

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: 12/31/2021

Table 1

Key metrics

N		4Q-2021	3Q-2021	2Q-2021	1Q-2021	4Q-2020
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	CET1 capital	275,001,902	265,452,501	247,816,257	240,719,373	232,115,414
2	Tier1 capital	275,001,902	265,452,501	247,816,257	240,719,373	232,115,414
3	Regulatory capital	306,538,687	295,358,176	280,321,900	275,128,392	265,483,868
4	CET1 capital total requirement	155,203,231	91,656,320	88,361,269	92,191,695	82,523,586
5	Tier1 capital total requirement	192,822,970	122,242,024	117,848,931	122,958,476	110,067,422
6	Regulatory capital total requirement	270,798,654	188,502,164	181,457,654	189,404,655	186,412,558
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,706,474,912	1,546,911,913	1,489,488,157	1,549,785,222	1,519,303,562
	Capital Adequacy Ratios					
	<i>Based on Basel III framework *</i>					
8	CET1 capital	16.1%	17.2%	16.6%	15.5%	15.3%
9	Tier1 capital	16.1%	17.2%	16.6%	15.5%	15.3%
10	Regulatory capital	18.0%	19.1%	18.8%	17.8%	17.5%
11	CET1 capital total requirement	9.1%	5.9%	5.9%	5.9%	5.4%
12	Tier1 capital total requirement	11.3%	7.9%	7.9%	7.9%	7.2%
13	Regulatory capital total requirement	15.9%	12.2%	12.2%	12.2%	12.3%
	Income					
14	Total Interest Income / Average Annual Assets	7.6%	7.4%	7.1%	6.7%	7.0%
15	Total Interest Expense / Average Annual Assets	3.8%	3.7%	3.6%	3.6%	3.9%
16	Earnings from Operations / Average Annual Assets	2.3%	2.2%	1.9%	1.7%	1.9%
17	Net Interest Margin	3.9%	3.7%	3.5%	3.1%	3.1%
18	Return on Average Assets (ROAA)	2.5%	2.6%	1.8%	1.6%	0.4%
19	Return on Average Equity (ROAE)	16.4%	17.0%	12.3%	11.4%	2.5%
	Asset Quality					
20	Non Performed Loans / Total Loans	5.4%	6.6%	6.6%	8.0%	7.7%
21	LLR/Total Loans	4.2%	4.5%	5.2%	5.6%	5.7%
22	FX Loans/Total Loans	52.5%	53.4%	53.5%	56.4%	55.5%
23	FX Assets/Total Assets	50.3%	51.3%	51.5%	55.0%	48.9%
24	Loan Growth-YTD	14.9%	4.1%	-1.1%	0.3%	9.5%
	Liquidity					
25	Liquid Assets/Total Assets	23.4%	24.9%	27.6%	33.1%	29.5%
26	FX Liabilities/Total Liabilities	59.7%	62.9%	63.9%	68.2%	56.8%
27	Current & Demand Deposits/Total Assets	25.4%	26.5%	24.2%	27.9%	24.5%
	Liquidity Coverage Ratio***					
28	Total HQLA	380,826,472	449,835,514	515,705,204	583,476,452	486,317,739
29	Net cash outflow	264,903,848	244,206,436	262,313,771	324,780,065	221,915,531
30	LCR ratio (%)	143.8%	184.2%	196.6%	179.7%	219.1%
	Net Stable Funding Ratio					
31	Available stable funding	1,167,938,709	1,116,524,966	1,095,909,111	1,142,443,073	1,080,484,156
32	Required stable funding	958,573,986	864,784,138	829,886,562	836,661,872	833,086,310
33	Net stable funding ratio (%)	121.84%	129.11%	132.06%	136.55%	129.70%

* 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: 12/31/2021

Table 2

Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	15,855,130	18,454,116	34,309,247	17,113,226	26,390,225	43,503,451
2	Due from NBG	51,472,603	177,978,824	229,451,427	195,421,533	198,256,638	393,678,171
3	Due from Banks	579,438	104,232,866	104,812,304	968,349	165,023,546	165,991,896
4	Dealing Securities	38,535,545	0	38,535,545	11,956,930	0	11,956,930
5	Investment Securities	156,764,339	10,624,768	167,389,107	243,722,712	23,594,700	267,317,412
6.1	Loans	595,834,870	658,849,542	1,254,684,411	486,334,056	605,748,635	1,092,082,691
6.2	Less: Loan Loss Reserves	-18,487,938	-33,839,132	-52,327,070	-20,427,239	-41,501,853	-61,929,092
6	Net Loans	577,346,931	625,010,410	1,202,357,341	465,906,817	564,246,782	1,030,153,599
7	Accrued Interest and Dividends Receivable	9,992,290	3,752,414	13,744,703	10,963,096	4,374,441	15,337,537
8	Other Real Estate Owned & Repossessed Assets	11,143,195	X	11,143,195	16,572,737	X	16,572,737
9	Equity Investments	17,062,705	0	17,062,705	17,062,704	0	17,062,704
10	Fixed Assets and Intangible Assets	40,886,686	X	40,886,686	33,744,563	X	33,744,563
11	Other Assets	8,462,634	272,389	8,735,023	10,774,051	174,605	10,948,656
12	Total assets	928,101,496	940,325,786	1,868,427,282	1,024,206,719	982,060,937	2,006,267,655
Liabilities							
13	Due to Banks	17,401,144	0	17,401,144	1,144	40,233,000	40,234,144
14	Current (Accounts) Deposits	117,305,189	117,982,964	235,288,153	205,419,396	75,192,494	280,611,890
15	Demand Deposits	61,154,310	178,207,342	239,361,652	52,109,056	158,661,195	210,770,251
16	Time Deposits	149,538,958	253,911,351	403,450,309	136,769,542	307,313,637	444,083,180
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	270,529,583	361,197,414	631,726,997	352,336,789	386,848,681	739,185,471
19	Accrued Interest and Dividends Payable	2,367,017	5,724,769	8,091,786	2,630,167	7,486,980	10,117,147
20	Other Liabilities	14,722,998	7,278,964	22,001,962	11,156,195	7,514,908	18,671,103
21	Subordinated Debentures	0	15,178,240	15,178,240	0	16,055,340	16,055,340
22	Total liabilities	633,019,200	939,481,043	1,572,500,243	760,422,291	999,306,236	1,759,728,527
Equity Capital							
23	Common Stock	16,181,147	0	16,181,147	16,181,147	0	16,181,147
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	76,412,653	0	76,412,653
27	General Reserves	145,644,221	0	145,644,221	138,459,629	0	138,459,629
28	Retained Earnings	43,753,091	0	43,753,091	5,972,349	0	5,972,349
29	Asset Revaluation Reserves	13,935,928	0	13,935,928	9,513,350	0	9,513,350
30	Total Equity Capital	295,927,039	0	295,927,039	246,539,128	0	246,539,128
31	Total liabilities and Equity Capital	928,946,239	939,481,043	1,868,427,282	1,006,961,419	999,306,236	2,006,267,655

Bank: JSC "BasisBank"
Date: 12/31/2021

N		GEL	FX	Total	GEL	FX	Total
1	Interest Income	1,431,502	(903,109)	528,393	2,192,531	215,104	2,407,635
2	Interest Income from Bank's "Nostro" and Deposit Accounts	65,111,271	41,973,749	107,085,020	51,853,082	41,642,374	93,495,456
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	16,086,663	19,312,863	35,399,526	9,969,696	20,912,736	30,882,432
2.3	from the Energy Sector Loans	3,519,348	850,242	4,369,590	3,944,372	-	3,944,372
2.4	from the Agriculture and Forestry Sector Loans	2,169,456	110,495	2,279,951	1,885,541	341,124	2,226,665
2.5	from the Construction Sector Loans	4,662,890	5,552,333	10,215,223	3,241,552	4,154,373	7,395,925
2.6	from the Mining and Mineral Processing Sector Loans	1,560,526	1,050,927	2,611,453	1,136,324	1,044,021	2,180,345
2.7	from the Transportation or Communications Sector Loans	52,357	82,736	135,093	78,514	74,589	153,103
2.8	from Individuals Loans	27,233,921	10,137,456	37,371,377	22,482,545	9,946,426	32,428,971
2.9	from Other Sectors Loans	9,826,110	4,876,696	14,702,806	9,114,537	5,169,105	14,283,642
3	Fees/penalties income from loans to customers	937,559	1,118,978	2,056,537	1,172,898	1,068,844	2,241,742
4	Interest and Discount Income from Securities	17,501,889	1,371,445	18,873,334	16,603,626	1,630,968	18,234,594
5	Other Interest Income	1,731,964	723,983	2,455,947	1,669,778	1,004,612	2,674,390
6	Total Interest Income	86,714,185	44,285,046	130,999,231	73,491,915	45,561,901	119,053,817
	Interest Expense						
7	Interest Paid on Demand Deposits	9,661,511	2,323,134	11,984,645	8,320,162	2,266,674	10,586,837
8	Interest Paid on Time Deposits	11,686,928	7,776,396	19,463,324	9,318,785	9,192,392	18,511,177
9	Interest Paid on Banks Deposits	869,460	7,153	876,613	1,002,650	199,721	1,202,372
10	Interest Paid on Own Debt Securities	206,921	158,269	365,190	240,774	7,961	248,735
11	Interest Paid on Other Borrowings	20,012,173	11,668,069	31,680,243	21,090,459	15,095,762	36,186,221
12	Other Interest Expenses	1,628	178,024	179,652	2,402	82,522	84,924
13	Total Interest Expense	42,438,621	22,111,045	64,549,666	39,975,232	26,845,032	66,820,264
14	Net Interest Income	44,275,564	22,174,000	66,449,564	33,516,684	18,716,869	52,233,553
	Non-Interest Income						
15	Net Fee and Commission Income	3,375,105	(878,647)	2,496,458	1,950,589	(315,563)	1,635,026
15.1	Fee and Commission Income	6,640,224	4,001,550	10,641,774	4,543,518	2,657,085	7,200,603
15.2	Fee and Commission Expense	3,265,119	4,880,197	8,145,316	2,592,928	2,972,648	5,565,576
16	Dividend Income	-	-	-	-	-	-
17	Gain (Loss) from Dealing Securities	(1,061,600)	-	(1,061,600)	143,698	-	143,698
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	2,119,201	-	2,119,201	4,751,914	-	4,751,914
20	Gain (Loss) from Foreign Exchange Translation	527,642	-	527,642	(1,192,022)	-	(1,192,022)
21	Gain (Loss) on Sales of Fixed Assets	44,494	-	44,494	855,480	-	855,480
22	Non-Interest Income from other Banking Operations	757,792	23,779	781,571	805,467	31,159	836,626
23	Other Non-Interest Income	736,867	423,911	1,160,778	797,847	693,314	1,491,160
24	Total Non-Interest Income	6,499,501	(430,957)	6,068,544	8,112,973	408,910	8,521,883
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	200,993	268,034	469,027	191,619	247,024	438,644
26	Bank Development, Consultation and Marketing Expenses	2,109,976	29,593	2,139,569	2,083,917	97,251	2,181,169
27	Personnel Expenses	21,379,679	-	21,379,679	17,442,476	-	17,442,476
28	Operating Costs of Fixed Assets	76,080	-	76,080	94,058	-	94,058
29	Depreciation Expense	4,542,657	-	4,542,657	3,578,502	-	3,578,502
30	Other Non-Interest Expenses	4,341,565	148,963	4,490,528	3,870,268	383,359	4,253,626
31	Total Non-Interest Expenses	32,650,950	446,590	33,097,540	27,260,840	727,634	27,988,474
32	Net Non-Interest Income	(26,151,449)	(877,547)	(27,028,996)	(19,147,867)	(318,724)	(19,466,591)
33	Net Income before Provisions	18,124,115	21,296,454	39,420,568	14,368,817	18,398,145	32,766,962
34	Loan Loss Reserve	(6,690,132)	(317,965)	(7,008,097)	21,765,368	1,768,484	23,533,852
35	Provision for Possible Losses on Investments and Securities	-	-	-	-	-	-
36	Provision for Possible Losses on Other Assets	(2,195,322)	(43,070)	(2,238,393)	4,884,187	(549,717)	4,334,470
37	Total Provisions for Possible Losses	(8,885,454)	(361,035)	(9,246,490)	26,649,555	1,218,767	27,868,323
38	Net Income before Taxes and Extraordinary Items	27,009,569	21,657,489	48,667,058	(12,280,738)	17,179,377	4,898,639
39	Taxation	4,913,967	-	4,913,967	(1,179,960)	-	(1,179,960)
40	Net Income after Taxation	22,095,602	21,657,489	43,753,091	(11,100,778)	17,179,377	6,078,599
41	Extraordinary Items	-	-	-	(106,250)	-	(106,250)
42	Net Income	22,095,602	21,657,489	43,753,091	(11,207,028)	17,179,377	5,972,349

Bank: JSC "BasisBank"
Date: 12/31/2021

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	154,148,016	99,018,198	253,166,215	80,377,731	55,530,576	135,908,307
1.1	Guarantees Issued	79,220,055	37,965,356	117,185,411	40,646,205	23,926,802	64,573,007
1.2	Letters of credit Issued	0	0	0	0	0	0
1.3	Undrawn loan commitments	74,412,095	60,995,215	135,407,310	39,667,782	31,538,887	71,206,669
1.4	Other Contingent Liabilities	515,866	57,628	573,494	63,744	64,887	128,632
2	Guarantees received as security for liabilities of the bank	0	28,113,917	28,113,917	0	34,789,475	34,789,475
3	Assets pledged as security for liabilities of the bank	0	0	0	0	0	0
3.1	Financial assets of the bank	252,777,619	0	252,777,619	0	0	0
3.2	Non-financial assets of the bank	0	0	0	0	0	0
4	Guarantees received as security for receivables of the bank	24,326,287	595,747,175	620,073,462	22,882,588	573,899,148	596,781,736
4.1	Surety, joint liability	22,268,787	594,223,930	616,492,717	21,468,588	504,320,198	525,788,786
4.2	Guarantees	2,057,500	1,523,245	3,580,745	1,414,000	69,578,950	70,992,950
5	Assets pledged as security for receivables of the bank	41,675,889	2,478,340,744	2,520,016,633	50,740,729	2,036,732,146	2,087,472,875
5.1	Cash	10,105,984	47,594,958	57,700,941	6,492,412	101,007,568	107,499,980
5.2	Precious metals and stones	0	0	0	0	0	0
5.3	Real Estate:	17,646,906	2,362,972,638	2,380,619,544	19,359,598	1,864,836,542	1,884,196,140
5.3.1	Residential Property	83,808	554,590,545	554,674,353	65,808	376,334,483	376,400,291
5.3.2	Commercial Property	0	715,865,729	715,865,729	0	356,580,746	356,580,746
5.3.3	Complex Real Estate	0	0	0	0	0	0
5.3.4	Land Parcel	1	672,459,041	672,459,042	27,751	657,677,512	657,705,263
5.3.5	Other	17,563,097	420,057,323	437,620,420	19,266,039	474,243,802	493,509,841
5.4	Movable Property	0	14,744,114	14,744,114	2,192,719	16,174,956	18,367,675
5.5	Shares Pledged	8,523,000	52,719,275	61,242,275	8,523,000	51,907,409	60,430,409
5.6	Securities	5,400,000	309,760	5,709,760	14,173,000	2,805,671	16,978,671
5.7	Other	0	0	0	0	0	0
6	Derivatives	0	0	0	1,187,400	1,206,990	2,394,390
6.1	Receivables through FX contracts (except options)	0	0	0	1,187,400	0	1,187,400
6.2	Payables through FX contracts (except options)	0	0	0	0	1,206,990	1,206,990
6.3	Principal of interest rate contracts (except options)	0	0	0	0	0	0
6.4	Options sold	0	0	0	0	0	0
6.5	Options purchased	0	0	0	0	0	0
6.6	Nominal value of potential receivables through other derivatives	0	0	0	0	0	0
6.7	Nominal value of potential payables through other derivatives	0	0	0	0	0	0
7	Receivables not recognized on-balance	0	0	0	0	0	0
7.1	Principal of receivables derecognized during last 3 month	688,519	58,399	746,917	361,307	77,602	438,910
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	270,848	1,067,941	1,338,790	571,946	1,625,895	2,197,841
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	6,960,339	1,913,029	8,873,368	5,017,383	1,198,553	6,215,936
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	2,962,075	7,120,640	10,082,715	3,062,131	7,086,616	10,148,746
8	Non-cancelable operating lease	0	0	0	0	0	0
8.1	Through indefinit term agreement	0	0	0	0	0	0
8.2	Within one year	0	0	0	0	0	0
8.3	From 1 to 2 years	0	0	0	0	0	0
8.4	From 2 to 3 years	0	0	0	0	0	0
8.5	From 3 to 4 years	0	0	0	0	0	0
8.6	From 4 to 5 years	0	0	0	0	0	0
8.7	More than 5 years	0	0	0	0	0	0
9	Capital expenditure commitment	0	0	0	0	0	0

Bank: JSC "BasisBank"
Date: 12/31/2021

N		4Q-2021	3Q-2021	2Q-2021	1Q-2021	4Q-2020
1	Risk Weighted Assets for Credit Risk	1,551,535,444	1,413,143,948	1,361,613,875	1,415,295,963	1,385,049,078
1.1	Balance sheet items *	1,419,210,638	1,299,153,403	1,276,449,442	1,341,103,031	1,319,752,639
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	132,324,805	113,990,545	84,844,953	73,510,572	65,272,299
1.3	Counterparty credit risk	0	0	319,480	682,360	24,140
2	Risk Weighted Assets for Market Risk	31,742,221	16,581,836	10,688,153	17,303,130	17,068,356
3	Risk Weighted Assets for Operational Risk	123,197,247	117,186,129	117,186,129	117,186,129	117,186,129
4	Total Risk Weighted Assets	1,706,474,912	1,546,911,913	1,489,488,157	1,549,785,222	1,519,303,562

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

Bank: **JSC "BasisBank"**
Date: **12/31/2021**

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 Enkhva	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"	91.598%
2	Zaiqi Mi	6.916%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Enhua Mi	91.562%
2	Zaiqi Mi	6.916%

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
			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	34,309,247	0	34,309,247
2	Due from NBG	229,451,427	0	229,451,427
3	Due from Banks	104,812,304	0	104,812,304
4	Dealing Securities	38,535,545	0	38,535,545
5	Investment Securities	167,389,107	0	167,389,107
6.1	Loans	1,254,684,411	0	1,254,684,411
6.2	Less: Loan Loss Reserves	-52,327,070	0	-52,327,070
6	Net Loans	1,202,357,341	0	1,202,357,341
7	Accrued Interest and Dividends Receivable	13,744,703	0	13,744,703
8	Other Real Estate Owned & Repossessed Assets	11,143,195	0	11,143,195
9	Equity Investments	17,062,705	0	17,062,705
10	Fixed Assets and Intangible Assets	40,886,686	20,925,137	19,961,548
11	Other Assets	8,735,023	0	8,735,023
	Total exposures subject to credit risk weighting before adjustments	1,868,427,282	20,925,137	1,847,502,145

Bank: JSC "BasisBank"
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Table 8 Differences between carrying values per standardized balance sheet used for regulatory reporting purposes and the exposure amount *in Lari*

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	1,847,502,145
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	252,566,481
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	2,100,068,626
4	Effect of provisioning rules used for capital adequacy purposes	21,340,800
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-105,644,400
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	0
7	Total exposures subject to credit risk weighting	2,015,765,026

Bank: JSC "BasisBank"
Date: 12/31/2021

Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	295,927,039
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	-
5	Other disclosed reserves	159,580,149
6	Retained earnings (loss)	43,753,091
7	Regulatory Adjustments of Common Equity Tier 1 capital	20,925,137
8	Revaluation reserves on assets	13,935,928
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	-
10	Intangible assets	6,989,209
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	-
12	Investments in own shares	-
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	-
14	Cash flow hedge reserve	-
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	-
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	-
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	-
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	-
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)	-
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
21	The amount of significant investments and Deferred Tax Assets which exceed 15% of common equity tier 1	-
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	-
23	Common Equity Tier 1	275,001,902
24	Additional tier 1 capital before regulatory adjustments	-
25	Instruments that comply with the criteria for Additional tier 1 capital	-
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	-
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	-
36	Tier 2 capital before regulatory adjustments	31,536,785
37	Instruments that comply with the criteria for Tier 2 capital	12,142,592
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	-
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	19,394,193
40	Regulatory Adjustments of Tier 2 Capital	-
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	31,536,785

Bank: **JSC "BasisBank"**

Date: **12/31/2021**

Table 9.1 **Capital Adequacy Requirements**

	Minimum Requirements	Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	76,791,371
1.2	Minimum Tier 1 Requirement	6.00%	102,388,495
1.3	Minimum Regulatory Capital Requirement	8.00%	136,517,993
2	Combined Buffer		
2.1	Capital Conservation Buffer *	2.50%	42,661,873
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer		-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	2.09%	35,749,987
3.2	Tier 1 Pillar2 Requirement	2.80%	47,772,603
3.3	Regulatory capital Pillar 2 Requirement	5.37%	91,618,788
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	9.09%	155,203,231
5	Tier 1	11.30%	192,822,970
6	Total regulatory Capital	15.87%	270,798,654

Bank: JSC "BasisBank"
Date: 12/31/2021

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	34,309,247	
2	Due from NBG	229,451,427	
3	Due from Banks	104,812,304	
4	Dealing Securities	38,535,545	
5	Investment Securities	167,389,107	
6.1	Loans	1,254,684,411	
6.2	Less: Loan Loss Reserves	-52,327,070	
6.2.1	Of which: General Reserves	19,394,193	Table 9 (Capital), N39
6	Net Loans	1,202,357,341	
7	Accrued Interest and Dividends Receivable	13,744,703	
8	Other Real Estate Owned & Repossessed Assets	11,143,195	
9	Equity Investments	17,062,705	
10	Fixed Assets and Intangible Assets	40,886,686	
10.1	Of which intangible assets	6,989,209	table 9 (Capital), N10
11	Other Assets	8,735,023	
12	Total assets	1,868,427,282	
13	Due to Banks	17,401,144	
14	Current (Accounts) Deposits	235,288,153	
15	Demand Deposits	239,361,652	
16	Time Deposits	403,450,309	
17	Own Debt Securities	0	
18	Borrowings	631,726,997	
19	Accrued Interest and Dividends Payable	8,091,786	
20	Other Liabilities	22,001,962	
21	Subordinated Debentures	15,178,240	
21.1	Of which tier 2 capital qualifying instruments	12,147,592	Table 9 (Capital), N37
22	Total liabilities	1,572,500,243	
23	Common Stock	16,181,147	Table 9 (Capital), N2
24	Preferred Stock		
25	Less: Repurchased Shares		
26	Share Premium	76,412,653	Table 9 (Capital), N3
27	General Reserves	145,644,221	Table 9 (Capital), N5
28	Retained Earnings	43,753,091	Table 9 (Capital), N6
29	Asset Revaluation Reserves	13,935,928	Table 9 (Capital), N5, N8
30	Total Equity Capital	295,927,039	

Bank: JSC "BasisBank"

Credit Risk Weighted Exposures

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

Table 11: (On-balance items and off-balance items after credit conversion factor)																
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	
		Risk weights														
		0%	20%		35%		50%		75%		100%		150%		250%	
Exposure class		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	Risk Weighted Exposures before Credit Risk Mitigation
1	Claims or contingent claims on central governments or central banks	244 262 542	0	0	0	0	0	0	0	0	0	0	0	0	0	177 885 070
2	Claims or contingent claims on supranational governments or local authorities	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
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50 296 739
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims or contingent claims on creditworthy banks	0	130 633 853	0	0	0	0	3 924 862	0	0	0	0	0	0	0	130 633 853
7	Claims or contingent claims on creditworthy companies	0	0	46 000	0	0	0	0	0	872 534	839 586 261	111 430 526	0	0	0	950 267 287
8	Claims or contingent claims on creditworthy individuals	0	0	25 000	0	0	0	0	0	872 534	259 153	0	193 141	0	7 548	42 225 113
9	Residual claims or contingent claims	0	0	0	0	0	0	45 000 000	259 153	0	0	0	0	0	0	45 113 153
10	Claims or contingent claims secured by mortgages on residential property	0	0	130 363 185	0	0	0	0	0	0	0	0	0	0	0	24 264 281
11	Claims on creditworthy companies secured by mortgages on residential property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Claims, mortgages or contingent high-risk claims	0	0	0	0	0	0	0	0	18 000 042	0	0	0	0	0	0
13	Claims, mortgages or contingent high-risk claims	0	0	0	0	0	0	0	0	3 278	29 555 071	40 832	0	0	0	4 277 033
14	Short-term claims on creditworthy banks and companies	0	0	0	0	0	0	0	0	18 000 042	15 271 964	24 755 487	0	3 200	0	60 133 687
15	Claims on creditworthy banks secured by mortgages on residential property	0	0	0	0	0	0	0	0	460 822	135 592 868	8 285 396	0	0	0	187 510 980
16	Other items	34 385 997	0	0	0	131 778	0	0	0	1 710 811	1 256 999 000	1 758 091	10 786 143	243 902	0	20 989 949
17	Total	278 648 539	130 633 853	120 323 185	0	46 487 758	0	45 000 000	259 153	1 710 811	1 256 999 000	1 758 091	10 786 143	243 902	0	1 177 885 070

Table 12: Credit Risk Exposure

Other Assets			Fixed Assets										Total Assets																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other Assets	Other 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Bank: JSC "BasisBank"
Date: 12/31/2021

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 _{re} /(a+c)
	Asset Classes						
1	Claims or contingent claims on central governments or central banks	422,227,612	0	0	177,965,070	177,965,070	42%
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0%
3	Claims or contingent claims on public sector entities	50,295,739	0	0	50,295,739	50,295,739	100%
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0%
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	0%
6	Claims or contingent claims on commercial banks	104,807,110	0	0	22,338,956	22,338,956	21%
7	Claims or contingent claims on corporates	839,956,261	194,141,950	112,349,059	952,057,287	915,407,393	96%
8	Retail claims or contingent retail claims	65,050,064	859,527	524,834	49,225,113	48,716,360	74%
9	Claims or contingent claims secured by mortgages on residential property	120,323,340	0	0	42,113,169	42,113,169	35%
10	Past due items	23,059,756	0	0	23,042,981	23,042,981	100%
11	Items belonging to regulatory high-risk categories	40,774,214	325,545	183,089	51,073,539	49,416,528	121%
12	Short-term claims on commercial banks and corporates	15,271,994	42,447,879	24,893,649	40,133,487	37,644,521	94%
13	Claims in the form of collective investment undertakings ("CIU")	0	0	0	0	0	0%
14	Other items	187,076,865	14,791,579	8,971,442	187,010,186	184,594,728	94%
	Total	1,868,842,955	252,566,481	146,922,072	1,595,255,527	1,551,535,444	77%

Bank: JSC "BasisBank"
Date: 12/31/2021

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					119,037,081	261,789,392	380,826,472	117,077,453	192,272,183	309,349,636
Cash outflows											
2	Retail deposits		64,452,115	326,309,237	390,761,351	11,946,553	47,881,992	59,828,544	2,407,540	8,094,443	10,501,983
3	Unsecured wholesale funding		270,176,907	536,349,939	806,526,845	80,834,897	94,930,739	175,765,637	67,571,609	81,337,631	148,909,240
4	Secured wholesale funding		188,350,000		188,350,000						
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures		134,517,176	76,672,663	211,189,839	29,278,249	18,916,625	48,194,874	11,211,565	6,818,147	18,029,712
6	Other contractual funding obligations		18,884,634	10,823,067	29,717,691	2,533,500	-	2,533,500	2,533,500	-	2,533,500
7	Other contingent funding obligations										
8	TOTAL CASH OUTFLOWS		676,390,831	950,154,895	1,626,545,727	124,593,198	161,729,356	286,322,555	83,724,214	96,250,222	179,974,435
Cash inflows											
9	Secured lending (eg reverse repos)		6,382,942	-	6,382,942				6,382,942	-	6,382,942
10	Inflows from fully performing exposures		456,025,097	633,691,422	1,089,716,519	15,526,248	5,150,494	20,676,741	17,485,875	75,310,910	92,796,785
11	Other cash inflows		15,307,282	12,134,924	27,442,206	710,806	31,158	741,965	710,806	31,158	741,965
12	TOTAL CASH INFLOWS		477,715,321	645,826,346	1,123,541,666	16,237,054	5,181,652	21,418,706	18,196,623	75,342,068	93,538,750
						Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA					119,037,081	261,789,392	380,826,472	117,077,453	192,272,183	309,349,636
14	Net cash outflow					108,356,144	156,547,704	264,903,848	65,527,532	24,062,555	86,435,686
15	Liquidity coverage ratio (%)					109.86%	167.23%	143.76%	178.67%	799.05%	357.90%

* 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 illustrative purposes.

Bank: **JSC "BasisBank"**
Date: **12/31/2021**

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) *	1,889,768,092
2	(Asset amounts deducted in determining Tier 1 capital)	(20,925,137)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	1,868,842,955
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	252,566,481
18	(Adjustments for conversion to credit equivalent amounts)	(105,644,409)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	146,922,072
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	275,001,902
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	2,015,765,027
Leverage ratio		
22	Leverage ratio	13.64%
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	

Bank: JSC "BasisBank"
Date: 12/31/2021

Table 16 Net Stable Funding Ratio

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
Available stable funding						
1	Capital:	275,001,902	-	-	360,834,506	635,836,408
2	Regulatory capital	275,001,902	-	-	12,142,592	287,144,494
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				348,691,914	348,691,914
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	173,512,219	86,324,102	83,043,461	85,698	308,108,517
5	Residents' deposits	148,189,046	78,659,151	76,678,945	85,698	288,432,197
6	Non-residents' deposits	25,323,173	7,664,951	6,364,516	-	19,676,320
7	Wholesale funding	301,081,442	419,668,416	121,057,077	313,786	223,993,784
8	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the government or enterprises controlled by the government, international financial institutions and legal entities, excluding representatives of financial sector	266,747,157	59,869,548	47,738,489	26,946	187,191,070
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	34,334,286	359,798,868	73,318,587	286,840	36,802,714
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	41,784,605	-	-	-	-
12	Liabilities related to derivatives	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	41,784,605	-	-	-	-
14	Total available stable funding					1,167,938,709
Required stable funding						
15	Total high-quality liquid assets (HQLA)	439,865,923	203,596,715	-	-	18,985,098
16	Performing loans and securities:	194,530	191,703,366	144,143,275	674,414,032	722,190,816
17	Loans and deposits to financial institutions secured by Level 1 HQLA	-	480,000	1,440,000	-	768,000
18	Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	194,530	26,622,410	872,553	27,269,946	31,728,764
19	Loans to non-financial institutions and retail customers, of which:	-	152,812,309	134,657,711	561,632,638	621,122,752
20	With a risk weight of less than or equal to 35%	-	-	-	-	-
21	Residential mortgages, of which:	-	5,454,753	5,216,821	67,971,301	49,517,133
22	With a risk weight of less than or equal to 35%	-	5,454,753	5,216,821	67,971,301	49,517,133
23	Securities that do not qualify as HQLA	-	6,333,894	1,956,190	17,540,147	19,054,167
24	Assets with matching interdependent liabilities	-	-	-	-	-
25	Other assets:	71,032,265	24,476,266	19,653,500	102,993,724	196,090,871
26	Assets related to derivatives	-	-	-	-	-
27	All other assets not included in the above categories	71,032,265	24,476,266	19,653,500	102,993,724	196,090,871
28	Off-balance sheet items	135,407,310	30,835,864	23,540,134	60,661,570	21,307,201
29	Total required stable funding					958,573,986
30	Net stable funding ratio					121.84%

*Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, current/demand deposits, etc.

Bank: JSC "BasisBank"
Date: 12/31/2021
Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items				
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity
1	Claims or contingent claims on central governments or central banks	229,462,938.47	48,089,803.96	117,496,403.46	27,178,465.63	
2	Claims or contingent claims on regional governments or local authorities					
3	Claims or contingent claims on public sector entities		49,495,495.80	4,464.60	795,778.32	0.00
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	104,807,110.09				
7	Claims or contingent claims on corporates		163,516,934.08	277,975,939.23	406,089,015.19	1,283,394.83
8	Retail claims or contingent retail claims		5,885,052.65	25,833,860.87	35,951,816.14	635,638.25
9	Claims or contingent claims secured by mortgages on residential property		2,514,500.33	25,165,213.77	93,242,002.60	261,500.48
10	Past due items*		2,268,934.49	1,666,565.58	15,686,699.52	3,437,556.41
11	Items belonging to regulatory high-risk categories		6,295,318.31	28,736,634.58	1,813,959.01	3,943,483.72
12	Short-term claims on commercial banks and corporates		15,271,993.63			0.00
13	Claims in the form of collective investment undertakings ("CIU")					
14	Other items	34,309,247	15,654,591	31,647,637	66,754,841	49,229,931
15	Total	368,579,295	306,723,690	506,860,144	631,325,877	55,353,948
						1,868,842,954

Past due items* - Past due items will be filled in paragraph 10 and also will be redistributed to the classes in which they were recorded before they were classified as "Past due items". An overdue loan line is not included in the formula for eliminating double counting.

Bank: JSC "BasisBank"
Date: 12/31/2021
Table 18

GROUP 15			a	b	c	d	e	f	g
Risk classes	On Balance Assets	Gross carrying values			Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing						
									(a+b-c-d-e)
1	Claims or contingent claims on central governments or central banks		422,227,611.66						422,227,611.66
2	Claims or contingent claims on regional governments or local authorities								-
3	Claims or contingent claims on public sector entities		50,295,738.72			1,002,152.41			49,293,586.31
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			104,807,110.09					104,807,110.09
7	Claims or contingent claims on corporates	42,829,783.04		827,270,690.35	21,235,190.05		14,240,235.91		834,625,047.43
8	Retail claims or contingent retail claims	6,934,798.98		63,962,012.29	2,590,443.57		1,171,354.12	402,829.82	67,185,013.78
9	Claims or contingent claims secured by mortgages on residential property	3,818,019.80		119,002,699.50	1,636,902.11		2,259,982.05	61,787.49	118,923,235.14
10	Past due items*	29,867,860.21		2,965,063.10	9,773,167.31		9,308.20	424,804.45	23,050,447.80
11	Items belonging to regulatory high-risk categories	8,817,936.07		36,442,424.32	4,470,964.77		654,816.38	276,550.86	40,134,579.25
12	Short-term claims on commercial banks and corporates			15,471,993.63	200,000.00		268,619.98		15,003,373.65
13	Claims in the form of collective investment undertakings (CIU)								
14	Other items		39,074,424.94	201,299,554.67	22,352,606.09		1,743,648.80	5,749.15	216,277,724.72
15	Total		101,474,962.83	1,840,779,235.22	52,486,106.38		21,840,809.65	-	1,868,427,282.02
16	Of which: loans		67,766,100.28	1,195,814,190.66	31,343,825.44		20,983,247.34	746,917.00	1,211,253,218.16
17	Of which: securities			211,006,497.29			354,832.00		210,651,625.29

Past due items* - Past due items will be filled in paragraph 10 and also will be redistributed to the classes in which they were recorded before they were classified as "Past due items". An overdue loan line is not included in the formula for eliminating double counting.

Bank: JSC "BasisBank"
Date: 12/31/2021

Table 12

On Balance Assets Sector of repayment source / counterparty type	a	b	c	d	e	f	g
	Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value (a+b-c-d-e)
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					
1 State, state organizations	1,042,406	509,277,281	399,014	1,717,708		53,473	508,202,965
2 Financial Institutions	1,418,775	216,394,449	624,959	1,455,040		23,971	215,739,224
3 Pawn-shops	151,364	243,844	45,409	4,871			344,928
4 Construction Development, Real Estate Development and other Land Loans	6,985,826	91,081,218	3,186,728	1,692,844		7,254	93,187,472
5 Real Estate Management	2,094,345	139,161,095	1,570,443	2,567,528			137,117,468
6 Construction Companies	2,722,344	55,451,534	1,129,979	1,000,049		212,579	56,043,850
7 Production and Trade of Construction Materials	602,558	26,684,449	638,837	439,355		3,556	26,208,824
8 Trade of Consumer Foods and Goods	725,483	68,988,991	280,025	1,343,314			68,091,135
9 Production of Consumer Foods and Goods	6,614,027	41,193,602	4,323,554	351,355			43,132,719
10 Production and Trade of Durable Goods	255,954	5,121,906	111,923	95,037			5,170,900
11 Production and Trade of Clothes, Shoes and Textiles	20,004	951,002	6,001	18,885			946,120
12 Trade (Other)	164,482	57,509,052	80,911	1,138,595		42,340	56,454,028
13 Other Production	3,975,088	9,519,505	3,892,000	171,835		12,284	9,430,757
14 Hotels, Tourism	12,773,266	100,550,761	5,798,789	1,582,832			105,942,406
15 Restaurants	19,655,148	14,569,524	6,333,984	191,242			27,699,446
16 Industry	186,016	25,284,721	918,177	292,483			24,260,077
17 Oil Importers, Filling stations, gas stations and Retailers		4,201,221	417,648	92			3,783,481
18 Energy	72,439	54,895,219	530,716	989,768			53,447,174
19 Auto Dealers		8,621,951	22,492	167,030			8,432,429
20 HealthCare	274,301	63,588,432	226,306	1,183,543		22,957	62,452,884
21 Pharmacy	1,599	22,673,114	1,021	451,299			22,222,393
22 Telecommunication	193,030	10,066,619	68,099	195,302		12,520	9,996,247
23 Service	5,917,823	121,988,340	2,012,083	2,319,201		95,814	123,574,879
24 Agriculture	2,891,028	60,989,692	1,127,265	1,124,855		149,082	61,628,597
25 Other	1,340,780	40,727,531	690,796	709,514		47,269	40,668,001
26 Assets on which the Sector of repayment source is not accounted for	1,484,665	8,533,895	703,325	134,488		63,819	9,180,747
27 Other assets	29,912,212	82,510,301	17,345,631	2,730			95,074,132
28 Total	101,474,963	1,840,779,248	52,486,106	21,340,800	-	746,917	1,868,427,305

Bank: **JSC "BasisBank"**
Date: **12/31/2021**
Table 20

Changes in reserve for loans and Corporate debt securities		Change in reserves for loans during the reporting period	Change in reserves for Corporate debt securities during the reporting period
1	Opening balance	51,383,018	326,596
2	An increase in the reserve for possible losses on assets	12,839,335	30,000
2.1	As a result of the origination of the new assets	7,439,148	30,000
2.2	As a result of classification of assets as a low quality	5,400,186	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes		
2.4	As a result of an increase in "additional general reserves"		
3	Decrease in reserve for possible losses on assets	11,895,283	1,764
3.1	As a result of write-off of assets	746,898	
3.2	As a result of partial or total payment of standard assets	3,342,075	
3.3	As a result of partial or total payment of adversely classified assets	3,638,973	
3.4	As a result of classification of assets as a high quality	3,562,109	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	605,228	1,764
3.6	As a result of an decrease in "additional general reserves"		
4	Closing balance	52,327,069	354,832

Bank: JSC "BasisBank"
Date: 12/31/2021
Table 21

Changes in the stock of non-performing loans over the period		Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
1	Opening balance	74,588,096	
2	Inflows to non-performing portfolios	10,595,116	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	15,513	
4	Outflows from non-performing portfolios	17,433,204	
5	Outflow to standard loan portfolio	1,858,055	
6	Outflow to watch loan portfolio	9,919,619	
7	Outflow due to loan repayment, partial or total	3,892,767	
8	Outflow due to taking possession of collateral		
9	Outflow due to sale of portfolios		
10	Outflows due to write-offs	746,917	
11	Outflow due to other situations		
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	1,015,846	
13	Closing balance	67,765,521	

Table 22

[illegible]

Bank: JSC "BasisBank"
Date: 12/31/2021
Table 24

Sector of repayment source	Loans	Gross carrying value					General and Special Reserve					Additional General Reserve	
		Standard	Watch	Sub-Standard	Doubtful	Low	Standard	Watch	Sub-Standard	Doubtful	Low		
1	State, state organizations	87,499,597	86,015,023	442,168	885,648	135,309	21,449	2,116,722	1,717,708	44,217	265,695	67,654	21,449
2	Financial Institutions	94,804,292	91,559,277	1,826,241	1,392,808	2,948	23,019	2,085,999	1,441,040	182,624	417,842	1,474	23,019
3	Pawn shops	394,917	243,553	151,364	151,364			50,280	4,871		65,409		
4	Construction Development, Real Estate Development and other Land Loans	97,708,844	84,658,947	6,064,072	4,568,998	2,421,413	415	4,879,572	1,692,844	606,407	1,369,199	1,210,706	415
5	Real Estate Management	140,682,920	129,167,273	9,421,303	2,094,530		14	4,137,971	2,567,528	942,130	628,299		14
6	Construction Companies	57,798,489	52,047,220	3,038,925	2,707,431	111	14,801	2,130,028	1,000,049	302,892	812,729	56	14,801
7	Production and Trade of Construction Materials	27,150,784	21,967,767	4,580,460	602,538		20	1,078,183	439,355	458,046	180,761	20	
8	Trade of Consumer Goods and Goods	65,866,659	64,558,974	582,202	719,467	102	5,914	1,553,339	1,273,314	58,220	215,840	51	5,914
9	Production of Consumer Goods and Goods	47,588,252	17,632,307	23,341,918	6,686,664		7,383	4,674,910	351,355	2,334,192	1,981,999	7,383	
10	Production and Trade of Durable Goods	5,359,186	4,751,864	351,368	255,954			296,960	95,037	35,137	76,786		
11	Production and Trade of Clothes, Shoes and Textiles	964,269	944,265		20,004			24,886	18,885		6,001		
12	Trade (Other)	54,695,377	54,229,741	301,155	157,318	7,127	37	1,165,506	1,084,595	30,116	47,195	3,563	37
13	Other Production	9,563,082	9,016,654	367,989	159,808	21,643	987	267,185	171,835	36,799	66,742	10,821	987
14	Hotels, Tourism	111,799,314	79,358,467	19,667,581	12,773,192	35,697	74	7,381,621	1,582,832	1,966,757	3,831,957	17,848	74
15	Restaurants	34,098,957	10,140,800	4,303,009	19,619,451	21,643		6,525,226	191,242	430,301	5,885,835	10,821	
16	Industry	25,494,651	16,594,916	8,823,718	186,016			1,210,660	292,483		862,372	55,895	
17	Oil Importers, Filling stations, gas stations and Retailers	4,181,088	4,610	4,176,478				417,740	92		417,648		
18	Energy	54,621,515	49,488,403	5,060,673	68,273	4,167		1,520,484	989,768	506,067	20,482		4,167
19	Auto Dealers	8,576,422	8,351,498		224,924			189,522	167,030	22,492			
20	HealthCare	63,214,258	61,782,452	1,177,505	212,316	34,247	27,737	1,409,849	1,185,543	117,750	63,695	17,124	27,737
21	Pharmacy	22,589,025	22,582,175	5,251		1,576		452,319	451,299	525		473	
22	Telecommunication	3,857,020	3,569,920	94,069	189,125	3,900	4	139,497	71,398	9,407	56,738	1,950	4
23	Service	122,108,338	114,302,455	1,948,060	5,774,109	117,240	26,374	4,238,356	2,226,273	194,806	1,732,233	58,670	26,374
24	Agriculture	62,699,118	57,667,950	2,180,140	2,615,127	273,677	2,725	2,752,123	1,124,858	203,664	784,538	136,838	2,725
25	Other	41,556,274	37,659,883	2,555,611	1,258,766	48,819	33,196	1,400,310	709,514	255,561	377,630	24,410	33,196
26	Assets on which the Sector of repayment source is not accounted for	9,841,764	6,724,479	1,633,198	1,334,063	20,475	129,549	837,813	134,488	163,320	400,218	10,237	129,549
27	Total	1,254,684,411	1,065,000,872	101,918,018	64,545,346	8,122,807	297,369	52,827,062	26,945,237	10,181,450	19,505,603	1,561,404	297,369

Table 25

13094.22	Gross carrying value/nominal value - distribution according to collateral type								
	Secured by deposit	Secured by the state and state institutions	Secured by bank and /or financial institutions	Secured by gold / gold jewelry	Secured by Immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
1	Loans	36,658,810	2,468,861	820,864	944,433,131	8,183,828	66,855,052	35,839,343	159,424,523
2	Corporate debt securities								
3	Off-balance-sheet items	18,122,354	13,450	13,866,504	139,484,732	34,988,905	8,280,796	38,409,473	
4	Of which: Non-Performing Loans	0	219,920	-		1,076,004	3,021,868	11,267,657	1,109,771
5	Of which: Non-Performing Corporate debt securities								
6	Of which: Non-Performing Off-balance-sheet items								

Table 24

		Grain carrying value of loans					Revenues					Number of Loans	Weighted average carrying value of loans on a quarterly disbursal basis	Weighted average carrying value of loans on a quarterly disbursal basis	Weighted average carrying value of loans on a quarterly disbursal basis	Weighted average carrying value of loans on a quarterly disbursal basis	
		Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss						
1	Loan losses																
2	Corporate Loans	184,675,709.43	6,668,681.89	2,464,729.25	1,835,194.25	105,107.79	115,779.03	2,445,828.87	1,072,811.40	266,373.33	477,689.49	118,070.31	7,161.00	14.15	14.25	14.65	5703.45
3	Commercial Loans	249,267.85						2,496.36	2,496.36				41.26	1.06	1.10	1.50	166.68
4	Overseas Loans	179,226.03	158,517.69		47,225.88	10,701.46	32,101.94	15,610.31	2,826.52		32,722.84	10,820.08	14.58	14.31	15.96	1137.29	
5	Public Loans	4,759,876.35	2,355,855.01	5,426,096.72	5,426,096.72	136,351.51	205,815.81	4,750,372.07	4,750,372.07	156,738.38	20,809.34	6,970.15	10.20	10.20	10.20	2,900.68	
6	Managers	17,874,213.15	1,917,699.75	6,406,995.72	17,425,164.25	17,484.15	2,524,645.31	1,988,089.25	1,988,089.25	1,988,089.25	8,200.00	2,657.00	9.75	9.75	9.85	40.00	
7	Managers - Purchase of completed real estate	25,640,346.34	11,648,066.66				2,427,720.00					1,847,720.00	10.20	10.20	10.20	2,900.68	
7.1	Managers - Purchase of completed real estate	25,640,346.34	11,648,066.66				2,427,720.00					1,847,720.00	10.20	10.20	10.20	2,900.68	
7.2	Managers - Purchase of incomplete real estate under construction	11,648,066.66		887,022.22	1,280,232.22	2,161.66	1,084,742.66	10,000.00	88,700.00	88,700.00		438.00	11.25	11.25	11.50	1878.00	
7.3	Managers - Purchase of incomplete real estate	11,648,066.66		887,022.22	1,280,232.22	2,161.66	1,084,742.66	10,000.00	88,700.00	88,700.00		438.00	11.25	11.25	11.50	1878.00	
8	Real Estate Loans	11,648,066.66	5,426,096.72	5,426,096.72	5,426,096.72		526,717.00					21,012.22	11.25	11.25	11.50	1878.00	
9	Real Estate Loans	11,648,066.66	5,426,096.72	5,426,096.72	5,426,096.72		526,717.00					21,012.22	11.25	11.25	11.50	1878.00	
10	Real Estate Loans	11,648,066.66	5,426,096.72	5,426,096.72	5,426,096.72		526,717.00					21,012.22	11.25	11.25	11.50	1878.00	
10.1	Real Estate Loans	11,648,066.66	5,426,096.72	5,426,096.72	5,426,096.72		526,717.00					21,012.22	11.25	11.25	11.50	1878.00	
Between them: Loans based on the basis of income from a previous or other estate asset																	
11																	

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Table 20 Differences between accounting and regulatory scopes of consolidation																			
Assets (as reported in published IFRS financial statements)	Carrying Values as reported in published IFRS financial statements	Carrying Values per IFRS under scope of regulatory consolidation (stand-alone)	Carrying values as reported in published stand-alone financial statements per local accounting rules (stand-alone)	Notes	Reconciliation with standardized regulatory reporting format														
					1	2	3	4	5	6.1	6.2	6	7	8	9	10	11	12	
					Cash	Due from NBG	Due from Banks	Trading Securities	Investment Securities	Total Loans	Less: Loan Loss Reserves	Net Loans	Accrued Interest and Dividends Receivable	Other Real Estate Owned and Restricted Assets	Equity Investments	Fixed Assets and Intangible Assets	Other Assets	TOTAL ASSETS	
1 Cash and cash equivalents	191,793,182	189,311,282	190,459,345		34,309,247	52,472,609	104,657,424						20,071					190,459,345	
2 Mandatory cash balances with the NBG	177,578,657	177,578,657	177,565,070			177,578,624							-13,754					177,565,070	
3 Due from other banks	12,898,520	0	0															0	
4 Investments in debt securities	210,699,380	210,399,150	210,651,626					38,535,545	167,389,107				4,726,974					210,651,626	
5 Investment in subsidiaries	0	20,796,650	17,062,704												17,062,704			17,062,704	
6 Loans and advances to customers	1,239,732,800	1,239,732,800	1,211,174,890							1,254,684,412	-52,327,070	1,202,357,342	6,817,548					1,211,174,890	
7 Finance lease receivables	0	0	0															0	
8 Insurance assets	11,817,030	0	0															0	
9 Current income tax prepayment	16,529	16,529	16,529														16,529	16,529	
10 Other financial assets	1,354,245	1,272,435	1,360,797				154,880										1,205,918	1,360,798	
11 Other assets	32,008,691	28,461,311	18,849,635										193,864	11,143,195			7,512,576	18,849,635	
12 Premiums, equipment and intangible assets	38,324,910	36,516,550	36,516,550													36,516,550		36,516,550	
13 Right-of-use assets	4,370,116	4,370,116	4,370,116													4,370,116		4,370,116	
Total assets	1,929,661,600	1,908,455,500	1,868,427,282	0	34,309,247	229,451,427	104,812,304	38,535,545	167,389,107	1,254,684,412	-52,327,070	1,202,357,342	13,744,703	11,143,195	17,062,704	40,886,686	8,735,023	1,868,427,282	
Liabilities (as reported in published IFRS financial statements)	Carrying Values as reported in published IFRS financial statements	Carrying Values per IFRS under scope of regulatory consolidation (stand-alone)	Carrying Values per local accounting rules under scope of regulatory consolidation (stand-alone)	Notes	Reconciliation with standardized regulatory reporting format										21	22			
					13	14	15	16	17	18	19	20	21	22					
					Due to Banks	Current (Accounts) Deposits	Demand Deposits	Time Deposits	Own Debt Securities	Borrowings	Accrued Interest and Dividends Payable	Other Liabilities	Subordinated Debentures	Total Liabilities					
1 Due to other banks	222,831,689	220,524,279	220,524,279		17,401,144						203,000,000	123,135			220,524,279				
2 Customer accounts	880,177,632	881,804,562	882,924,339			235,288,153	239,361,652	403,450,309				4,824,225			882,924,339				
3 Borrowed funds	429,489,821	429,489,821	431,487,751							428,726,997	2,760,754				431,487,751				
4 Lease liabilities	4,744,861	4,744,861	4,744,861										4,744,861		4,744,861				
5 Insurance liabilities	11,559,090														0				
6 Other financial liabilities	1,131,024	2,660,184	1,979,090									1,979,090			1,979,090				
7 Current income tax liability	3,214,353	3,214,353	2,749,101										2,749,101		2,749,101				
8 Deferred income tax liability	675,755	675,755	3,721,839										3,721,839		3,721,839				
9 Provisions for liabilities and charges	1,172,010	1,172,010	2,147,844										2,147,844		2,147,844				
10 Other liabilities	5,698,241	5,010,539	6,658,327									6,658,327			6,658,327				
11 Subordinated debt	15,561,912	15,561,912	15,561,912								383,672		15,178,240		15,561,912				
Total liabilities	1,578,256,348	1,564,858,276	1,572,500,243	0	17,401,144	235,288,153	239,361,652	403,450,309	0	631,726,997	8,091,786	22,001,562	15,178,240		1,572,500,243				
Equity (as reported in published IFRS financial statements)	Carrying Values as reported in published IFRS financial statements	Carrying Values per IFRS under scope of regulatory consolidation (stand-alone)	Carrying Values per local accounting rules under scope of regulatory consolidation (stand-alone)	Notes	Reconciliation with standardized regulatory reporting format								30						
					23	24	25	26	27	28	29								
					Common Stock	Preferred Stock	Less: Repurchased Shares	Share Premium	General Reserves	Retained Earnings	Asset Revaluation Reserves	Total Equity Capital							
1 Share capital	16,057,277	16,057,277	16,181,147		16,181,147										16,181,147				
2 Share premium	74,921,497	74,921,497	76,412,653				76,412,653								76,412,653				
3 Share-based payment reserve	2,439,630	2,439,630	0												0				
4 Revaluation reserve for premiums	14,425,660	1,558,7826	13,935,028									13,935,028			13,935,028				
5 Revaluation reserve for debt securities carried at FVOCI	-917,902	-917,902	0												0				
6 Retained earnings	244,477,090	237,500,896	189,397,311						145,644,220	43,753,091					189,397,311				
Total equity	308,890,000	303,540,000	295,927,039	0	16,181,147	0	0	76,412,653	145,644,220	43,753,091	13,935,028				295,927,039				

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Table 21

Consolidation by entities

	Name of Entity	Method of Accounting consolidation	Method of regulatory consolidation				Description
			Full Consolidation	Proportional Consolidation	Neither consolidated nor deducted	Deducted	
1	JSC "Hualing Insurance"	Full Consolidation			x		
2	"Basis Asset Management-Holding" LLC	Full Consolidation				x	
3	BHL Leasing	Full Consolidation			x		

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Table 22 **Information about historical operational losses**

		2020	2019	2018
1	Total amount of losses	81,456	41,874	40,953
2	Total amount of losses, exceeding GEL 10,000	66,896	23,188	0
3	Number of events with losses exceeding GEL 10,000	4	1	0
4	Total amount of 5 biggest losses	69,327	35,747	32,072

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Table 23 Operational risks - basic indicator approach

		a	b	c	d	e
		2021	2020	2019	Average of sums of net interest and net non-interest income during last three years	Risk Weighted asset (RWA)
1	Net interest income	66,449,564	52,233,553	55,955,565		
2	Total Non-Interest Income	6,068,544	8,521,883	9,731,257		
3	less: income (loss) from selling property	44,494	855,480	944,798		
4	Total income (1+2-3)	72,473,614	59,899,955	64,742,024	65,705,198	123,197,245

Bank: JSC "BasisBank"
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Table 24 **Remuneration awarded during the reporting period**

		Board of Directors	Supervisory Board	Other material risk takers
1	Fixed remuneration	Number of employees	7	5
2		Total fixed remuneration (3+5+7)	1,777,807	618,098
3		Of which cash-based	1,777,807	618,098
4		Of which: deferred		
5		Of which: shares or other share-linked instruments		
6		Of which deferred		
7		Of which other forms		
8		Of which deferred		
9	Variable remuneration	Number of employees		
10		Total variable remuneration (11+13+15)	3,727,797	0
11		Of which cash-based	2,804,529	
12		Of which: deferred	1,384,901	
13		Of which shares or other share-linked instruments	923,267	
14		Of which deferred	923,267	
15		Of which other forms	0	
16		Of which deferred		
17	Total remuneration		5,505,604	618,098

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Date:

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Table 25

Special payments

		Board of Directors	Supervisory Board	Other material risk takers
Guaranteed bonuses	Number of employees			
	Total amount			
Sign-on awards	Number of employees			
	Total amount:	0	0	0
	Of which cash-based			
	Of which shares			
	Of which share-linked instruments			
	Of which other instruments			
Severance payments	Number of employees			
	Total amount:	0	0	0
	Of which cash-based			
	Of which shares			
	Of which share-linked instruments			
	Of which other instruments			

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Table 26 Information about deferred and retained remuneration

		a	b	c	d	e
		Total amount of outstanding deferred remuneration	Of which Total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	Total amount of reduction during the year due to ex post explicit adjustments	Total amount of reduction during the year due to ex post implicit adjustments	Total amount of deferred remuneration paid out in the financial year
1	Board of Directors	2,308,168	2,308,168	0	0	0
2	Cash	1,384,901	1,384,901			
3	Shares	923,267	923,267			
4	Share-linked instruments					
5	Other					
6	Supervisory Board	0	0	0	0	0
7	Cash					
8	Shares					
9	Share-linked instruments					
10	Other					
11	Other material risk takers	0	0	0	0	0
12	Cash					
13	Shares					
14	Share-linked instruments					
15	Other					
16	Total	0	0	0	0	0

Bank: JSC "BasisBank"
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Table 27 **Shares owned by senior management**

		a	b	c	d	e	f	g	h	i	j	k	l	m
		Amount of shares at the beginning of the reporting			Changes during the reporting period							Amount of shares at the end of the reporting period		
		Unvested	Vested	Total (a+b)	Awarded during the period		Vesting	Reduction during the period		Other Changes		Unvested (a+d-f-g)	Vested (b+e+f-h+i-j)	Total(k+l)
					Of which: Unvested	Of which: Vested		Unvested	Vested	Purchase	Sell			
	Senior management													
1	Total amount:	0	1,359,512	1,359,512	0	0	0	0	0	0	0	0	1,359,512	1,359,512
1.1	Tsaava David		48,100	48,100								0	48,100	48,100
1.2	Gardapkhadze Levan		48,100	48,100								0	48,100	48,100
1.3	Kakabadze David		48,100	48,100								0	48,100	48,100
1.4	Aslanikashvili Lia		48,100	48,100								0	48,100	48,100
1.5	Li Hui Dian		48,100	48,100								0	48,100	48,100
1.6	Zaiqi Mi		1,119,012	1,119,012								0	1,119,012	1,119,012
.....				0								0	0	
	Other material risk takers													
2	Total amount:											0	0	0