

Pillar 3 quarterly report		
1	Name of a bank	JSC "VTB Bank (Georgia)"
2	Chairman of the Supervisory Board	Sergey Stepanov
3	CEO of a bank	Archil Kontselidze
4	Bank's web page	https://vtb.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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Table 1

Key metrics

N		2Q-2021	1Q-2021	4Q-2020	3Q-2020	2Q-2020
Regulatory capital (amounts, GEL)						
Based on Basel III framework						
1	CET1 capital	196,878,075	183,116,435	178,354,544	177,838,475	174,379,432
2	Tier1 capital	209,939,175	196,594,235	191,563,844	190,351,775	187,490,932
3	Regulatory capital	310,079,606	299,994,007	292,406,373	267,158,624	264,938,069
4	CET1 capital total requirement	123,190,662	127,004,609	106,415,369	103,144,058	93,529,280
5	Tier1 capital total requirement	164,291,252	169,377,545	141,923,561	137,564,120	124,740,130
6	Regulatory capital total requirement	268,596,006	276,998,298	266,727,867	259,024,062	234,896,765
Total Risk Weighted Assets (amounts, GEL)						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,891,571,719	1,949,330,315	1,876,625,020	1,803,914,696	1,638,200,102
Capital Adequacy Ratios						
Based on Basel III framework *						
8	CET1 capital	10.4%	9.4%	9.5%	9.9%	10.6%
9	Tier1 capital	11.1%	10.1%	10.2%	10.6%	11.4%
10	Regulatory capital	16.4%	15.4%	15.6%	14.8%	16.2%
11	CET1 capital total requirement	6.5%	6.5%	5.7%	5.7%	5.7%
12	Tier1 capital total requirement	8.7%	8.7%	7.6%	7.6%	7.6%
13	Regulatory capital total requirement	14.2%	14.2%	14.2%	14.4%	14.3%
Income						
14	Total Interest Income / Average Annual Assets	8.1%	7.8%	8.3%	7.8%	7.8%
15	Total Interest Expense / Average Annual Assets	4.5%	4.4%	4.5%	4.6%	4.6%
16	Earnings from Operations / Average Annual Assets	2.4%	1.5%	1.1%	0.8%	1.8%
17	Net Interest Margin	3.5%	3.3%	3.5%	3.2%	3.1%
18	Return on Average Assets (ROAA)	1.9%	1.0%	-0.8%	-1.6%	-3.0%
19	Return on Average Equity (ROAE)	18.2%	9.9%	-7.2%	-13.9%	-25.4%
Asset Quality						
20	Non Performed Loans / Total Loans	7.5%	8.1%	8.0%	8.6%	9.1%
21	LLR/Total Loans	7.5%	7.8%	8.0%	8.6%	9.2%
22	FX Loans/Total Loans	41.3%	44.0%	43.1%	48.2%	48.5%
23	FX Assets/Total Assets	42.6%	47.7%	46.5%	48.5%	46.0%
24	Loan Growth-YTD	6.2%	3.3%	20.8%	15.8%	4.7%
Liquidity						
25	Liquid Assets/Total Assets	20.0%	23.9%	24.4%	25.3%	26.0%
26	FX Liabilities/Total Liabilities	52.0%	55.6%	57.9%	58.3%	56.5%
27	Current & Demand Deposits/Total Assets	30.2%	31.3%	32.4%	36.5%	33.5%
Liquidity Coverage Ratio***						
28	Total HQLA	409,907,130	558,437,100	509,463,736	502,103,861	469,207,489
29	Net cash outflow	333,942,044	353,664,909	363,044,298	398,185,241	330,769,494
30	LCR ratio (%)	123%	156%	140%	126%	142%
Net Stable Funding Ratio						
31	Available stable funding	1,301,273,111	1,337,970,709	1,274,570,798	1,213,977,180	1,131,881,468
32	Required stable funding	1,079,281,660	1,068,061,310	1,034,465,701	979,517,698	884,605,375
33	Net stable funding ratio (%)	121%	125%	123%	124%	128%

* 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.

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Table 2

Balance Sheet

in Lari

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	Assets						
1	Cash	32,703,154	28,131,860	60,835,014	30,496,950	33,188,898	63,685,848
2	Due from NBG	24,034,376	218,349,133	242,383,509	50,041,557	215,063,368	265,104,925
3	Due from Banks	96,012	52,080,913	52,176,925	85,398	28,160,935	28,246,333
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	164,707,584	0	164,707,584	176,054,670	0	176,054,670
6.1	Loans	878,882,254	618,485,148	1,497,367,402	629,469,297	593,481,181	1,222,950,478
6.2	Less: Loan Loss Reserves	-60,383,646	-52,248,994	-112,632,641	-50,930,609	-61,538,900	-112,469,509
6	Net Loans	818,498,608	566,236,154	1,384,734,762	578,538,688	531,942,281	1,110,480,969
7	Accrued Interest and Dividends Receivable	18,708,292	6,109,960	24,818,252	20,720,060	7,215,531	27,935,591
8	Other Real Estate Owned & Repossessed Assets	19,439,190	X	19,439,190	9,570,309	X	9,570,309
9	Equity Investments	54,000	0	54,000	54,000	0	54,000
10	Fixed Assets and Intangible Assets	66,461,150	X	66,461,150	61,130,760	X	61,130,760
11	Other Assets	37,152,963	6,964,565	44,117,528	34,538,732	3,105,268	37,644,000
12	Total assets	1,181,855,329	877,872,585	2,059,727,914	961,231,124	818,676,281	1,779,907,405
	Liabilities						
13	Due to Banks	2,849,554	14,367,030	17,216,584	2,135,444	11,902,329	14,037,773
14	Current (Accounts) Deposits	184,052,401	237,038,942	421,091,343	205,656,917	163,415,095	369,072,012
15	Demand Deposits	122,559,326	78,180,457	200,739,783	141,909,596	85,372,207	227,281,803
16	Time Deposits	401,759,384	472,453,246	874,212,630	234,603,115	449,206,801	683,809,916
17	Own Debt Securities			0			0
18	Borrowings	147,809,580	39,810,146	187,619,726	85,000,000	92,620,283	177,620,283
19	Accrued Interest and Dividends Payable	7,590,312	5,301,016	12,891,328	6,040,387	6,361,829	12,402,216
20	Other Liabilities	13,175,396	15,348,081	28,523,477	13,930,124	14,553,572	28,483,696
21	Subordinated Debentures	0	91,984,068	91,984,068	0	72,436,020	72,436,020
22	Total liabilities	879,795,953	954,482,987	1,834,278,940	689,275,583	895,868,136	1,585,143,719
	Equity Capital						
23	Common Stock	209,008,277	X	209,008,277	209,008,277	X	209,008,277
24	Preferred Stock	0	X	0	0	X	0
25	Less: Repurchased Shares	0	X	0	0	X	0
26	Share Premium	0	X	0	0	X	0
27	General Reserves	0	X	0	0	X	0
28	Retained Earnings	6,952,861	X	6,952,861	-23,841,644	X	-23,841,644
29	Asset Revaluation Reserves	9,487,836	X	9,487,836	9,597,053	X	9,597,053
30	Total Equity Capital	225,448,974	X	225,448,974	194,763,686	X	194,763,686
31	Total liabilities and Equity Capital	1,105,244,927	954,482,987	2,059,727,914	884,039,269	895,868,136	1,779,907,405

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N	N	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest Income	1,590,223	(420,630)	1,169,593	1,166,743	187,837	1,354,580
2	Interest Income from Bank's "Nostro" and Deposit Accounts	53,462,517	20,534,725	73,997,242	39,726,168	18,451,300	58,177,468
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	697,991	652,143	1,350,134	447,578	496,679	944,256
2.3	from the Energy Sector Loans	7,538	115,907	123,444	20,306	62,676	82,981
2.4	from the Agriculture and Forestry Sector Loans	436,251	31,029	467,279	297,055	36,986	334,040
2.5	from the Construction Sector Loans	34,299	82,243	116,541	9,464	59,076	68,540
2.6	from the Mining and Mineral Processing Sector Loans	103,819	139,075	242,894	(60,882)	(55,873)	(116,755)
2.7	from the Transportation or Communications Sector Loans	12,486	26,789	39,275	18,837	43,085	61,922
2.8	from Individuals Loans	32,881,048	4,222,150	37,103,198	24,838,937	4,646,781	29,485,718
2.9	from Other Sectors Loans	19,289,086	15,265,390	34,554,476	14,154,874	13,161,891	27,316,765
3	Fees/penalties income from loans to customers	-	-	-	-	-	-
4	Interest and Discount Income from Securities	7,651,199	-	7,651,199	6,171,600	-	6,171,600
5	Other Interest Income	1,118,985	-	1,118,985	923,974	1,831	925,805
6	Total Interest Income	63,822,924	20,114,095	83,937,019	47,988,485	18,640,968	66,629,453
7	Interest Expense	8,699,753	1,395,641	10,095,394	9,530,056	1,201,787	10,731,843
8	Interest Paid on Demand Deposits	18,771,357	6,373,650	25,145,007	11,527,699	6,305,150	17,832,849
9	Interest Paid on Banks Deposits	134,189	191,379	325,568	246,773	110,954	357,727
10	Interest Paid on Own Debt Securities	-	-	-	-	-	-
11	Interest Paid on Other Borrowings	5,348,014	5,863,281	11,211,295	3,775,280	6,635,059	10,410,339
12	Other Interest Expenses	249,911	223,923	473,834	204,473	235,538	440,011
13	Total Interest Expense	33,203,224	14,047,874	47,251,098	25,284,281	14,488,488	39,772,769
14	Net Interest Income	30,619,700	6,066,221	36,685,921	22,704,204	4,152,480	26,856,684
15	Non-Interest Income	6,443,166	1,449,122	7,892,288	4,935,101	792,447	5,727,548
15.1	Net Fee and Commission Income	7,564,570	4,012,836	11,577,406	5,756,547	2,903,936	8,660,483
15.2	Fee and Commission Expense	1,121,404	2,563,714	3,685,118	821,446	2,111,489	2,932,935
16	Dividend Income	-	-	-	-	-	-
17	Gain (Loss) from Dealing Securities	-	-	-	-	-	-
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	6,984,260	-	6,984,260	9,792,919	-	9,792,919
20	Gain (Loss) from Foreign Exchange Translation	(1,988,298)	-	(1,988,298)	115,775	-	115,775
21	Gain (Loss) on Sales of Fixed Assets	182,479	-	182,479	(235,904)	-	(235,904)
22	Non-Interest Income from other Banking Operations	71,094	-	71,094	91,409	-	91,409
23	Other Non-Interest Income	1,904,377	582,309	2,486,686	1,096,075	575,161	1,671,236
24	Total Non-Interest Income	13,597,078	2,031,431	15,628,509	15,795,375	1,367,608	17,162,983
25	Non-Interest Expenses	975,361	1,232,094	2,207,455	723,025	890,872	1,613,897
26	Non-Interest Expenses from other Banking Operations	2,977,801	344,355	3,322,156	1,877,240	337,664	2,214,904
27	Bank Development, Consultation and Marketing Expenses	15,481,080	-	15,481,080	17,444,167	-	17,444,167
28	Personnel Expenses	251,577	-	251,577	318,586	-	318,586
29	Operating Costs of Fixed Assets	4,206,406	-	4,206,406	4,171,550	-	4,171,550
30	Depreciation Expense	3,165,766	67,714	3,233,480	3,060,911	67,256	3,128,167
31	Other Non-Interest Expenses	27,057,991	1,644,163	28,702,154	27,595,479	1,295,792	28,891,271
32	Total Non-Interest Expenses	(13,460,913)	387,268	(13,073,645)	(11,800,104)	71,816	(11,728,288)
33	Net Income before Provisions	17,158,787	6,453,489	23,612,276	10,904,100	4,224,296	15,128,396
34	Loan Loss Reserve	1,894,709	X	1,894,709	37,890,502	X	37,890,502
35	Provision for Possible Losses on Investments and Securities	-	X	-	328,000	X	328,000
36	Provision for Possible Losses on Other Assets	423,133	X	423,133	2,559,607	X	2,559,607
37	Total Provisions for Possible Losses	2,317,842	-	2,317,842	40,778,109	-	40,778,109
38	Net Income before Taxes and Extraordinary Items	14,881,432	6,413,002	21,294,434	(29,874,009)	4,224,296	(25,649,713)
39	Taxation	1,828,419	-	1,828,419	445,898	-	445,898
40	Net Income after Taxation	12,953,013	6,413,002	19,366,015	(30,319,907)	4,224,296	(26,095,611)
41	Extraordinary Items	-	-	-	-	-	-
42	Net Income	12,953,013	6,413,002	19,366,015	(30,319,907)	4,224,296	(26,095,611)

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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	44,351,191	343,449,427	387,800,618	65,115,437	105,788,939	170,904,376
1.1	Guarantees Issued	44,351,191	37,295,364	81,646,555	26,619,194	53,360,480	79,979,674
1.2	Letters of credit Issued	0	1,635,685	1,635,685	0	0	0
1.3	Undrawn loan commitments	0	304,518,378	304,518,378	38,496,243	52,428,459	90,924,702
1.4	Other Contingent Liabilities	0	0	0	0	0	0
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	162,089,000	0	162,089,000	95,085,000	0	95,085,000
3.1	Financial assets of the bank	162,089,000	0	162,089,000	95,085,000	0	95,085,000
3.2	Non-financial assets of the bank	0	0	0	0	0	0
4	Guarantees received as security for receivables of the bank	301,157,064	37,954,021,570	38,255,178,634	262,969,892	34,502,615,480	34,765,585,372
4.1	Surety, joint liability	301,157,064	37,878,163,824	38,179,320,888	262,969,892	34,418,801,104	34,681,770,996
4.2	Guarantees	0	75,857,746	75,857,746	0	83,814,376	83,814,376
5	Assets pledged as security for receivables of the bank	183,205,729	6,966,186,778	7,149,392,507	145,393,708	5,358,014,208	5,503,407,915
5.1	Cash	10,491,861	50,590,885	61,082,746	9,197,055	31,643,094	40,840,149
5.2	Precious metals and stones	1	28,414,168	28,414,169	1	19,191,543	19,191,544
5.3	Real Estate:	98,053,605	4,504,699,191	4,602,752,796	97,333,612	3,963,629,874	4,060,963,485
5.3.1	Residential Property	6,419,825	1,636,408,041	1,642,827,865	5,914,808	1,288,612,737	1,294,527,545
5.3.2	Commercial Property	30,453,328	1,832,549,800	1,863,003,128	30,453,328	1,627,054,356	1,657,507,684
5.3.3	Complex Real Estate	0	33,458,241	33,458,241	0	39,955,243	39,955,243
5.3.4	Land Parcel	951,659	486,204,222	487,155,881	736,683	510,608,412	511,345,095
5.3.5	Other	60,228,793	516,078,886	576,307,679	60,228,793	497,399,126	557,627,919
5.4	Movable Property	60,139,020	575,582,208	635,721,228	35,456,425	466,296,947	501,753,372
5.5	Shares Pledged	11,161,640	1,079,841,069	1,091,002,708	12	763,899,786	763,899,798
5.6	Securities	0	685,647,858	685,647,858	0	47,749,753	47,749,753
5.7	Other	3,359,603	41,411,400	44,771,003	3,406,603	65,603,212	69,009,815
6	Derivatives	44,351,191	37,295,364	81,646,555	23,868,810	345,056,402	368,925,212
6.1	Receivables through FX contracts (except options)	0	0	0	0	184,071,389	184,071,389
6.2	Payables through FX contracts (except options)	44,351,191	37,295,364	81,646,555	23,868,810	160,985,013	184,853,823
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	17,415,333	11,961,446	29,376,779	12,657,227	10,656,964	23,314,191
7.1	Principal of receivables derecognized during last 3 month	1,128,648	0	1,128,648	61,324	0	61,324
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,441	0	1,441	918	0	918
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	9,951,485	6,969,085	16,920,570	7,150,922	5,801,748	12,952,670
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	7,463,849	4,992,360	12,456,209	5,506,305	4,855,216	10,361,521
8	Non-cancelable operating lease	0	2,275,389	2,275,389	0	3,783,501	3,783,501
8.1	Through indefinit term agreement	0	0	0	0	0	0
8.2	Within one year	0	1,044,986	1,044,986	0	1,284,723	1,284,723
8.3	From 1 to 2 years	0	526,787	526,787	0	1,085,231	1,085,231
8.4	From 2 to 3 years	0	406,674	406,674	0	604,284	604,284
8.5	From 3 to 4 years	0	296,942	296,942	0	482,871	482,871
8.6	From 4 to 5 years	0	0	0	0	326,391	326,391
8.7	More than 5 years	0	0	0	0	0	0
9	Capital expenditure commitment	0	0	0	0	0	0

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Table 5		Risk Weighted Assets		in Lari		
N		2Q-2021	1Q-2021	4Q-2020	3Q-2020	2Q-2020
1	Risk Weighted Assets for Credit Risk	#####	#####	#####	#####	#####
1.1	Balance sheet items *	#####	#####	#####	#####	#####
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	2,467,139	3,950,130	3,910,230	2,318,568	1,549,223
1.2	Off-balance sheet items	110,149,533	121,684,487	116,030,650	126,177,832	87,182,007
1.3	Counterparty credit risk	5,384,003	5,167,228	7,096,160	5,842,394	5,720,523
2	Risk Weighted Assets for Market Risk	15,286,291	13,733,657	15,812,767	15,960,050	15,552,494
3	Risk Weighted Assets for Operational Risk	178,888,377	178,888,377	178,888,377	172,838,251	172,838,251
4	Total Risk Weighted Assets	#####	#####	#####	#####	#####

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

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Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

	Members of Supervisory Board	Independence status
1	Sergey Stepanov	Non-independent chair
2	Ilnar Shaimardanov	Non-independent member
3	Asya Zakharova	Non-independent member
4	Iulia Kopytova	Non-independent member
5	Merab Kakulia	Independent member
6	Gocha Matsaberidze	Independent member
	Members of Board of Directors	Position/Subordinated business units
1	Archil Kontselidze	CEO
2	Mamuka Menteshashvili	CFO
3	Niko Chkhetiani	Chief Risk Officer
4	Valerian Gabunia	Chief Retail Banking Officer
5	Vladimer Robakidze	Chief Corporate Banking Officer
6	Irakli Dolidze	Chief Operating Officer
	List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	VTB Bank (PJSC)	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	60,835,014		60,835,014
2	Due from NBG	242,383,509		242,383,509
3	Due from Banks	52,176,925		52,176,925
4	Dealing Securities	0		0
5	Investment Securities	164,707,584		164,707,584
6.1	Loans	1,497,367,402		1,497,367,402
6.2	Less: Loan Loss Reserves	-112,632,641		-112,632,641
6	Net Loans	1,384,734,762		1,384,734,762
7	Accrued Interest and Dividends Receivable	24,818,252		24,818,252
8	Other Real Estate Owned & Repossessed Assets	19,439,190		19,439,190
9	Equity Investments	54,000		54,000
10	Fixed Assets and Intangible Assets	66,461,150	19,202,119	47,259,031
11	Other Assets	44,117,528		44,117,528
	Total exposures subject to credit risk weighting before adjustments	2,059,727,914	19,202,119	2,040,525,795

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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	2,040,525,795
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	219,864,340
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	166,862,077
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	2,427,252,212
4	Effect of provisioning rules used for capital adequacy purposes	25,619,669
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-98,812,326
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-161,478,074
6	Effect of other adjustments *	16,645,899
7	Total exposures subject to credit risk weighting	2,209,227,380

*Other adjustments include COVID 19 related provisions too. These provisions are deducted from risk weighted balance sheet items. See table "5.RWA"

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Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	225,448,974
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	9,487,836
5	Other disclosed reserves	
6	Retained earnings (loss)	6,952,861
7	Regulatory Adjustments of Common Equity Tier 1 capital	28,570,899
8	Revaluation reserves on assets	9,487,836
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	19,083,063
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	196,878,075
24	Additional tier 1 capital before regulatory adjustments	13,061,100
25	Instruments that comply with the criteria for Additional tier 1 capital	13,061,100
26	Including: instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	13,061,100
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	13,061,100
36	Tier 2 capital before regulatory adjustments	100,140,431
37	Instruments that comply with the criteria for Tier 2 capital	78,922,968
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	21,217,463
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	100,140,431

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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%	85120727
1.2	Minimum Tier 1 Requirement	6.00%	113494303
1.3	Minimum Regulatory Capital Requirement	8.00%	151325737
2	Combined Buffer		
2.1	Capital Conservation Buffer *	0.00%	0
2.2	Countercyclical Buffer	0.00%	0
2.3	Systemic Risk Buffer		0
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	2.01%	38069934
3.2	Tier 1 Pillar2 Requirement	2.69%	50796949
3.3	Regulatory capital Pillar 2 Requirement	6.20%	117270268
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	6.51%	123190662
5	Tier 1	8.69%	164291252
6	Total regulatory Capital	14.20%	268596006

* 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 **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	60,835,014	
2	Due from NBG	242,383,509	
3	Due from Banks	52,176,925	
4	Dealing Securities		
5.1	Investment Securities	165,379,584	
5.2	Less: Investment Securities Loss Reserves	-672,000	
5.2.1	General reserves of Investment Securities	672,000	Table 9 (Capital), C46
5	Net Investment Securities	164,707,584	
6.1	Loans	1,497,367,402	
6.2	Less: Loan Loss Reserves	-112,632,641	
6.2.1	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	20,545,463	Table 9 (Capital), C46
6.2.1	COVID 19 reserves	16,526,843	
6	Net Loans	1,384,734,762	
7	Accrued Interest and Dividends Receivable	24,818,252	
8	Other Real Estate Owned & Repossessed Assets	19,439,190	
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	66,461,150	
10.1	Of which intangible assets	19,202,119	Table 9 (Capital), C15
11	Other Assets	44,117,528	
11.1	Deferred Tax liabilities relating to temporary differences from Intangible assets	-19,056	Table 9 (Capital), C15
12	Total assets	2,059,727,914	
13	Due to Banks	17,216,584	
14	Current (Accounts) Deposits	421,091,343	
15	Demand Deposits	200,739,783	
16	Time Deposits	874,212,630	
17	Own Debt Securities	0	
18	Borrowings	187,619,726	
19	Accrued Interest and Dividends Payable	12,891,328	
20	Other Liabilities	28,523,477	
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	91,984,068	
21.1	Of which tier II capital qualifying instruments	78,922,968	Table 9 (Capital), C44
21.2	Including: instruments classified as liabilities under the relevant accounting standards	13,061,100	Table 9 (Capital), C33
22	Total liabilities	1,834,278,940	
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	6,952,861	Table 9 (Capital), C11
29	Asset Revaluation Reserves	9,487,836	
29.1	Accumulated other comprehensive income	9,487,836	Table 9 (Capital), C9
29.2	Revaluation reserves on assets	-9,487,836	Table 9 (Capital), C13
30	Total Equity Capital	225,448,974	

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

Table 11		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
Risk weights	Exposure classes	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	158,628,906	0	0	0	0	0	0	0	0	0	218,331,655	0	0	0	0	0	218,331,655
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	-
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	-
6	Claims or contingent claims on commercial banks	0	49,569,811	0	0	0	0	1,856,462	0	0	0	727,051,287	3,355,375	7,185,806	63,979	0	0	834,608,647
7	Claims or contingent claims on corporates	0	0	0	0	0	0	0	0	0	0	750,531	3,355,375	7,185,806	63,979	0	0	15,548,130
8	Retail claims or contingent retail claims	0	0	0	0	0	0	0	269,647,776	13,850,507	45,281,445	342,380	112,706,821	4,400,608	0	0	0	433,908,681
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	272,947,848	1,756,483	0	0	0	0	0	0	0	0	0	0	0	96,146,516
10	Fast due items	0	0	0	0	0	0	3,729,372	0	0	0	8,308,246	10,941	0	0	0	0	10,189,344
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	-
13	Claims in the form of collective investment undertakings ("CUI")	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
14	Other items	60,835,014	0	0	0	0	0	0	0	0	0	144,962,467	0	0	0	986,855	0	147,429,605
Total		219,463,920	0	49,569,811	0	272,947,848	1,756,483	5,585,854	0	269,647,776	13,850,507	1,144,685,631	100,980,438	119,903,569	4,464,587	986,855	0	1,756,162,078

Table 13 Standardized approach - Effect of credit risk mitigation

	a	b	c		d	e
			Off-balance sheet exposures	Off-balance sheet exposures post CCF		
	On-balance sheet exposures	Off-balance sheet exposures - Nominal value			RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation
Asset Classes						
1 Claims or contingent claims on central governments or central banks	376,960,561	0	0	0	218,331,655	218,331,655
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	52,176,924	7,910,750	3,955,375	15,548,130	15,548,130	15,548,130
7 Claims or contingent claims on corporates	734,237,093	173,876,446	96,746,661	834,608,647	797,659,748	797,659,748
8 Retail claims or contingent retail claims	427,636,042	34,678,856	18,593,495	433,908,681	423,267,056	423,267,056
9 Claims or contingent claims secured by mortgages on residential property	272,947,848	3,398,288	1,756,483	96,146,516	96,146,516	96,146,516
10 Past due items	12,048,559	0	0	10,189,344	10,189,344	10,189,344
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	206,784,336	0	0	147,429,605	147,429,605	147,429,605
Total	2,082,791,363	219,864,340	121,052,015	1,756,162,578	1,708,539,892	1,708,539,892

I	
RWA Density f=e/(a+c)	
	58%
	0%
	0%
	0%
	0%
	28%
	96%
	95%
	35%
	84%
	0%
	0%
	0%
	71%
	78%

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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					149,052,201	344,866,245	493,918,446	145,595,923	297,358,158	442,954,081
Cash outflows											
2	Retail deposits		146,575,474	499,244,664	645,820,137	11,585,468	29,379,540	40,965,008	2,856,635	6,967,671	9,824,306
3	Unsecured wholesale funding		566,347,420	479,037,595	1,045,385,015	151,962,172	143,623,507	295,585,679	121,624,774	115,959,351	237,584,125
4	Secured wholesale funding		130,398,901	-	130,398,901	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures		103,276,200	135,211,385	238,487,586	20,524,472	30,998,059	51,522,531	7,692,857	10,942,150	18,635,007
6	Other contractual funding obligations		-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations		22,417,301	17,020,646	39,437,946	1,535,840	3,941,055	5,476,895	1,535,840	3,941,055	5,476,895
8	TOTAL CASH OUTFLOWS		969,015,296	1,130,514,289	2,099,529,585	185,607,952	207,942,161	393,550,113	133,710,106	137,810,227	271,520,333
Cash inflows											
9	Secured lending (eg reverse repos)		-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures		685,488,023	513,173,825	1,198,661,848	16,441,069	8,001,999	24,443,068	19,897,348	57,484,093	77,381,440
11	Other cash inflows		45,813,890	1,438,414	47,252,304	2,057,721	-	2,057,721	2,057,721	-	2,057,721
12	TOTAL CASH INFLOWS		731,301,913	514,612,239	1,245,914,152	18,498,790	8,001,999	26,500,788	21,955,068	57,484,093	79,439,161
						Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA					149,052,201	344,866,245	493,918,446	145,595,923	297,358,158	442,954,081
14	Net cash outflow					167,109,162	199,940,163	367,049,324	111,755,038	80,326,135	192,081,172
15	Liquidity coverage ratio (%)					89.19%	172.48%	134.56%	130.28%	370.19%	230.61%

* 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	166,862,077		5,384,003	0	0	0	0	0	5,384,003	0	0	5,384,003
1.1	Maturity less than 1 year	131,836,298	2.0%	2,636,726						2,636,726			2,636,726
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	33,959,038	8.0%	2,716,723						2,716,723			2,716,723
1.4	Maturity from 3 years up to 4 years	277,760	11.0%	30,554						30,554			30,554
1.5	Maturity from 4 years up to 5 years	0	14.0%	0						0			0
1.6	Maturity over 5 years	788,981											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	166,862,077		5,384,003	0	0	0	0	0	5,384,003	0	0	5,384,003

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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) *	2,085,466,638
2	(Asset amounts deducted in determining Tier 1 capital)	(28,570,899)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	2,056,895,740
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	5,384,003
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)	5,384,003
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	219,864,340
18	(Adjustments for conversion to credit equivalent amounts)	(98,812,325)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	121,052,015
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	209,939,175
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	2,183,331,757
Leverage ratio		
22	Leverage ratio	9.6155%
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

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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:	209,939,175	-	-	266,131,757	476,070,932
2	Regulatory capital	209,939,175			78,922,968	288,862,143
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				187,208,789	187,208,789
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	125,638,659	321,341,135	116,288,234	1,303,519	477,998,795
5	Residents' deposits	88,761,700	266,076,632	78,850,776	1,228,717	413,171,934
6	Non-residents' deposits	36,876,959	55,264,503	37,437,458	74,802	64,826,861
7	Wholesale funding	512,174,936	343,013,870	96,610,092	81,395	347,203,384
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	460,162,881	138,708,802	44,063,467	-	321,467,575
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	52,012,055	204,305,068	52,546,626	81,395	25,735,810
10	Liabilities with matching interdependent assets					-
11	Other liabilities:	11,426,985	12,698,862	6,336,428	6,626,730	-
12	Liabilities related to derivatives		274,572	-	-	-
13	All other liabilities and equity not included in the above categories	11,426,985	12,424,291	6,336,428	6,626,730	-
14	Total available stable funding					1,301,273,111
Required stable funding						
15	Total high-quality liquid assets (HQLA)	418,920,284	147,740,800	-	-	13,172,128
16	Performing loans and securities:	8,452,389	293,503,701	191,126,267	722,006,053	824,922,210
17	Loans and deposits to financial institutions secured by Level 1 HQLA		-	-	-	-
18	Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	3,759,496	1,000,084	23,146,286	710,095	12,997,175
19	Loans to non-financial institutions and retail customers, of which:	4,692,893	268,353,406	149,546,547	543,786,940	673,515,323
20	With a risk weight of less than or equal to 35%					-
21	Residential mortgages, of which:	-	23,338,025	16,481,735	168,823,872	129,645,397
22	With a risk weight of less than or equal to 35%	-	23,338,025	16,481,735	168,823,872	129,645,397
23	Securities that do not qualify as HQLA		812,186	1,951,698	8,685,145	8,764,316
24	Assets with matching interdependent liabilities					-
25	Other assets:	89,407,925	22,857,535	33,713,295	112,916,601	223,167,379
26	Assets related to derivatives		1,363,182	34,584	400,379	1,798,145
27	All other assets not included in the above categories	89,407,925	21,494,354	33,678,711	112,516,222	221,369,234
28	Off-balance sheet items	136,849,908	35,919,265	32,581,798	14,784,833	15,910,327
29	Total required stable funding					1,077,172,044
30	Net stable funding ratio					120.80%

*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 12

Risk classes	Distribution by residual maturity	Responses of On-Balance Items				
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity
1	Claims or contingent claims on central governments or central banks	239,223,209	66,168,756	31,444,801	18,123,794	
2	Claims or contingent claims on regional governments or local authorities					
3	Claims or contingent claims on public sector entities					
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		52,176,924			
7	Claims or contingent claims on corporates	-	239,434,744	318,664,853	177,769,760	8,483,546
8	Retail claims or contingent retail claims	25,361	46,433,329	273,267,560	107,184,422	699,005
9	Claims or contingent claims secured by mortgages on residential property	-	8,111,202	79,949,390	185,286,458	-
10	Past due items*	515	1,709,094	1,381,411	491,171	8,536,459
11	Items belonging to regulatory high-risk categories					
12	Short-term claims on commercial banks and corporates					
13	Claims in the form of collective investment undertakings (CIUs)					
14	Other items		104,225,138	35,579,160	116,210	66,863,828
15	Total	239,248,570	520,550,094	758,505,675	468,480,645	76,006,379
						2,082,791,362

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.

Table 18

On Balance Assets		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					
Risk classes								(g=b-c-d-e)
1	Claims on counterpart claims on central governments or central banks		376862640.7					376,960,560.66
2	Claims on counterpart claims on regional governments or local authorities							-
3	Claims on counterpart claims on public sector entities							-
4	Claims on counterpart claims on multilateral development banks							-
5	Claims on counterpart claims on international organizations/institutions							-
6	Claims on counterpart claims on commercial banks		52176924.34					52,176,924.34
7	Claims on counterpart claims on corporations	5973618.466	719609824.4	34807315.18	12162910.92	-	5,111	731,049,950.79
8	Secured claims on counterpart credit claims	62488150.97	431914251	53115096.32	769607.455	-	1,115,357	431,963,070.75
9	Claims on counterpart claims secured by mortgage on residential property	1056884.24	267796305.3	5417488.225	4801858.381	-	-	268,143,100.95
10	Past due items*	52047660.24	121540.82	48011251.72	0	-	34,601	12,048,599.51
11	Items belonging to regulatory high-risk categories							-
12	Short-term claims on commercial banks and corporations							-
13	Claims in the form of collective investment undertakings (CISs)							-
14	Other items	30914005.81	206338300.2	11379414.3	1040293.307	-	630,304	224,821,106.20
15	Total	148238406.7	2041527894	62911884.37	25619469.19	16,526,844	1,749,491	2,039,727,013.17
16	Of which: loans	117242399.8	149070963	2471378.48	26,526,844	-	1,118,468	1,465,709,321.06
17	Of which: securities		169,092,751.3		67,800.9			169,420,733.34

* 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 due is not included in the formula for distinctive double counting.

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Table 19

On Balance Assets	
Sector of repayment source / counterparty type	
1	State, state organizations
2	Financial Institutions
3	Pawn-shops
4	Construction Development, Real Estate Development and other Land Loans
5	Real Estate Management
6	Construction Companies
7	Production and Trade of Construction Materials
8	Trade of Consumer Foods and Goods
9	Production of Consumer Foods and Goods
10	Production and Trade of Durable Goods
11	Production and Trade of Clothes, Shoes and Textiles
12	Trade (Other)
13	Other Production
14	Hotels, Tourism
15	Restaurants
16	Industry
17	Oil Importers, Filling stations, gas stations and Retailers
18	Energy
19	Auto Dealers
20	Health Care
21	Pharmacy
22	Telecommunication
23	Service
24	Agriculture
25	Other
26	Assets on which the Sector of repayment source is not accounted for
27	Other assets
28	Total

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)
210,934	381,142,727	102,320	79,170		-	381,172,171.08
670,139	99,683,255	315,870	914,644		-	99,122,879.60
-	-	-	-		-	-
16,992,385	12,584,981	11,247,706	250,983		-	18,078,677.65
261,244	84,878,868	2,142,640	1,191,188		-	81,806,284.66
331,695	61,656,900	2,882,591	668,598		-	58,437,406.53
40,500	33,572,918	36,085	666,619		-	32,910,714.20
2,468,469	133,802,548	1,365,475	2,550,366		-	132,355,175.00
5,525,030	57,807,347	5,818,521	418,138		-	57,095,718.05
58,254	3,103,204	27,300	60,910		-	3,073,247.58
101,980	744,895	48,848	14,506		-	783,520.70
647,544	63,367,721	284,042	1,211,578		-	62,519,645.33
2,213	7,613,248	1,372	150,656		-	7,463,432.90
14,776,814	38,720,746	5,367,488	567,078		-	47,562,994.24
636,704	10,420,902	357,673	195,270		-	10,504,662.40
198,432	26,862,939	88,678	528,617		-	26,444,076.11
3,411,092	26,810,375	1,949,387	524,055		-	27,748,025.12
139,716	47,527,051	110,848	932,616		-	46,623,302.54
2,920,722	8,537,422	898,910	163,700		-	10,395,533.30
210,585	71,873,569	111,769	1,403,901		-	70,568,484.28
-	4,017,073	115	79,592		-	3,937,365.25
27,168	2,260,458	20,674	28,465		-	2,238,486.54
16,402,101	82,656,574	5,741,425	1,522,413		-	91,794,836.62
3,213,951	110,507,448	1,963,443	1,985,415		-	109,772,540.50
-	1,859,284	3,206	22,699		-	1,833,379.72
43,094,728	463,184,596	30,646,032	8,442,200		1,128,648	467,191,091.08
30,916,007	206,330,806	11,379,414	1,046,293		620,954	224,821,106.20
143258406.7	2041527854	82911834.78	25619668.68	16526844	1749601.17	2,059,727,913.17

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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	113,994,530	671999,997
2	An increase in the reserve for possible losses on assets	14,331,379	0
2.1	As a result of the origination of the new assets	10,378,139	
2.2	As a result of classification of assets as a low quality	3,953,241	
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	15,693,269	0
3.1	As a result of write-off of assets	1,128,648	
3.2	As a result of partial or total payment of standard assets	8,104,173	
3.3	As a result of partial or total payment of adversely classified assets	1,898,725	
3.4	As a result of classification of assets as a high quality	899,385	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	3,443,296	
3.6	As a result of an decrease in "additional general reserves"	219,042	
4	Closing balance	112,632,641	671999,997

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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		
2	Inflows to non-performing portfolios	117562279.7	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	886682.106	
4	Outflows from non-performing portfolios	0	
5	Outflow to stratrat loan portfolio	14126762.33	
6	Outflow to watch loan portfolio	40713.16	
7	Outflow due to loan repayment, partial or total	574756.6214	
8	Outflow due to taking possession of collateral	6690546.055	
9	Outflow due to sale of portfolios	543971.2583	1493416.55
10	Outflows due to write-offs	0	
11	Outflows due to other situations	1128647.52	
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	0	
13	Closing balance	112942999.5	

[illegible]

Table 23

[illegible]

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Table 24

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Loans		Sector of	Gross carrying value					General and Special Reserves					Additional General Reserve	
			Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss		
repayment source														
1	State, state organizations		4,327,968	3,958,471	158,563	159,715	25,338	25,880	181,490	79,170	15,856	47,914	12,669	25,880
2	Financial Institutions		47,798,173	46,378,417	749,618	605,316	10,015	54,808	1,230,514	914,644	74,460	181,595	5,007	54,808
3	Pawn-shops		-	-	-	-	-	-	-	-	-	-	-	-
4	Construction Development, Real Estate Development and other Land Loans		29,541,537	12,549,152	-	586,899	6,842,510	9,562,977	11,498,689	250,983	-	176,070	3,421,255	7,650,381
5	Real Estate Management		83,998,311	64,315,662	19,421,405	85,772	1,409	174,063	3,333,828	1,191,188	1,942,140	25,732	705	174,063
6	Construction Companies		61,546,039	33,804,224	27,410,121	202,167	97,198	32,329	3,551,189	668,598	2,741,012	60,650	48,599	32,329
7	Production and Trade of Construction Materials		33,496,478	33,442,580	13,398	7,302	1,287	31,911	702,704	666,619	1,340	2,191	644	31,911
8	Trade of Consumer Foods and Goods		135,456,861	128,015,739	4,972,653	1,916,759	517,055	34,655	3,915,842	2,550,366	497,265	575,028	258,527	34,655
9	Production of Consumer Foods and Goods		62,775,701	26,711,243	30,539,428	26,079	5,484,393	14,558	6,236,659	418,138	3,053,943	7,824	2,742,197	14,558
10	Production and Trade of Durable Goods		3,112,951	3,045,497	9,200	45,534	-	12,720	88,210	60,910	920	13,660	-	12,720
11	Production and Trade of Clothes, Shoes and Textiles		828,386	725,315	1,091	11,255	90,726	-	63,355	14,506	109	3,376	45,363	-
12	Trade (Other)		63,337,870	62,269,139	421,187	558,504	29,336	59,704	1,495,620	1,211,578	42,119	167,551	14,668	59,704
13	Other Production		7,535,017	7,532,804	-	-	1,682	531	152,028	150,656	-	-	841	531
14	Hotels, Tourism		52,475,028	28,353,884	9,344,330	14,776,798	-	15	5,934,566	567,078	934,433	4,433,039	-	15
15	Restaurants		10,860,555	9,769,023	454,829	461,834	2,459	172,411	552,943	195,270	45,483	138,550	1,230	172,411
16	Industry		26,840,953	26,430,834	211,687	173,725	4,705	20,001	617,295	528,617	21,169	45,155	2,353	20,001
17	Oil Importers,Filling stations,gas stations and Retailers		29,613,861	26,202,769	-	-	2,923,411	487,682	2,473,443	524,055	-	-	1,461,705	487,682
18	Energy		47,356,869	46,634,450	582,703	107,000	21,541	11,175	1,043,464	932,616	56,802	32,100	10,770	11,175
19	Auto Dealers		11,416,393	8,368,739	226,932	2,920,722	-	-	1,062,610	163,700	22,693	876,216	-	-
20	HealthCare		71,342,319	70,827,283	304,450	178,797	8,207	23,581	1,515,670	1,403,901	30,445	53,639	4,104	23,581
21	Pharmacy		3,980,753	3,979,599	1,154	-	-	-	79,707	79,592	115	-	-	-
22	Telecommunication		2,253,394	2,100,992	125,233	27,168	-	-	49,139	28,465	12,523	8,150	-	-
23	Service		97,224,245	76,388,260	4,433,884	15,789,754	101,674	510,674	7,263,839	1,522,413	442,989	4,736,926	50,837	510,674
24	Agriculture		109,401,752	102,877,586	3,310,214	1,927,996	463,865	822,091	3,948,859	1,985,415	331,021	578,399	231,933	822,091
25	Other		1,843,582	1,811,524	32,058	-	-	-	25,904	22,699	3,206	-	-	-
26	Assets on which the Sector of repayment source is not accounted for		499,002,406	428,930,434	26,977,245	19,224,318	3,344,503	20,525,907	39,088,232	8,442,200	2,691,394	5,759,620	1,669,112	20,525,907
27	Total		1,497,367,402	1,255,323,620	129,701,382	59,793,412	19,971,315	32,577,673	96,105,797	24,573,376	12,961,439	17,923,386	9,982,518	30,665,078
														16,526,844

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Table 25

Gross carrying value/nominal value - distribution according to Collateral type		a	b	c	d	e	f	g	h	i
		Secured by deposit	Secured by the state and state institutions	Secured by bank and/or financial institutions	Secured by gold / gold jewelry	Secured by Immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
Loans, corporate debt securities and Off-balance-sheet items										
1	Loans	36,288,735	7,949,625	-	24,744,428	1,057,866,432	8,867,136	51,905,337	87,927,090	221,818,619
2	Corporate debt securities									33,600,000
3	Off-balance-sheet items	18,340,806	-	-	-	113,993,860	42,160	7,252,961	4,221,069	76,284,947
4	Of which: Non-Performing Loans	136,472	-	-	96,039	73,298,296	-	3,677,876	2,875,368	32,258,348
5	Of which: Non-Performing Corporate debt securities									
6	Of which: Non-Performing Off-balance-sheet items	-	-	-	-	632,060	-	-	-	-