

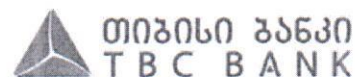
## KYC and Anti-Money Laundering Questionnaire for Financial Institution

I. General Information		
1	Full Name of Financial Institution	JSC TBC Bank
2	Legal Form	Joint Stock Company
3	Registration Number	5/5-20
4	Date of Registration	04.01.1996
5	Swift, BIC	TBCBGE22
6	Tax Identification Number	204854595
7	License Type	Banking
8	License Number	N 85
9	Country of Licensing Authority and Regulator	Georgia
10	License Issue Date	20.01.1993
11	License Issued By	National Bank of Georgia
12	Date and Place of Incorporation	17.12.1992, Georgia
13	Registered Address	7, Marjanishvili, Str , Tbilisi, Georgia
14	Location of Head Office	7, Marjanishvili, Str , Tbilisi, Georgia
15	Contact Information: <ul style="list-style-type: none"> <li>Website Address</li> <li>Telephone</li> <li>Fax</li> <li>E-mail</li> </ul>	<a href="http://www.tbcbank.ge">www.tbcbank.ge</a> +(995 32) 2 272727 +(995 32) 2 772774 <a href="mailto:info@tbcbank.com.ge">info@tbcbank.com.ge</a>
16	FATCA Status and GIIN:	IGA1, YWY4EU.00000.LE.268.
17	Ratings (if any)	<a href="https://tbcbankgroup.com/investors/credit-ratings/">https://tbcbankgroup.com/investors/credit-ratings/</a>
	Number of Branches/representative offices: <ul style="list-style-type: none"> <li>Inside of the Country</li> <li>Outside of the Country</li> </ul>	163 N/A
18	Number of Employees	8225
19	External Auditor	PWC

### II. Nature of business

Main / secondary activities:

## AML Questionnaire



TBC Bank offers wide range of products to its customers: retail, micro, small and corporate loans and deposits, trade finance products, credit cards, merchant business, remittances, etc.

### Retail banking

TBC Bank is the undisputed leader in the retail segment, which it has been serving since 2006. We work diligently to offer our clients the best products and services in the market.

### Corporate and investment banking (CIB)

TBC Bank has a well-deserved leading position in the corporate segment due to its advisory model, focus on long-term partnership, top-quality financial products and services, and highly experienced and professional team.

### MSME banking

TBC Bank is the bank of first choice for most MSME clients.

### III. Ownership Structure and Management Information

1	Is your Institution government-owned?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
2	Is your Institution or its parent company listed on any stock exchange? <i>If yes, please provide the name of the stock exchange and Symbol</i>  London Stock Exchange, TBCG <a href="https://www.londonstockexchange.com/stock/TBCG/tbc-bank-group-plc/company-page">https://www.londonstockexchange.com/stock/TBCG/tbc-bank-group-plc/company-page</a>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
3	Is your Institution part of a Group? <i>If yes, please specify the Group</i>  TBC Bank Group PLC, UK	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
4	Is your Institution <input type="checkbox"/> Lead <input checked="" type="checkbox"/> Subsidiary?		
5	In case the answer to question 4 is "Subsidiary", please provide the name and the country of incorporation of the Lead Institution  TBC Bank Group PLC, UK		

Please, provide information about direct shareholders holding 10% or more of your institution's share

	Name of Shareholder	Percentage of share (%)	Address	Main type of activity
1	TBC BANK GROUP PLC	99.88	100 Bishopsgate, C/O Law Debenture, London, England, EC2N 4AG	Holding Company
2				
3				

If your FI has an institutional shareholder, please provide a breakdown of its shareholding to enable us to identify any ultimate beneficial owner (natural person) that holds a 10 % stake in your institution

	Name of Ultimate Beneficial Owner	Percentage of share (%)	Date of birth	Passport Country
1	N/A			
2				
3				



Management Board				
	Name	Position	Date of Birth	Passport Country
1	<a href="https://www.tbcbank.ge/web/en/web/guest/management-of-jsc-tbc-bank">https://www.tbcbank.ge/web/en/web/guest/management-of-jsc-tbc-bank</a>			
2				
3				
Supervisory Board				
	Name	Position	Date of Birth	Passport Country
1	<a href="https://www.tbcbank.ge/web/en/web/guest/supervisory-board">https://www.tbcbank.ge/web/en/web/guest/supervisory-board</a>			
2				
3				

Is/Are any of your Senior Manager(s) or Ultimate Beneficial Owners PEP? ☒ Yes ☐ No

*If yes, please provide details*

Name, Surname	Position in TBC BANK	PEP Title	Dates
Per Anders Jorgen Fasth	Independent member of the SB	Independent member of the SB	from Feb-2023
Janet Ellen Heckman	Independent member of the SB	Member of the Board of Directors of Air Astana (SOE) Member of the Board of Directors of Astana International Exchange (SOE)	from Mar-2019
Efthymios Kyriakopoulos	Independent member of the SB	Non-Executive Member of Board of Directors of Elliniki Etairia Symmetochon kai Periousias (SOE)	from Feb-2021
Eran Klein	Independent member of the SB	Board member of Privatbank, UA (SOE)	from Jun 2019 till Dec 2022.
Sten Arne Berggren	Chairman of the Supervisory Board	Independent, Non-Executive Member of the Board of Directors of Piraeus Financial Holdings SA (SOE)	from Feb 2021 till May 2021.

#### IV. Subsidiaries, Affiliates, Representative Offices and Branches outside the jurisdiction

	Company name	Country of registration	% share	Parent
1	JSC TBC BANK	GE	99.88%	TBC BANK GROUP PLC
2	JSC TBC Insurance	GE	100%	TBC BANK GROUP PLC
3	TNet LLC	GE	100%	TBC BANK GROUP PLC
4	Marjanishvili 7 LLC	GE	100%	TBC BANK GROUP PLC
5	TBC International Holding Limited	UK	100%	TBC BANK GROUP PLC
6	Space JSC	GE	100%	TBC BANK GROUP PLC
7	TBC Group Support LLC	GE	100%	TBC BANK GROUP PLC
8	Payme (Inspired LLC)	UZ	100%	TBC BANK GROUP PLC

9	TBC Bank UZ JSC	UZ	60%	TBC BANK GROUP PLC
10	TBC Pay LLC	GE	100%	JSC TBC BANK
11	JSC TBC Leasing	GE	100%	JSC TBC BANK
12	TBC Capital LLC	GE	100%	JSC TBC BANK
13	TBC Invest – Georgia LLC	IL	100%	JSC TBC BANK
14	TBC Kredit LLC	AZ	100%	JSC TBC BANK
15	TBC Asset Management LLC	GE	100%	JSC TBC BANK
16	Index LLC	GE	100%	JSC TBC BANK
17	JSC United Financial Corporation	GE	99.53%	JSC TBC BANK

**V. Correspondent Banking Relationship**

	Name of NOSTRO Correspondent Banks	Country/City	Currency of Accounts
1	CITIBANK N.A.	USA, NEW-YORK	USD
2	CITIBANK N.A. LONDON BRANCH	GREAT BRITIAN, LONDON	EUR, GBP
3	JPMORGAN CHASE BANK N.A.	USA, NEW- YORK	USD
4	J.P. MORGAN SE	GERMANY, FRANKFURT AM MAIN	EUR
5	JPMORGAN CHASE BANK N.A.LONDON BRANCH	GREAT BRITIAN, LONDON	GBP
6	COMMERZBANK AG	GERMANY, FRANKFURT AM MAIN	EUR, USD, GBP, CHF, ILS, CZK, DKK, AED, PLN, AUD, SEK, NOK, CAD, CNY
7	AO UNICREDIT BANK	RUSSIA, MOSCOW	RUB
8	RAIFFEISEN ZENTRALBANK OSTERREICH	AUSTRIA / VIENNA	EUR, USD
9	SOCIETE GENERALE	FRANCE, PARIS	EUR
10	ING BELGIUM NV/SA	BELGIUM, BRUSSELS	EUR, USD
11	CREDIT SUISSE (SCHWEIZ) AG	SWITZERLAND, ZURICH	CHF
12	TURKIYE IS BANKASI A.S.	TURKEY, ISTANBUL	TRY
13	PASHA BANK OJSC	AZERBAIJAN, BAKU	AZN, USD, EUR
14	CONVERSE BANK	Armenia, Yerevan	AMD
15	BANK OF GEORGIA JSC	GEORGIA, TBILISI	USD, EUR, GEL
16	LIBERTY BANK	GEORGIA, TBILISI	USD, EUR, GEL
17	National Bank of Georgia	GEORGIA, TBILISI	GEL, USD, EUR
	Name of LORO Correspondent Banks	Country/City	Currency of Accounts
1	JSC TERABANK	GEORGIA, TBILISI	GEL, USD, EUR, RUB, GBP, CHF, AED, CAD
2	JSC BASIS BANK	GEORGIA, TBILISI	GEL, USD, EUR, CHF
3	JSC TC ZIRAAT BANK, TBILISI BRANCH	GEORGIA, TBILISI	USD, EUR, GEL
4	JSC PROCREDIT BANK	GEORGIA, TBILISI	USD, EUR, GEL
5	JSC CARTU BANK	GEORGIA, TBILISI	USD, EUR, GEL
6	JSC HALYK BANK - GEORGIA	GEORGIA, TBILISI	USD, EUR, GEL
7	JSC PASHA BANK - GEORGIA	GEORGIA, TBILISI	USD, EUR, GBP, GEL, RUR
8	JSC ISBANK – GEORGIA	GEORGIA, TBILISI	USD, EUR, GBP, GEL
9	JSC LIBERTY BANK	GEORGIA, TBILISI	USD, EUR, GEL
10	JSC SILK BANK	GEORGIA, TBILISI	USD, EUR, GEL
11	JSC CREDO BANK	GEORGIA, TBILISI	GEL, USD, EUR, GBP, RUB



# AML Questionnaire



12	Paysera Bank Georgia	GEORGIA, TBILISI	USD, EUR, GEL
13	TBC BANK - UZ	UZBEKISTAN, TASHKENT	GEL, USD, EUR, GBP, RUB
14	JSC 'ARARAT BANK'	ARMENIA, YEREVAN	GEL, USD, EUR
15	ACBA BANK CJSC	ARMENIA, YEREVAN	GEL, USD
16	JSC 'BANK OF BAKU'	AZERBAIJAN, BAKU	USD, EUR
17	JSC MUGANBANK'	AZERBAIJAN, BAKU	USD, EUR, RUB
18	RABITABANK OJSC	AZERBAIJAN, BAKU	USD, GEL
19	Crown Agents Bank Limited	UNITED KINGDOM	GEL

a) If you provide Correspondent Banking Services to other financial institutions (LORO accounts), please indicate below the services you provide

Type of Service	Yes	No
Cash Management	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Foreign Exchange	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Local Currency Clearing	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Foreign Currency Clearing (Bank to bank and bank to customer)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Check Clearing	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Other (please list)		

b) Do you provide nested services to the LORO account holders (customer-to-customer foreign currency transactions)?

If yes, please provide more information on those financial institutions: name, country of registration, activity description, currencies offered

TBC Bank does not provide Customer-to-Customer (nested relationship) foreign currency clearing services to the LORO account holders.

c) Do you allow your customers to use your account with other financial institutions as payable through accounts?

If yes, please provide more information: name, country of registration

TBC Bank does not allow to its customers to use the Banks correspondent accounts with other financial institutions as payable through accounts.

## VI. Please, provide the statistical information about your client base

Business Specialization	Percentage
Private Individuals	93.00%
Corporate	4.55%
MSME	2.45%

## VII. Fast money transfer companies

Do you offer remittance services through money transfer companies? (If yes, please give the list of money transfer companies/providers)

Name of the Money transfer company	Yes	No
Western Union	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MoneyGram	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## AML Questionnaire



Contact/ QIWI Bank	<input checked="" type="checkbox"/>	<input type="checkbox"/>
UniStream	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Other (please list): IntelExpress, RicoGram, RIA, Zolotaia Korona, Mardi		

## VIII. Governing Laws

1	Are there Specific Laws/Regulations in place covering Anti –Money Laundering in your Institution's country?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
2	If yes, please list the name and the date of issue of relevant laws  Law of Georgia on Facilitating the Suppression of Money Laundering and Terrorism Financing (Published October 30, 2019) <a href="https://fms.gov.ge/Uploads/files/AML_CFT_Law.pdf">https://fms.gov.ge/Uploads/files/AML_CFT_Law.pdf</a>		
3	Is your FI subject to such laws?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
4	Name of your Financial Intelligence Unit (FIU): Financial Monitoring Service of Georgia <a href="https://www.fms.gov.ge/">https://www.fms.gov.ge/</a>		
5	Please specify the name of your Supervisory Authority and provide the link on its web page confirming your registration and/or other relevant information. National Bank of Georgia <a href="https://www.nbg.gov.ge">https://www.nbg.gov.ge</a>		

## IX. Documents to be attached with your answers

	Documents	Enclosed	Web link
1	List of products	<input type="checkbox"/>	<a href="http://www.tbcbank.ge/web/en/">http://www.tbcbank.ge/web/en/</a>
2	Copies of the AML/KYC Policies and Procedures	<input type="checkbox"/>	<a href="http://www.tbcbank.ge/web/en/web/guest/aml">http://www.tbcbank.ge/web/en/web/guest/aml</a>
3	Copy of latest Annual Report	<input type="checkbox"/>	<a href="https://www.tbcbank.ge/web/en/web/guest/annual-reports">https://www.tbcbank.ge/web/en/web/guest/annual-reports</a>

I hereby confirm that the information above is accurate to the best of my knowledge as of 18.01.2024 and I'm authorized to complete the Questionnaire on behalf of JSC TBC BANK

Name: Natia Mikautadze
Title: Head of Compliance Department
Signature:
Date: 18.01.2024