



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:

9/30/2021

Table 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
5 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%
11 CET1 capital total requirement	5.9%	5.9%	5.9%	5.4%	5.4%
12 Tier1 capital total requirement	7.9%	7.9%	7.9%	7.2%	7.2%
13 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%
15 Total Interest Expense / Average Annual Assets	3.7%	3.6%	3.6%	3.9%	4.0%
16 Earnings from Operations / Average Annual Assets	2.2%	1.9%	1.7%	1.9%	2.0%
17 Net Interest Margin	3.7%	3.5%	3.1%	3.1%	3.0%
18 Return on Average Assets (ROAA)	2.6%	1.8%	1.6%	0.4%	-0.1%
19 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%
21 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%
23 FX Assets/Total Assets	51.3%	51.5%	55.0%	48.9%	54.2%
24 Loan Growth-YTD	4.1%	-1.1%	0.3%	9.5%	4.2%
Liquidity					
25 Liquid Assets/Total Assets	24.9%	27.6%	33.1%	29.5%	27.1%
26 FX Liabilities/Total Liabilities	62.9%	63.9%	68.2%	56.8%	64.3%
27 Current & Demand Deposits/Total Assets	26.5%	24.2%	27.9%	24.5%	22.5%
Liquidity Coverage Ratio***					
28 Total HQLA	449,835,514	515,705,204	583,476,452	486,317,739	500,473,283
29 Net cash outflow	244,206,436	262,313,771	324,780,065	221,915,531	244,182,699
30 LCR ratio (%)	184.2%	196.6%	179.7%	219.1%	205.0%
Net Stable Funding Ratio					
31 Available stable funding	1,116,524,966	1,095,909,111	1,142,443,073	1,080,484,156	1,032,570,680
32 Required stable funding	864,784,138	829,886,562	836,661,872	833,086,310	807,623,839
33 Net stable funding ratio (%)	129.1%	132.1%	136.5%	129.7%	127.9%

* 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 illustrative purposes.

Bank: JSC "BasisBank"

Date:

9/30/2021

Table 2

Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	15,304,016	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	160,873,135	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	X	11,591,912	17,386,636	X	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	X	35,342,824	32,960,939	X	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	X	16,181,147	16,181,147	X	16,181,147
24	Preferred Stock	0	X	0	0	X	0
25	Less: Repurchased Shares	0	X	0	0	X	0
26	Share Premium	76,412,653	X	76,412,653	76,412,653	X	76,412,653
27	General Reserves	145,644,221	X	145,644,221	138,459,629	X	138,459,629
28	Retained Earnings	33,319,645	X	33,319,645	-1,112,758	X	-1,112,758
29	Asset Revaluation Reserves	9,513,350	X	9,513,350	9,513,350	X	9,513,350
30	Total Equity Capital	281,071,016	X	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

Bank: JSC "BasisBank"

Date:

9/30/2021

Table 3

Income statement

in Lari

N	N	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	Interest Income						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	1,083,968	(658,218)	425,750	1,922,244	405,091	2,327,335
2	Interest Income from Loans	45,963,634	31,336,325	77,299,959	38,437,738	31,422,538	69,860,276
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	10,871,187	14,596,098	25,467,285	6,883,638	16,148,479	23,032,117
2.3	from the Energy Sector Loans	2,933,449	530,238	3,463,687	2,930,280	-	2,930,280
2.4	from the Agriculture and Forestry Sector Loans	1,567,770	85,352	1,653,122	1,379,307	275,340	1,654,647
2.5	from the Construction Sector Loans	2,915,919	3,845,747	6,761,665	2,633,784	3,033,191	5,666,976
2.6	from the Mining and Mineral Processing Sector Loans	1,122,831	752,409	1,875,240	795,349	778,173	1,573,522
2.7	from the Transportation or Communications Sector Loans	40,363	50,436	90,799	61,759	54,696	116,455
2.8	from Individuals Loans	19,478,399	7,786,885	27,265,283	16,815,805	7,316,263	24,132,068
2.9	from Other Sectors Loans	7,033,716	3,689,161	10,722,877	6,937,815	3,816,397	10,754,212
3	Fees/penalties income from loans to customers	698,535	751,527	1,450,062	930,783	754,552	1,685,334
4	Interest and Discount Income from Securities	13,118,194	1,107,119	14,225,314	12,274,207	1,150,731	13,424,938
5	Other Interest Income	1,220,292	467,469	1,687,760	1,278,569	812,968	2,091,538
6	Total Interest Income	62,084,623	33,004,223	95,088,845	54,843,541	34,545,881	89,389,422
	Interest Expense						
7	Interest Paid on Demand Deposits	7,671,645	1,785,298	9,456,944	6,228,420	1,693,932	7,922,351
8	Interest Paid on Time Deposits	8,552,970	6,057,443	14,610,412	6,365,357	7,159,138	13,524,495
9	Interest Paid on Banks Deposits	675,361	7,153	682,514	836,293	191,184	1,027,477
10	Interest Paid on Own Debt Securities	156,567	158,269	314,836	167,494	156	167,650
11	Interest Paid on Other Borrowings	13,138,184	8,899,391	22,037,574	16,390,678	11,879,596	28,270,274
12	Other Interest Expenses	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
	Non-Interest Income						
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	2,028,567	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	-	-	-	-	-	-
17	Gain (Loss) from Dealing Securities	(615,479)	-	(615,479)	-	-	-
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	805,424	-	805,424	3,496,373	-	3,496,373
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	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
	Non-Interest Expenses						
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
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
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 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 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)	(223,578)	(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)
42	Net Income	17,922,870	15,396,775	33,319,645	(14,332,824)	13,220,066	(1,112,758)

Bank: JSC "BasisBank"

Date: 9/30/2021

Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Contingent Liabilities and Commitments	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			-			0
1.3	Undrawn loan 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	Guarantees 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			0
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*

N		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

Bank: JSC "BasisBank"

Date: 9/30/2021

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

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

Bank: JSC "BasisBank"

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Table 7

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

		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	38,227,543		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

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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
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,862,493,103
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

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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
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	
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	29,905,675

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Table 9.1 **Capital Adequacy Requirements**

	Minimum Requirements	Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	69,611,036
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 Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

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Table 10 **conciliation of balance sheet to regulatory capital**

in Lari

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	38,227,543	
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	

Bank: JSC "BasisBank"

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

Table 11

	Risk weights Exposure classes	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	
1	Claims or contingent claims on central governments or central banks	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		-
5	Claims or contingent claims on international organizations/institutions	0		0		0		0		0		0		0		0		-
6	Claims or contingent claims on commercial banks	0		56,626,355		0		4,446,910		0		2,996,895		0		0		16,545,621
7	Claims or contingent claims on corporates	0	0	0	0	0	35,695	0	0	1,061,705	777,247,081	95,776,774	0	0	0	0	0	873,832,627
8	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 property	0	0	0	0	111,149,901	0	0	0	0	0	0	0	0	0	0	0	38,902,465
10	Past due items	0	0	0	0	0	0	2,948,521	0	0	0	16,307,883	0	290,673	0	0	0	18,216,152
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	0	0	0	27,893	26,921,118	78,411	7,359,127	118,013	4,851,784	0	0	50,365,618
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0	0	0	4,333	8,008,849	17,465,827	0	7,692	0	0	0	25,489,464
13	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	0	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

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	On-balance sheet netting	Cash on deposit with, or cash assimilated instruments	Debt securities issued by central governments or central banks, regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by other entities, which securities have a credit assessment, which has been determined by NBS to be associated with credit quality step 3 or above under the rules for the risk weighting of exposures to corporates	Debt securities with a short-term credit assessment, which has been determined by NBS to be associated with credit quality step 3 or above under the rules for the	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									24 704 463	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
11 Items belonging to regulatory high-risk categories		2 549 734									2 549 734	0	2 549 734
12 Short-term claims on commercial banks and corporates		1 993 514									593 352	1 390 182	1 993 514
13 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"
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Table 13 Standardized approach - Effect of credit risk mitigation

	a	b	c	d	e	f
	On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
Asset Classes						
1 Claims or contingent claims on central governments or central banks	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	
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%

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Table 11 Liquidity Coverage Ratio

Total unweighted value (daily average)				Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)			
	GEL	FX	Total	GEL	FX	Total	GEL	FX	Total	
High-quality liquid assets										
1	Total HQLA			169,294,653	280,540,860	449,835,514	167,274,352	194,971,410	362,245,763	
Cash outflows										
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 inflows										
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 according to NBG's methodology* (with limits)			Total value according to Basel methodology (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.

JSC "BasisBank"

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Table 15 Counterparty credit risk

[illegible]

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Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,669,256,971
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 exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	-
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	
18	(Adjustments for conversion to credit equivalent amounts)	
19	Other off-balance sheet exposures (sum of lines 17 to 18)	-
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
20	Tier 1 capital	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 ratio		
22	Leverage ratio	16.1%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

*COVID 19 related provisions are deducted from balance sheet items

Bank: JSC "BasisBank"

Date:

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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:	265,452,501	-	-	338,823,105	604,275,606
2	Regulatory capital	265,452,501			12,241,376	277,693,877
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				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
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	239,141,780	82,568,128	20,700,900	39,984	171,225,396
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	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					1,116,524,966
Required stable funding						
15	Total high-quality liquid assets (HQLA)	422,740,998	122,108,165			16,516,712
16	Performing loans and securities:	2,905,953	167,133,660	113,574,756	606,090,488	638,686,995
17	Loans and deposits to financial institutions secured by Level 1 HQLA		4,715,000	240,000	-	591,500
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	29,836,815
19	Loans to non-financial institutions and retail customers, of which:		135,031,807	92,390,053	509,017,905	546,376,149
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	43,313,010
22	With a risk weight of less than or equal to 35%		4,642,555	4,421,623	59,662,957	43,313,010
23	Securities that do not qualify as HQLA		4,506,081	2,151,992	17,929,982	18,569,521
24	Assets with matching interdependent liabilities					
25	Other assets:	66,813,541	23,843,199	20,353,706	103,248,342	192,160,335
26	Assets related to derivatives					
27	All other assets not included in the above categories	66,813,541	23,843,199	20,353,706	103,248,342	192,160,335
28	Off-balance sheet items	139,753,992	34,629,151	15,709,983	36,003,213	17,420,096
29	Total required stable funding					864,784,138
30	Net stable funding ratio					129.11%

*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.

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Table 17

maturity Risk classes		Distribution by residual	Exposures of On-Balance Items					
			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 items". An overdue loan line is not included in the formula for eliminating double counting.

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Table 18

On		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
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					(a+b-c-d-e)
Balance Assets								
Risk classes								
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			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					64,070,160
7	Claims or contingent claims on corporates	50,216,719	759,383,353	23,317,388	12,824,531			773,458,153
8	Retail claims or contingent retail claims	6,568,452	51,884,560	2,408,519	945,612		22,478	55,098,882
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	110,015,026
10	Past due items*	27,949,001	554,889	8,956,814	10,808		25,611	19,536,268
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	211,771,657
15	Total	111,842,720	1,614,615,240	57,200,948	18,846,575	-	126,756	1,650,410,436
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 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.

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Table 19

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
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					(a+b-c-d-e)
1 State, state organizations	805,706	428,158,399	303,943	1,265,766		6,300	427,394,396
2 Financial Institutions	1,309,441	182,017,487	609,943	1,474,251		616	181,242,733
3 Pawn-shops	152,596	636	45,779				107,453
4 Construction Development, Real Estate Development and other Land Loans	3,771,555	64,296,503	2,063,050	1,190,851		10,952	64,814,157
5 Real Estate Management	1,968,131	120,173,446	1,596,890	2,149,859			118,394,828
6 Construction Companies	2,336,437	69,484,700	1,095,171	1,270,790		1,405	69,455,177
7 Production and Trade of Construction Materials	319,551	8,423,532	567,825	73,460			8,101,798
8 Trade of Consumer Foods and Goods	6,064,820	72,891,923	2,185,087	1,367,532			75,404,124
9 Production of Consumer Foods and Goods	91,861	35,180,138	2,164,415	271,898			32,835,686
10 Production and Trade of Durable Goods	267,567	3,592,106	115,596	64,434			3,679,642
11 Production and Trade of Clothes, Shoes and Textiles	20,004	1,097,209	12,078	20,579			1,084,556
12 Trade (Other)	193,078	39,320,050	120,629	770,763		3,459	38,621,736
13 Other Production	3,969,677	7,681,905	3,886,407	134,226		1,214	7,630,951
14 Hotels, Tourism	12,590,282	103,733,773	6,106,339	1,585,670		3,826	108,632,046
15 Restaurants	20,990,122	9,865,209	6,486,674	143,696			24,224,961
16 Industry	206,554	16,649,423	937,922	117,117			15,800,938
17 Oil Importers, Filling stations, gas stations and Retailers	4,184,672	9	1,255,401	0			2,929,279
18 Energy	5,050,428	47,594,642	1,523,414	946,600			50,175,056
19 Auto Dealers		4,956,136	20,438	94,777			4,840,921
20 HealthCare	320,193	63,682,820	226,546	1,188,936		7,275	62,587,531
21 Pharmacy	21	23,400,239	7,029	464,318			22,928,913
22 Telecommunication	78,788	9,836,514	29,252	188,515			9,697,535
23 Service	7,446,399	109,332,951	2,587,781	2,057,334		49,377	112,134,234
24 Agriculture	3,371,413	66,592,119	1,299,408	1,227,499			67,436,625
25 Other	1,083,035	36,066,517	611,191	623,494		25,509	35,914,867
Assets on which the Sector of repayment source is not accounted for	1,792,958	9,569,026	803,265	152,418		16,824	10,406,301
27 Other assets	33,457,432	81,017,800	20,539,474	1,783			93,933,976
28 Total	111,842,720	1,614,615,212	57,200,948	18,846,564	-	126,756	1,650,410,419

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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

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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	71,683,963	
2	Inflows to non-performing portfolios	22,585,120	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	49,515	
4	Outflows from non-performing portfolios	19,730,501	
5	Outflow to standard 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	

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Table 24

Loans		Gross carrying value					General and Special Reserves					Additional General Reserve	
		Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss		
Sector of repayment source	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
	3 Pawn-shops	152,596			152,596			45,779			45,779		
	4 Construction Development, Real Estate Development and other Land 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 stations,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
	26 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

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Table 26[illegible]