

	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:

31.03.2021

Table 1

Key metrics

N		1Q-2021	4Q-2020	3Q-2020	2Q-2020	1Q-2020
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	240,719,373	232,115,414	225,149,320	215,968,401	206,517,107
2	Tier1 capital	240,719,373	232,115,414	225,149,320	215,968,401	206,517,107
3	Regulatory capital	275,128,392	265,483,868	258,330,127	247,142,333	240,031,437
4	CET1 capital total requirement	92,191,695	82,523,586	81,130,940	77,577,565	82,101,737
5	Tier1 capital total requirement	122,958,476	110,067,422	108,209,939	103,468,954	109,503,298
6	Regulatory capital total requirement	189,404,655	186,412,558	183,403,322	176,104,591	186,213,000
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,549,785,222	1,519,303,562	1,493,097,477	1,430,337,459	1,513,604,140
	Capital Adequacy Ratios					
	Based on Basel III framework *					
8	CET1 capital	15.5%	15.3%	15.1%	15.1%	13.6%
9	Tier1 capital	15.5%	15.3%	15.1%	15.1%	13.6%
10	Regulatory capital	17.8%	17.5%	17.3%	17.3%	15.9%
11	CET1 capital total requirement	5.9%	5.4%	5.4%	5.4%	5.4%
12	Tier1 capital total requirement	7.9%	7.2%	7.2%	7.2%	7.2%
13	Regulatory capital total requirement	12.2%	12.3%	12.3%	12.3%	12.3%
	Income					
14	Total Interest Income / Average Annual Assets	6.7%	7.0%	7.1%	7.0%	7.1%
15	Total Interest Expense / Average Annual Assets	3.6%	3.9%	4.0%	4.1%	4.0%
16	Earnings from Operations / Average Annual Assets	1.7%	1.9%	2.0%	1.8%	1.7%
17	Net Interest Margin	3.1%	3.1%	3.0%	2.9%	3.1%
18	Return on Average Assets (ROAA)	1.6%	0.4%	-0.1%	-1.5%	-5.4%
19	Return on Average Equity (ROAE)	11.4%	2.5%	-0.6%	-11.1%	-38.0%
	Asset Quality					
20	Non Performed Loans / Total Loans	8.0%	7.7%	6.2%	6.6%	5.3%
21	LLR/Total Loans	5.6%	5.7%	6.2%	6.2%	6.2%
22	FX Loans/Total Loans	56.4%	55.5%	58.5%	58.6%	59.1%
23	FX Assets/Total Assets	55.0%	48.9%	54.2%	53.0%	57.3%
24	Loan Growth-YTD	0.3%	9.5%	4.2%	4.1%	11.0%
	Liquidity					
25	Liquid Assets/Total Assets	33.1%	29.5%	27.1%	29.9%	28.4%
26	FX Liabilities/Total Liabilities	68.2%	56.8%	64.3%	65.4%	67.6%
27	Current & Demand Deposits/Total Assets	27.9%	24.5%	22.5%	22.1%	22.1%
	Liquidity Coverage Ratio***					
28	Total HQLA	583,476,452	486,317,739	500,473,283	482,228,602	510,708,195
29	Net cash outflow	324,780,065	221,915,531	244,182,699	216,193,761	232,304,828
30	LCR ratio (%)	179.7%	219.1%	205.0%	223.1%	219.8%
	Net Stable Funding Ratio					
31	Available stable funding	1,142,443,073	1,080,484,156	1,032,570,680	1,028,610,299	1,045,464,002
32	Required stable funding	836,661,872	833,086,310	807,623,839	797,115,039	828,302,180
33	Net stable funding ratio (%)	136.5%	129.7%	127.9%	129.0%	126.2%

* 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: 31.03.2021

Table 2

Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	15,429,736	28,380,888	43,810,624	17,224,582	22,065,399	39,289,982
2	Due from NBG	11,198	221,104,522	221,115,721	5,474,286	253,123,629	258,597,915
3	Due from Banks	3,388,503	81,332,130	84,720,633	23,230,409	114,714,793	137,945,202
4	Dealing Securities	24,515,170	0	24,515,170	0	0	0
5	Investment Securities	179,332,978	24,443,936	203,776,913	200,149,888	6,437,620	206,587,508
6.1	Loans	477,119,994	618,038,462	1,095,158,455	452,215,338	654,446,435	1,106,661,773
6.2	Less: Loan Loss Reserves	-19,917,765	-41,618,952	-61,536,717	-21,876,995	-46,688,223	-68,565,219
6	Net Loans	457,202,229	576,419,510	1,033,621,739	430,338,342	607,758,212	1,038,096,554
7	Accrued Interest and Dividends Receivable	8,699,729	5,073,547	13,773,276	6,585,946	4,269,369	10,855,314
8	Other Real Estate Owned & Repossessed Assets	16,927,793	0	16,927,793	13,252,948	X	13,252,948
9	Equity Investments	17,062,704	0	17,062,704	17,062,704	0	17,062,704
10	Fixed Assets and Intangible Assets	33,966,987	0	33,966,987	32,696,644	X	32,696,644
11	Other Assets	11,376,008	193,068	11,569,076	7,322,879	544,231	7,867,110
12	Total assets	767,913,034	936,947,601	1,704,860,635	753,338,629	1,008,913,253	1,762,251,881
Liabilities							
13	Due to Banks	3,001,144	0	3,001,144	30,101,144	25,454,100	55,555,244
14	Current (Accounts) Deposits	141,305,993	92,806,997	234,112,990	114,946,620	103,418,053	218,364,674
15	Demand Deposits	64,377,338	177,059,126	241,436,464	36,394,345	134,481,220	170,875,565
16	Time Deposits	102,799,513	331,251,051	434,050,564	79,472,916	372,619,671	452,092,587
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	136,609,179	356,894,623	493,503,802	226,561,221	374,446,117	601,007,338
19	Accrued Interest and Dividends Payable	2,354,876	7,869,135	10,224,011	2,595,887	9,784,268	12,380,155
20	Other Liabilities	10,268,515	6,638,925	16,907,440	10,767,659	6,983,852	17,751,512
21	Subordinated Debentures	0	16,717,820	16,717,820	0	16,094,050	16,094,050
22	Total liabilities	460,716,559	989,237,677	1,449,954,236	500,839,794	1,043,281,332	1,544,121,125
Equity Capital							
23	Common Stock	16,181,147	X	16,181,147	16,181,147	X	16,181,147
24	Preferred Stock	0	X	0	0	X	0
25	Less: Repurchased Shares	0	X	0	0	X	0
26	Share Premium	76,412,653	X	76,412,653	76,412,653	X	76,412,653
27	General Reserves	138,459,629	X	138,459,629	113,629,628	X	113,629,628
28	Retained Earnings	14,339,620	X	14,339,620	2,393,978	X	2,393,978
29	Asset Revaluation Reserves	9,513,350	X	9,513,350	9,513,350	X	9,513,350
30	Total Equity Capital	254,906,399	X	254,906,399	218,130,756	X	218,130,756
31	Total liabilities and Equity Capital	715,622,958	989,237,677	1,704,860,635	718,970,549	1,043,281,332	1,762,251,881

Bank: JSC "BasisBank"

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Date: 31.03.2021

Table 3

Income statement

in Lari

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	317,971	(230,816)	87,155	666,676	766,504	1,433,181
2	Interest Income from Loans	13,547,233	10,149,024	23,696,257	12,693,230	10,066,747	22,759,977
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	3,256,520	4,691,231	7,947,751	2,042,934	5,173,913	7,216,846
2.3	from the Energy Sector Loans	997,832	62,995	1,060,827	782,805	-	782,805
2.4	from the Agriculture and Forestry Sector Loans	461,002	28,480	489,482	467,439	114,710	582,149
2.5	from the Construction Sector Loans	632,997	1,124,094	1,757,090	899,776	1,002,701	1,902,477
2.6	from the Mining and Mineral Processing Sector Loans	337,689	250,580	588,269	263,136	262,218	525,354
2.7	from the Transportation or Communications Sector Loans	14,840	18,984	33,823	26,691	13,753	40,444
2.8	from Individuals Loans	5,671,573	2,638,573	8,310,146	5,509,499	2,413,142	7,922,640
2.9	from Other Sectors Loans	2,174,780	1,334,089	3,508,869	2,700,950	1,086,312	3,787,261
3	Fees/penalties income from loans to customers	198,493	142,302	340,795	267,675	237,938	505,614
4	Interest and Discount Income from Securities	4,283,445	692,140	4,975,585	3,677,239	349,861	4,027,100
5	Other Interest Income	366,137	160,528	526,664	508,215	268,358	776,574
6	Total Interest Income	18,713,278	10,913,177	29,626,455	17,813,036	11,689,409	29,502,445
		Interest Expense					
7	Interest Paid on Demand Deposits	3,233,249	627,310	3,860,559	2,193,582	552,684	2,746,266
8	Interest Paid on Time Deposits	2,465,037	2,001,510	4,466,546	1,991,546	2,455,565	4,447,111
9	Interest Paid on Banks Deposits	144,759	7,153	151,911	219,663	51,189	270,851
10	Interest Paid on Own Debt Securities	54,243	121,986	176,229	49,202	-	49,202
11	Interest Paid on Other Borrowings	3,907,844	3,264,335	7,172,179	5,054,599	4,193,350	9,247,950
12	Other Interest Expenses	420	108,664	109,084	-	-	-
13	Total Interest Expense	9,805,552	6,130,958	15,936,510	9,508,593	7,252,787	16,761,381
14	Net Interest Income	8,907,726	4,782,219	13,689,946	8,304,442	4,436,622	12,741,064
		Non-Interest Income					
15	Net Fee and Commission Income	265,663	(653,730)	(388,067)	458,917	(24,747)	434,170
15.1	Fee and Commission Income	1,041,648	638,007	1,679,655	1,068,329	678,798	1,747,128
15.2	Fee and Commission Expense	775,985	1,291,737	2,067,722	609,412	703,545	1,312,958
16	Dividend Income	-	-	-	-	-	-
17	Gain (Loss) from Dealing Securities	88,084	-	88,084	-	-	-
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	868,105	-	868,105	1,325,657	-	1,325,657
20	Gain (Loss) from Foreign Exchange Translation	111,418	-	111,418	(769,993)	-	(769,993)
21	Gain (Loss) on Sales of Fixed Assets	8,480	-	8,480	893,174	-	893,174
22	Non-Interest Income from other Banking Operations	189,417	481	189,898	206,977	31,159	238,136
23	Other Non-Interest Income	198,678	22,646	221,324	181,944	444,197	626,141
24	Total Non-Interest Income	1,729,843	(630,603)	1,099,241	2,296,677	450,609	2,747,285
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	49,179	67,401	116,580	52,190	78,853	131,042
26	Bank Development, Consultation and Marketing Expenses	423,521	6,911	430,432	640,541	2,612	643,153
27	Personnel Expenses	4,473,813	-	4,473,813	5,501,631	-	5,501,631
28	Operating Costs of Fixed Assets	15,095	-	15,095	25,189	-	25,189
29	Depreciation Expense	1,057,327	-	1,057,327	885,176	-	885,176
30	Other Non-Interest Expenses	1,033,528	29,182	1,062,710	928,000	-	928,000
31	Total Non-Interest Expenses	7,052,463	103,494	7,155,958	8,032,727	81,464	8,114,192
32	Net Non-Interest Income	(5,322,620)	(734,097)	(6,056,717)	(5,736,051)	369,144	(5,366,906)
33	Net Income before Provisions	3,585,106	4,048,122	7,633,229	2,568,391	4,805,766	7,374,158
34	Loan Loss Reserve	(570,718)	5,907	(564,811)	29,717,881	X	29,717,881
35	Provision for Possible Losses on Investments and Securities	-	-	-	-	X	-
36	Provision for Possible Losses on Other Assets	411,318	(44,157)	367,161	(477,216)	X	(477,216)
37	Total Provisions for Possible Losses	(159,400)	(38,250)	(197,650)	29,240,665	-	29,240,665
38	Net Income before Taxes and Extraordinary Items	3,744,506	4,086,372	7,830,879	(26,672,273)	4,805,766	(21,866,507)
39	Taxation	675,850	-	675,850	469,516	-	469,516
40	Net Income after Taxation	3,068,656	4,086,372	7,155,029	(27,141,789)	4,805,766	(22,336,023)
41	Extraordinary Items	-	-	-	(100,000)	-	(100,000)
42	Net Income	3,068,656	4,086,372	7,155,029	(27,241,789)	4,805,766	(22,436,023)

Bank: JSC "BasisBank"

Date: 31.03.2021

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	83,214,326	62,394,292	145,608,618	80,545,856	70,910,715	151,456,571
1.1	Guarantees Issued	39,390,990	21,281,382	60,672,372	53,433,960	31,048,426	84,482,387
1.2	Letters of credit Issued			-		-	-
1.3	Undrawn loan commitments	43,759,592	41,047,639	84,807,231	27,089,200	39,802,166	66,891,366
1.4	Other Contingent Liabilities	63,744	65,271	129,015	22,695	60,123	82,818
2	Guarantees received as security for liabilities of the bank	-	34,626,047	34,626,047	-	98,460,531	98,460,531
3	Assets pledged as security for liabilities of the bank			-			-
3.1	Financial assets of the bank			-			-
3.2	Non-financial assets of the bank			-			-
4	Guarantees received as security for receivables of the bank	20,565,031	495,443,716	516,008,747	30,812,080	553,747,593	584,559,673
4.1	Surety, joint liability	19,163,531	493,572,343	512,735,874	29,324,080	551,778,535	581,102,615
4.2	Guarantees	1,401,500	1,871,372	3,272,872	1,488,000	1,969,058	3,457,058
5	Assets pledged as security for receivables of the bank	46,275,648	2,121,766,727	2,168,042,375	73,095,924	1,991,130,177	2,064,226,101
5.1	Cash	5,227,330	95,151,709	100,379,039	23,200,798	129,143,273	152,344,071
5.2	Precious metals and stones	-	-	-	-	-	-
5.3	Real Estate:	19,359,598	1,956,535,115	1,975,894,713	30,488,006	1,803,427,958	1,833,915,964
5.3.1	Residential Property	65,808	395,840,297	395,906,105	-	363,771,974	363,771,974
5.3.2	Commercial Property	-	392,504,789	392,504,789	-	308,124,883	308,124,883
5.3.3	Complex Real Estate	-	-	-	-	-	-
5.3.4	Land Parcel	27,751	678,396,730	678,424,481	53,626	707,628,656	707,682,282
5.3.5	Other	19,266,039	489,793,298	509,059,338	30,434,380	423,902,446	454,336,826
5.4	Movable Property	2,192,719	14,431,552	16,624,271	2,151,119	21,059,298	23,210,417
5.5	Shares Pledged	8,523,000	53,771,861	62,294,861	8,523,000	18,592,506	27,115,506
5.6	Securities	10,973,000	1,876,490	12,849,490	8,733,000	18,907,142	27,640,142
5.7	Other	-	-	-	-	-	-
6	Derivatives	33,465,000	34,118,000	67,583,000			-
6.1	Receivables through FX contracts (except options)		34,118,000	34,118,000			-
6.2	Payables through FX contracts (except options)	33,465,000	-	33,465,000			-
6.3	Principal of interest rate contracts (except options)			-			-
6.4	Options sold			-			-
6.5	Options purchased			-			-
6.6	Nominal value of potential receivables through other derivatives			-			-
6.7	Nominal value of potential payables through other derivatives			-			-
7	Receivables not recognized on-balance						-
7.1	Principal of receivables derecognized during last 3 month	104,927	-	104,927	446,113	2,833	448,945
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	556,248	1,439,028	1,995,276	709,291	1,189,863	1,899,154
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	5,073,970	717,345	5,791,314	4,523,270	1,257,386	5,780,656
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	3,372,278	8,325,019	11,697,296	1,960,315	2,827,261	4,787,576
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

Bank: JSC "BasisBank"
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Table 5		Risk Weighted Assets					in Lari	
N		1Q-2021	4Q-2020	3Q-2020	2Q-2020	1Q-2020		
1	Risk Weighted Assets for Credit Risk	1,415,295,963	1,385,049,078	1,365,646,955	1,310,277,869	1,393,622,428		
1.1	Balance sheet items *	1,341,103,031	1,319,752,639	1,295,851,602	1,243,547,980	1,322,117,300		
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	42,500,000	42,500,000	42,500,000	42,500,000	42,500,000		
1.2	Off-balance sheet items	73,510,572	65,272,299	69,281,593	63,916,642	71,505,128		
1.3	Counterparty credit risk	682,360	24,140	513,760	2,813,248	0		
2	Risk Weighted Assets for Market Risk	17,303,130	17,068,356	15,369,871	7,978,937	7,901,060		
3	Risk Weighted Assets for Operational Risk	117,186,129	117,186,129	112,080,652	112,080,652	112,080,652		
4	Total Risk Weighted Assets	1,549,785,222	1,519,303,562	1,493,097,477	1,430,337,459	1,513,604,140		

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

Bank: JSC "BasisBank"

Date: 31.03.2021

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

	Members of Supervisory Board	Independence status
1	Zaiqi Mi	Non-independent member
2	Zhang Jun	Non-independent chair
3	Zhou Ning	Independent member
4	Zaza Robakidze	Independent member
5	Mia Mi	Non-independent member
	Members of Board of Directors	Position/Subordinated business units
1	David Tsaava	General Director
2	Lia Aslanikashvili	Deputy General Director, Finance
3	David Kakabadze	Deputy General Director, Risk Management
4	Levan Gardaphkhadze	Deputy General Director, Retail Business
5	Li Hui	Deputy General Director Lending
6	George Gabunia	Chief Commercial Officer (CCO)
7	Rati Dvaladze	Chief Operations Officer (COO)
	List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	"Xinjiang HuaLing Industry & Trade (Group) Co"	91.60%
2	Zaiqi Mi	6.92%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Enhua Mi	91.56%
2	Zaiqi Mi	6.92%

Bank: JSC "BasisBank"

Date: 31.03.2021

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	43,810,624		43,810,624
2	Due from NBG	221,115,721		221,115,721
3	Due from Banks	84,720,633		84,720,633
4	Dealing Securities	24,515,170		24,515,170
5	Investment Securities	203,776,913		203,776,913
6.1	Loans	1,095,158,455		1,095,158,455
6.2	Less: Loan Loss Reserves	(61,536,717)		(61,536,717)
6	Net Loans	1,033,621,739		1,033,621,739
7	Accrued Interest and Dividends Receivable	13,773,276		13,773,276
8	Other Real Estate Owned & Repossessed Assets	16,927,793		16,927,793
9	Equity Investments	17,062,704		17,062,704
10	Fixed Assets and Intangible Assets	33,966,987	14,187,026	19,779,961
11	Other Assets	11,569,076		11,569,076
	Total exposures subject to credit risk weighting before adjustments	1,704,860,635	14,187,026	1,690,673,609

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	1,690,673,609
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	145,379,584
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	34,118,000
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,870,171,193
4	Effect of provisioning rules used for capital adequacy purposes	17,432,090
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-57,919,423
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-33,435,640
6	Effect of other adjustments *	7,439,444
7	Total exposures subject to credit risk weighting	1,803,687,664

*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"

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Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	254,906,399
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	147,972,979
6	Retained earnings (loss)	14,339,620
7	Regulatory Adjustments of Common Equity Tier 1 capital	14,187,026
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	4,522,690
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)	150,986
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	240,719,373
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	34,409,020
37	Instruments that comply with the criteria for Tier 2 capital	16,717,820
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	17,691,200
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	34,409,020

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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%	69,740,335
1.2	Minimum Tier 1 Requirement	6.00%	92,987,113
1.3	Minimum Regulatory Capital Requirement	8.00%	123,982,818
2	Combined Buffer		
2.1	Capital Conservation Buffer *	0.00%	-
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	1.45%	22,451,360
3.2	Tier 1 Pillar2 Requirement	1.93%	29,971,363
3.3	Regulatory capital Pillar 2 Requirement	4.22%	65,421,838
Total Requirements		Ratios	Amounts (GEL)
4	CET1	5.95%	92,191,695
5	Tier 1	7.93%	122,958,476
6	Total regulatory Capital	12.22%	189,404,655

* 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	43,810,624	
2	Due from NBG	221,115,721	
3	Due from Banks	84,720,633	
4	Dealing Securities	24,515,170	
5	Investment Securities	203,776,913	
6.1	Loans	1,095,158,455	
6.2	Less: Loan Loss Reserves	-61,536,717	
6.2.1	Of which General Reserve	16,803,840	Table 9 (Capital), N39
6.2.1	Of which COVID 19 related reserve	7,439,435	
6	Net Loans	1,033,621,739	
7	Accrued Interest and Dividends Receivable	13,773,276	
8	Other Real Estate Owned & Repossessed Assets	16,927,793	
9	Equity Investments	17,062,704	
10	Fixed Assets and Intangible Assets	33,966,987	
10.1	Of which intangible assets	4,522,690	Table 9 (Capital), N10
11	Other Assets	11,569,076	
11.1	Of which DTA	150,986	Table 9 (Capital), N15
12	Total assets	1,704,860,635	
13	Due to Banks	3,001,144	
14	Current (Accounts) Deposits	234,112,990	
15	Demand Deposits	241,436,464	
16	Time Deposits	434,050,564	
17	Own Debt Securities	0	
18	Borrowings	493,503,802	
19	Accrued Interest and Dividends Payable	10,224,011	
20	Other Liabilities	16,907,440	
20.1	of which reserve of off-balance sheet elements	854,240	Table 9 (Capital), N39
21	Subordinated Debentures	16,717,820	
21.1	Of which tier II capital qualifying instruments	16,717,820	Table 9 (Capital), N37
22	Total liabilities	1,449,954,236	
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	138,459,629	Table 9 (Capital), N5
28	Retained Earnings	14,339,620	Table 9 (Capital), N6
29	Asset Revaluation Reserves	9,513,350	Table 9 (Capital), N5, N8
30	Total Equity Capital	254,906,399	

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

Table 1: (On-balance items and On-balance items after Credit Conversion Factor)																		
Exposure classes	Risk weights	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	
1	Claims or contingent claims on central governments or central banks	201,184,463	-	-	-	-	-	-	-	-	-	221,075,463	-	-	-	-	-	221,075,463
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims or contingent claims on public sector entities	-	-	-	-	-	-	-	-	-	-	484,514	-	-	-	-	-	484,514
4	Claims or contingent claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims or contingent claims on international organizations/institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims or contingent claims on commercial banks	-	-	79,952,229	-	-	-	4,371,458	-	-	-	380,717	-	-	-	-	-	18,556,892
7	Claims or contingent claims on corporates	-	-	-	-	-	8,000	-	-	-	801,067	698,529,895	71,408,206	-	80,504	-	-	770,652,456
8	Retail claims or contingent retail claims	-	-	-	-	-	25,000	-	-	112,886,125	344,080	-	120,332	-	21,737	-	-	85,084,341
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-	31,308,648	-	1,121,362	-	-	-	26,113	-	-	-	-	-	11,544,821
10	Past due items	-	-	-	-	-	-	-	-	-	-	33,280,012	-	23,749,769	-	-	-	68,904,665
11	Items belonging to regulatory high-risk categories	-	-	-	-	-	-	-	-	-	-	4,335	22,313,821	15,347	7,199,739	122,614	8,154,348	53,701,820
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-	-	-	-	-	124,787	25,209,522	9,225,754	-	-	-	34,528,866
13	Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other items	44,086,874	-	-	-	-	35,961	-	24,000	-	1,057,989	183,230,074	3,804,294	-	236,153	17,000,000	-	230,706,677
	Total	245,271,337	-	79,952,229	-	31,308,648	68,961	5,492,820	24,000	112,886,125	2,332,259	1,184,530,131	84,573,933	30,949,509	461,008	25,154,348	-	1,495,250,515

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Table 12

Credit Risk Mitigation

in Lari

		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 with a short-term credit assessment, which has been determined by NBG 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 NBG 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 issued by other entities, which securities have a credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of exposures to corporates.	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	62,521,234										52,498,811	10,022,423	62,521,234
8	Retail claims or contingent retail claims	731,723										728,723	3,000	731,723
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	4,400,130										4,400,130	0	4,400,130
12	Short-term claims on commercial banks and corporates	2,367,982										192	2,367,790	2,367,982
13	Claims in the form of collective investment undertakings	0										0	0	0
14	Other items	3,176,408										2,029,417	1,146,992	3,176,408
	Total	0	73,197,479	0	0	0	0	0	0	0	0	59,657,274	13,540,204	73,197,479

Bank: JSC "BasisBank"

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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	422,259,926			221,075,463	221,075,463	52%
2	Claims or contingent claims on regional governments or local authorities	-			-	-	
3	Claims or contingent claims on public sector entities	484,514	-	-	484,514	484,514	100%
4	Claims or contingent claims on multilateral development banks	-			-	-	
5	Claims or contingent claims on international organizations/institutions	-			-	-	
6	Claims or contingent claims on commercial banks	84,704,404			18,556,892	18,556,892	22%
7	Claims or contingent claims on corporates	698,529,895	114,017,647	72,297,777	770,662,456	708,141,222	92%
8	Retail claims or contingent retail claims	112,886,125	981,249	511,149	85,084,341	84,352,617	74%
9	Claims or contingent claims secured by mortgages on residential property	32,456,123	-	-	11,544,821	11,544,821	36%
10	Past due items	57,029,781	-	-	68,904,665	68,904,665	121%
11	Items belonging to regulatory high-risk categories	37,667,909	293,190	142,297	53,701,820	49,301,690	130%
12	Short-term claims on commercial banks and corporates	25,209,522	21,011,361	9,350,541	34,528,866	32,160,884	93%
13	Claims in the form of collective investment undertakings ('CIU')	-			-	-	
14	Other items	244,316,948	9,076,137	5,158,397	230,706,677	227,530,268	91%
	Total	1,715,545,145	145,379,584	87,460,161	1,495,250,515	1,422,053,037	79%

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Date: 31.03.2021

Table 14 **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				249,871,067	333,605,385	583,476,452	247,505,195	230,984,382	478,489,577
Cash outflows										
2	Retail deposits	62,156,795	308,196,801	370,353,596	11,177,803	42,555,844	53,733,647	2,214,628	6,889,643	9,104,270
3	Unsecured wholesale funding	339,924,919	643,632,513	983,557,432	125,322,124	145,520,358	270,842,483	102,732,754	132,061,699	234,794,453
4	Secured wholesale funding	66,796,667	-	66,796,667	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	76,897,042	53,531,655	130,428,697	26,318,996	12,250,443	38,569,439	10,560,085	4,566,520	15,126,606
6	Other contractual funding obligations									
7	Other contingent funding obligations	11,183,412	11,452,953	22,636,364	4,513,190	-	4,513,190	4,513,190	-	4,513,190
8	TOTAL CASH OUTFLOWS	556,958,835	1,016,813,922	1,573,772,757	167,332,113	200,326,645	367,658,759	120,020,657	143,517,862	263,538,519
Cash inflows										
9	Secured lending (eg reverse repos)	9,155,593	-	9,155,593				-	-	-
10	Inflows from fully performing exposures	379,984,691	648,888,959	1,028,873,650	35,702,665	5,056,540	40,759,205	38,068,537	108,255,497	146,324,034
11	Other cash inflows	14,832,942	24,853,886	39,686,828	1,320,261	799,227	2,119,489	1,320,261	799,227	2,119,489
12	TOTAL CASH INFLOWS	403,973,225	673,742,845	1,077,716,070	37,022,926	5,855,767	42,878,693	39,388,798	109,054,724	148,443,522
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				249,871,067	333,605,385	583,476,452	247,505,195	230,984,382	478,489,577
14	Net cash outflow				130,309,187	194,470,878	324,780,065	80,631,858	35,879,466	115,094,996
15	Liquidity coverage ratio (%)				191.8%	171.5%	179.7%	307.0%	643.8%	415.7%

* 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	34,118,000		682,360	0	0	0	0	0	682,360	0	0	682,360
1.1	Maturity less than 1 year	34,118,000	2.0%	682,360						682,360			682,360
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	0		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year		0.5%	0									0
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	34,118,000		682,360	0	0	0	0	0	682,360	0	0	682,360

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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) *	1,722,292,737
2	(Asset amounts deducted in determining Tier 1 capital)	(14,187,026)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	1,708,105,711
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	682,360
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)	682,360
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	240,719,373
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	1,708,788,071
Leverage ratio		
22	Leverage ratio	14.1%
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