

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"> • Website Address • Telephone • Fax • E-mail 	www.tbcbank.ge +(995 32) 2 272727 +(995 32) 2 772774 info@tbcbank.com.ge
16	FATCA Status and GIIN:	IGA1, YWY4EU.00000.LE.268.
17	Ratings (if any)	https://tbcbankgroup.com/investors/credit-ratings/
	Number of Branches/representative offices: <ul style="list-style-type: none"> • Inside of the Country • Outside of the Country 	149 N/A
18	Number of Employees	6721
19	External Auditor	PWC

II. Nature of business

Main / secondary activities:

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 https://profile.lsegissuerservices.com/TBCBankGroup/overview	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		Holding Company
2				
3				
4				

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	No single legal entity or natural person holds more than 10% of JSC TBC Bank shares			
2				
3				
4				
Management Board				
	Name	Position	Date of Birth	Passport Country
1	https://www.tbcbank.ge/web/en/web/guest/supervisory-board			
2				
3				
Supervisory Board				
	Name	Position	Date of Birth	Passport Country
1	https://www.tbcbank.ge/web/en/web/guest/management-of-jsc-tbc-bank			
2				
3				

Is/Are any of your Senior Manager(s) or Ultimate Beneficial Owners PEPs Yes No
 If yes, please provide details

Eran Klein, Independent member of the SB, is a Board member of Privatbank, UA (SOE) (Jun 2019 -).

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	TBC Ecosystem Companies LLC	GE	100%	TBC BANK GROUP PLC
4	Space JSC	GE	100%	TBC BANK GROUP PLC
5	TBC Concept LLC	GE	100%	TBC BANK GROUP PLC
6	TBC Group Support LLC	GE	100%	TBC BANK GROUP PLC
7	Inspired LLC	UZ	51%	TBC BANK GROUP PLC
8	TBC Bank JSC	UZ	100%	TBC BANK GROUP PLC
9	Vendoo LLC (Leasing)	UZ	100%	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	IL	100%	JSC TBC BANK
14	TBC Credit LLC	AZ	100%	JSC TBC BANK
15	TBC Invest International 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 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	DEUTSCHE BANK TRUST COMPANY AMERICAS	USA, NEW-YORK	USD
4	DEUTSHCE BANK AG	GERMANY, FRANKFURT AM MAIN	EUR, JPY
5	JPMORGAN CHASE BANK N.A.	USA, NEW- YORK	USD
6	J.P. MORGAN AG	GERMANY, FRANKFURT AM MAIN	EUR
7	JPMORGAN CHASE BANK N.A.LONDON BRANCH	GREAT BRITIAN, LONDON	EUR, GBP
8	COMMERZBANK AG	GERMANY, FRANKFURT AM MAIN	EUR, USD, GBP, CHF, ILS, CZK, DKK, AED, PLN, AUD, SEK, NOK, CAD, CNH
9	ZAO UNICREDIT BANK	RUSSIA, MOSCOW	RUB
10	PJSC ROSBANK	RUSSIA, MOSCOW	RUB, USD
11	RAIFFEISEN ZENTRALBANK OSTERREICH	AUSTRIA / VIENNA	EUR, USD
12	SOCIETE GENERALE	FRANCE, PARIS	EUR
13	ING BELGIUM NV/SA	BELGIUM, BRUSSELS	EUR, USD
14	CREDIT SUISSE (SCHWEIZ) AG	SWITZERLAND, ZURICH	CHF
15	TURKIYE IS BANKASI A.S.	TURKEY, ISTANBUL	TRY, USD
16	PASHA BANK OJSC	AZERBAIJAN, BAKU	AZN, USD, EUR
17	PROCREDIT BANK	GEORGIA, TBILISI	USD, EUR, RUB
18	CARTU BANK	GEORGIA, TBILISI	USD, GEL
19	BANK OF GEORGIA	GEORGIA, TBILISI	USD, EUR, GEL
20	LIBERTY BANK	GEORGIA, TBILISI	USD, EUR, GEL
21	TERABANK	GEORGIA, TBILISI	GEL, USD, EUR
	Name of LORO Correspondent Banks	Country/City	Currency of Accounts
1	JSC VTB BANK GEORGIA	GEORGIA, TBILISI	USD, EUR, CHF, GEL
2	JSC TERABANK	GEORGIA, TBILISI	USD, EUR, GBP, CHF
3	JSC BASIS BANK	GEORGIA, TBILISI	USD, EUR, CHF, GEL
4	JSC TC ZIRAAT BANK, TBILISI BRANCH	GEORGIA, TBILISI	USD, GEL
5	JSC PROCREDIT BANK	GEORGIA, TBILISI	USD, EUR, GEL
6	JSC CARTU BANK	GEORGIA, TBILISI	USD, EUR, GEL
7	JSC HALYK BANK - GEORGIA	GEORGIA, TBILISI	USD, EUR, GEL
8	JSC PASHA BANK - GEORGIA	GEORGIA, TBILISI	USD, EUR, GBP, GEL, RUR
9	JSC ISBANK – GEORGIA	GEORGIA, TBILISI	USD, GBP, GEL
10	JSC LIBERTY BANK	GEORGIA, TBILISI	USD, EUR, GEL
11	JSC FINCA BANK GEORGIA	GEORGIA, TBILISI	USD, EUR, GEL
12	JSC SILK ROAD BANK	GEORGIA, TBILISI	USD, EUR, GEL
13	JSC CREDO BANK	GEORGIA, TBILISI	GEL, USD, EUR, GBP, RUB
14	TBC BANK - UZ	UZBEKISTAN, TASHKENT	GEL, USD, EUR, GBP, RUB
15	JSC 'ARARAT BANK'	ARMENIA, YEREVAN	GEL, USD, EUR
16	ACBA-CREDIT AGRICOL BANK CJSC	ARMENIA, YEREVAN	GEL, USD
17	JSC 'BANK OF BAKU'	AZERBAIJAN, BAKU	USD, EUR
18	JSC MUGANBANK'	AZERBAIJAN, BAKU	USD, EUR, RUB
19	RABITABANK OJSC	AZERBAIJAN, BAKU	USD, 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	93.92%
Corporate	0.14%
MSME	5.94%

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

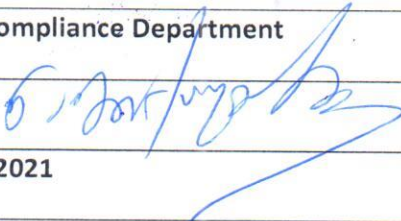
VIII. Governing Laws

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) https://fms.gov.ge/Uploads/files/AML_CFT_Law.pdf		
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 https://www.fms.gov.ge/		
5	Please specify the name of your Supervisory Authority has and provide the link on their web page confirming your registration and/or other relevant information. National Bank of Georgia https://www.nbg.gov.ge		

IX. Documents to be attached with your answers

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

I hereby confirm that the information above is accurate to the best of my knowledge as of 05.08.2021 and I'm authorized to complete the Questionnaire on behalf of JSC TBC BANK

Name: Natia Mikautadze
Title: Head of Compliance Department
Signature: 
Date: 9 August 2021