	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
coordinated decrees and	agement of the bank ensures fair presentation and accuracy of the information provided within Pillar 3 disclosure report. The report is prepared in accordance with in with the board. The report meets the requirements of the decree N9204 of the Governor of the National Bank of Georgia on "Disclosure requirements for commercial regulations of NBG.	
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Bank: Date: JSC "BasisBank"

ole 1	Key metrics					
N		3Q-2021	2Q-2021	1Q-2021	4Q-2020	3Q-2020
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	265,452,501	247,816,257	240,719,373	232,115,414	225,149,320
2	Tier1 capital	265,452,501	247,816,257	240,719,373	232,115,414	225,149,320
3	Regulatory capital	295,358,176	280,321,900	275,128,392	265,483,868	258,330,127
4	CET1 capital total requirement	91,656,320	88,361,269	92,191,695	82,523,586	81,130,940
	Tier1 capital total requirement	122,242,024	117,848,931	122,958,476	110,067,422	108,209,939
6	Regulatory capital total requirement	188,502,164	181,457,654	189,404,655	186,412,558	183,403,322
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,546,911,913	1,489,488,157	1,549,785,222	1,519,303,562	1,493,097,477
	Capital Adequacy Ratios					
	Based on Basel III framework *					
8	CET1 capital	17.2%	16.6%	15.5%	15.3%	15.1
9	Tier1 capital	17.2%	16.6%	15.5%	15.3%	15.1
10	Regulatory capital	19.1%	18.8%	17.8%	17.5%	17.3
	CET1 capital total requirement	5.9%	5.9%	5.9%	5.4%	5.4
	Tier1 capital total requirement	7.9%	7.9%	7.9%	7.2%	7.2
	Regulatory capital total requirement	12.2%	12.2%	12.2%	12.3%	12.3
	Income					
14	Total Interest Income /Average Annual Assets	7.4%	7.1%	6.7%	7.0%	7.1
	Total Interest Expense / Average Annual Assets	3.7%	3.6%	3.6%	3.9%	4.0
	Earnings from Operations / Average Annual Assets	2.2%	1.9%	1.7%	1.9%	2.0
	Net Interest Margin	3.7%	3.5%	3.1%	3.1%	3.0
	Return on Average Assets (ROAA)	2.6%	1.8%	1.6%	0.4%	-0.1
	Return on Average Equity (ROAE)	17.0%	12.3%	11.4%	2.5%	-0.6
	Asset Quality					
20	Non Performed Loans / Total Loans	6.6%	6.6%	8.0%	7.7%	6.2
	LLR/Total Loans	4.5%	5.2%	5.6%	5.7%	6.2
22	FX Loans/Total Loans	53.4%	53.5%	56.4%	55.5%	58.5
	FX Assets/Total Assets	51.3%	51.5%	55.0%	48.9%	54.2
	Loan Growth-YTD	4.1%	-1.1%	0.3%	9.5%	4.2
	Liquidity	,•	,	0.070	0.070	=
25	Liquid Assets/Total Assets	24.9%	27.6%	33.1%	29.5%	27.1
	FX Liabilities/Total Liabilities	62.9%	63.9%	68.2%	56.8%	64.3
	Current & Demand Deposits/Total Assets	26.5%	24.2%	27.9%	24.5%	22.5
21	Liquidity Coverage Ratio***	20.3 /8	24.2 /0	21.378	24.378	22.0
20		449,835,514	515,705,204	583,476,452	486,317,739	500,473,28
	Total HQLA	244,206,436	262.313.771	324,780,065	221.915.531	244.182.69
	Net cash outflow	1 1	- 11	- , - ,	11	1 - 1
30	LCR ratio (%)	184.2%	196.6%	179.7%	219.1%	205.0
	Net Stable Funding Ratio					
	Available stable funding	1,116,524,966	1,095,909,111	1,142,443,073	1,080,484,156	1,032,570,68
	Required stable funding	864,784,138	829,886,562	836,661,872	833,086,310	807,623,83
33	Net stable funding ratio (%)	129.1%	132.1%	136.5%	129.7%	127.9

9/30/2021

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Goergia "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:	9/30/2021						
Table 2	Balance Sheet						in Lari
	Dalance Oneer		Reporting Perio	hd	Respecti	ve period of the p	
N	Assets	GEL	FX	Total	GEL	FX	Total
1	Cash	15,304,016	22,923,527	38,227,543	17,080,905	26,894,923	43,975,827
2	Due from NBG	1,034,796	175,252,592	176,287,388	60,829,332	207,906,605	268,735,936
3	Due from Banks	3,004,452	61,045,546	64,049,998	600,485	124,819,508	125,419,993
4	Dealing Securities	38,981,665	0	38,981,665	0	0	0
5	Investment Securities	150,161,931	10,711,204		215,918,461	11,277,154	227,195,615
6.1	Loans	530,079,997	607,157,454	1,137,237,452	431,347,578	607,411,317	1,038,758,895
6.2	Less: Loan Loss Reserves	-17,684,765	-33,698,253	-51,383,018	-20,918,554	-43,009,298	-63,927,852
6	Net Loans	512,395,232	573,459,202	1,085,854,434	410,429,024	564,402,019	974,831,043
7	Accrued Interest and Dividends Receivable	9,834,819	3,532,279	13,367,099	10,510,915	4,582,180	15,093,095
8	Other Real Estate Owned & Repossessed Assets	11,591,912	Х	11,591,912	17,386,636	Х	17,386,636
9	Equity Investments	17,062,704	0	17,062,704	17,062,704	0	17,062,704
10	Fixed Assets and Intangible Assets	35,342,824	Х	35,342,824	32,960,939	Х	32,960,939
11	Other Assets	8,355,698	415,998	8,771,697	14,092,225	1,478,190	15,570,415
12	Total assets	803,070,050	847,340,348	1,650,410,398	796,871,624	941,360,579	1,738,232,204
	Liabilities						
13	Due to Banks	21,501,144	0	21,501,144	31,001,144	46,098,000	77,099,144
14	Current (Accounts) Deposits	113,164,547	111,633,337	224,797,884	106,158,642	82,910,495	189,069,137
15	Demand Deposits	51,825,477	161,277,580	213,103,056	49,140,728	153,378,437	202,519,164
16	Time Deposits	143,395,189	257,879,189	401,274,378	86,121,360	293,590,879	379,712,240
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	162,126,404	303,124,990	465,251,394	247,833,611	354,990,566	602,824,177
19	Accrued Interest and Dividends Payable	2,074,172	5,317,868	7,392,039	3,735,213	7,752,279	11,487,492
20	Other Liabilities	14,465,169	6,252,596	20,717,766	10,904,429	9,052,178	19,956,607
21	Subordinated Debentures	0	15,301,720	15,301,720	0	16,110,220	16,110,220
22	Total liabilities	508,552,103	860,787,280	1,369,339,383	534,895,128	963,883,054	1,498,778,182
	Equity Capital						
23	Common Stock	16,181,147	Х	16,181,147	16,181,147	Х	16,181,147
24	Preferred Stock	0	Х	0	0	Х	0
25	Less: Repurchased Shares	0	Х	0	0	Х	0
26	Share Premium	76,412,653	Х	76,412,653	76,412,653	Х	76,412,653
27	General Reserves	145,644,221	Х	145,644,221	138,459,629	Х	138,459,629
28	Retained Earnings	33,319,645	Х	33,319,645	-1,112,758	Х	-1,112,758
29	Asset Revaluation Reserves	9,513,350	Х	9,513,350	9,513,350	Х	9,513,350
30	Total Equity Capital	281,071,016	Х	281,071,016	239,454,021	X	239,454,021
31	Total liabilities and Equity Capital	789,623,119	860,787,280	1,650,410,398	774,349,150	963,883,054	1,738,232,204

JSC "BasisBank"

Income statement

9/30/2021

	Reporting Period	1	Respective	period of the pr	evious year
GEL	FX	Total	GEL	FX	Total
1,083,968	(658,218)	425,750	1,922,244	405,091	2,327,33
45,963,634	31,336,325	77,299,959	38,437,738	31,422,538	69,860,27
-	-	-	-	-	-
10,871,187	14,596,098	25,467,285	6,883,638	16,148,479	23,032,11
2,933,449	530,238	3,463,687	2,930,280	-	2,930,28
1,567,770	85,352	1,653,122	1,379,307	275,340	1,654,64
2,915,919	3,845,747	6,761,665	2,633,784	3,033,191	5,666,97
1,122,831	752,409	1,875,240	795,349	778,173	1,573,52
10.000		00 700	04 750	54.000	

in Lari

28 Operating Costs of Fixed Assets 41,256 41,256 55,233 55,233 29 Depreciation Expense 3,656,488 3,656,488 2,683,040 2,683,040 2,683,040 2,683,040 2,683,040 2,683,040 3,103 3,101,101,101,101,101,101,101,101,101,10	N		GEL	FX	Total	GEL	FX	Total
2 Interest nome from Loans 44,963,564 33,363,257 77,209,395 38,437,738 31,422,588 69,802,776 2.2.1 from the Interlay Sector Loans 10,871,167 14,586,069 25,467,738 68,863,039 16,148,479 23,002,117 2.3.1 from the Energy Sector Loans 12,921,404 500,231 12,03,244 12,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,245 14,04,045 14,05,445 14,05,445								
1 Interbank Loans .	1	Interest Income from Bank's "Nostro" and Deposit Accounts	1,083,968	(658,218)	425,750	1,922,244	405,091	2,327,335
2.2 If nom the Real or Service Sector Leans 10.871,187 14.596,008 25.842,885 6.6.883,683 16.148.479 23.00,280 2.4 from the Agriculture and Forestry Sector Leans 2.95.170 86.5367 1.683,724 1.578,507 25.5 1.678,474 6.761,865 220.328 1.686,876 2.5 from the Construction Sector Leans 2.915,191 3.845,474 6.761,865 220.3724 1.673,620 27.5340 1.656,876 2.6 from the function Sector Leans 1.947,3890 7.768,886 27.292,823 1.611,505 7.734,628 1.873,623 24.320,88 2.9 Forom thork Sectora Leans 1.943,320 7.768,886 1.274,227 6.391,631 3.316,337 1.752,631 3.216,337 1.752,631 3.216,337 1.752,631 3.216,337 1.752,631 3.216,332 3.913,341 3.934,331 3.346,343 3.916,333 1.752,521 1.685,344 1.2274,207 1.107,413 1.422,42,01 1.105,731 3.224,345 1.934,3435 3.934,323 3.934,331 3.346,353 7.515,746 1.752,520 <td></td> <td></td> <td>45,963,634</td> <td>31,336,325</td> <td>77,299,959</td> <td>38,437,738</td> <td>31,422,538</td> <td>69,860,276</td>			45,963,634	31,336,325	77,299,959	38,437,738	31,422,538	69,860,276
2.3 Irom the Energy Sector Loans 2.933,449 530.238 3.48.887 2.230.20 - 2.930.200 2.4 Irom the Agriculture and Forestry Sector Loans 1.957.170 85.321 1.575.307 1.575.307 1.575.307 1.575.307 1.575.307 1.575.307 1.575.307 1.575.307 1.575.307 1.575.307 1.575.307 1.575.307 1.575.307 1.575.307 1.575.327 1.575.307 1.575.327 1.575.307 1.575.327 1.575.307 1.575.327 1.575.307 1.575.327 1.575.307 1.575.327 1.575.307 1.575.327 1.575.307 1.575.327 1.575.307 1.575.327 1.575.307 1.575.327 1.575.307 1.575.327 1.575.307 1.575.337 1.575.337 1.575.337 1.575.337 1.575.337 1.575.337 1.575.340 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.575.347 1.57	2.1		-	-	-	-	-	-
2.4 If om the Agriculture and Forestry Sector Loans 1,567,770 85,332 1,387,307 272,340 1,666,876 2.6 If rom the Construction Sector Loans 2,915,191 3,457,474 6,761,665 2,633,764 3,533,191 5,666,876 2.6 If rom the Tarsportation Sector Loans 4,035 50,368 9,779,40 755,409 755,409 755,409 755,409 756,368 2,745,200 756,369 771,173 1,172,523 1,163,525 2,132,523 1,615,805 7,312,623 2,132,605 7,312,623 2,132,605 7,312,623 2,132,605 7,312,623 2,132,605 7,312,623 2,132,605 7,312,623 2,132,605 7,115,623 1,324,543 2,132,605 7,115,623 1,324,543 3,042,223 7,044,91 1,087,700 1,275,699 1,017,110 1,422,624,01 1,633,924 7,223,81 3,244,854 8,389,422 1,017,110 1,422,423,11 1,275,699 1,017,110 1,422,424,01 1,033,924 1,017,103 1,422,424,01 1,033,924 1,016,11,10,10,104,122,124,144 1,016,11,10,10,01,104,104,104,104,104,104,1			10,871,187				16,148,479	
2.5 Iform the Minnag Neosesing Bedor Leans 2.915.919 3.845.747 3.78.16865 2.23.32 3.75.240 1.757.342 3.757.342 3.757.343 1.573.552 2.7 from the Minnag Neosesing Bedor Leans 40.363 50.436 90.799 61.759 54.666 116.455 2.8 from Individual Leans 19.473.999 7.766.852 27.262.84 16.815.065 7.213.263 41.32.068 2.9 From Other Sectors Leans 66.853 751.221 14.50.062 20.97.63 110.74.522 140.83.04 3. Felsephralius Concorn from Securities 13.20.232 467.469 1.693.0780 17.25.52 14.85.48 2.095.533 6 Total Interest Random Denosits 7.671.455 1.765.261 7.153.83 7.153.13 1.752.868 4.684.541 3.33.191 3.32.44 4.205.533 1.163.352 10.752.868 4.622.42.03 1.630.942 4.056.458 1.893.942 2.095.538 1.752.868 4.622.42.03 1.630.823 7.191.34 1.027.477 1.027.457 1.623.928 4.622.42.03	2.3		2,933,449	530,238	3,463,687	2,930,280	-	
2.6 from the Mining and Mineral Processing Sector Leans 1,122,831 752,409 785,449 778,173 1,573,520 2.7 from the Transportation or Communications Sector Leans 19,478,399 7,768,855 7,768,855 7,768,855 7,768,855 7,768,855 7,768,855 7,768,855 7,768,855 7,768,855 7,768,855 7,769,374,751 8,387,852 1,885,307 7,754,252 1,885,307 7,754,252 1,885,307 7,754,252 1,885,307 7,754,252 1,885,304 1,885,207 1,875,240 1,825,262 1,885,261 1,885,261 1,885,261 1,825,262 1,885,261 1,825,207 1,875,240 1,825,262 1,825,240 1,825,242 1,825,242 1,825,242 1,825,243 3,904,223 3,904,223 3,904,233 3,904,233 3,904,233 3,904,233 3,924,853 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855 1,83,244,855	2.4		1,567,770	85,352	1,653,122	1,379,307	275,340	1,654,647
2.7 Irom the Transportation or Communications Sector Loans 40,283 50,486 90,798 61,759 74,686 74,78,99 77,788,885 27,285,783 16,815,500 75,182,583 41,320,688 2.9 from Ohrdviduals Loans 70,33,716 3,889,161 10,722,877 6,937,715 3,816,397 10,758,421 3.6 Feespenaltes income from Securities 13,118,114 1,107,119 14,223,314 12,24,207 1,157,31 13,424,938 5 Other Interest Forman Grom Come 12,20,224 44,7468 1,827,400 1,278,564 64,228,420 1,3424,938 6 Total Interest Fundo Dama Deposits 7,671,646 1,785,298 9,465,944 2,224,201 1,939,922 7,751,38 13,524,468 14,827,644 1,832,440 1,852,477 1,939,921 2,337,474 1,839,441 1,92,477 1,939,921 2,337,474 1,832,440 1,626,473 1,481,041,12 0,355,377 7,451,318,448 8,289,391 2,237,6274 1,327,448 1,927,475 1,834,141 1,227,477 1,344,326,483 1,427,444 1,626,473								
2.8 from Individuals Loans 19.476.399 7.768.885 7.28528.283 16.815.005 7.316.203 24.132.088 2.9 from Other Sector Loans 7.033.716 3.3680.917 10.972.827 6.937.615 3.9416.937 7.645.521 1.885.344 3 Fees/penalles income from bars to customers 6.938.535 751.527 1.987.760 1.272.629 467.4451 1.142.0124.011 1.142.0124.011 1.1								
2-9 from Ohrer Sectors Loans 7.033,716 3.689,161 10.722,877 6.937,815 3.816,397 10.754,212 3 Feespenalles income from Securities 13.118,194 1,107,119 1,422,314 12.274,207 1,507,31 13.424,393 5 Other Interest Income 1.220,202 447,469 1.887,760 12.78,569 812,968 2.091,538 6 Total Interest Exponse 62,044,622 30,04,223 59,088,845 54,843,541 34,845,888 89,339,422 7 Interest Faid on Time Deposits 7,671,645 1,765,208 9,456,944 6,228,420 1,689,392 7,922,351 10 Interest Faid on Dis Deposits 675,361 7,153 862,741 868,273 11,1164 1,022,477 10 Interest Faid on Chine Borrowings 13,138,186 8,693,591 2,923,574 16,990,591 14,975,596 82,702,774 10 Interest Faid on Chine Borrowings 13,138,186 8,693,591 24,285,279 18,940,971 1,879,596 82,270,774 11 Interest Faid on Chine Bor								
3 Fees/penalities income from loans to customers 698,535 751,527 1,450,062 930,783 754,552 1,688,334 4 Interest and Discount Income from Scurities 13,118,194 1,107,119 14,225,341 12,272,407 1,150,738 13,342,938 5 Other Interest Income 62,044,623 33,004,223 95,088,454 63,453,45 43,455,458 89,339,424 7 Interest Paid on Dime Deposits 7,671,645 1,765,298 9,466,944 6,228,420 1,693,932 7,129,138 13,234,495 9 Interest Paid on Dane Deposits 675,361 7,153 682,214 830,230 191,144 1,027,477 10 Interest Paid on Oan Debt Scurities 156,567 158,269 314,836 167,454 1,566 167,650 11 Interest Paid on Dane Deposits 1,533,812 8,899,31 22,037,741 1,300,167 1,870,796 82,702,42 20,924,006 50,912,244 14 Other Interest Expense 31,88,609 15,44,307 1,821,676 1,870,756 1,870,756 1,870,								
4 Interest and Discount Income from Securities 13,118,194 1,107,179 14,227,307 1,150,731 13,242,938 5 Other Interest Income 12,20,228 467,469 1,687,750 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,277,501 1,275,501 1,202,301 1,393,392 7,922,351 6 Interest Paid on Dime Deposits 6,552,970 6,057,443 1,461,012 6,363,577 1,693,0327 7,169,148 1,102,7477 10 Interest Paid on Other Borrowings 1,138,118 8,289,381 1,200,754 16,390,676 11,197,966 28,270,274 11 Interest Expense 2,318,88,500 1,504,3307 47,281,816 2,425,524 2,925,642 2,925,642 1,3261,875 38,477,174 11 Net Interest Expense 2,307,540 1,642,780 1,3379,175 (83,121,826,502 1,3261,								
5 Other Interest Income 1220.292 467.469 1.887.760 1.275.569 812.988 20.91.538 6 Total Interest Expense 2 30.04.223 95.088.45 548.455.44 34.555.848 99.389.425 7 Interest Paid on Dmand Deposits 7.671.645 1.785.288 9.456.944 6.228.420 1.683.332 7.132.33 1.333.184 3.824.455 8 Interest Paid on Smk Deposits 675.361 7.153 682.274 63.303.111 1.132.574.65 1.1370.578 1.1370.574 1.330.742.33 1.131.111 1.1272.578 1.1370.578								
6 Total Interest Income 62,084,623 33,004,223 95,088,845 54,843,541 34,545,881 99,338,422 7 Interest Paid on Demand Deposits 7,671,645 1,785,289 9,456,944 6,228,420 1,693,392 7,922,351 8 Interest Paid on Banks Deposits 6,557,77 1,513 682,514 836,293 1,191,384 1,027,477 10 Interest Paid on On Debt Socurities 156,567 158,269 31,4368 167,484 1,554 1,179,596 28,270,274 10 Interest Paid on Other Borowings 13,181,184 8,893,912 22,037,574 16,390,678 11,779,596 28,270,274 13 Total Interest Expenses 30,196,113 17,060,915 47,257,029 29,988,242 20,924,006 50,912,244 14 Net Interest Expense 30,196,113 17,069,915 47,827,029 29,988,242 20,924,006 50,912,244 15.1 Fee and Commission Income 2,418,524 (775,744) 1,462,700 1,379,175 (83,124) 1,296,051 15.1 Fe								
Interest Expanse								
7 Interest Paid on Demand Deposits 7,671,645 1,782,381 9,486,944 6,228,420 1,693,392 7,722,381 8 Interest Paid on Banks Deposits 655,297 1,4161,0412 6,365,557 7,153,183,133,184 638,253 1,191,184 1,022,477 10 Interest Paid on Own Debt Securities 155,6567 155,289 314,336 167,494 156 156,259 11 Interest Paid on Other Borrowings 1313,184 8,893,931 22,037,674 16,390,678 11,872,596 28,270,274 12 Other Interest Expenses 30,196,113 17,060,915 47,257,029 29,982,442 20,924,006 50,912,248 14 Net Interest Expense 30,196,113 17,060,915 47,257,029 29,982,442 20,925,667 52,569,914 15.1 Fee and Commission Income 2,418,524 (775,74) 1,642,760 1,379,175 (83,124) 1,296,051 15.1 Fee and Commission Income 2,418,524 776,430 1,222,374 2,025,676 5,269,914 15.1 Fee and Commission I	6		62,084,623	33,004,223	95,088,845	54,843,541	34,545,881	89,389,422
8 Interest Paid on Time Deposits 8,552.970 6,637,443 14,610.412 6,385,377 7,153,138 13,282,495 9 Interest Paid on Own Dett Securities 156,567 158,269 314,336 167,394 156,561 16,390,678 11,375,596 28,270,274 10 Interest Paid on Own Detts Boruwings 13,138,148 8,893,391 22,037,574 16,390,678 11,379,596 28,270,274 12 Other Interest Expenses 30,196,113 17,008,015 7,257,441 16,390,678 11,379,596 29,893,442 20,924,006 50,912,248 14 Net Interest Lepense 30,196,113 17,008,015 47,257,024 1,474,81 6,390,723 13,824,495 3,777,775,743 1,481,737 1,683,1241 1,290,051 15 Net Fee and Commission Income 2,416,524 (775,744) 1,642,780 1,379,175 (68,3124) 1,296,051 15.2 Fee and Commission Income 2,207,6544 7,781,418,94 3,222,447 2,022,567 5,250,914 1,313,173 2,781,1691 3,3954,863								
9 Interest Paid on Barks Deposits 675,361 77,153 682,514 632,623 191,184 10,227,477 10 Interest Paid on Own Debt Securities 156,565 158,269 314,383 167,464 156 167,650 11 Interest Paid on Other Borrowings 13,138,184 8,893,931 22,037,574 16,390,676 11,872,569 28,270,274 12 Other Interest Expenses 30,196,113 17,060,915 47,257,028 29,983,424 20,924,006 50,912,248 14 Net Interest Income 15,943,907 47,831,816 24,855,299 13,621,875 38,477,174 15.1 Fee and Commission Income 2,418,524 (775,744) 1,642,780 1,379,175 (83,124) 1,296,051 15.1 Fee and Commission Income 2,507,684 3,701,339 6,209,072 1,843,173 2,111,691 3,954,863 16 Doidn Loss) from Dealing Securities - - - - - - - - - - - - - -								
10 Interest Pial on Own Edi Securities 156.567 158.269 314.386 167.494 156 167.650 11 Interest Expenses 1.386 153.382 152.382 120.37.574 16.390.678 11.877.5956 28.270.274 13 Total Interest Expenses 30.196,113 170.60.915 47.257.029 29.988.242 20.924.006 50.912.248 14 Net Interest Income 31.888.509 15.943.307 47.811.816 24.855.299 13.621.875 38.477,174 Non-Interest Income 2.418.524 (775,744) 1.622.767 13.81/241 1.296.051 15.1 Fee and Commission Income 2.421.8524 (775,744) 1.642.77 2.028.567 5.250.914 15.2 Fee and Commission Expense 2.507.684 3.701.389 6.209.072 1.843.173 2.11.691 .948.483 16 Dividend Income - - - - - - - - - - - - - - - - -								
11 Interest Paid on Other Borrowings 13.138.184 B.899.391 22.037.574 16.309.678 11.879.596 28.270.274 12 Other Interest Expense 30.196.113 17.000.915 47.267.029 29.988.242 20.924.006 50.912.248 14 Net Interest Income 31.888.509 15.943.307 47.831.816 24.855.299 13.821.875 38.477.174 15.1 Fee and Commission Income 2.418.534 (775.744) 1642.780 13.971.75 63.1241 12.926.554 2.225.644 78.51.885 2.225.76 5.250.9141 12.62 2.225.76.844 3.701.389 6.209.072 1.843.173 2.111.691 3.954.863 16 Divident Income 2.507.684 3.701.389 6.209.072 1.843.173 2.111.691 3.954.863 17 Gain (Loss) Irom Design Exchange Trainslation 573.470 573.470 1.235.741 (1.4253.574) (1.4253.574) (1.4253.574) (1.4253.574) (1.4253.574) (1.4253.574) (1.4253.574) (1.4253.574) (1.4253.574) (1.4253.574) (1.4253.574) (1.4253.574								
113 Total Interest Expense 1,386 153,362 154,748								
13 Total Interest Expense 30,196,113 17,060,915 47,257,029 29,988,242 20,924,006 50,912,248 14 Net Interest Income 31,888,509 15,943,307 47,831,816 24,855,299 13,621,875 38,477,174 15 Non-Interest Income 2,418,524 (775,744) 1,642,780 1,379,175 (83,124) 1,296,051 15.1 Fee and Commission Income 4,926,208 2,925,644 7,051,852 3,222,347 2,028,567 5,250,914 15.2 Fee and Commission Expense 2,507,684 3,701,98 6,200,972 1,48,173 2,111,691 3,954,863 16 Dividend Income -						16,390,678	11,879,596	28,270,274
14 Net Interest Income 31,888,509 15,943,307 47,831,816 24,855,299 13,621,875 38,477,174 15 Net Fee and Commission Income 2,418,524 (775,744) 1,642,780 1,379,175 (83,124) 1,296,051 15.1 Fee and Commission Income 4,926,208 2,925,644 7,851,852 3,222,347 2,026,567 5,250,914 15.2 Fee and Commission Expense 2,507,684 3,701,389 6,209,072 1,843,173 2,111,691 3,954,853 16 Dividend Income - <t< th=""><td></td><td></td><td></td><td></td><td></td><td>00.000.010</td><td>00.004.000</td><td>-</td></t<>						00.000.010	00.004.000	-
Non-Interest Income Non-Interest Income								
15 Net Fee and Commission Income 2418,524 (775,744) (1,642,780) 1,379,175 (83,124) 1,296,051 15.1 Fee and Commission Income 4.926,208 2.925,644 7,851,852 3,222,347 2.028,567 5,250,914 15.2 Fee and Commission Expense 2.507,684 3,701,389 6,209,072 1,843,173 2,111,691 3,954,863 16 Dividend Income -	14	Net Interest Income	31,888,509	15,943,307	47,831,816	24,855,299	13,621,875	38,477,174
15 Net Fee and Commission Income 2418,524 (775,744) (1,642,780) 1,379,175 (83,124) 1,296,051 15.1 Fee and Commission Income 4.926,208 2.925,644 7,851,852 3,222,347 2.028,567 5,250,914 15.2 Fee and Commission Expense 2.507,684 3,701,389 6,209,072 1,843,173 2,111,691 3,954,863 16 Dividend Income -		New betere at la serve						
15.1 Fee and Commission Income 4.926.208 2.925.644 7.851.852 3.222.347 2.028.567 5.250.914 15.2 Fee and Commission Expense 2.507.684 3.701.389 6.209.072 1.843.173 2.111.691 3.954.863 16 Dividend Income -	15		2 449 524	(775 744)	1 640 700	1 270 175	(02.124)	1 206 051
15.2 Fee and Commission Expense 2,507,684 3,701,389 6,209,072 1,843,173 2,111,691 3,954,863 16 Dividend Income -								
16 Dividend Income .								
17 Gain (Loss) from Dealing Securities (615,479) .			2,307,004	3,701,309	0,209,072	1,043,173	2,111,091	3,954,005
18 Gain (Loss) from Investment Securities .			(615.470)	-	(615.470)	-		
19 Gain (Loss) from Foreign Exchange Trading 805,424 305,424 3,496,373 3,496,373 20 Gain (Loss) from Foreign Exchange Translation 573,470 (1,253,574) (1,253,574) (1,253,574) 21 Gain (Loss) on Sales of Fixed Assets 45,528 - 45,528 979,677 - 979,677 22 Non-Interest Income from other Banking Operations 651,217 23,779 654,996 585,579 31,159 616,738 23 Other Non-Interest Income 4,409,690 (419,561) 3,990,129 5,806,089 480,625 6,288,714 10 Non-Interest Expenses from other Banking Operations 147,981 202,185 350,166 146,897 14,8464 331,543 26 Bank Development, Consultation and Marketing Expenses 1,314,836 26,500 1,341,336 1,441,320 2,612 1,443,931 27 Personnel Expenses 41,256 41,256 55,233 55,233 55,233 28 Operating Costs of Fixed Assets 41,256 350,549 3,164,642 1,198,3,512								
20 Gain (Loss) from Foreign Exchange Translation 573,470 573,470 (1,253,574) (1,253,574) 21 Gain (Loss) on Sales of Fixed Assets 45,528 - 45,528 979,677 - 979,677 22 Non-Interest Income from other Banking Operations 631,217 23,779 654,996 585,579 31,159 616,738 23 Other Non-Interest Income 4,400,690 (419,561) 3,990,129 5,808,089 480,625 6,288,714 24 Total Non-Interest Expenses from other Banking Operations 147,981 202,185 350,166 146,897 184,646 331,543 26 Bank Development, Consultation and Marketing Expenses 1,314,836 26,500 1,341,336 1,441,320 2,612 14,4931 27 Personnel Expenses 14,595,322 14,595,322 11,983,512 11,983,512 14,983,122 28 Operating Costs of Fixed Assets 41,256 36,656,488 3,656,488 2,683,040 2,683,040 30 Other Non-Interest Expenses 2,2795,873 350,549 2,11,84							_	
21 Gain (Loss) on Sales of Fixed Assets 45,528 45,528 979,677 - 979,677 22 Non-Interest Income from other Banking Operations 631,217 23,779 654,996 585,579 31,159 616,738 23 Other Non-Interest Income 551,006 332,404 883,410 620,859 532,509 1,153,449 24 Total Non-Interest Income 4,409,690 (419,561) 3,990,129 5,808,089 480,625 6,288,714 25 Non-Interest Expenses 1 202,185 350,166 146,897 184,646 331,543 26 Bank Development, Consultation and Marketing Expenses 1,314,836 26,500 1,341,336 1,41,320 2,612 1,438,3512 28 Operating Costs of Fixed Assets 41,256 41,256 55,233 55,233 29 Depreciation Expenses 3,039,989 121,864 3,164,822 19,033,064 226,841 19,291,506 31 Total Non-Interest Expenses 22,795,873 350,549 23,146,422 19,033,064 258,441 19,291,506 32 Net Income before Prov								
22 Non-Interest Income from other Banking Operations 631,217 23,779 654,996 585,579 31,159 616,738 23 Other Non-Interest Income 551,006 332,404 883,410 620,859 532,590 1,153,449 24 Total Non-Interest Income 4,409,690 (419,561) 3,990,129 5,808,089 480,625 6,288,714 25 Non-Interest Expenses from other Banking Operations 147,981 202,185 350,166 146,897 184,646 331,543 26 Bank Development, Consultation and Marketing Expenses 1,314,836 26,500 1,341,336 1,441,320 2,612 11,483,512 27 Personnel Expenses 14,595,322 14,595,322 11,983,512 11,983,512 2,612 11,983,512 2,612 11,983,512 2,883,440 2,683,040 2,683,040 2,683,040 2,688,048 2,683,040 2,683,040 2,683,040 2,278,673 3,056,488 2,683,040 2,2,783,073 3,056,488 2,683,040 2,2,784,246 3,161,853 2,772,062 71,184 2,794,246 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
23 Other Non-Interest Income 551,006 332,404 883,410 620,859 532,590 1,153,449 24 Total Non-Interest Income 4,409,690 (419,561) 3,990,129 5,808,089 480,625 6,288,714 25 Non-Interest Expenses from other Banking Operations 147,981 202,185 350,166 146,897 184,646 331,543 26 Bank Development, Consultation and Marketing Expenses 1,314,836 26,500 1,341,336 1,441,320 2,612 1,443,931 27 Personnel Expenses 14,595,322 14,595,322 11,983,512 11,983,512 1,984,912 2,683,040 2,683,040				23 779			31 159	
24 Total Non-Interest Income 4,409,690 (419,561) 3,990,129 5,808,089 480,625 6,288,714 Non-Interest Expenses 147,981 202,185 350,166 146,897 184,646 331,543 26 Bank Development, Consultation and Marketing Expenses 1,314,836 26,500 1,341,336 1,441,320 2,612 1,443,931 27 Personnel Expenses 14,595,322 14,595,322 14,595,523 55,233 55,233 28 Operating Costs of Fixed Assets 41,256 41,256 55,233 55,233 55,233 29 Depreciation Expense 3,656,488 3,656,488 2,723,062 71,184 2,794,246 31 Total Non-Interest Expenses 22,795,873 350,549 23,146,422 19,033,064 258,441 19,281,506 32 Net Income before Provisions 13,502,326 15,173,197 28,675,523 11,630,323 13,844,059 25,474,382 34 Loan Loss Reserve (8,507,436) (179,432) (8,868,868) 24,693,600 726,303								
Non-Interest Expenses 147,981 202,185 350,166 146,897 184,646 331,543 26 Bank Development, Consultation and Marketing Expenses 1,314,836 26,500 1,341,336 1,441,320 2,612 11,483,512 27 Personnel Expenses 14,595,322 14,595,322 11,983,512 11,983,512 28 Operating Costs of Fixed Assets 41,256 41,256 5,233 55,233 29 Depreciation Expense 3,656,488 2,683,040 2,683,040 2,683,040 30 Other Non-Interest Expenses 3,039,989 121,864 3,161,853 2,723,062 71,184 2,794,246 31 Total Non-Interest Income (18,386,183) (770,110) (19,156,293) (13,224,975) 222,184 (13,002,791) 32 Net Income before Provisions 13,502,326 15,173,197 28,675,523 11,630,323 13,844,059 25,474,382 34 Loan Loss Reserve (8,507,436) (179,432) (8,686,868) 24,693,600 726,303 25,419,904 35 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
25 Non-Interest Expenses from other Banking Operations 147,981 202,185 350,166 146,897 184,646 331,543 26 Bank Development, Consultation and Marketing Expenses 1,314,836 26,500 1,341,336 1,441,320 2,612 1,443,931 27 Personnel Expenses 14,595,322 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 11,983,512 12,984,84 14,256 55,233 55,233 55,233 155,233 12,984,84 14,256 146,827 11,803,040 2,883,040 2,883,040 2,883,040 2,883,040 2,883,040 2,883,040 2,883,040 2,883,040 2,883,040 2,883,040 2,883,040 2,883,040 2,883,040 2,884,119,291,506 3,161,853 2,723,062 71,184 2,794,246 11,32,24,975 22,184 (13,002,791) 3,224,975 22,675,523 11,630,323 13			1,100,000	(110,001)	0,000,120	0,000,000	100,020	0,200,711
26 Bank Development, Consultation and Marketing Expenses 1,314,836 26,500 1,341,336 1,441,320 2,612 1,443,931 27 Personnel Expenses 14,596,322 14,695,322 14,985,322 11,983,512 15,953,33 12,954,933 12,954,933 12,954,933 12,954,933 12,954,933 12,954,934 12,954,934 12,954,934 12,924,956 13,502,326 15,173,197 28,675,523 11,630,323 13,844,059 25,474,382 33 Net Income before Provisions 13,502,326 15,173,197 28,675,523 11,630,323	25		147,981	202,185	350,166	146,897	184,646	331,543
28 Operating Costs of Fixed Assets 41,256 55,233 55,233 29 Depreciation Expenses 3,656,488 3,656,488 2,683,040 2,683,040 30 Other Non-Interest Expenses 3,039,989 121,864 3,161,853 2,723,062 71,184 2,792,463 31 Total Non-Interest Expenses 22,795,873 350,549 23,146,422 19,033,064 258,441 19,291,506 32 Net Non-Interest Income (18,386,183) (770,110) (19,156,293) (13,224,975) 222,184 (13,002,791) 33 Net Income before Provisions 13,502,326 15,173,197 28,675,523 11,630,323 13,844,059 25,474,382 34 Loan Loss Reserve (8,507,436) (179,432) (8,686,868) 24,693,600 726,303 25,419,904 35 Provision for Possible Losses on Other Assets (47,296) (44,146) (91,442) 3,688,231 (102,311) 3,585,292 36 Provision for Possible Losses on Other Assets (47,296) (43,469) (91,442) 3,688,231	26	Bank Development, Consultation and Marketing Expenses	1,314,836	26,500	1,341,336	1,441,320	2,612	
28 Operating Costs of Fixed Assets 41,256 55,233 55,233 29 Depreciation Expenses 3,656,488 3,656,488 2,683,040 2,683,040 30 Other Non-Interest Expenses 3,039,989 121,864 3,161,853 2,723,062 71,184 2,792,463 31 Total Non-Interest Expenses 22,795,873 350,549 23,146,422 19,033,064 258,441 19,291,506 32 Net Non-Interest Income (18,386,183) (770,110) (19,156,293) (13,224,975) 222,184 (13,002,791) 33 Net Income before Provisions 13,502,326 15,173,197 28,675,523 11,630,323 13,844,059 25,474,382 34 Loan Loss Reserve (8,507,436) (179,432) (8,686,868) 24,693,600 726,303 25,419,904 35 Provision for Possible Losses on Other Assets (47,296) (44,146) (91,442) 3,688,231 (102,311) 3,585,292 36 Provision for Possible Losses on Other Assets (47,296) (43,469) (91,442) 3,688,231								11,983,512
29 Depreciation Expense 3,656,488 3,656,488 2,683,040 2,683,040 30 Other Non-Interest Expenses 3,039,989 121,864 3,161,853 2,723,062 71,184 2,784,246 31 Total Non-Interest Expenses 22,795,873 350,549 23,146,422 19,033,064 258,441 19,291,506 32 Net Non-Interest Income (18,386,183) (770,110) (19,156,293) (13,224,975) 222,184 (13,002,791) 33 Net Income before Provisions 13,502,326 15,173,197 28,675,523 11,630,323 13,844,059 25,474,382 34 Loan Loss Reserve (8,507,466) (179,432) (8,686,868) 24,693,600 726,303 25,419,904 35 Provision for Possible Losses on Investments and Securities - - - - - 36 Provision for Possible Losses on Other Assets (47,296) (44,146) (91,442) 3,688,231 (102,311) 3,585,920 37 Total Provisions for Possible Losses (8,554,732) (223,576) (8,7		Operating Costs of Fixed Assets			41,256			
31 Total Non-Interest Expenses 22,795,873 360,549 23,146,422 19,033,064 258,441 19,281,506 32 Net Non-Interest Income (18,386,183) (770,110) (19,156,293) (13,224,975) 222,184 (13,002,791) 33 Net Income before Provisions 13,502,326 15,173,197 28,675,523 11,630,323 13,844,059 25,474,382 34 Loan Loss Reserve (8,507,436) (179,432) (8,686,868) 24,693,600 726,303 25,419,904 35 Provision for Possible Losses on Other Assets (47,296) (44,146) (91,442) 3,686,231 (102,311) 3,885,292 29,005,824 36 Provision for Possible Losses on Other Assets (47,296) (44,146) (91,442) 3,686,231 (102,311) 3,885,292 29,005,824 37 Total Provisions for Possible Losses (8,554,732) (223,578) (8,778,310) 28,381,831 623,992 29,005,824 38 Net Income before Taxes and Extraordinary Items 22,057,058 15,396,775 37,453,833 (16,751,508)	29	Depreciation Expense						2,683,040
31 Total Non-Interest Expenses 22,795,873 360,549 23,146,422 19,033,064 258,441 19,281,506 32 Net Non-Interest Income (18,386,183) (770,110) (19,156,293) (13,224,975) 222,184 (13,002,791) 33 Net Income before Provisions 13,502,326 15,173,197 28,675,523 11,630,323 13,844,059 25,474,382 34 Loan Loss Reserve (8,507,436) (179,432) (8,686,868) 24,693,600 726,303 25,419,904 35 Provision for Possible Losses on Other Assets (47,296) (44,146) (91,442) 3,686,231 (102,311) 3,885,292 29,005,824 36 Provision for Possible Losses on Other Assets (47,296) (44,146) (91,442) 3,686,231 (102,311) 3,885,292 29,005,824 37 Total Provisions for Possible Losses (8,554,732) (223,578) (8,778,310) 28,381,831 623,992 29,005,824 38 Net Income before Taxes and Extraordinary Items 22,057,058 15,396,775 37,453,833 (16,751,508)								2,794,246
33 Net Income before Provisions 13,502,326 15,173,197 28,675,523 11,630,323 13,844,059 25,474,382 34 Loan Loss Reserve (8,507,436) (179,432) (8,686,868) 24,693,600 726,303 25,419,904 35 Provision for Possible Losses on Other Assets (47,296) (44,146) (91,442) 3,688,231 (102,311) 3,585,292 37 Total Provisions for Possible Losses (8,554,732) (223,578) (8,778,310) 28,381,831 623,992 29,005,824 38 Net Income before Taxes and Extraordinary Items 22,057,058 15,396,775 37,453,833 (16,751,508) 13,220,066 (3,531,441) 39 Taxation 4,134,188 4,134,188 (2,524,934) (2,524,934) 40 Net Income after Taxation 17,922,870 15,396,775 33,319,645 (14,226,574) 13,220,066 (1,006,508) 41 Extraordinary Items - - - - (106,250) (106,250) (106,250) (106,250) (106,250) (106,250) (106,250)<		Total Non-Interest Expenses		350,549				19,291,506
34 Loan Loss Reserve (8,507,436) (179,432) (8,686,686) 24,693,600 726,303 25,419,904 35 Provision for Possible Losses on Investments and Securities -	32	Net Non-Interest Income	(18,386,183)	(770,110)	(19,156,293)	(13,224,975)	222,184	(13,002,791)
34 Loan Loss Reserve (8,507,436) (179,432) (8,686,686) 24,693,600 726,303 25,419,904 35 Provision for Possible Losses on Investments and Securities -								
35 Provision for Possible Losses on Investments and Securities 1 1 36 Provision for Possible Losses on Other Assets (47,296) (44,146) (91,442) 3,688,231 (102,311) 3,585,920 37 Total Provisions for Possible Losses (8,554,732) (223,578) (8,778,310) 28,381,831 623,992 29,005,824 38 Net Income before Taxes and Extraordinary Items 22,057,058 15,396,775 37,453,833 (16,751,508) 13,220,066 (3,531,441) 39 Taxation 4,134,188 4,134,188 (2,524,934) (2,524,934) 40 Net Income after Taxation 17,922,870 15,396,775 33,319,645 (14,226,574) 13,220,066 (1,006,508) 41 Extraordinary Items - - - (106,250) (106,250) (106,250)	33	Net Income before Provisions	13,502,326	15,173,197	28,675,523	11,630,323	13,844,059	25,474,382
35 Provision for Possible Losses on Investments and Securities 1 1 36 Provision for Possible Losses on Other Assets (47,296) (44,146) (91,442) 3,688,231 (102,311) 3,585,920 37 Total Provisions for Possible Losses (8,554,732) (223,578) (8,778,310) 28,381,831 623,992 29,005,824 38 Net Income before Taxes and Extraordinary Items 22,057,058 15,396,775 37,453,833 (16,751,508) 13,220,066 (3,531,441) 39 Taxation 4,134,188 4,134,188 (2,524,934) (2,524,934) 40 Net Income after Taxation 17,922,870 15,396,775 33,319,645 (14,226,574) 13,220,066 (1,006,508) 41 Extraordinary Items - - - (106,250) (106,250) (106,250)								
36 Provision for Possible Losses on Other Assets (47,296) (44,146) (91,442) 3,686,231 (102,311) 3,585,920 37 Total Provisions for Possible Losses (8,554,732) (223,576) (8,778,310) 22,838,831 623,992 29,005,824 38 Net Income before Taxes and Extraordinary Items 22,057,058 15,396,775 37,453,833 (16,751,508) 13,220,066 (3,531,441) 39 Taxation 4,134,188 4,134,188 (2,524,934) (2,524,934) 40 Net Income after Taxation 17,922,870 15,396,775 33,319,645 (14,226,574) 13,220,066 (1,006,508) 41 Extraordinary Items - - (106,250) (106,250) (106,250)			(8,507,436)	(179,432)	(8,686,868)	24,693,600	726,303	25,419,904
37 Total Provisions for Possible Losses (8,554,732) (223,578) (8,778,310) 28,381,831 623,992 29,005,824 38 Net Income before Taxes and Extraordinary Items 22,057,058 15,396,775 37,453,833 (16,751,508) 13,220,066 (3,531,441) 39 Taxation 4,134,188 4,134,188 (2,524,934) (2,524,934) 40 Net Income after Taxation 17,922,870 15,396,775 33,319,645 (14,226,574) 13,220,066 (1,006,508) 41 Extraordinary Items - - (106,250) (106,250) (106,250)			-		-	-		-
Net Income before Taxes and Extraordinary Items 22,057,058 15,396,775 37,453,833 (16,751,508) 13,220,066 (3,531,441) 39 Taxation 4,134,188 4,134,188 (2,524,934) (2,524,934) 40 Net Income after Taxation 17,922,870 15,396,775 33,319,645 (14,226,574) 13,220,066 (1,006,508) 41 Extraordinary Items - (106,250) (106,250) (106,250)								
39 Taxation 4,134,188 4,134,188 (2,524,934) (2,524,934) 40 Net Income after Taxation 17,922,870 15,396,775 33,319,645 (14,226,574) 13,220,066 (1,006,508) 41 Extraordinary Items - - (106,250) (106,250)	37	Total Provisions for Possible Losses	(8,554,732)	(223,578)	(8,778,310)	28,381,831	623,992	29,005,824
39 Taxation 4,134,188 4,134,188 (2,524,934) (2,524,934) 40 Net Income after Taxation 17,922,870 15,396,775 33,319,645 (14,226,574) 13,220,066 (1,006,508) 41 Extraordinary Items - - (106,250) (106,250)								
40 Net Income after Taxation 17,922,870 15,396,775 33,319,645 (14,226,574) 13,220,066 (1,006,508) 41 Extraordinary Items - - - (106,250) (106,250)				15,396,775			13,220,066	
41 Extraordinary Items - (106,250) (106,250)								
			17,922,870	15,396,775	33,319,645		13,220,066	
42 Net Income 17,922,870 15,396,775 33,319,645 (14,332,824) 13,220,066 (1,112,758)			-		-			
	42	Net Income	17,922,870	15,396,775	33,319,645	(14,332,824)	13,220,066	(1,112,758)

Bank: Date: Table 3

N N

Table 4	
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Table 4			Reporting Perio	4	Pochocti	ve period of the p	in Lan
Ν	On-balance sheet items per standardized regulatory report	GEL	FX	u Total	GEL	FX	Total
1	Contingent Liabilities and Commitments	149,253,005	78,549,048	227,802,053	71,152,676	71,765,126	142,917,802
1.1	Guarantees Issued	68.392.963	19,572,962	87,965,925	39,887,756	27,345,844	67,233,600
1.2	Letters of credit Issued	00,002,000	13,372,302	01,300,320	57,007,750	27,545,644	07,235,000
1.3	Undrawn Ioan commitments	80,837,347	58,916,645	139,753,992	31,201,176	44,356,598	75,557,775
			, ,				
1.4	Other Contingent Liabilities	22,695	59,441	82,136	63,744	62,684	126,428
2	Guarantees received as security for liabilities of the bank		84,553,033	84,553,033	7,620,000	50,960,900	58,580,900
3	Assets pledged as security for liabilities of the bank	167,991,469	-	167,991,469	198,496,531		198,496,531
3.1	Financial assets of the bank	167,991,469		167,991,469	198,496,531		198,496,531
3.2	Non-financial assets of the bank			-			-
4	Guaratees received as security for receivables of the bank	24,681,671	523,897,942	548,579,612	19,111,411	523,454,308	542,565,719
4.1	Surety, joint liability	22,570,171	522,324,051	544,894,221	17,649,411	521,614,784	539,264,195
4.2	Guarantees	2,111,500	1,573,891	3,685,391	1,462,000	1,839,524	3,301,524
5	Assets pledged as security for receivables of the bank	57,026,518	2,448,048,222	2,505,074,741	45,169,727	1,941,576,014	1,986,745,741
5.1	Cash	8,840,509	43,806,280	52,646,789	5,645,809	80,065,174	85,710,982
5.2	Precious metals and stones	-	-	-	-	-	-
5.3	Real Estate:	28,422,090	2,344,062,295	2,372,484,385	19,335,199	1,820,965,415	1,840,300,614
5.3.1	Residential Property	65,808	490,601,680	490,667,488	41,408	367,531,659	367,573,067
5.3.2	Commercial Property	-	691,922,144	691,922,144	-	298,120,161	298,120,161
5.3.3	Complex Real Estate	-	-	-	-	-	-
5.3.4	Land Parcel	-	658,337,297	658,337,297	27.751	687,157,561	687,185,312
5.3.5	Other	28,356,282	503,201,175	531,557,457	19,266,040	468,156,035	487,422,075
5.4	Movable Property	2,140,919	12,950,445	15,091,364	2,192,719	17,337,145	19,529,864
5.5	Shares Pledged	8,523,000	45,511,662	54,034,662	8,523,000	18,913,509	27,436,509
5.6	Securities	9,100,000	1,717,540	10,817,540	9,473,000	4,294,771	13,767,771
5.7	Other	-	-	-	-	-	-
6	Derivatives	-	-	-			-
6.1	Receivables through FX contracts (except options)	-	-	-			-
6.2	Payables through FX contracts (except options)	-	-	-			-
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	122,718	4,046	126,764	292,977	530	293,507
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	375,594	1,073,706	1,449,300	520,730	1,710,441	2,231,171
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	5,830,501	1,267,250	7,097,751	4,878,037	1,186,943	6,064,980
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	3,352,859	9,510,458	12,863,317	2,796,269	5,734,588	8,530,857
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			C
8.7	More than 5 years			0			0
9	Capital expenditure commitment			0			0

Bank: JSC "BasisBank" Date:

9/30/2021

Table 5	Risk Weighted Assets	in Lari				
Ν		3Q-2021	2Q-2021	1Q-2021	4Q-2020	3Q-2020
1	Risk Weighted Assets for Credit Risk	1,413,143,948	1,361,613,875	1,415,295,963	1,385,049,078	1,365,646,955
1.1	Balance sheet items *	1,299,153,403	1,276,449,442	1,341,103,031	1,319,752,639	1,295,851,602
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	113,990,545	84,844,953	73,510,572	65,272,299	69,281,593
1.3	Counterparty credit risk	0	319,480	682,360	24,140	513,760
2	Risk Weighted Assets for Market Risk	16,581,836	10,688,153	17,303,130	17,068,356	15,369,871
3	Risk Weighted Assets for Operational Risk	117,186,129	117,186,129	117,186,129	117,186,129	112,080,652
4	Total Risk Weighted Assets	1,546,911,913	1,489,488,157	1,549,785,222	1,519,303,562	1,493,097,477

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

Date:

9/30/2021

Table 6	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	4 Zaza Robakidze	Independent member				
Ę	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	4 Levan Gardaphkhadze	Deputy General Director, Retail Business				
Ę	5 Li Hui	Deputy General Director Lending				
6	6 George Gabunia	Chief Commercial Officer (CCO)				
	7 Rati Dvaladze	Chief Operations Officer (COO)				
	List of Shareholders owning 1% and "Xinjiang HuaLing Industry & Trade (Grou	.,				
		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%				

Information about supervisory board, directorate, beneficiary owners and shareholders

Date:

Table 7	Linkages between financial stateme	ent assets and balance sheet item	s subject to credit risk weig	hting
		а	b	С
			Carrying val	ues of items
	Account name of standardazed supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	38,227,543		38,227,543
2	Due from NBG	176,287,388		176,287,388
3	Due from Banks	64,049,998		64,049,998
4	Dealing Securities	38,981,665		38,981,665
5	Investment Securities	160,873,135		160,873,135
6.1	Loans	1,137,237,452		1,137,237,452
6.2	Less: Loan Loss Reserves	-51,383,018		-51,383,018
6	Net Loans	1,085,854,434		1,085,854,434
7	Accrued Interest and Dividends Receivable	13,367,099		13,367,099
8	Other Real Estate Owned & Repossessed Assets	11,591,912		11,591,912
9	Equity Investments	17,062,704		17,062,704
10	Fixed Assets and Intangible Assets	35,342,824	15,618,513	19,724,311
11	Other Assets	8,771,697		8,771,697
	Total exposures subject to credit risk weighting before adjustments	1,650,410,398	15,618,513	1,634,791,885

Date:

Table 8	Differences between carrying values per standardized balance sheet used for regulatory reporting purposes and the	in Lari
1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	1,634,791,885
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	227,701,218
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	0
2	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk	1,862,493,103
3	weighting purposes	1,002,493,103
4	Effect of provisioning rules used for capital adequacy purposes	18,846,564
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-103,529,797
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	1,777,809,871

Date:

Table 9	Regulatory capital	
N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	281,071,014
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	155,157,571
6	Retained earnings (loss)	33,319,643
7	Regulatory Adjustments of Common Equity Tier 1 capital	15,618,513
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	6,105,162
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	0
12	Investments in own shares	0
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	0
14	Cash flow hedge reserve	0
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	0
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	0
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	0
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	0
19	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	0
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	0
23	Common Equity Tier 1	265,452,501
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
		0
36	Tier 2 capital before regulatory adjustments	29,905,675
37	Instruments that comply with the criteria for Tier 2 capital	12.241.376
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	17,664,299
40	Regulatory Adjustments of Tier 2 Capital	0
41	Investments in own shares that meet the criteria for Tier 2 capital	ů
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	Capital (antonia active to // infinit)	29,905,675
40		23,303,073

Date:

9/30/2021

Table 9.1 Capital Adequacy Requirements

		Minimum Requirements	Ratios	Amounts (GEL)
1		Pillar 1 Requirements		
	1.1	Minimum CET1 Requirement	4.50%	69,611,036
	1.2	Minimum Tier 1 Requirement	6.00%	92,814,715
	1.3	Minimum Regulatory Capital Requirement	8.00%	123,752,953
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	1.43%	22,045,284
	3.2	Tier 1 Pillar2 Requirement	1.90%	29,427,309
	3.3	Regulatory capital Pillar 2 Requirement	4.19%	64,749,211
		Total Requirements	Ratios	Amounts (GEL)
4		CET1	5.93%	91,656,320
5		Tier 1	7.90%	122,242,024
6		Total regulatory Capital	12.19%	188,502,164

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Goergia "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&Ing=eng)

JSC "BasisBank" Bank: Date:

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le 10	oncilation of balance sheet to regulatory ca	pital	in
N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	38,227,543	
2	Due from NBG	176,287,388	
3	Due from Banks	64,049,998	
4	Dealing Securities	38,981,665	
5	Investment Securities	160,873,135	
6.1	Loans	1,137,237,452	
6.2	Less: Loan Loss Reserves	-51,383,018	
6.2.1	Of which: General Reserves	17,664,299	table 9 (Capital), N39
6	Net Loans	1,085,854,434	
7	Accrued Interest and Dividends Receivable	13,367,099	
8	Other Real Estate Owned & Repossessed Assets	11,591,912	
9	Equity Investments	17,062,704	
10	Fixed Assets and Intangible Assets	35,342,824	
10.1	Of which intangible assets	6,105,162	table 9 (Capital), N10
11	Other Assets	8,771,697	
12	Total assets	1,650,410,398	
13	Due to Banks	21,501,144	
14	Current (Accounts) Deposits	224,797,884	
15	Demand Deposits	213,103,056	
16	Time Deposits	401,274,378	
17	Own Debt Securities	0	
18	Borrowings	465,251,394	
19	Accrued Interest and Dividends Payable	7,392,039	
20	Other Liabilities	20,717,766	
21	Subordinated Debentures	15,301,720	
21.1	Of which tier 2 capital qualifying instruments	12,241,376	table 9 (Capital), N37
22	Total liabilities	1,369,339,383	
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	145,644,221	table 9 (Capital), N5
28	Retained Earnings	33,319,645	table 9 (Capital), N6
29	Asset Revaluation Reserves	9,513,350	table 9 (Capital), N5, N8
30	Total Equity Capital	281,071,016	

oncilation of balance sheet to regulatory capital Table 10

Bank: JSC "BasisBank" Date:

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

Table 11	factor)																			
Tuble TT	,	а	b	c	d	e	f	g	h	i	i	k	1	m	n	0	р	q		
	Risk weights	0%		20%		35%		50%		75	5%	100%		100%		150%		150% 250%		Risk Weighted Exposures before Credit Risk Mitigation
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount									
1	Claims or contingent claims on central governments or central banks	188,580,179		0		0		0		0		175,252,592		0		0		175,252,592		
2	Claims or contingent claims on regional governments or local authorities	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	26,270,728	0	0	0	0	0	26,270,728		
4	Claims or contingent claims on multilateral development banks	0		0		0		0		0		0		0		0		-		
	Claims or contingent claims on international organizations/institutions	0		0		0		0		0		0		0		0		-		
	Claims or contingent claims on commercial banks	0		56,626,355		0		4,446,910		0		2,996,895		0		0		16,545,621		
	Claims or contingent claims on corporates	0	0	0	0	0	35,695	0	0	0	1,061,705	777,247,081	95,776,774	0	0	0	0	873,832,627		
	Retail claims or contingent retail claims	0	0	0	0	0	14,564	0	0	52,847,583	363,970	0	163,017	0	7,183	0	0	40,087,554		
9	Claims or contingent claims secured by mortgages on residential	1			1		1	1									1			
3	property	0	0	0	0	111,149,901	0	0	0	0	0	0	0	0	0	0	0	38,902,465		
	Past due items	0	0	0	0	0	0	2,948,521	0	0	0	16,307,883	0	290,673	0	0	0	18,218,152		
	Items belonging to regulatory high-risk categories	0	0	0	0	0	0	0	0	0	27,893	26,921,118	78,411	7,359,127	118,013		0	50,365,618		
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0	0	0	0	4,333	8,008,849	17,465,827	0	7,692	0	0	25,489,464		
	Claims in the form of collective investment undertakings ('CIU')	0		0		0		0		0		0		0		0		-		
14	Other items	38,367,293	0	0	0	0	210,377	0	0	0	523,936	136,164,986	8,195,070	0	116,961	17,000,000		187,502,082		
	Total	226,947,473	0	56,626,355	0	111,149,901	260,636	7,395,430	0	52,847,583	1,981,837	1,169,170,133	121,679,100	7,649,799	249,848	21,851,784	0	1,452,466,903		

Bank: JSC "BasisBank" Date:

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 entilies, multilateral development banks and international organizations/institutions	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 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	Equities or convertible bonds that are included in a main index	Standard gold bullion or equivalent	Debt securities without credit rating issued by commercial banks	Units in collective investment undertakings	Total Credit Risk Mitigation - On-balance sheet	Total Credit Risk Mitigation - Off-balance sheet	Total Credit Risk Mitigation
1	Claims or contingent claims on central governments or central banks		0									0		0
2	Claims or contingent claims on regional governments or local authorities		0									0		0
3	Claims or contingent claims on public sector entities		0									0		0
4	Claims or contingent claims on multilateral development banks		0									0		0
5	Claims or contingent claims on international organizations/institutions		0									0		0
6	Claims or contingent claims on commercial banks		0									0		0
7	Claims or contingent claims on corporates		32,298,695									24,704,493	7,594,203	32,298,695
8	Retail claims or contingent retail claims		381.377									370.877	10.500	381.377
9	Claims or contingent claims secured by mortgages on residential property		0									0	0	0
10	Past due items		0									0		0
	Items belonging to regulatory high-risk categories		2,549,734									2,549,734	0	2,549,734
	Short-term claims on commercial banks and corporates		1,983,514									593,332	1,390,182	1,983,514
	Claims in the form of collective investment undertakings		0									0		0
14	Other items		2,109,635									1,463,592	646,043	2,109,635
	Total	0	39,322,955	0	0	0	0	0	0	0	0	29,682,028	9,640,928	39,322,955

Bank: JSC "BasisBank" Date: 9/30/2021

Table 13 Standardized approach - Effect of credit risk mitigation

	а	b	с	d	e	f
			sheet exposures			
	On-balance sheet	Off-balance sheet	Off-balance sheet	RWA before Credit	RWA post Credit Risk	RWA Density
	exposures	exposures -	exposures post CCF	Risk Mitigation	Mitigation	f=e/(a+c)
Asset Classes		Nominal value	exposures post CCF			
1 Claims or contingent claims on central governments or central banks	363,832,772			175,252,592	175,252,592	48%
2 Claims or contingent claims on regional governments or local authorities	0			0	0	
3 Claims or contingent claims on public sector entities	26,270,728	0	0	26,270,728	26,270,728	100%
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	64,070,160			16,545,621	16,545,621	26%
7 Claims or contingent claims on corporates	777,247,081	171,376,386	96,874,173	873,832,627	841,533,932	96%
8 Retail claims or contingent retail claims	52,847,583	937,449	548,733	40,087,554	39,706,177	74%
9 Claims or contingent claims secured by mortgages on residential property	111,149,901	0	0	38,902,465	38,902,465	35%
10 Past due items	19,547,076	0	0	18,218,152	18,218,152	93%
11 Items belonging to regulatory high-risk categories	39,132,029	471,982	224,317	50,365,618	47,815,884	121%
12 Short-term claims on commercial banks and corporates	8,008,849	39,376,222	17,477,852	25,489,464	23,505,950	92%
13 Claims in the form of collective investment undertakings ('CIU')	0			0	0	
14 Other items	191,532,280	15,539,179	9,046,345	187,502,082	185,392,447	92%
Total	1,653,638,458	227,701,218	124,171,421	1,452,466,903	1,413,143,948	79%

Bank: JSC "BasisBank" Date:

9/30/2021

Table 11 Liquidity Coverage Ratio

		Total unv	veighted value (daily	average)	Total weighted val	ues according to NB (daily average)	5's methodology*	Total weighted value	s according to Basel n average)	nethodology (daily
		GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quali	ty liquid assets									
1	Total HQLA				169,294,653	280,540,860	449,835,514	167,274,352	194,971,410	362,245,763
Cash outfl	DWS									
2	Retail deposits	62,315,300	321,786,062	384,101,362	12,392,132	49,366,817	61,758,949	2,402,573	7,920,022	10,322,596
3	Unsecured wholesale funding	270,821,302	526,867,840	797,689,142	77,205,130	89,414,399	166,619,528	64,765,378	75,325,192	140,090,571
4	Secured wholesale funding	133,043,115	-	133,043,115	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of	117,614,439	63,048,312	180,662,751	30,480,492	16,060,799	46,541,292	11,805,033	5,818,076	17,623,109
6	Other contractual funding obligations									
7	Other contingent funding obligations	12,199,007	10,844,907	23,043,914	2,814,589	-	2,814,589	2,814,589	-	2,814,589
8	TOTAL CASH OUTFLOWS	595,993,163	922,547,122	1,518,540,285	122,892,344	154,842,015	277,734,359	81,787,574	89,063,291	170,850,865
Cash inflo	WS									
9	Secured lending (eg reverse repos)	7,455,175	-	7,455,175				-	-	-
10	Inflows from fully performing exposures	403,768,649	606,807,793	1,010,576,442	26,142,973	6,094,294	32,237,266	28,163,274	92,353,036	120,516,309
11	Other cash inflows	14,274,624	12,284,371	26,558,995	1,237,053	53,604	1,290,657	1,237,053	53,604	1,290,657
12	TOTAL CASH INFLOWS	425,498,448	619,092,165	1,044,590,613	27,380,026	6,147,897	33,527,923	29,400,326	92,406,640	121,806,966
					Total value accordir	ng to NBG's methodo	blogy* (with limits)	Total value accord	ing to Basel methodol	ogy (with limits)
13	Total HQLA				169294653.2	280540860.5	449835513.7	242417391.9	220677838.5	463095230.4
14	Net cash outflow				95512318.05	148694117.5	244206435.6	65697062.67	41354214.54	107051277.2
15	Liquidity coverage ratio (%)				177.2%	188.7%	184.2%	369.0%	533.6%	432.6%

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

Date:

9/30/2021

 Table 15
 Counterparty credit risk

		а	b	С	d	е	f	g	h	i	j	k	
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	0		0	0	0	0	0	0	0	0	0	0
1.1	Maturity less than 1 year	0	2.0%	0									0
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	0		0	0	0	0	0	0	0	0	0	-

9/30/2021

Table 15.1 Leverage Ratio

	Levelage Kallo	
On-balance	sheet exposures (excluding derivatives and SFTs)	
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,669,256,971
2	(Asset amounts deducted in determining Tier 1 capital)	(15,618,513)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	1,653,638,458
Derivative e	xposures	
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with all 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 fin	ancing 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-ba	lance 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 e	xposures 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	et))
Capital and	total exposures	
20	Tier 1 capital	265,452,501
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	1,653,638,458
Leverage ra	tio	
22	Leverage ratio	16.1%
Choice on t	ransitional 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

Date:

Table 16 Net Stable Funding Ratio

ole 16	Net Stable Funding Ratio					
			Unweighted value	by residual maturity		Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	weighted value
	Available stable funding					
1	Capital:	265,452,501	-	-	338,823,105	604,275,606
2	Regulatory capital	265,452,501			12,241,376	277,693,877
	Other non-redeemable capital instruments and liabilities with remaining maturity more					
3					326,581,729	326,581,729
4	than one year	176,331,952	90,870,736	71,908,948	1,684,035	306,894,148
5	Residents' deposits	154,455,320	82,631,949	64,553,835	1,684,035	288,158,882
6	Non-residents' deposits	21,876,632	8,238,787	7,355,114	-	18,735,266
7	Wholesale funding	261,474,727	310,903,869	88,960,531	39,984	205,355,212
	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		82,568,128			
8	financial sector Redeemable funding or non-redeemable funding with residual maturity of less than one	239,141,780		20,700,900	39,984	171,225,396
9		22,332,947	228,335,740	68,259,631		34,129,816
10	Liabilities with matching interdependent assets					
11	Other liabilities:	39,799,130	-	-	-	-
12	Liabilities related to derivatives					
13	All other liabilities and equity not included in the above categories	39,799,130				
14	Total available stable funding					1,116,524,96
	Required stable funding					
15	Total high-quality liquid assets (HQLA)	422,740,998	122,108,165			16,516,71
16	Performing loans and securities:	2,905,953	167,133,660	113,574,756	606,090,488	638,686,99
17	Loans and deposits to financial institutions secured by Level 1 HQLA		4,715,000	240,000	-	591,50
18	Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2,905,953	18,238,218	14,371,088	19,479,645	29,836,81
19	Loans to non-financial institutions and retail customers, of which:		135,031,807	92,390,053	509,017,905	546,376,14
20	With a risk weight of less than or equal to 35%	-	-	-	-	
21	Residential mortgages, of which:		4,642,555	4,421,623	59,662,957	43,313,01
22	With a risk weight of less than or equal to 35%		4,642,555	4,421,623	59,662,957	43,313,01
23	Securities that do not qualify as HQLA		4,506,081	2,151,992	17,929,982	18,569,52
24	Assets with matching interdependent liabilities					
25	Other assets:	66,813,541	23,843,199	20,353,706	103,248,342	192,160,33
26		72 - 72		,,		
27	All other assets not included in the above categories	66,813,541	23,843,199	20,353,706	103,248,342	192,160,33
	Off-balance sheet items	139,753,992	34,629,151	15,709,983	36,003,213	17,420,09
	Total required stable funding	,,,				864,784,138
				-		
30	Net stable funding ratio					129.119

*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.

Date:

Table 17

9/30/2021

	Distribution by residual			Exposures of On-Ba	lance Items		
maturity Risk classes		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	176,287,388	45,229,406	115,673,793	26,642,184		363,832,771
2	Claims or contingent claims on regional governments or local authorities						-
3	Claims or contingent claims on public sector entities		25,767,650		503,078		26,270,728
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	61,545,588	2,524,572				64,070,160
7	Claims or contingent claims on corporates		163,662,901	223,184,542	396,776,939	2,658,304	786,282,685
8	Retail claims or contingent retail claims		4,319,726	21,871,995	29,020,308	832,464	56,044,494
9	Claims or contingent claims secured by mortgages on residential property		1,785,796	25,438,338	84,455,611	409,802	112,089,547
10	Past due items*		3,317,033	1,771,760	11,766,573	2,691,710	19,547,076
11	Items belonging to regulatory high-risk categories		6,614,332	26,048,812	1,648,393	4,855,951	39,167,487
12	Short-term claims on commercial banks and corporates		8,008,849			(0)	8,008,849
13	Claims in the form of collective investment undertakings ('CIU')						-
14	Other items	38,227,543	12,669,286	35,425,881	63,325,592	48,223,474	197,871,777
15	Total	276,060,519	270,582,518	447,643,362	602,372,104	56,979,994	1,653,638,497

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 tems". An overdue loan line is not included in the formula for eliminating double counting.

Bank: JSC "BasisBank" Date:

9/30/2021

	а	b	с	d	e	f	g
On On	Gross carr	ying values			Additional General	Accumulated write-off,	Book value
iak classes	Of which: Loans and other Assets - Non- Performing	Of which: Loans and other Assets - other than Non-Performing	Special Reserve	General Reserve	Reserve	during the reporting period	(a+b-c-d-e)
1 Claims or contingent claims on central governments or central banks		363,832,772					363,832,772
2 Claims or contingent claims on regional governments or local authorities							-
3 Claims or contingent claims on public sector entities		26,270,728		524,615		1	25,746,112
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		64,070,160					64,070,16
7 Claims or contingent claims on corporates	50,216,719	759,383,353	23,317,388	12,824,531			773,458,15
8 Retail claims or contingent retail claims	6,568,452	51,884,560	2,408,519	945,612		22,478	55,098,88
9 Claims or contingent claims secured by mortgages on residential property	5,561,585	108,568,225	2,040,262	2,074,522		6,897	110,015,020
10 Past due items*	27,949,001	554,889	8,956,814	10,808		25,611	19,536,26
11 Items belonging to regulatory high-risk categories	13,337,219	34,053,412	8,223,143	610,363		96,710	38,557,124
12 Short-term claims on commercial banks and corporates		8,008,849		148,299			7,860,550
13 Claims in the form of collective investment undertakings ('CIU')							-
14 Other items	36,158,744	198,543,183	21,211,637	1,718,633		671	211,771,652
15 Total	111,842,720	1,614,615,240	57,200,948	18,846,575	-	126,756	1,650,410,430
16 Of which: loans	74,588,096	1,071,739,583	32,864,825	18,518,196		126,756	1,094,944,658
17 Of which: securities		204,337,166		326,596			204,010,570

Past due items⁴ - 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 ⁷Past due tems⁴. An overdue loan line is not included in the formula for eliminating double counting.

Bank:	JSC "BasisBank"
Date:	
Table 10	

	а	b	с	d	е	f	g
							a
	Gross carr	ring values					Book value
	Gloss carr	ving values				Accumulated write-off.	book value
On Balance Assets							
			Special Reserve	General Reserve	Additional General	during the reporting	
		Of which: Loans and other			Reserve	period	
	Of which: Loans and other	Assets - other than Non-				Point	(a+b-c-d-e)
Sector of repayment source / counterparty type	Assets - Non-Performing	Performing					
1 State, state organizations	805,706	428,158,399	303,943	1,265,766		6,300	427,394,3
2 Financial Institutions	1,309,441	182,017,487	609,943	1,474,251		616	181,242,7
3 Pawn-shops	152,596	636	45,779				107,4
Construction Development, Real Estate Development and							
4 other Land Loans	3,771,555	64,296,503	2,063,050	1,190,851		10,952	64,814,1
5 Real Estate Management	1,968,131	120,173,446	1,596,890	2,149,859			118,394,8
6 Construction Companies	2,336,437	69,484,700	1,095,171	1,270,790		1,405	69,455,1
7 Production and Trade of Construction Materials	319,551	8,423,532	567,825	73,460			8,101,
8 Trade of Consumer Foods and Goods	6,064,820	72,891,923	2,185,087	1,367,532			75,404,
9 Production of Consumer Foods and Goods	91,861	35,180,138	2,164,415	271,898			32,835,6
10 Production and Trade of Durable Goods	267,567	3,592,106	115,596	64,434			3,679,6
11 Production and Trade of Clothes, Shoes and Textiles	20,004	1,097,209	12,078	20,579			1,084,5
12 Trade (Other)	193,078	39,320,050	120,629	770,763		3,459	38,621,2
13 Other Production	3,969,677	7,681,905	3,886,407	134,226		1,214	7,630,9
14 Hotels, Tourism	12,590,282	103,733,773	6,106,339	1,585,670		3,826	108,632,0
15 Restaurants	20,990,122	9,865,209	6,486,674	143,696			24,224,9
16 Industry	206,554	16,649,423	937,922	117,117			15,800,9
17 Oil Importers, Filling stationas, gas stations and Retailers	4,184,672	0	1.255.401	0			2,929,
18 Energy	5,050,428	47,594,642	1,523,414	946.600			50,175,0
19 Auto Dealers	5,050,120	4,956,136	20,438	94,777			4.840.9
20 HealthCare	320.193	63.682.820	226,546	1,188,936		7,275	62,587,5
21 Pharmacy	21	23,400,239	7.029	464,318		.,=	22,928,
22 Telecommunication	78.788	9,836,514	29,252	188,515			9,697,
23 Service	7.446.399	109.332.951	2,587,781	2.057.334		49.377	112,134,
24 Agriculture	3.371.413	66,592,119	1,299,408	1,227,499			67,436,
25 Other	1,083,035	36,066,517	611,191	623,494	1	25,509	35,914,
Assets on which the Sector of repayment source is not	,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	. /***	,	1		,,
26 accounted for	1,792,958	9,569,026	803,265	152,418		16,824	10,406,5
27 Other assets	33,457,432	81,017,800	20,539,474	1,783	1		93,933,9
28 Total	111.842.720	1.614.615.212	57,200,948	18.846.564	-	126.756	1,650,410,4

Date: 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	56,442,779	349,221
2	An increase in the reserve for possible losses on assets	15,927,428	-
2.1	As a result of the origination of the new assets	6,979,020	
2.2	As a result of classification of assets as a low quality	8,948,407	
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	20,987,195	22,625
3.1	As a result of write-off of assets	126,756	
3.2	As a result of partial or total payment of standard assets	3,745,647	20,000
3.3	As a result of partial or total payment of adversely classified assets	5,545,602	
3.4	As a result of classification of assets as a high quality	4,738,262	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	634,225	2,625
3.6	As a result of an decrease in "additional general reserves"	6,196,703	
4	Closing balance	51,383,012	326.596

Bank: Date: **Table 21**

9/30/2021

	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 Nor performing loans				
1	Opening balance	71,683,963					
	Inflows to non-performing portfolios	22,585,120					
	Inflows to non-performing portfolios, as e result of currency exchange rate changes	49,515					
4	Outflows from non-performing portfolios	19,730,501					
5	Outflow to stadrat loan portfolio	1,494,667					
6	Outflow to watch loan portfolio	6,954,984					
7	Outflow due to loan repayment, partial or total	10,115,574					
8	Outflow due to taking possession of collateral						
9	Outflow due to sale of portfolios						
10	Outflows due to write-offs	126,756					
11	Outflow due to other situations						
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	1,038,519					
13	Closing balance	74,588,097					

Bank: JSC "BasisBank" Date: 9/30/2021 Teble 22

Distributio	on of lease. Debt eccentricies and Off-	Gross carrying value of laura and Debt securities, nominal value of OdF-balance-sheet items																		
	e-sheet itums according to Risk		Classified in 1	standard category				Classified in watch categ	pary						Classified in Non-Pe	rforming category				
	sification and Post due days	Total			Past due > 30 days		Past due < 30 days		Past due > 60 days < 90 days	Past due > 90 days		Past dae < 60 days		Past due > 90 days < 180 days				Past due > 5 year p <7 year	ast due > 7 year	
1	Longs	1.137.237.452	965,950,230	15.671.106	380	96,699,125	4,871,109	2,679,234	906,176		74,588,096	2.882.147	2,673,812	5,316,197	3,058,922	5,003,151	3.836.070	-		356,215
1	.1 Central banks																			
1	2 General governments																			
1	1.3 Credit institutions																			
1	1.4 Other financial corporations	73,441,125	73,441,125																	
1	1.5 Non-financial corporations	712,893,728	595,667,308	9,084,677		65,907,630	2,479,289	10,778			51,318,790	282,027	100,000		256,620		2,668,383			28,779
1	1.6 Households	350,902,598	296,841,797	6,586,428	380	30,791,495	2,391,814	2,668,458	904,176		23,269,307	2,100,120	2,573,812	2,248,791	2,802,303	3,224,889	1,157,687			327,436
2	Debt Securities	200,181,396	200,181,396					-	-		-							-		
2	L1 Central banks																			
2	1.2 General governments	183,851,596	183,851,596																	
2	1.3 Credit institutions																			
2	1.4 Other financial corporations	700,000	700,000																	
2	1.5 Non-financial corporations	15,629,800	15,629,800																	
2	1.6 Households																			
3	Off-balance-sheet items	227,802,653	86,957,573			1,008,352														
3	4.1 Central banks																			
3	1.2 General eovernments																			
3	1.3 Credit institutions	112.120	4.700																	
3	1.4 Other financial corporations	22.498.694	11.035.000																	
3	1.5 Non-financial corporations	188.242.629	75.904.373			1.008.352														
3	1.6 Households	16,948,610	13,500																	

Bank: JSC "BasisBank" Date: 9/30/2021 Table 22

Loans Distribu	ted according to LTV ratio. Loan reserves, Value of										Gross carrying value of Lo	ans						
collateral for l	loans and loans secured by guarantees according to		Leans Cl	lassified in standard catego	ey			Loans Classified in watch	category					Loans Classified in	Non-Performing category			
	Risk classification and past due days	Total		Past due « 30 days	Past due > 30 days		Past due ≈ 30 days	Past due > 30 days < 60 days	Past due > 60 days < 90 days	Past due = 90 days		Past due < 60 days	Past due > 60 days < 90 days	Past due > 90 days < 180 days	Past due = 180 days < 1 year	Past due > 1 year <2 year	Past due » 2 year <5 year	Past due = 5 year <7 year Past due
1	Loans	1,137,237,452	965,950,230	15,671,106	380	96,699,125	4,871,103	2,679,236	904,176		74,588,096	2,382,147	2,673,812	5,316,197	3,058,922	5,008,151	3,826,070	
1.1	Secured Loans	928,265,312	767,776,402	6,106,586		95,358,368	4,844,334	2,461,540	892,244		65,130,542	2,297,510	2,451,217	4,999,846	2,773,256	5,003,151	3,826,070	
1.1.	Loans Secured by Immovable property	925,623,177	765,367,273	6,075,594		95,200,660	4,844,334	2,431,331	892,244		65,055,244	2,297,510	2,451,217	4,943,949	2,773,256	5,003,151	3,826,070	
	LTV «70%	***********	547,060,348	3,783,723		77,368,224	4,189,788	2,431,331	811,574		44,858,713	2,297,510	2,172,736	3,848,855	2,269,784	4,190,281	3,610,484	
	LTV >70% «85%	*********	83,782,184	1,874,898		2,961,603	260,764		80,670		795,972		278,481		76,937	215,917	215,586	
	LTV >85% <100%	********* *********	50,539,701	416,974		5,657,218	393,782				3,742,991			1,095,094		594,794		
	LTV >100%	***********	83,985,040			9,213,615					15,657,568				426,535	2,159		
1.2	Reserves on Secured Loans	44,845,287	15,239,621	122,132		9,526,799	484,433	246,154	89,224		20,078,868	692,794	735,365	1,511,133	887,157	1,500,945	1,635,871	
1.3	Value of Pledged collateral																	
1.3	Of which value capped at the Loan value	886,778,472	740,030,831	6,099,115		92,629,280	4,844,334	2,461,540	892,244		54,118,361	2,297,510	2,451,217	4,999,846	2,399,382	5,002,930	3,826,070	
	Of which immovable property		737,229,516	6,075,594		92,470,515	4,844,334	2,431,331	892,244		54,049,973	2,297,510	2,451,217	4,943,949	2,399,382	5,002,930	3,826,070	
1.3	Of which value above the cap		1,710,077,976	12,216,076		105,639,162	4,462,605	3,450,261	1,672,180		83,285,462	6,479,712	3,205,807	5,491,800	5,211,952	6,874,249	5,936,976	
	Of which immovable property	8	1,701,899,900	12,208,369		104,603,009	4,454,798	3,433,629	1,672,180		82,102,034	6,209,587	3,205,807	5,444,644	5,118,268	6,685,319	5,936,976	
1.4	Loans secured by the state and state institutions	3,944,053	2,803,764	57,060		701,546			16,134		438,743			26,697	15,387			
1.5	Loans secured by bank and /or financial institutions	966.840	966.840															

Date:

	Gross carrying value							General and Special Reserves						
Loans									Reserve					
Sector of repayment source		Standard	Watch	Sub-Standard	Doubtful	Loss		Standard	Watch	Sub-Standard	Doubtful	Loss		
1 State, state organizations	64,646,103	63,288,858	551,539	780,542	21,075	4,090	1,569,709	1,265,766	55,154	234,163	10,537	4,090)	
2 Financial Institutions	100,659,090	97,367,175	1,982,474	1,282,054	614	26,773	2,070,195	1,460,251	198,247	384,616	307	26,773	5	
3 Pawn-shops	152,596			152,596			45,779			45,779				
Construction Development, Real Estate Development and other Land 4 Loans	67,773,375	59,564,418	4,437,403	1,338,417	2,430,706	2,432	3,253,901	1,190,851	443,740	401,525	1,215,353	2,432		
5 Real Estate Management	121,189,375	109,156,754	10,064,489	1,968,129		3	3,746,749	2,149,859	1,006,449	590,439		3		
6 Construction Companies	71,522,606	65,348,633	3,837,536	2,321,457		14,980	2,365,960	1,270,790	383,754	696,437		14,980		
7 Production and Trade of Construction Materials	8,711,998	3,673,001	4,719,446	319,530		21	641,285	73,460	471,945	95,859		21		
8 Trade of Consumer Foods and Goods	76,659,250	66,980,188	3,614,242	6,058,795		6,025	3,512,619	1,327,532	361,424	1,817,638		6,025		
9 Production of Consumer Foods and Goods	35,048,144	13,659,949	21,296,334	69,896	16,303	5,661	2,436,313	271,898	2,129,633	20,969	8,152	5,661		
10 Production and Trade of Durable Goods	3,841,799	3,221,710	352,522	267,461		106	180,030	64,434	35,252	80,238		106		
11 Production and Trade of Clothes, Shoes and Textiles	1,109,726	1,028,955	60,768	20,004			32,657	20,579	6,077	6,001				
12 Trade (Other)	36,600,343	35,838,164	569,102	169,200	21,837	2,040	837,392	716,763	56,910	50,760	10,918	2,040		
13 Other Production	7,719,639	7,183,549	363,063	165,517	7,430	80	223,982	134,226	36,306	49,655	3,715	80		
14 Hotels, Tourism	115,383,406	79,502,147	23,290,977	12,590,057		225	7,692,009	1,585,670	2,329,097	3,777,017		225		
15 Restaurants	30,805,965	7,768,212	2,047,631	20,954,135	35,987		6,630,370	143,696	204,763	6,263,917	17,993			
16 Industry	16,792,698	7,826,589	8,759,555	206,554			1,055,038	117,117	875,955	61,966				
17 Oil Importers, Filling stationas, gas stations and Retailers	4,184,681	9		4,184,672			1,255,402	0		1,255,401				
18 Energy	52,462,796	47,330,000	82,367	5,050,358		70	2,470,014	946,600	8,237	1,515,107		70		
19 Auto Dealers	4,943,240	4,738,859	204,381				115,215	94,777	20,438					
20 HealthCare	63,406,368	61,906,838	1,179,337	289,434	17,953	12,805	1,415,482	1,188,936	117,934	86,830	8,977	12,805		
21 Pharmacy	23,313,395	23,243,292	70,082			21	471,347	464,318	7,008			21		
22 Telecommunication	3,290,013	3,180,135	31,091	66,263	12,520	4	92,855	63,603	3,109	19,879	6,260	4		
23 Service	111,131,213	100,930,799	2,754,015	7,293,450	53,203	99,746	4,551,431	1,963,650	273,399	2,188,035	26,602	99,746		
24 Agriculture	68,079,182	62,324,961	2,382,809	3,093,285	275,903	2,224	2,526,907	1,227,499	231,247	927,985	137,952	2,224		
25 Other	36,662,431	33,266,082	2,313,313	935,061	97,266	50,709	1,234,685	623,494	231,331	280,518	48,633	50,709		
Assets on which the Sector of repayment source is not accounted for	11,148,020	7,620,953	1,734,650	1,652,540	11,677	128,200	955,682	152,418	173,465	495,762	5,838	128,200		
27 Total	1,137,237,452	965,950,230	96,699,125	71,229,408	3,002,474	356,215	51,383,010	18,518,185	9,660,874	21,346,498	1,501,237	356,215		

Table 24

Bank:	JSC "BasisBank"
Date:	
Table 25	

	а	b	с	d	e	f	g	h	i
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	36,872,083	2,631,212	827,542		876,866,474	8,914,392	51,660,107	30,376,440	129,089,214
2 Corporate debt securities									
3 Off-balance-sheet itmes	13,059,654	336,037	13,509,005		128,930,839		19,070,365	7,080,714	45,815,428
4 Of which: Non-Performing Loans	345,547	221,302			53,483,124	221,038	280,970	15,836,690	4,199,425
5 Of which: Non-Performing Corporate debt securities									
6 Of which: Non-Performing Off-balance-sheet itmes									

9/30/2021

Date: Table 26

		Gross carrying value of Loans						Reserves						Т			,	[]
Retail Products			Standard	Watch	Sub-Standard	Doubtful	Loss		Standard	Watch	Sub-Standard	Doubtful	Loss	Number of Loans	Weighted average nominal interest rate on quarterly disbursed loans	Weighted average effective interest rate on quarterly disbursed loans	Weighted average nominal interest rate (on Gross carrying value of Loans)	Weighted average maturity of loans according to the remaining maturity (months)
1	Auto loans																	
2	Consumer Loans	63,695,995	59,687,205	2,085,975	1,522,053	233,385	167,376	2,096,200	1,146,918	208,597	456,616	116,693	167,376	7,351	15.2%	15.3%	14.6%	55
3	Pay Day Loans	-	-	-	-	-	-	-		-	-	-	-					
4	Momental Installments	109,798	109,798		-	-	-	2,196	2,196	-	-	-	-	41	1.7%	1.7%	1.8%	16
5	Overdrafts	137,117	105,269		-	-	31,848	33,953	2,105	-	-	-	31,848	179	14.9%	16.0%	16.5%	12
6	Credit Cards	2,610,062	2,405,360	-	41,543	35,230	127,929	206,114	48,107	-	12,463	17,615	127,929	7,049	15.4%	16.6%	16.1%	12
7	Mortgages	159,478,567	146,628,661	6,764,374	6,067,827	17,704	-	5,433,055	2,927,419	676,437	1,820,348	8,852	-	2,571	9.2%	9.2%	10.5%	105
##########	Mortgages - Purchase of completed real estate	115,875,279	105,669,452	5,482,412	4,705,711	17,704	-	4,081,488	2,112,682	548,241	1,411,713	8,852	-	1,730	9.3%	9.4%	10.2%	107
*****	Mortgages - Construction, the purchase of real estate under construction	27,461,427	25,335,979	1,146,961	978,487		-	910,516	502,274	114,696	293,546	-	-	401	8.3%	8.4%	11.3%	102
##########	Mortgages - For Real Estate Renovation	16,141,860	15,623,230	135,002	383,629	-	-	441,052	312,464	13,500	115,088	-	-	440	9.1%	9.2%	10.8%	94
8	Retail Pawnshop loans	-	-		-	-		-			-	-	-	-				
9	Student loans	8,721	8,721	-	-	-	-	8	8	-	-	-	-	4	0.0%	0.0%	17.0%	8
10	Total Retail Products	226,040,260	208,945,015	8,850,349	7,631,423	286,320	327,152	7,771,526	4,126,753	885,034	2,289,426	143,160	327,152	17,195	12.0%	12.2%	11.7%	90
*****	Between them: Loans issued on the basis of income from a pension or other state social disbursement																	