk-weighted assets (amounts, GEL) | | | | | |
| 4 | Risk-weighted assets (RWA) (Based on Basel III framework) | 1,243,022,792 | 1,227,819,486 | 1,113,866,215 | 997,805,918 | 941,793,246 |
| | Capital ratios as a percentage of RWA | | | | | |
| | Based on Basel III framework | | | | | |
| 5 | Common equity Tier 1 ratio $\geq 8.94687191191106\%$ | 16.89% | 16.93% | 17.63% | 18.89% | 19.41% |
| 6 | Tier 1 ratio $\geq 11.1040264753643\%$ | 16.89% | 16.93% | 17.63% | 18.89% | 19.41% |
| 7 | Total Regulatory Capital ratio $\geq 16.7573933034176\%$ | 18.05% | 18.08% | 18.78% | 20.03% | 20.53% |
| | Income | | | | | |
| 8 | Total Interest Income / Average Annual Assets | 7.60% | 7.84% | 7.81% | 7.70% | 7.57% |
| 9 | Total Interest Expense / Average Annual Assets | 3.68% | 3.51% | 3.44% | 3.32% | 3.21% |
| 10 | Earnings from Operations / Average Annual Assets | 2.50% | 3.15% | 3.39% | 3.43% | 3.33% |
| 11 | Net Interest Margin | 3.92% | 4.33% | 4.37% | 4.38% | 4.36% |
| 12 | Return on Average Assets (ROAA) | 0.65% | 2.87% | 2.62% | 2.73% | 2.49% |
| 13 | Return on Average Equity (ROAE) | 4.09% | 17.64% | 15.97% | 16.55% | 15.17% |
| | Asset Quality | | | | | |
| 14 | Non Performed Loans / Total Loans | 5.14% | 3.76% | 4.36% | 4.36% | 4.42% |
| 15 | LLR/Total Loans | 4.27% | 3.76% | 4.20% | 4.42% | 4.45% |
| 16 | FX Loans/Total Loans | 63.38% | 63.05% | 65.69% | 63.93% | 67.93% |
| 17 | FX Assets/Total Assets | 56.16% | 57.23% | 57.52% | 58.20% | 59.84% |
| 18 | Loan Growth-YTD | 1.73% | 16.27% | 12.09% | -0.09% | -2.71% |
| | Liquidity | | | | | |
| 19 | Liquid Assets/Total Assets | 29.84% | 30.38% | 22.22% | 28.99% | 27.26% |
| 20 | FX Liabilities/Total Liabilities | 69.07% | 69.73% | 70.48% | 72.67% | 74.88% |
| 21 | Current & Demand Deposits/Total Assets | 24.57% | 26.60% | 19.30% | 20.94% | 20.48% |
| | Liquidity Coverage Ratio*** | | | | | |
| 22 | Total HQLA | 369,765,654 | 385,346,441 | 272,594,786 | 307,246,027 | 284,074,433 |
| 23 | Net cash outflow | 210,151,384 | 225,044,412 | 201,578,255 | 240,418,527 | 211,179,841 |
| 24 | LCR ratio (%) | 175.95% | 171.23% | 135.23% | 127.80% | 134.52% |

*** 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"

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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 | 18,628,495 | 19,873,844 | 38,502,339 | 15,163,411 | 16,998,110 | 32,161,521 |
| 2 | Due from NBG | 10,930,255 | 169,097,110 | 180,027,365 | 6,894,403 | 117,083,518 | 123,977,920 |
| 3 | Due from Banks | 7,415,782 | 20,250,508 | 27,666,290 | 395,385 | 40,710,527 | 41,105,913 |
| 4 | Dealing Securities | - | - | - | - | - | - |
| 5 | Investment Securities | 182,859,429 | - | 182,859,429 | 149,503,127 | - | 149,503,127 |
| 6.1 | Loans | 340,671,710 | 589,684,321 | 930,356,031 | 245,398,900 | 519,868,726 | 765,267,626 |
| 6.2 | Less: Loan Loss Reserves | (10,317,399) | (29,369,514) | (39,686,913) | (8,181,773) | (25,904,789) | (34,086,562) |
| 6 | Net Loans | 330,354,311 | 560,314,807 | 890,669,119 | 237,217,127 | 493,963,937 | 731,181,064 |
| 7 | Accrued Interest and Dividends Receivable | 4,009,952 | 3,164,134 | 7,174,086 | 3,616,111 | 2,453,694 | 6,069,805 |
| 8 | Other Real Estate Owned & Repossessed Assets | 8,203,544 | - | 8,203,544 | 6,362,640 | - | 6,362,640 |
| 9 | Equity Investments | 6,362,704 | - | 6,362,704 | 4,362,705 | - | 4,362,705 |
| 10 | Fixed Assets and Intangible Assets | 31,217,449 | - | 31,217,449 | 23,616,113 | - | 23,616,113 |
| 11 | Other Assets | 7,391,984 | 5,454,976 | 12,846,960 | 5,866,116 | 3,875,644 | 9,741,760 |
| 12 | Total assets | 607,373,906 | 778,155,380 | 1,385,529,285 | 452,997,137 | 675,085,430 | 1,128,082,567 |
| Liabilities | | | | | | | |
| 13 | Due to Banks | 18,801,144 | 3,926,390 | 22,727,534 | 22,001,144 | 24,517,887 | 46,519,031 |
| 14 | Current (Accounts) Deposits | 121,126,166 | 65,099,911 | 186,226,078 | 68,792,254 | 49,294,837 | 118,087,091 |
| 15 | Demand Deposits | 43,422,229 | 110,784,572 | 154,206,801 | 34,336,267 | 78,557,879 | 112,894,146 |
| 16 | Time Deposits | 115,946,755 | 272,591,124 | 388,537,879 | 65,356,197 | 288,653,186 | 354,009,383 |
| 17 | Own Debt Securities | - | - | - | - | - | - |
| 18 | Borrowings | 48,655,000 | 337,473,986 | 386,128,986 | 34,750,000 | 247,666,768 | 282,416,768 |
| 19 | Accrued Interest and Dividends Payable | 1,496,327 | 10,178,382 | 11,674,709 | 972,075 | 7,923,956 | 8,896,031 |
| 20 | Other Liabilities | 10,672,178 | 4,172,791 | 14,844,969 | 8,862,583 | 4,132,071 | 12,994,655 |
| 21 | Subordinated Debentures | - | - | - | - | - | - |
| 22 | Total liabilities | 360,119,799 | 804,227,156 | 1,164,346,955 | 235,070,521 | 700,746,584 | 935,817,105 |
| Equity Capital | | | | | | | |
| 23 | Common Stock | 16,137,647 | - | 16,137,647 | 16,096,897 | - | 16,096,897 |
| 24 | Preferred Stock | - | - | - | - | - | - |
| 25 | Less: Repurchased Shares | - | - | - | - | - | - |
| 26 | Share Premium | 75,783,643 | - | 75,783,643 | 75,284,048 | - | 75,284,048 |
| 27 | General Reserves | 82,128,716 | - | 82,128,716 | 65,529,805 | - | 65,529,805 |
| 28 | Retained Earnings | 37,479,090 | - | 37,479,090 | 26,753,058 | - | 26,753,058 |
| 29 | Asset Revaluation Reserves | 9,653,235 | - | 9,653,235 | 8,601,655 | - | 8,601,655 |
| 30 | Total Equity Capital | 221,182,330 | - | 221,182,330 | 192,265,463 | - | 192,265,463 |
| 31 | Total liabilities and Equity Capital | 581,302,129 | 804,227,156 | 1,385,529,285 | 427,335,983 | 700,746,584 | 1,128,082,567 |

Bank: JSC "BasisBank"
Date:

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| N | | Reporting Period | | | Respective period of the previous year | | |
|------|---|------------------|------------|-------------|--|------------|-------------|
| | | GEL | FX | Total | GEL | FX | Total |
| N | Interest Income | | | | | | |
| 1 | Interest Income from Bank's "Nostro" and Deposit Accounts | 359,145 | 307,525 | 666,669 | 168,322 | 303,751 | 472,072 |
| 2 | Interest Income from Loans | 9,383,468 | 11,319,325 | 20,702,793 | 6,824,136 | 10,857,673 | 17,681,810 |
| 2.1 | from the Interbank Loans | - | - | - | 148,420 | | 148,420 |
| 2.2 | from the Retail or Service Sector Loans | 1,502,596 | 5,066,540 | 6,569,136 | 1,092,119 | 4,907,252 | 5,999,372 |
| 2.3 | from the Energy Sector Loans | 237,423 | 168 | 237,591 | 222,898 | 211,812 | 434,710 |
| 2.4 | from the Agriculture and Forestry Sector Loans | 291,474 | 90,434 | 381,909 | 209,355 | 181,611 | 390,965 |
| 2.5 | from the Construction Sector Loans | 546,412 | 695,936 | 1,242,347 | 216,444 | 1,034,430 | 1,250,874 |
| 2.6 | from the Mining and Mineral Processing Sector Loans | 186,030 | 412,874 | 598,904 | 343,166 | 199,703 | 542,869 |
| 2.7 | from the Transportation or Communications Sector Loans | 13,086 | 372,043 | 385,129 | 4,077 | 58,601 | 62,678 |
| 2.8 | from Individuals Loans | 4,997,987 | 3,181,232 | 8,179,219 | 3,515,288 | 3,148,538 | 6,663,827 |
| 2.9 | from Other Sectors Loans | 1,608,459 | 1,500,098 | 3,108,558 | 1,072,369 | 1,115,726 | 2,188,095 |
| 3 | Fees/penalties income from loans to customers | 462,430 | 344,123 | 806,553 | 153,060 | 346,115 | 499,175 |
| 4 | Interest and Discount Income from Securities | 3,354,438 | - | 3,354,438 | 2,748,570 | | 2,748,570 |
| 5 | Other Interest Income | 721,239 | 67,432 | 788,671 | 317,038 | 49,164 | 366,201 |
| 6 | Total Interest Income | 14,280,719 | 12,038,406 | 26,319,124 | 10,211,126 | 11,556,703 | 21,767,829 |
| | Interest Expense | | | | | | |
| 7 | Interest Paid on Demand Deposits | 1,562,192 | 22,625 | 1,584,817 | 1,361,497 | 468,717 | 1,830,214 |
| 8 | Interest Paid on Time Deposits | 2,004,868 | 2,610,259 | 4,615,127 | 1,116,087 | 2,239,946 | 3,356,033 |
| 9 | Interest Paid on Banks Deposits | 157,811 | 270,826 | 428,637 | 313,668 | 939 | 314,607 |
| 10 | Interest Paid on Own Debt Securities | 36,572 | - | 36,572 | 35,602 | | 35,602 |
| 11 | Interest Paid on Other Borrowings | 1,298,203 | 4,772,562 | 6,070,765 | 610,171 | 3,082,421 | 3,692,592 |
| 12 | Other Interest Expenses | | | - | | | - |
| 13 | Total Interest Expense | 5,059,646 | 7,676,271 | 12,735,917 | 3,437,024 | 5,792,023 | 9,229,047 |
| 14 | Net Interest Income | 9,221,072 | 4,362,135 | 13,583,207 | 6,774,102 | 5,764,679 | 12,538,782 |
| | Non-Interest Income | | | | | | |
| 15 | Net Fee and Commission Income | 677,309 | (347,221) | 330,089 | 682,342 | 239,437 | 921,779 |
| 15.1 | Fee and Commission Income | 1,165,165 | 576,417 | 1,741,582 | 1,045,134 | 728,099 | 1,773,233 |
| 15.2 | Fee and Commission Expense | 487,856 | 923,638 | 1,411,493 | 362,792 | 488,661 | 851,453 |
| 16 | Dividend Income | - | - | - | | | - |
| 17 | Gain (Loss) from Dealing Securities | - | - | - | | | - |
| 18 | Gain (Loss) from Investment Securities | - | - | - | | | - |
| 19 | Gain (Loss) from Foreign Exchange Trading | 742,569 | | 742,569 | 818,774 | | 818,774 |
| 20 | Gain (Loss) from Foreign Exchange Translation | (11,441) | | (11,441) | (106,861) | | (106,861) |
| 21 | Gain (Loss) on Sales of Fixed Assets | 22,442 | - | 22,442 | 71,413 | | 71,413 |
| 22 | Non-Interest Income from other Banking Operations | 63,397 | 1,492 | 64,888 | 38,452 | 1,374 | 39,826 |
| 23 | Other Non-Interest Income | 48,296 | 8,242 | 56,539 | 95,539 | 209,856 | 305,395 |
| 24 | Total Non-Interest Income | 1,542,572 | (337,487) | 1,205,085 | 1,599,659 | 450,667 | 2,050,326 |
| | Non-Interest Expenses | | | | | | |
| 25 | Non-Interest Expenses from other Banking Operations | 100,099 | 45,688 | 145,788 | 281,949 | 5,491 | 287,441 |
| 26 | Bank Development, Consultation and Marketing Expenses | 582,515 | 16,897 | 599,412 | 439,857 | | 439,857 |
| 27 | Personnel Expenses | 3,760,491 | | 3,760,491 | 3,236,332 | | 3,236,332 |
| 28 | Operating Costs of Fixed Assets | 12,344 | | 12,344 | 23,701 | | 23,701 |
| 29 | Depreciation Expense | 785,259 | | 785,259 | 399,220 | | 399,220 |
| 30 | Other Non-Interest Expenses | 793,351 | 22,032 | 815,384 | 619,614 | 4,399 | 624,013 |
| 31 | Total Non-Interest Expenses | 6,034,061 | 84,617 | 6,118,678 | 5,000,675 | 9,890 | 5,010,565 |
| 32 | Net Non-Interest Income | (4,491,489) | (422,104) | (4,913,593) | (3,401,016) | 440,778 | (2,960,239) |
| 33 | Net Income before Provisions | 4,729,583 | 3,940,030 | 8,669,613 | 3,373,086 | 6,205,457 | 9,578,543 |
| 34 | Loan Loss Reserve | 5,422,640 | | 5,422,640 | 784,384 | | 784,384 |
| 35 | Provision for Possible Losses on Investments and Securities | | | | | | - |
| 36 | Provision for Possible Losses on Other Assets | 754,227 | | 754,227 | 391,212 | | 391,212 |
| 37 | Total Provisions for Possible Losses | 6,176,866 | - | 6,176,866 | 1,175,595 | - | 1,175,595 |
| 38 | Net Income before Taxes and Extraordinary Items | (1,447,283) | 3,940,030 | 2,492,747 | 2,197,491 | 6,205,457 | 8,402,948 |
| 39 | Taxation | 241,800 | | 241,800 | 1,237,156 | | 1,237,156 |
| 40 | Net income after Taxation | (1,689,083) | 3,940,030 | 2,250,947 | 960,335 | 6,205,457 | 7,165,792 |
| 41 | Extraordinary Items | (2,000) | | (2,000) | (545) | | (545) |
| 42 | Net Income | (1,691,083) | 3,940,030 | 2,248,947 | 959,790 | 6,205,457 | 7,165,247 |

Bank: JSC "BasisBank"

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Table 4

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| 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 | 113,617,782 | 51,752,985 | 165,370,767 | 54,410,365 | 39,812,198 | 94,222,563 |
| 1.1 | Guarantees Issued | 85,966,492 | 9,549,192 | 95,515,684 | 35,439,058 | 13,384,887 | 48,823,945 |
| 1.2 | Letters of credit Issued | | | 0 | | | 0 |
| 1.3 | Undrawn loan commitments | 27,628,594 | 42,154,023 | 69,782,617 | 18,948,612 | 26,379,354 | 45,327,966 |
| 1.4 | Other Contingent Liabilities | 22,695 | 49,770 | 72,466 | 22,695 | 47,957 | 70,652 |
| 2 | Guarantees received as security for liabilities of the bank | 8,158,049 | 51,523,120 | 59,681,169 | 168,800 | 29,383,248 | 29,552,048 |
| 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 | 35,595,327 | 471,270,318 | 506,865,644 | 141,914,743 | 2,759,734,071 | 2,901,648,815 |
| 4.1 | Surety, joint liability | 33,962,827 | 467,713,633 | 501,676,459 | 140,433,243 | 2,756,362,893 | 2,896,796,137 |
| 4.2 | Guarantees | 1,632,500 | 3,556,685 | 5,189,185 | 1,481,500 | 3,371,178 | 4,852,678 |
| 5 | Assets pledged as security for receivables of the bank | 94,618,513 | 1,687,296,261 | 1,781,914,775 | 86,807,984 | 1,680,655,356 | 1,767,463,340 |
| 5.1 | Cash | 47,170,484 | 95,027,191 | 142,197,675 | 9,112,547 | 131,093,586 | 140,206,134 |
| 5.2 | Precious metals and stones | 2,400,000 | 17,472,569 | 19,872,569 | 0 | 9,911,112 | 9,911,112 |
| 5.3 | Real Estate: | 703,389 | 1,242,625,230 | 1,243,328,619 | 23,612,201 | 1,242,582,619 | 1,266,194,819 |
| 5.3.1 | Residential Property | 457,963 | 908,447,209 | 908,905,172 | 23,150,594 | 511,174,806 | 534,325,400 |
| 5.3.2 | Commercial Property | 156,025 | 173,009,654 | 173,165,679 | 251,925 | 538,197,919 | 538,449,844 |
| 5.3.3 | Complex Real Estate | 0 | 6,896,435 | 6,896,435 | 0 | 14,861,245 | 14,861,245 |
| 5.3.4 | Land Parcel | 34,151 | 93,033,685 | 93,067,836 | 122,232 | 127,048,432 | 127,170,664 |
| 5.3.5 | Other | 55,250 | 61,238,247 | 61,293,497 | 87,450 | 51,300,216 | 51,387,666 |
| 5.4 | Movable Property | 24,112,173 | 154,286,198 | 178,398,371 | 26,690,313 | 135,159,903 | 161,850,216 |
| 5.5 | Shares Pledged | 0 | 0 | 0 | 0 | 17,760,990 | 17,760,990 |
| 5.6 | Securities | 9,423,000 | 81,836,019 | 91,259,019 | 13,400,000 | 256,602 | 13,656,602 |
| 5.7 | Other | 10,809,467 | 96,049,055 | 106,858,522 | 13,992,923 | 143,890,543 | 157,883,466 |
| 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 | 173,873 | 0 | 173,873 | 230,572 | 13,090 | 243,661 |
| 7.2 | Interest and penalty receivable not recognized on-balance or derecognized during last 3 month | 357,105 | 398,197 | 755,302 | 146,424 | 307,840 | 454,265 |
| 7.3 | Principal of receivables derecognized during 5 years month (including last 3 month) | 3,160,650 | 1,256,639 | 4,417,288 | 2,361,796 | 1,087,684 | 3,449,480 |
| 7.4 | Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month) | 1,261,462 | 1,281,429 | 2,542,891 | 719,770 | 1,521,393 | 2,241,163 |
| 8 | Non-cancelable operating lease | | | 0 | | | 0 |
| 8.1 | Through indefinite term agreement | | | 0 | 21,844 | 40,386 | 62,230 |
| 8.2 | Within one year | | | 0 | 11,649 | 123,091 | 134,740 |
| 8.3 | From 1 to 2 years | | | 0 | 0 | 288,323 | 288,323 |
| 8.4 | From 2 to 3 years | | | 0 | 0 | 382,900 | 382,900 |
| 8.5 | From 3 to 4 years | | | 0 | 0 | 337,630 | 337,630 |
| 8.6 | From 4 to 5 years | | | 0 | 657,000 | 645,007 | 1,302,007 |
| 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-Mar-19 | 31-Dec-18 |
|-------|---|---------------|---------------|
| 1 | Risk Weighted Assets for Credit Risk | 1,140,488,415 | 1,125,113,267 |
| 1.1 | Balance sheet items | 1,061,664,619 | 1,032,467,213 |
| 1.1.1 | Including: amounts below the thresholds for deduction (subject to 250% risk weight) | 15,750,000 | 15,750,000 |
| 1.2 | Off-balance sheet items | 78,773,796 | 92,646,054 |
| 1.3 | Counterparty credit risk | 50,000 | 0 |
| 2 | Risk Weighted Assets for Market Risk | 1,547,517 | 1,719,284 |
| 3 | Risk Weighted Assets for Operational Risk | 100,986,860 | 100,986,935 |
| 4 | Total Risk Weighted Assets | 1,243,022,792 | 1,227,819,486 |

Bank: JSC "BasisBank"

Date:

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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 | |
| | List of Shareholders owning 1% and more of issued capital, indicating Shares | |
| 1 | Xinjiang HuaLing Industry & Trade (Group) Co LTD | 91.85% |
| 2 | Zaiqi Mi | 6.93% |
| | List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares | |
| 1 | Enhua Mi | 91.76% |
| 2 | Zaiqi Mi | 6.93% |

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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 | 38,502,339 | | 38,502,339 |
| 2 | Due from NBG | 180,027,365 | | 180,027,365 |
| 3 | Due from Banks | 27,666,290 | | 27,666,290 |
| 4 | Dealing Securities | - | | - |
| 5 | Investment Securities | 182,859,429 | | 182,859,429 |
| 6.1 | Loans | 930,356,031 | | 930,356,031 |
| 6.2 | <i>Less: Loan Loss Reserves</i> | <i>(39,686,913)</i> | | <i>(39,686,913)</i> |
| 6 | Net Loans | 890,669,119 | | 890,669,119 |
| 7 | Accrued Interest and Dividends Receivable | 7,174,086 | | 7,174,086 |
| 8 | Other Real Estate Owned & Repossessed Assets | 8,203,544 | | 8,203,544 |
| 9 | Equity Investments | 6,362,704 | | 6,362,704 |
| 10 | Fixed Assets and Intangible Assets | 31,217,449 | 1,604,528 | 29,612,921 |
| 11 | Other Assets | 12,846,960 | | 12,846,960 |
| | Total exposures subject to credit risk weighting before adjustments | 1,385,529,285 | 1,604,528 | 1,383,924,757 |

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

| | | |
|-----|--|---------------|
| 1 | Total carrying value of balance sheet items subject to credit risk weighting before adjustments | 1,383,924,757 |
| 2.1 | Nominal values of off-balance sheet items subject to credit risk weighting | 164,897,832 |
| 2.2 | Nominal values of off-balance sheet items subject to counterparty credit risk weighting | 10,000,000 |
| 3 | Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes | 1,558,822,589 |
| 4 | Effect of provisioning rules used for capital adequacy purposes | 14,880,459 |
| 5.1 | Effect of credit conversion factor of off-balance sheet items related to credit risk framework | -35,087,291 |
| 5.2 | Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR) | -9,950,000 |
| 6 | Effect of other adjustments | |
| 7 | Total exposures subject to credit risk weighting | 1,528,665,758 |

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Table 9

Regulatory capital

| N | | in Lari |
|----|--|-------------|
| 1 | Common Equity Tier 1 capital before regulatory adjustments | 221,182,328 |
| 2 | Common shares that comply with the criteria for Common Equity Tier 1 | 16,137,647 |
| 3 | Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1 | 75,783,643 |
| 4 | Accumulated other comprehensive income | 0 |
| 5 | Other disclosed reserves | 91,781,951 |
| 6 | Retained earnings (loss) | 37,479,088 |
| 7 | Regulatory Adjustments of Common Equity Tier 1 capital | 11,257,763 |
| 8 | Revaluation reserves on assets | 9,653,235 |
| 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 | 1,604,528 |
| 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 | 209,924,565 |
| 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 | 14,380,480 |
| 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 | 14,380,480 |
| 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 | 14,380,480 |

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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% | 55936026 |
| 1.2 | Minimum Tier 1 Requirement | 6.00% | 74581368 |
| 1.3 | Minimum Regulatory Capital Requirement | 8.00% | 99441823 |
| 2 | Combined Buffer | | |
| 2.1 | Capital Conservation Buffer | 2.50% | 31075570 |
| 2.2 | Countercyclical Buffer | 0.00% | 0 |
| 2.3 | Systemic Risk Buffer | | 0 |
| 3 | Pillar 2 Requirements | | |
| 3.1 | CET1 Pillar 2 Requirement | 1.95% | 24200062 |
| 3.2 | Tier 1 Pillar2 Requirement | 2.60% | 32368643 |
| 3.3 | Regulatory capital Pillar 2 Requirement | 6.26% | 77780825 |
| Total Requirements | | Ratios | Amounts (GEL) |
| 4 | CET1 | 8.95% | 111211657 |
| 5 | Tier 1 | 11.10% | 138025580 |
| 6 | Total regulatory Capital | 16.76% | 208298218 |

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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 | 38,502,339 | |
| 2 | Due from NBG | 180,027,365 | |
| 3 | Due from Banks | 27,666,290 | |
| 4 | Dealing Securities | 0 | |
| 5 | Investment Securities | 182,859,429 | |
| 6.1 | Loans | 930,356,031 | |
| 6.2 | Less: Loan Loss Reserves | -39,686,913 | |
| | Of which General Reserve | 14,768,449 | |
| | Of which General Reserve | 14,380,480 | Table 9 (Capital), N39 |
| 6 | Net Loans | 890,669,119 | |
| 7 | Accrued Interest and Dividends Receivable | 7,174,086 | |
| 8 | Other Real Estate Owned & Repossessed Assets | 8,203,544 | |
| 9 | Equity Investments | 6,362,704 | |
| 10 | Fixed Assets and Intangible Assets | 31,217,449 | |
| 10.1 | Of which intangible assets | 1,604,528 | Table 9 (Capital), N10 |
| 11 | Other Assets | 12,846,960 | |
| 12 | Total assets | 1,385,529,285 | |
| 13 | Due to Banks | 22,727,534 | |
| 14 | Current (Accounts) Deposits | 186,226,078 | |
| 15 | Demand Deposits | 154,206,801 | |
| 16 | Time Deposits | 388,537,879 | |
| 17 | Own Debt Securities | 0 | |
| 18 | Borrowings | 386,128,986 | |
| 19 | Accrued Interest and Dividends Payable | 11,674,709 | |
| 20 | Other Liabilities | 14,844,969 | |
| 21 | Subordinated Debentures | 0 | |
| 22 | Total liabilities | 1,164,346,955 | |
| 23 | Common Stock | 16,137,647 | Table 9 (Capital), N2 |
| 24 | Preferred Stock | 0 | |
| 25 | Less: Repurchased Shares | 0 | |
| 26 | Share Premium | 75,783,643 | Table 9 (Capital), N3 |
| 27 | General Reserves | 82,128,716 | Table 9 (Capital), N5 |
| 28 | Retained Earnings | 37,479,090 | Table 9 (Capital), N6 |
| 29 | Asset Revaluation Reserves | 9,653,235 | Table 9 (Capital), N5, N8 |
| 30 | Total Equity Capital | 221,182,330 | |

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Credit Risk Weighted Exposures

Table 11 (On-balance items and off-balance items after credit conversion factor)

| <div>weights</div> <div>Risk</div> <div>Exposure classes</div> | | 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 | 195,513,082 | | 0 | | 0 | | 0 | | 0 | | 169,115,402 | 0 | 0 | | 0 | | 169,115,402 |
| 2 | Claims or contingent claims on regional governments or local authorities | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | 0 | 0 | | 0 | | - |
| 3 | Claims or contingent claims on public sector entities | 0 | | 0 | | 0 | | 0 | | 0 | | 137 | 87,182 | 0 | | 0 | | 87,319 |
| 4 | Claims or contingent claims on multilateral development banks | 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 | | - |
| 6 | Claims or contingent claims on commercial banks | 0 | | 17,703,273 | | 0 | | 2,579,837 | | 0 | | 7,432,385 | 0 | 0 | | 0 | | 12,262,958 |
| 7 | Claims or contingent claims on corporates | 0 | | 0 | | 0 | | 0 | | 0 | | 584,423,891 | 59,343,229 | 0 | | 0 | | 643,767,119 |
| 8 | Retail claims or contingent retail claims | 0 | | 0 | | 0 | | 0 | | 138,118,136 | | 0 | 9,702,965 | 0 | | 0 | | 113,291,567 |
| 9 | Claims or contingent claims secured by mortgages on residential property | 0 | | 0 | | 18,484,989 | | 433,422 | | 0 | | 121,786 | 30,914,850 | 0 | | 0 | | 37,723,093 |
| 10 | Past due items | 0 | | 0 | | 0 | | 0 | | 0 | | 14,741,265 | 1,304,527 | 12,962,212 | | 0 | | 35,489,110 |
| 11 | Items belonging to regulatory high-risk categories | 0 | | 0 | | 0 | | 0 | | 0 | | 27,092,753 | 687,525 | 12,397,629 | | 0 | | 46,376,722 |
| 12 | Short-term claims on commercial banks and corporates | 0 | | 0 | | 0 | | 0 | | 0 | | 2,532,268 | 15,849,014 | 0 | | 0 | | 18,381,283 |
| 13 | Claims in the form of collective investment undertakings ("CIU") | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | 0 | 0 | | 0 | | - |
| 14 | Other items | 38,502,339 | | 0 | | 0 | | 0 | | 0 | | 150,350,417 | 11,921,248 | 0 | | 6,300,000 | | 178,021,666 |
| Total | | 234,015,421 | 0 | 17,703,273 | 0 | 18,484,989 | 0 | 3,013,259 | 0 | 138,118,136 | 0 | 955,810,305 | 129,810,541 | 25,359,841 | 0 | 6,300,000 | 0 | 1,254,516,239 |

Table 12 Credit Risk Mitigation

| | | On-balance sheet netting | Cash on deposit with or cash collateralized 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 | Funded Credit Protection | | | | | Unfunded Credit Protection | | | | | | | | Total Credit Risk Mitigation - On-balance sheet | Total Credit Risk Mitigation - Off-balance sheet | Total Credit Risk Mitigation |
|----|---|-----------------------------|---|---|--|---|--|---|--|---|--|---|--|-----------------------------------|--|------------------------|------------------|---|--|---|---------------------------------|
| | | | | | | 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 2 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 | 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 on counterpart claims on central governments or central banks | | 0 | | | | | | | | | | | | | | | | 0 | | 0 |
| 2 | Claims on counterpart claims on regional governments or local authorities | | 0 | | | | | | | | | | | | | | | | 0 | | 0 |
| 3 | Claims on counterpart claims on public sector entities | | 0 | | | | | | | | | | | | | | | | 0 | | 0 |
| 4 | Claims on counterpart claims on multilateral development banks | | 0 | | | | | | | | | | | | | | | | 0 | | 0 |
| 5 | Claims on counterpart claims on international organizations/institutions | | 0 | | | | | | | | | | | | | | | | 0 | | 0 |
| 6 | Claims on counterpart claims on commercial banks | | | | | | | | | | | | | | | | | | | | |
| 7 | Claims on counterpart claims on corporates | | 80,261,149 | | | | | | | | | | | | | | | | | | |
| 8 | Residual claims on counterpart credit claims | | 2,433,726 | | | | | | | | | | | | | | | | 63,861,617 | 26,700,084 | 80,261,149 |
| 9 | Claims on counterpart claims secured by mortgages on residential property | | 17,820,880 | | | | | | | | | | | | | | | | 216,181 | 2,218,567 | 2,433,726 |
| 10 | Trade due items | | 487,724 | | | | | | | | | | | | | | | | 487,724 | 12,846,880 | 17,820,880 |
| 11 | Bank balances in correspondent bank/cash collateralized | | 2,366,416 | | | | | | | | | | | | | | | | 487,724 | 0 | 487,724 |
| 12 | Short term claims on commercial banks and corporates | | 3,892,540 | | | | | | | | | | | | | | | | 2,366,416 | 0 | 2,366,416 |
| 13 | Claims in the form of collective investment undertakings | | 0 | | | | | | | | | | | | | | | | 487,724 | 3,894,500 | 3,892,540 |
| 14 | Other items | | 0 | | | | | | | | | | | | | | | | 0 | 0 | 0 |
| 15 | Total | 0 | 1,18,077,664 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6,430,080 | 436,924 | 6,866,957 |

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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 | | RWA before Credit Risk Mitigation | RWA post Credit Risk Mitigation | RWA Density f=e/(a+c) |
| | | | Off-balance sheet exposures - Nominal value | Off-balance sheet exposures post CCF | | | |
| Asset Classes | | | | | | | |
| 1 | Claims or contingent claims on central governments or central banks | 364,628,484 | | | 169,115,402 | 169,115,402 | 46% |
| 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 | 137 | 87,182 | 87,182 | 87,319 | 87,319 | 100% |
| 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 | 27,715,495 | | | 12,262,958 | 12,262,958 | 44% |
| 7 | Claims or contingent claims on corporates | 584,423,891 | 83,330,774 | 59,343,229 | 643,767,119 | 563,505,378 | 88% |
| 8 | Retail claims or contingent retail claims | 138,118,136 | 13,098,700 | 9,702,965 | 113,291,567 | 110,859,827 | 75% |
| 9 | Claims or contingent claims secured by mortgages on residential property | 19,040,197 | 31,548,022 | 30,914,850 | 37,723,093 | 19,902,403 | 40% |
| 10 | Past due items | 27,703,477 | 1,679,982 | 1,304,527 | 35,489,110 | 35,001,316 | 121% |
| 11 | Items belonging to regulatory high-risk categories | 39,490,383 | 687,525 | 687,525 | 46,376,722 | 44,010,307 | 110% |
| 12 | Short-term claims on commercial banks and corporates | 2,532,268 | 16,615,201 | 15,849,014 | 18,381,283 | 14,518,760 | 79% |
| 13 | Claims in the form of collective investment undertakings ('CIU') | 0 | | | 0 | 0 | #DIV/0! |
| 14 | Other items | 195,152,756 | 17,850,446 | 11,921,248 | 178,021,666 | 171,174,744 | 83% |
| Total | | 1,398,805,224 | 164,897,832 | 129,810,541 | 1,254,516,239 | 1,140,438,415 | 75% |

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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 | | | | 194222110.2 | 175543544 | 369765654.2 | 192496222.5 | 181911078 | 374407300.5 |
| Cash outflows | | | | | | | | | | |
| 2 | Retail deposits | 44,875,815 | 209,369,980 | 254,245,794 | 8,132,364 | 27,691,149 | 35,823,514 | 1,681,208 | 4,809,529 | 6,490,737 |
| 3 | Unsecured wholesale funding | 253,240,257 | 574,193,257 | 827,433,514 | 79,669,257 | 76,545,940 | 156,215,197 | 61,285,981 | 66,168,244 | 127,454,225 |
| 4 | Secured wholesale funding | 34,000,000 | - | 34,000,000 | - | - | - | - | - | - |
| 5 | Outflows related to off-balance sheet obligations and net short position of derivative exposures | 64,930,238 | 51,603,281 | 116,533,519 | 12,632,026 | 17,828,136 | 30,460,162 | 4,946,480 | 6,729,500 | 11,675,980 |
| 6 | Other contractual funding obligations | | | | | | | | | |
| 7 | Other contingent funding obligations | 9,140,857 | 8,485,001 | 17,625,858 | 2,454,247 | - | | 2,454,247 | - | 2,454,247 |
| 8 | TOTAL CASH OUTFLOWS | 406,187,167 | 843,651,518 | 1,249,838,685 | 102,887,893 | 122,065,225 | 224,953,119 | 70,367,916 | 77,707,273 | 148,075,188 |
| Cash inflows | | | | | | | | | | |
| 9 | Secured lending (eg reverse repos) | | - | - | | | | | | |
| 10 | Inflows from fully performing exposures | 332,130,796 | 561,832,201 | 893,962,997 | 7,656,984 | 7,144,750 | 14,801,735 | 9,382,872 | 42,949,582 | 52,332,454 |
| 11 | Other cash inflows | 2,585,554 | 149,221 | 2,734,776 | - | - | - | - | - | - |
| 12 | TOTAL CASH INFLOWS | 334,716,350 | 561,981,422 | 896,697,772 | 7,656,984 | 7,144,750 | 14,801,735 | 9,382,872 | 42,949,582 | 52,332,454 |
| | | | | | Total value according to NBG's methodology* (with limits) | | | Total value according to Basel methodology (with limits) | | |
| 13 | Total HQLA | | | | 194222110.2 | 175543544 | 369765654.2 | 192496222.5 | 181911078 | 374407300.5 |
| 14 | Net cash outflow | | | | 95230909.33 | 114920475 | 210151384.3 | 60985043.96 | 34757690.66 | 95742734.63 |
| 15 | Liquidity coverage ratio (%) | | | | 203.95% | 152.75% | 175.95% | 315.64% | 523.37% | 391.06% |

* 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 | | | | | | | | | | | | | |
|-----------------------------------|-------------------------------------|----------------|------------|----------------|----|-----|-----|-----|-----|--------|------|------|---|
| | | a | b | c | d | e | f | g | h | i | j | k | l |
| | | Nominal amount | Percentage | Exposure value | 0% | 20% | 35% | 50% | 75% | 100% | 150% | 250% | Counterparty Credit Risk Weighted Exposures |
| 1 | FX contracts | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1.1 | Maturity less than 1 year | 0 | 2.0% | 0 | | | | | 0 | 0 | | | 0 |
| 1.2 | Maturity from 1 year up to 2 years | 0 | 5.0% | 0 | | | | | | | | | 0 |
| 1.3 | Maturity from 2 years up to 3 years | 0 | 8.0% | 0 | | | | | | | | | 0 |
| 1.4 | Maturity from 3 years up to 4 years | 0 | 11.0% | 0 | | | | | | | | | 0 |
| 1.5 | Maturity from 4 years up to 5 years | 0 | 14.0% | 0 | | | | | | | | | 0 |
| 1.6 | Maturity over 5 years | 0 | | | | | | | | | | | 0 |
| 2 | Interest rate contracts | 10,000,000 | | 50,000 | 0 | 0 | 0 | 0 | 0 | 50,000 | 0 | 0 | 50,000 |
| 2.1 | Maturity less than 1 year | 10,000,000 | 0.5% | 50,000 | | | | | | 50,000 | | | 50,000 |
| 2.2 | Maturity from 1 year up to 2 years | | 1.0% | 0 | | | | | | | | | 0 |
| 2.3 | Maturity from 2 years up to 3 years | | 2.0% | 0 | | | | | | | | | 0 |
| 2.4 | Maturity from 3 years up to 4 years | | 3.0% | 0 | | | | | | | | | 0 |
| 2.5 | Maturity from 4 years up to 5 years | | 4.0% | 0 | | | | | | | | | 0 |
| 2.6 | Maturity over 5 years | | | | | | | | | | | | 0 |
| | Total | 10,000,000 | | 50,000 | 0 | 0 | 0 | 0 | 0 | 50,000 | 0 | 0 | 50,000 |

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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) | 1,385,641,302 |
| 2 | (Asset amounts deducted in determining Tier 1 capital) | (1,604,528) |
| 3 | Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2) | 1,384,036,775 |
| 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 | 50,000 |
| 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) | 50,000 |
| 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 | 164,897,832 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (35,087,291) |
| 19 | Other off-balance sheet exposures (sum of lines 17 to 18) | 129,810,541 |
| 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 | 209,924,565 |
| 21 | Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b) | 1,513,897,315 |
| Leverage ratio | | |
| 22 | Leverage ratio | 14% |
| 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 | |