

| | Pillar 4 quarterly report | |
|---|-----------------------------------|--------------------------|
| 1 | Name of a bank | JSC "VTB Bank (Georgia)" |
| 2 | Chairman of the Supervisory Board | VLADIMIR VERKHOSHINSKY |
| 3 | CEO of a bank | Archil Kontselidze |
| 4 | Bank's web page | www.vtb.ge |

31/12/2018

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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Table 1 **Key metrics**

| N | | T | T-1 | T-2 | T-3 | T-4 |
|----|---|---------------|---------------|---------------|---------------|---------------|
| | Regulatory capital (amounts, GEL) | | | | | |
| | Based on Basel III framework | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 187 074 034 | 187 074 034 | 184 255 785 | 170 274 395 | 160 969 014 |
| 2 | Tier 1 | 198 996 634 | 198 996 634 | 195 961 485 | 182 898 695 | 174 449 514 |
| 3 | Total regulatory capital | 252 100 717 | 252 100 717 | 219 221 448 | 206 157 090 | 198 148 359 |
| | Risk-weighted assets (amounts, GEL) | | | | | |
| 4 | Risk-weighted assets (RWA) (Based on Basel III framework) | 1 435 729 454 | 1 435 729 454 | 1 336 668 934 | 1 316 374 444 | 1 315 637 558 |
| | Capital ratios as a percentage of RWA | | | | | |
| | Based on Basel III framework | | | | | |
| 5 | Common equity Tier 1 ratio (≥ 7.0 %) ** | 12.59% | 13.03% | 13.78% | 12.94% | 12.24% |
| 6 | Tier 1 ratio (≥ 8.5 %) ** | 13.36% | 13.86% | 14.66% | 13.89% | 13.26% |
| 7 | Total regulatory capital ratio (≥ 10.5 %) ** | 17.93% | 17.56% | 16.40% | 15.66% | 15.06% |
| | Income | | | | | |
| 8 | Total Interest Income /Average Annual Assets | 7.68% | 7.56% | 7.48% | 7.57% | 7.88% |
| 9 | Total Interest Expense / Average Annual Assets | 3.86% | 3.90% | 3.87% | 3.84% | 4.19% |
| 10 | Earnings from Operations / Average Annual Assets | 0.63% | 0.60% | 0.98% | 2.54% | 2.57% |
| 11 | Net Interest Margin | 3.79% | 3.66% | 3.61% | 3.73% | 3.68% |
| 12 | Return on Average Assets (ROAA) | 1.98% | 2.38% | 3.30% | 2.41% | 1.57% |
| 13 | Return on Average Equity (ROAE) | 16.25% | 19.84% | 28.40% | 21.65% | 14.60% |
| | Asset Quality | | | | | |
| 14 | Non Performed Loans / Total Loans | 6.05% | 5.47% | 5.24% | 5.82% | 5.86% |
| 15 | LLR/Total Loans | 5.62% | 5.66% | 5.45% | 5.84% | 5.80% |
| 16 | FX Loans/Total Loans | 50.46% | 50.82% | 52.61% | 51.97% | 52.81% |
| 17 | FX Assets/Total Assets | 49.46% | 50.51% | 50.82% | 51.21% | 54.93% |
| 18 | Loan Growth-YTD | 14.67% | 10.83% | 7.45% | -0.79% | 1.18% |
| | Liquidity | | | | | |
| 19 | Liquid Assets/Total Assets | 23.69% | 23.38% | 24.74% | 24.37% | 25.58% |
| 20 | FX Liabilities/Total Liabilities | 60.04% | 59.25% | 59.83% | 60.57% | 63.98% |
| 21 | Current & Demand Deposits/Total Assets | 35.91% | 33.63% | 33.93% | 30.78% | 32.71% |
| | Liquidity Coverage Ratio*** | | | | | |
| 22 | Total HQLA | 369 227 759 | 310 923 623 | 323 900 478 | 411 430 881 | 375 458 885 |
| 23 | Net cash outflow | 337 331 837 | 286 897 014 | 308 607 900 | 331 500 651 | 330 970 292 |
| 24 | LCR ratio (%) | 109.46% | 108.37% | 104.96% | 124.11% | 113.44% |

** These includes Minimum capital requirements (4.5%, 6%, 8%) and Capital Conservation Buffer (2.5%) according to article 8 of the regulation on Capital Adequacy Requirements for Commercial Banks.

*** 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.

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Table 2 **Balance Sheet** *in Lari*

| N | Assets | Reporting Period | | | Respective period of the previous year | | |
|-----|--|------------------|-------------|---------------|--|-------------|---------------|
| | | GEL | FX | Total | GEL | FX | Total |
| 1 | Cash | 29 250 552 | 17 905 301 | 47 155 853 | 33 603 084 | 22 929 127 | 56 532 211 |
| 2 | Due from NBG | 48 528 371 | 159 884 226 | 208 412 597 | 35 362 010 | 133 687 254 | 169 049 264 |
| 3 | Due from Banks | 6 884 426 | 78 454 643 | 85 339 069 | 179 252 | 204 606 917 | 204 786 169 |
| 4 | Dealing Securities | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Investment Securities | 113 512 658 | 0 | 113 512 658 | 120 896 869 | 0 | 120 896 869 |
| 6.1 | Loans | 554 237 087 | 564 541 031 | 1 118 778 118 | 460 432 931 | 515 224 232 | 975 657 163 |
| 6.2 | Less: Loan Loss Reserves | -30 077 020 | -32 780 286 | -62 857 306 | -24 517 988 | -32 084 255 | -56 602 242 |
| 6 | Net Loans | 524 160 067 | 531 760 745 | 1 055 920 813 | 435 914 944 | 483 139 977 | 919 054 921 |
| 7 | Accrued Interest and Dividends Receivable | 6 458 066 | 2 494 060 | 8 952 126 | 5 812 798 | 2 633 184 | 8 445 982 |
| 8 | Other Real Estate Owned & Repossessed Assets | 8 934 731 | 0 | 8 934 731 | 9 621 861 | 0 | 9 621 861 |
| 9 | Equity Investments | 54 000 | 0 | 54 000 | 54 000 | 0 | 54 000 |
| 10 | Fixed Assets and Intangible Assets | 51 496 322 | 0 | 51 496 322 | 42 833 066 | 0 | 42 833 066 |
| 11 | Other Assets | 30 555 332 | 11 693 406 | 42 248 738 | 20 084 271 | 11 566 242 | 31 650 512 |
| 12 | Total assets | 819 834 525 | 802 192 381 | 1 622 026 907 | 704 362 155 | 858 562 701 | 1 562 924 856 |
| | Liabilities | | | | | | |
| 13 | Due to Banks | 29 459 985 | 3 325 167 | 32 785 152 | 26 010 097 | 1 140 883 | 27 150 980 |
| 14 | Current (Accounts) Deposits | 144 021 232 | 142 160 576 | 286 181 808 | 157 705 441 | 109 352 721 | 267 058 162 |
| 15 | Demand Deposits | 195 273 568 | 100 998 518 | 296 272 086 | 165 257 361 | 78 868 756 | 244 126 117 |
| 16 | Time Deposits | 121 568 474 | 348 766 995 | 470 335 469 | 89 221 541 | 335 227 570 | 424 449 111 |
| 17 | Own Debt Securities | | | 0 | | | 0 |
| 18 | Borrowings | 48 330 000 | 173 970 046 | 222 300 046 | 46 799 504 | 299 815 309 | 346 614 813 |
| 19 | Accrued Interest and Dividends Payable | 3 802 261 | 7 359 282 | 11 161 543 | 3 281 898 | 9 764 459 | 13 046 357 |
| 20 | Other Liabilities | 22 947 765 | 8 885 322 | 31 833 087 | 12 720 673 | 5 318 871 | 18 039 544 |
| 21 | Subordinated Debentures | 0 | 63 955 180 | 63 955 180 | 0 | 50 266 684 | 50 266 684 |
| 22 | Total liabilities | 565 403 285 | 849 421 087 | 1 414 824 372 | 500 996 514 | 889 755 253 | 1 390 751 768 |
| | Equity Capital | | | | | | |
| 23 | Common Stock | 209 008 277 | 0 | 209 008 277 | 209 008 277 | 0 | 209 008 277 |
| 24 | Preferred Stock | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | Less: Repurchased Shares | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | Share Premium | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | General Reserves | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | Retained Earnings | -11 632 761 | 0 | -11 632 761 | -39 909 913 | 0 | -39 909 913 |
| 29 | Asset Revaluation Reserves | 9 827 019 | 0 | 9 827 019 | 3 074 724 | 0 | 3 074 724 |
| 30 | Total Equity Capital | 207 202 535 | 0 | 207 202 535 | 172 173 088 | 0 | 172 173 088 |
| 31 | Total liabilities and Equity Capital | 772 605 820 | 849 421 087 | 1 622 026 907 | 673 169 602 | 889 755 253 | 1 562 924 856 |

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| Income statement | | | | | | | |
|------------------|---|--------------------|-------------------|--|--------------------|-------------------|--------------------|
| N | | Reporting Period | | Respective period of the previous year | | | |
| N | | GEL | FX | Total | GEL | FX | Total |
| | Interest Income | | | | | | |
| 1 | Interest Income from Bank's "Nostro" and Deposit Accounts | 1 861 976 | 2 086 183 | 3 948 159 | 1 508 730 | 2 970 851 | 4 479 581 |
| 2 | Interest Income from Loans | 64 826 130 | 41 327 863 | 106 153 993 | 56 094 368 | 47 745 456 | 103 839 824 |
| 2.1 | from the Interbank Loans | 63 218 | 58 879 | 122 097 | 10 637 | 0 | 10 637 |
| 2.2 | from the Retail or Service Sector Loans | 7 842 741 | 13 858 343 | 21 701 084 | 7 967 104 | 16 819 825 | 24 786 928 |
| 2.3 | from the Energy Sector Loans | 2 205 370 | 1 736 388 | 3 941 758 | 2 222 951 | 1 826 290 | 4 049 241 |
| 2.4 | from the Agriculture and Forestry Sector Loans | 2 390 815 | 2 482 891 | 4 873 705 | 1 667 784 | 3 729 301 | 5 397 085 |
| 2.5 | from the Construction Sector Loans | 402 913 | 2 235 628 | 2 638 541 | 513 158 | 5 293 926 | 5 807 083 |
| 2.6 | from the Mining and Mineral Processing Sector Loans | 2 024 518 | 3 713 384 | 5 737 902 | 1 379 062 | 4 500 464 | 5 879 526 |
| 2.7 | from the Transportation or Communications Sector Loans | 202 295 | 2 454 233 | 2 656 528 | 205 649 | 802 320 | 1 007 968 |
| 2.8 | from Individuals Loans | 47 452 221 | 11 563 703 | 59 015 924 | 40 127 741 | 12 866 692 | 52 994 433 |
| 2.9 | from Other Sectors Loans | 2 242 039 | 3 224 414 | 5 466 453 | 2 000 283 | 1 906 639 | 3 906 922 |
| 3 | Fees/penalties income from loans to customers | | | 0 | | | 0 |
| 4 | Interest and Discount Income from Securities | 7 948 784 | 0 | 7 948 784 | 8 365 696 | 0 | 8 365 696 |
| 5 | Other Interest Income | 227 712 | 612 191 | 839 903 | 118 186 | 522 508 | 640 694 |
| 6 | Total Interest Income | 74 864 602 | 44 026 237 | 118 890 839 | 66 086 980 | 51 238 815 | 117 325 795 |
| | Interest Expense | | | | | | |
| 7 | Interest Paid on Demand Deposits | 9 846 562 | 1 567 874 | 11 414 435 | 18 912 340 | 3 046 708 | 21 959 048 |
| 8 | Interest Paid on Time Deposits | 20 266 675 | 10 572 511 | 30 839 187 | 10 341 956 | 11 286 346 | 21 628 302 |
| 9 | Interest Paid on Banks Deposits | 790 109 | 338 302 | 1 128 411 | 687 219 | 122 751 | 809 970 |
| 10 | Interest Paid on Own Debt Securities | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | Interest Paid on Other Borrowings | 2 121 330 | 14 094 629 | 16 215 959 | 2 369 882 | 15 158 396 | 17 528 278 |
| 12 | Other Interest Expenses | 269 726 | 79 346 | 349 072 | 524 175 | 12 924 | 537 099 |
| 13 | Total Interest Expense | 33 294 402 | 26 652 662 | 59 947 064 | 32 835 572 | 29 627 125 | 62 462 697 |
| 14 | Net Interest Income | 41 570 199 | 17 373 575 | 58 943 774 | 33 251 408 | 21 611 690 | 54 863 098 |
| | Non-Interest Income | | | | | | |
| 15 | Net Fee and Commission Income | 17 984 231 | 896 425 | 18 880 655 | 15 157 065 | 1 468 105 | 16 625 170 |
| 15.1 | Fee and Commission Income | 19 899 794 | 6 580 397 | 26 480 191 | 16 956 514 | 6 282 357 | 23 238 871 |
| 15.2 | Fee and Commission Expense | 1 915 563 | 5 683 972 | 7 599 535 | 1 799 449 | 4 814 253 | 6 613 702 |
| 16 | Dividend Income | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | Gain (Loss) from Dealing Securities | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | Gain (Loss) from Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | Gain (Loss) from Foreign Exchange Trading | -8 415 743 | 0 | -8 415 743 | 16 131 272 | 0 | 16 131 272 |
| 20 | Gain (Loss) from Foreign Exchange Translation | 23 304 576 | 0 | 23 304 576 | -3 785 426 | 0 | -3 785 426 |
| 21 | Gain (Loss) on Sales of Fixed Assets | 5 207 520 | 0 | 5 207 520 | 20 675 | 0 | 20 675 |
| 22 | Non-Interest Income from other Banking Operations | 806 132 | 0 | 806 132 | 425 919 | 0 | 425 919 |
| 23 | Other Non-Interest Income | 3 955 202 | 1 787 809 | 5 743 011 | 5 122 081 | 2 055 174 | 7 177 255 |
| 24 | Total Non-Interest Income | 42 841 917 | 2 684 234 | 45 526 151 | 33 071 586 | 3 523 279 | 36 594 865 |
| | Non-Interest Expenses | | | | | | |
| 25 | Non-Interest Expenses from other Banking Operations | 5 206 089 | 2 249 646 | 7 455 734 | 4 095 213 | 2 001 270 | 6 096 483 |
| 26 | Bank Development, Consultation and Marketing Expenses | 6 079 410 | 1 121 388 | 7 200 798 | 4 944 572 | 735 221 | 5 679 793 |
| 27 | Personnel Expenses | 38 973 427 | 0 | 38 973 427 | 33 881 485 | 0 | 33 881 485 |
| 28 | Operating Costs of Fixed Assets | 799 921 | 0 | 799 921 | 762 989 | 0 | 762 989 |
| 29 | Depreciation Expense | 5 057 308 | 0 | 5 057 308 | 4 840 826 | 0 | 4 840 826 |
| 30 | Other Non-Interest Expenses | 6 497 320 | 121 739 | 6 619 059 | 5 591 507 | 121 914 | 5 713 421 |
| 31 | Total Non-Interest Expenses | 62 613 475 | 3 492 773 | 66 106 247 | 54 116 592 | 2 858 405 | 56 974 998 |
| 32 | Net Non-Interest Income | -19 771 557 | -808 539 | -20 580 096 | -21 045 006 | 664 873 | -20 380 133 |
| 33 | Net Income before Provisions | 21 798 642 | 16 565 036 | 38 363 678 | 12 206 402 | 22 276 563 | 34 482 965 |
| 34 | Loan Loss Reserve | 14 116 022 | 0 | 14 116 022 | -3 917 318 | 0 | -3 917 318 |
| 35 | Provision for Possible Losses on Investments and Securities | 200 000 | 0 | 200 000 | 25 000 | 0 | 25 000 |
| 36 | Provision for Possible Losses on Other Assets | -10 949 136 | 0 | -10 949 136 | 12 259 258 | 0 | 12 259 258 |
| 37 | Total Provisions for Possible Losses | 3 366 886 | 0 | 3 366 886 | 8 366 940 | 0 | 8 366 940 |
| 38 | Net Income before Taxes and Extraordinary Items | 18 431 756 | 16 565 036 | 34 996 792 | 3 839 462 | 22 276 563 | 26 116 025 |
| 39 | Taxation | | 0 | 4 261 838 | 2 665 878 | 0 | 2 665 878 |
| 40 | Net Income after Taxation | 14 169 918 | 16 565 036 | 30 734 954 | 1 173 584 | 22 276 563 | 23 450 147 |
| 41 | Extraordinary Items | | | 0 | | | 0 |
| 42 | Net Income | 14 169 918 | 16 565 036 | 30 734 954 | 1 173 584 | 22 276 563 | 23 450 147 |

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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 | 79 771 044 | 78 434 420 | 158 205 464 | 68 348 802 | 60 498 489 | 128 847 291 |
| 1.1 | Guarantees Issued | 42 884 849 | 38 412 307 | 81 297 156 | 29 953 543 | 38 198 855 | 68 152 398 |
| 1.2 | Letters of credit Issued | 0 | 5 607 107 | 5 607 107 | 0 | 1 704 760 | 1 704 760 |
| 1.3 | Undrawn loan commitments | 36 886 195 | 34 415 006 | 71 301 201 | 38 395 259 | 20 594 874 | 58 990 133 |
| 1.4 | Other Contingent Liabilities | 0 | 0 | 0 | 101 800 | 0 | 101 800 |
| 2 | Guarantees received as security for liabilities of the bank | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Assets pledged as security for liabilities of the bank | 54 268 498 | 0 | 54 268 498 | 49 058 599 | 0 | 49 058 599 |
| 3.1 | Financial assets of the bank | 54 268 498 | 0 | 54 268 498 | 49 058 599 | 0 | 49 058 599 |
| 3.2 | Non-financial assets of the bank | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Guarantees received as security for receivables of the bank | 582 696 993 | 29 925 521 683 | 30 508 218 676 | 359 954 523 | 24 349 603 090 | 24 709 557 613 |
| 4.1 | Surety, joint liability | 582 696 993 | 29 847 015 082 | 30 429 712 075 | 359 954 523 | 24 338 072 389 | 24 698 026 912 |
| 4.2 | Guarantees | 0 | 78 506 601 | 78 506 601 | 0 | 11 530 701 | 11 530 701 |
| 5 | Assets pledged as security for receivables of the bank | 161 664 947 | 4 024 762 949 | 4 186 427 896 | 73 845 922 | 3 178 734 030 | 3 252 579 953 |
| 5.1 | Cash | 16 968 081 | 50 041 357 | 67 009 438 | 19 648 827 | 96 678 804 | 116 327 631 |
| 5.2 | Precious metals and stones | 1 | 18 086 433 | 18 086 434 | 1 | 17 946 645 | 17 946 646 |
| 5.3 | Real Estate: | 128 496 473 | 3 020 943 862 | 3 149 440 335 | 37 720 341 | 2 623 354 141 | 2 661 074 482 |
| 5.3.1 | Residential Property | 6 588 893 | 1 072 188 888 | 1 078 777 782 | 6 721 360 | 869 060 350 | 875 781 710 |
| 5.3.2 | Commercial Property | 28 590 778 | 1 147 713 893 | 1 176 304 671 | 23 590 784 | 1 063 029 771 | 1 086 620 555 |
| 5.3.3 | Complex Real Estate | 0 | 31 766 381 | 31 766 381 | 0 | 36 761 761 | 36 761 761 |
| 5.3.4 | Land Parcel | 7 254 257 | 364 013 822 | 371 268 079 | 7 364 653 | 288 506 865 | 295 871 518 |
| 5.3.5 | Other | 86 062 545 | 405 260 877 | 491 323 422 | 43 544 | 365 995 393 | 366 038 937 |
| 5.4 | Movable Property | 13 056 230 | 306 733 550 | 319 789 779 | 13 295 938 | 252 795 733 | 266 091 671 |
| 5.5 | Shares Pledged | 10 | 498 181 893 | 498 181 903 | 0 | 69 141 714 | 69 141 714 |
| 5.6 | Securities | 0 | 55 577 318 | 55 577 318 | 79 173 | 45 499 367 | 45 578 540 |
| 5.7 | Other | 3 144 153 | 75 198 535 | 78 342 688 | 3 101 643 | 73 317 626 | 76 419 269 |
| 6 | Derivatives | 20 500 610 | 265 097 727 | 285 598 337 | 0 | 281 852 255 | 281 852 255 |
| 6.1 | Receivables through FX contracts (except options) | 463 350 | 143 152 158 | 143 615 508 | 0 | 141 642 393 | 141 642 393 |
| 6.2 | Payables through FX contracts (except options) | 20 037 260 | 121 945 569 | 141 982 829 | 0 | 140 209 862 | 140 209 862 |
| 6.3 | Principal of interest rate contracts (except options) | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.4 | Options sold | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.5 | Options purchased | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.6 | Nominal value of potential receivables through other derivatives | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.7 | Nominal value of potential payables through other derivatives | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | Receivables not recognized on-balance | 10 807 917 | 12 074 735 | 22 882 653 | 13 482 093 | 11 994 451 | 25 476 544 |
| 7.1 | Principal of receivables derecognized during last 3 month | 2 581 504 | 297 598 | 2 879 102 | 4 330 | 1 563 | 5 893 |
| 7.2 | Interest and penalty receivable not recognized on-balance or derecognized during last 3 month | 8 532 | 4 | 8 536 | 54 | 0 | 54 |
| 7.3 | Principal of receivables derecognized during 5 years month (including last 3 month) | 6 927 432 | 7 088 102 | 14 015 534 | 9 764 411 | 7 196 538 | 16 960 949 |
| 7.4 | Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month) | 3 880 486 | 4 986 633 | 8 867 119 | 3 717 682 | 4 797 913 | 8 515 595 |
| 8 | Non-cancelable operating lease | 10 014 | 5 528 765 | 5 538 779 | 20 070 | 6 932 405 | 6 952 475 |
| 8.1 | Through indefinit term agreement | 0 | 0 | 0 | 0 | 0 | 0 |
| 8.2 | Within one year | 5 104 | 1 201 206 | 1 206 310 | 8 317 | 1 270 575 | 1 278 892 |
| 8.3 | From 1 to 2 years | 793 | 1 168 817 | 1 169 610 | 6 457 | 1 187 810 | 1 194 267 |
| 8.4 | From 2 to 3 years | 793 | 1 123 363 | 1 124 156 | 966 | 1 128 137 | 1 129 103 |
| 8.5 | From 3 to 4 years | 793 | 817 393 | 818 186 | 793 | 1 128 137 | 1 128 930 |
| 8.6 | From 4 to 5 years | 793 | 504 445 | 505 238 | 793 | 908 586 | 909 379 |
| 8.7 | More than 5 years | 1 738 | 713 540 | 715 278 | 2 745 | 1 309 159 | 1 311 904 |
| 9 | Capital expenditure commitment | | | 0 | | | 0 |

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| Table 5 | | Risk Weighted Assets | | in Lari | |
|---------|---|----------------------|---------------|---------|--|
| N | | T | T-1 | | |
| 1 | Risk Weighted Assets for Credit Risk | 1 311 028 430 | 1 248 965 425 | | |
| 1.1 | Balance sheet items | 1 224 061 505 | 1 164 905 463 | | |
| 1.1.1 | Including: amounts below the thresholds for deduction (subject to 250% risk weight) | 3 194 042 | 2 784 202 | | |
| 1.2 | Off-balance sheet items | 79 080 970 | 76 673 609 | | |
| 1.3 | Counterparty credit risk | 7 885 955 | 7 386 353 | | |
| 2 | Risk Weighted Assets for Market Risk | 19 294 610 | 24 849 344 | | |
| 3 | Risk Weighted Assets for Operational Risk | 173 580 254 | 161 914 685 | | |
| 4 | Total Risk Weighted Assets | 1 503 903 294 | 1 435 729 454 | | |

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Table 6 **Information about supervisory board, directorate, beneficiary owners and shareholders**

| Members of Supervisory Board | | |
|---|-----------------------------------|--------|
| 1 | VLADIMIR VERKHOSHINSKY | |
| 2 | ILNAR SHAIMARDANOV | |
| 3 | SERGEY STEPANOV | |
| 4 | MAXIM KONDRATENKO | |
| 5 | MERAB KAKULIA | |
| 6 | GOCHA MATSABERIDZE | |
| Members of Board of Directors | | |
| 1 | Archil Kontselidze | |
| 2 | Mamuka Menteshashvili | |
| 3 | Niko Chkhetiani | |
| 4 | Valerian Gabunia | |
| 5 | Vladimer Robakidze | |
| 6 | Irakli Dolidze | |
| List of Shareholders owning 1% and more of issued capital, indicating Shares | | |
| 1 | JSC VTB Bank | 97.38% |
| 2 | LTD "Lakarpa Enterprises Limited" | 1.47% |
| List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares | | |
| 1 | Russian Federation | 59.34% |

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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 | 47 155 853 | | 47 155 853 |
| 2 | Due from NBG | 208 412 597 | | 208 412 597 |
| 3 | Due from Banks | 85 339 069 | | 85 339 069 |
| 4 | Dealing Securities | 0 | | 0 |
| 5 | Investment Securities | 113 512 658 | | 113 512 658 |
| 6.1 | Loans | 1 118 778 118 | | 1 118 778 118 |
| 6.2 | <i>Less: Loan Loss Reserves</i> | <i>-62 857 306</i> | | <i>-62 857 306</i> |
| 6 | Net Loans | 1 055 920 813 | | 1 055 920 813 |
| 7 | Accrued Interest and Dividends Receivable | 8 952 126 | | 8 952 126 |
| 8 | Other Real Estate Owned & Repossessed Assets | 8 934 731 | | 8 934 731 |
| 9 | Equity Investments | 54 000 | | 54 000 |
| 10 | Fixed Assets and Intangible Assets | 51 496 322 | 8 330 205 | 43 166 117 |
| 11 | Other Assets | 42 248 738 | | 42 248 738 |
| | Total exposures subject to credit risk weighting before adjustments | 1 622 026 907 | 8 330 205 | 1 613 696 702 |

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

| | | |
|-----|--|---------------|
| 1 | Total carrying value of balance sheet items subject to credit risk weighting before adjustments | 1 613 696 702 |
| 2.1 | Nominal values of off-balance sheet items subject to credit risk weighting | 158 107 051 |
| 2.2 | Nominal values of off-balance sheet items subject to counterparty credit risk weighting | 121 945 569 |
| 3 | Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes | 1 893 749 321 |
| 4 | Effect of provisioning rules used for capital adequacy purposes | 19 234 923 |
| 5.1 | Effect of credit conversion factor of off-balance sheet items related to credit risk framework | -67 386 864 |
| 5.2 | Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR) | -114 059 614 |
| 6 | Effect of other adjustments | 300 867 |
| 7 | Total exposures subject to credit risk weighting | 1 731 838 632 |

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Table 9

Regulatory capital

| N | | in Lari |
|----|--|-------------|
| 1 | Common Equity Tier 1 capital before regulatory adjustments | 207 202 535 |
| 2 | Common shares that comply with the criteria for Common Equity Tier 1 | 209 008 277 |
| 3 | Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1 | |
| 4 | Accumulated other comprehensive income | 9 827 019 |
| 5 | Other disclosed reserves | |
| 6 | Retained earnings (loss) | -11 632 761 |
| 7 | Regulatory Adjustments of Common Equity Tier 1 capital | 17 856 357 |
| 8 | Revaluation reserves on assets | 9 827 019 |
| 9 | Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss | |
| 10 | Intangible assets | 8 029 338 |
| 11 | Shortfall of the stock of provisions to the provisions based on the Asset Classification | |
| 12 | Investments in own shares | |
| 13 | Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions | |
| 14 | Cash flow hedge reserve | |
| 15 | Deferred tax assets not subject to the threshold deduction (net of related tax liability) | |
| 16 | Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation | |
| 17 | Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities | |
| 18 | Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit) | |
| 19 | Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit) | |
| 20 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | |
| 21 | The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1 | |
| 22 | Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments | |
| 23 | Common Equity Tier 1 | 189 346 178 |
| 24 | Additional tier 1 capital before regulatory adjustments | 11 576 400 |
| 25 | Instruments that comply with the criteria for Additional tier 1 capital | 11 576 400 |
| 26 | Including: instruments classified as equity under the relevant accounting standards | |
| 27 | Including: instruments classified as liabilities under the relevant accounting standards | 11 576 400 |
| 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 | 11 576 400 |
| 36 | Tier 2 capital before regulatory adjustments | 68 766 635 |
| 37 | Instruments that comply with the criteria for Tier 2 capital | 52 378 780 |
| 38 | Stock surplus (share premium) that meet the criteria for Tier 2 capital | |
| 39 | General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures | 16 387 855 |
| 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 | 68 766 635 |

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Table 9.1 **Capital Adequacy Requirements**

| Minimum Requirements | | Ratios | Amounts (GEL) |
|-------------------------|---|--------|---------------|
| 1 | Pillar 1 Requirements | | |
| 1.1 | Minimum CET1 Requirement | ≥4,5% | 67 675 648 |
| 1.2 | Minimum Tier 1 Requirement | ≥6% | 90 234 198 |
| 1.3 | Minimum Regulatory Capital Requirement | ≥8% | 120 312 263 |
| 2 | Combined Buffer | | |
| 2.1 | Capital Conservation Buffer | ≥2,5% | 37 597 582 |
| 2.2 | Countercyclical Buffer | ≥0% | - |
| 2.3 | Systemic Risk Buffer | ≥0% | - |
| 3 | Pillar 2 Requirements* | | |
| 3.1 | CET1 Pillar 2 Requirement | 1.85% | 27 801 663 |
| 3.2 | Tier 1 Pillar2 Requirement | 2.47% | 37 171 534 |
| 3.3 | Regulatory capital Pillar 2 Requirement | 6.73% | 101 171 514 |
| Existing Ratios/Amounts | | Ratios | Amounts (GEL) |
| 4 | CET1 | 8.85% | 133 074 894 |
| 5 | Tier 1 | 10.97% | 165 003 314 |
| 6 | Total regulatory Capital | 17.23% | 259 081 360 |

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Table 10 Reconciliation of balance sheet to regulatory capital

in Lari

| N | On-balance sheet items per standardized regulatory report | Carrying values as reported in published stand-alone financial statements per local accounting rules | linkage to capital table |
|-------|---|--|--------------------------|
| 1 | Cash | 47 155 853 | |
| 2 | Due from NBG | 208 412 597 | |
| 3 | Due from Banks | 85 339 069 | |
| 4 | Dealing Securities | | |
| 5.1 | Investment Securities | 113 737 658 | |
| 5.2 | Less: Investment Securities Loss Reserves | -225 000 | |
| 5.2.1 | General reserves of Investment Securities | 225 000 | Table 9 (Capital), C46 |
| 5 | Net Investment Securities | 113 512 658 | |
| 6.1 | Loans | 1 118 778 118 | |
| 6.2 | Less: Loan Loss Reserves | -62 857 306 | |
| 6.2.1 | General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures | 16 162 855 | Table 9 (Capital), C46 |
| 6 | Net Loans | 1 055 920 813 | |
| 7 | Accrued Interest and Dividends Receivable | 8 952 126 | |
| 8 | Other Real Estate Owned & Repossessed Assets | 8 934 731 | |
| 9 | Equity Investments | 54 000 | |
| 9.1 | Of which above 10% equity holdings in financial institutions | | |
| 9.2 | Of which significant investments subject to limited recognition | | |
| 9.3 | Of which below 10% equity holdings subject to limited recognition | | |
| 10 | Fixed Assets and Intangible Assets | 51 496 322 | |
| 10.1 | Of which intangible assets | 8 330 205 | Table 9 (Capital), C15 |
| 11 | Other Assets | 42 248 738 | |
| 11.1 | Deferred Tax liabilities relating to temporary differences from Intangible assets | -300 867 | Table 9 (Capital), C15 |
| 12 | Total assets | 1 622 026 907 | |
| 13 | Due to Banks | 32 785 152 | |
| 14 | Current (Accounts) Deposits | 286 181 808 | |
| 15 | Demand Deposits | 296 272 086 | |
| 16 | Time Deposits | 470 335 469 | |
| 17 | Own Debt Securities | 0 | |
| 18 | Borrowings | 222 300 046 | |
| 19 | Accrued Interest and Dividends Payable | 11 161 543 | |
| 20 | Other Liabilities | 31 833 087 | |
| 20.1 | Including reserve amount of off-balance items (the portion that was included in regulatory capital within limits) | 0 | Table 9 (Capital), C46 |
| 21 | Subordinated Debentures | 63 955 180 | |
| 21.1 | Of which tier II capital qualifying instruments | 52 378 780 | Table 9 (Capital), C44 |
| 21.2 | Including: instruments classified as liabilities under the relevant accounting standards | 11 576 400 | Table 9 (Capital), C33 |
| 22 | Total liabilities | 1 414 824 372 | |
| 23 | Common Stock | 209 008 277 | Table 9 (Capital), C7 |
| 24 | Preferred Stock | | |
| 25 | Less: Repurchased Shares | | |
| 26 | Share Premium | | |
| 27 | General Reserves | 0 | |
| 28 | Retained Earnings | -11 632 761 | Table 9 (Capital), C11 |
| 29 | Asset Revaluation Reserves | 9 827 019 | |
| 29.1 | Accumulated other comprehensive income | 9 827 019 | Table 9 (Capital), C9 |
| 29.2 | Revaluation reserves on assets | -9 827 019 | Table 9 (Capital), C13 |
| 30 | Total Equity Capital | 207 202 535 | |

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Table 11 Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

| 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 | 151 683 703 | | 0 | | 0 | | 0 | | 0 | | 159 894 544 | | 0 | | 0 | | 159 894 544 |
| 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 | | - |
| 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 | | 76 235 394 | | 0 | | 9 101 152 | | 0 | | 2 523 | 4 390 081 | 0 | | 0 | | 24 190 258 |
| 7 | Claims or contingent claims on corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 496 881 860 | 66 656 497 | 5 164 635 | 170 094 | 0 | 0 | 571 540 451 |
| 8 | Retail claims or contingent retail claims | 0 | | 0 | | 0 | | 0 | | 251 074 905 | 15 263 494 | 31 765 508 | 357 551 | 119 993 691 | 3 006 133 | 0 | | 416 375 094 |
| 9 | Claims or contingent claims secured by mortgages on residential property | 0 | | 0 | | 160 616 517 | 877 338 | 0 | | 0 | | 0 | | 0 | | 0 | | 56 522 849 |
| 10 | Past due items | 0 | | 0 | | 0 | | 308 838 | | 0 | | 15 883 697 | | 187 416 | | 0 | | 16 319 240 |
| 11 | Items belonging to regulatory high-risk categories | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 12 | Short-term claims on commercial banks and corporates | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 13 | Claims in the form of collective investment undertakings ("CIU") | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | 0 | | - |
| 14 | Other items | 47 155 853 | | 0 | | 0 | | 0 | | 0 | | 106 004 646 | | 0 | | 1 277 617 | | 109 198 688 |
| | Total | 198 839 556 | 0 | 76 235 394 | 0 | 160 616 517 | 877 338 | 9 409 990 | 0 | 251 074 905 | 15 263 494 | 810 432 778 | 71 404 128 | 125 345 743 | 3 175 226 | 1 277 617 | 0 | 1 354 041 124 |

| Credit Risk Mitigation | | Funded Credit Protection | | | | | | | | | | Unfunded Credit Protection | | | | | | | | | | Total Credit Risk Mitigation - On-balance sheet | Total Credit Risk Mitigation - Off-balance sheet | Total Credit Risk Mitigation |
|------------------------|--|---|--|--|--|--|---|-------------------------------------|--|---|--------------------------------------|---|--------------------------------|--|------------------------|------------------|--|---|------------|-----------|------------|---|--|------------------------------|
| | 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 NBSG 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 NBSG to be associated with credit quality step 3 or above under the rules for the risk weighting of short-term exposures | 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 | Central governments or central banks | Regional governments or local authorities | Multilateral development banks | International organizations / institutions | Public sector entities | Commercial banks | Other corporate entities that have a credit assessment, which has been determined by NBSG to be associated with credit quality step 2 or above under the rules for the risk weighting of exposures to corporates | | | | | | | |
| 1 | Claims or contingent claims on central governments or central banks | | 0 | | | | | 0 | | | | | | | | | | | 0 | | 0 | | | |
| 2 | Claims or contingent claims on regional governments or local authorities | | 0 | | | | | 0 | | | | | | | | | | | 0 | | 0 | | | |
| 3 | Claims or contingent claims on public sector entities | | 0 | | | | | 0 | | | | | | | | | | | 0 | | 0 | | | |
| 4 | Claims or contingent claims on multilateral development banks | | 0 | | | | | 0 | | | | | | | | | | | 0 | | 0 | | | |
| 5 | Claims or contingent claims on international organizations/institutions | | 0 | | | | | 0 | | | | | | | | | | | 0 | | 0 | | | |
| 6 | Claims or contingent claims on commercial banks | | 0 | | | | | 0 | | | | | | | | | | | 0 | | 0 | | | |
| 7 | Claims or contingent claims on corporates | | 28 245 750 | | | | | 0 | | | | | | | | | | | 20 717 777 | 7 627 974 | 28 245 750 | | | |
| 8 | Retail claims or contingent retail claims | | 22 639 535 | | | | | 0 | | | | | | | | | | | 21 326 822 | 1 312 713 | 22 639 535 | | | |
| 9 | Claims or contingent claims secured by mortgages on residential property | | 0 | | | | | 0 | | | | | | | | | | | 0 | | 0 | | | |
| 10 | Past due items | | 13 364 | | | | | 0 | | | | | | | | | | | 13 364 | | 13 364 | | | |
| 11 | Items belonging to regulatory high-risk categories | | 0 | | | | | 0 | | | | | | | | | | | 0 | | 0 | | | |
| 12 | Short-term claims on commercial banks and corporates | | 0 | | | | | 0 | | | | | | | | | | | 0 | | 0 | | | |
| 13 | Claims in the form of collective investment undertakings | | 0 | | | | | 0 | | | | | | | | | | | 0 | | 0 | | | |
| 14 | Other items | | 0 | | | | | 0 | | | | | | | | | | | 0 | | 0 | | | |
| Total | | 0 | 50 898 649 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 42 057 963 | 8 840 687 | 50 898 649 | | | |

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Table 13 Standardized approach - Effect of credit risk mitigation

| Standardized approach – Effect of credit risk mitigation | | a | b | c | d | e | f |
|--|--|----------------------------|---|--------------------------------------|-----------------------------------|---------------------------------|--------------------------|
| Asset Classes | | On-balance sheet exposures | Off-balance sheet exposures | | RWA before Credit Risk Mitigation | RWA post Credit Risk Mitigation | RWA Density f=e/(a+c) |
| | | | Off-balance sheet exposures - Nominal value | Off-balance sheet exposures post CCF | | | |
| 1 | Claims or contingent claims on central governments or central banks | 311 578 247 | 0 | 0 | 159 894 544 | 159 894 544 | 51% |
| 2 | Claims or contingent claims on regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0% |
| 3 | Claims or contingent claims on public sector entities | 0 | 0 | 0 | 0 | 0 | 0% |
| 4 | Claims or contingent claims on multilateral development banks | 0 | 0 | 0 | 0 | 0 | 0% |
| 5 | Claims or contingent claims on international organizations/institutions | 0 | 0 | 0 | 0 | 0 | 0% |
| 6 | Claims or contingent claims on commercial banks | 85 339 069 | 8 780 161 | 4 390 081 | 24 190 258 | 24 190 258 | 27% |
| 7 | Claims or contingent claims on corporates | 502 046 496 | 114 619 974 | 66 826 591 | 571 540 451 | 543 294 701 | 96% |
| 8 | Retail claims or contingent retail claims | 402 834 104 | 33 080 557 | 18 626 177 | 416 375 094 | 393 735 558 | 93% |
| 9 | Claims or contingent claims secured by mortgages on residential property | 160 616 517 | 1 626 359 | 877 338 | 56 522 849 | 56 522 849 | 35% |
| 10 | Past due items | 16 379 951 | 0 | 0 | 16 319 240 | 16 305 876 | 100% |
| 11 | Items belonging to regulatory high-risk categories | 0 | 0 | 0 | 0 | 0 | 0% |
| 12 | Short-term claims on commercial banks and corporates | 0 | 0 | 0 | 0 | 0 | 0% |
| 13 | Claims in the form of collective investment undertakings ('CIU') | 0 | 0 | 0 | 0 | 0 | 0% |
| 14 | Other items | 154 438 116 | 0 | 0 | 109 198 688 | 109 198 688 | 71% |
| Total | | 1 633 232 500 | 158 107 051 | 90 720 186 | 1 354 041 124 | 1 303 142 475 | 76% |

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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 | |
| High-quality liquid assets | | | | | | | | | | |
| 1 | Total HQLA | | | | 138 205 793 | 211 330 456 | 349 536 248 | 134 802 387 | 192 902 274 | 327 704 661 |
| Cash outflows | | | | | | | | | | |
| 2 | Retail deposits | 101 480 765 | 320 454 003 | 421 934 768 | 10 081 165 | 29 141 403 | 39 222 568 | 2 497 806 | 7 576 155 | 10 073 961 |
| 3 | Unsecured wholesale funding | 366 439 147 | 481 014 854 | 847 454 001 | 140 065 225 | 104 831 067 | 244 896 292 | 112 579 705 | 82 921 434 | 195 501 139 |
| 4 | Secured wholesale funding | 41 116 315 | - | 41 116 315 | - | - | - | - | - | - |
| 5 | Outflows related to off-balance sheet obligations and net short position of derivative exposures | 75 476 643 | 84 546 677 | 160 023 320 | 14 762 074 | 17 447 070 | 32 209 145 | 5 332 513 | 6 393 393 | 11 725 906 |
| 6 | Other contractual funding obligations | - | - | - | - | - | - | - | - | - |
| 7 | Other contingent funding obligations | 20 892 442 | 10 970 131 | 31 862 573 | 4 617 122 | 4 152 069 | 8 769 191 | 4 617 122 | 4 152 069 | 8 769 191 |
| 8 | TOTAL CASH OUTFLOWS | 605 405 313 | 896 985 665 | 1 502 390 978 | 169 525 586 | 155 571 609 | 325 097 195 | 125 027 146 | 101 043 050 | 226 070 197 |
| Cash inflows | | | | | | | | | | |
| 9 | Secured lending (eg reverse repos) | - | - | - | - | - | - | - | - | - |
| 10 | Inflows from fully performing exposures | 594 280 792 | 619 289 140 | 1 213 569 932 | 15 352 182 | 8 908 178 | 24 260 360 | 18 755 588 | 70 446 510 | 89 202 098 |
| 11 | Other cash inflows | 19 824 155 | 146 441 923 | 166 266 078 | 772 400 | - | 772 400 | 772 400 | - | 772 400 |
| 12 | TOTAL CASH INFLOWS | 614 104 947 | 765 731 063 | 1 379 836 009 | 16 124 581 | 8 908 178 | 25 032 760 | 19 527 987 | 70 446 510 | 89 974 498 |
| | | | | | Total value according to NBG's methodology* (with limits) | | | Total value according to Basel methodology (with limits) | | |
| 13 | Total HQLA | | | | 138 205 793 | 211 330 456 | 349 536 248 | 134 802 387 | 192 902 274 | 327 704 661 |
| 14 | Net cash outflow | | | | 153 401 005 | 146 663 431 | 300 064 436 | 105 499 159 | 30 596 540 | 136 095 699 |
| 15 | Liquidity coverage ratio (%) | | | | 90.09% | 144.09% | 116.49% | 127.78% | 630.47% | 240.79% |

* 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.

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Table 15 Counterparty credit risk

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|-----|-------------------------------------|--------------------|------------|------------------|----------|----------|----------|----------|----------|------------------|----------|----------|--|
| | | Nominal amount | Percentage | Exposure value | 0% | 20% | 35% | 50% | 75% | 100% | 150% | 250% | Counterparty Credit Risk Weighted Exposures |
| 1 | FX contracts | 121 945 569 | | 7 885 955 | 0 | 0 | 0 | 0 | 0 | 7 885 955 | 0 | 0 | 7 885 955 |
| 1.1 | Maturity less than 1 year | 31 161 515 | 2.0% | 623 230 | | | | | | 623 230 | | | 623 230 |
| 1.2 | Maturity from 1 year up to 2 years | 0 | 5.0% | 0 | | | | | | 0 | | | 0 |
| 1.3 | Maturity from 2 years up to 3 years | 90 784 054 | 8.0% | 7 262 724 | | | | | | 7 262 724 | | | 7 262 724 |
| 1.4 | Maturity from 3 years up to 4 years | 0 | 11.0% | 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 | 121 945 569 | | 7 885 955 | 0 | 0 | 0 | 0 | 0 | 7 885 955 | 0 | 0 | 7 885 955 |

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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) | 1 641 562 705 |
| 2 | (Asset amounts deducted in determining Tier 1 capital) | (17 856 357) |
| 3 | Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2) | 1 623 706 347 |
| 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 | 7 885 955 |
| 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) | 7 885 955 |
| 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 | 158 107 051 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (67 386 864) |
| 19 | Other off-balance sheet exposures (sum of lines 17 to 18) | 90 720 186 |
| 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 | 200 922 578 |
| 21 | Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b) | 1 722 312 488 |
| Leverage ratio | | |
| 22 | Leverage ratio | 11.7% |
| 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 | |