

Info

Table N	Content
20	Differences between accounting and regulatory scopes of consolidation
21	Consolidation by entities
22	Information about historical operational losses
23	Operational risks - basic indicator approach
24	Remuneration awarded during the reporting period
25	Special payments
26	Information about deferred and retained remuneration
27	Shares owned by senior management
	Microbanks shall disclose information required by this Annex in annual Pillar 3 reports according to the decree N110/04 of the Governor of the National Bank of Georgia on “Disclosure requirements for microbanks within Pillar 3” .

20. LI3

Microbank:	Microbank MBC			
Date:	12/31/2024			
Table 20	Differences between accounting and regulatory scopes of consolidation			
	a	b	c	d
	Assets (as reported in published IFRS financial statements)	Carrying Values as reported in published IFRS financial statements	Carrying Values per IFRS under scope of regulatory consolidation (stand-alone)	Notes
	Cash and cash equivalents	16,038,844	16,038,844	
	Loans to customers	119,463,636	119,463,636	
	Other assets	713,931	713,931	
	Tax asset	-	-	
	Deferred tax asset	74,000	74,000	
	Intangible assets	658,706	658,706	
	Right-of-use assets	5,101,521	5,101,521	
	Property and equipment	2,950,830	2,950,830	
	Total assets	145,001,468	145,001,468	0
	a	b	c	d
	Liabilities (as reported in published IFRS financial statements)	Carrying Values as reported in published IFRS financial statements	Carrying Values per IFRS under scope of regulatory consolidation (stand-alone)	Notes
	Subordinated borrowings and other	113,705,008	113,705,008	
	Lease liabilities	5,475,099	5,475,099	
	Deferred tax Liability	-	-	
	Tax liability	421,115	421,115	
	Other liabilities	2,159,055	2,159,055	
	Total liabilities	121,760,277	121,760,277	0
	a	b	c	d
	Equity (as reported in published IFRS financial statements)	Carrying Values as reported in published IFRS financial statements	Carrying Values per IFRS under scope of regulatory consolidation (stand-alone)	Notes
	Share capital	2,254,500	2,254,500	
	Share premium	1,136,046	1,136,046	
	Preference shares	6,989,230	6,989,230	
	Operation with Shareholders	-	-	
	Retained earnings	12,861,415	12,861,415	
	Total equity	23,241,191	23,241,191	0

21. LI4

Microbank:	Microbank MBC						
Date:	12/31/2024						
Table 21	Consolidation by entities						
	Name of Entity	Method of Accounting consolidation	Method of regulatory consolidation				Description
			Full Consolidation	Proportional Consolidation	Neither consolidated nor deducted	Deducted	
1	XXX	Full Consolidation				x	
2	XXX	Proportional Consolidation			x		
3	XXX	Not consolidated				x	

22. OR1

Microbank:	Microbank MBC			
Date:		12/31/2024		
Table 22		Information about historical operational losses		
		T	T-1	T-2
1	Total amount of losses	3,096	10,000	0
2	Total amount of losses, exceeding GEL 10,000	0	0	0
3	Number of events with losses exceeding GEL 10,000	0	0	0
4	Total amount of 5 biggest losses	3,096	10,000	0

23. OR2

Microbank:	Microbank MBC					
Date:	12/31/2024					
Table 23	Operational risks - basic indicator approach					
		a	b	c	d	e
		T	T-1	T-2	Average of sums of net interest and net non-interest income during last three years	Risk Weighted asset (RWA)
1	Net interest income	19,907,799	15,010,716	14,411,125		
2	Total Non-Interest Income	154,248	1,795,597	(1,557,119)		
3	less: income (loss) from selling property	(3,378)	441,313	12,006		
4	Total income (1+2-3)	20,065,425	16,365,000	12,842,000	16,424,142	30,795,266

24. Rem1

Microbank:	Microbank MBC				
Date:	12/31/2024				
Table 24 Remuneration awarded during the reporting period					
			Board of Directors	Supervisory Board	Other material risk takers
1	Fixed remuneration	Number of employees	4	3	12
2		Total fixed remuneration (3+5+7)	855,867	10,714	742,736
3		Of which cash-based	855,867	10,714	742,736
4		Of which: deferred			
5		Of which: shares or other share-linked instruments			
6		Of which deferred			
7		Of which other forms			
8		Of which deferred			
9	Variable remuneration	Number of employees	4	3	12
10		Total variable remuneration (11+13+15)	668,557	0	113,966
11		Of which cash-based	668,557	-	113,966
12		Of which: deferred			
13		Of which shares or other share-linked instruments			
14		Of which deferred			
15		Of which other forms			
16	Of which deferred				
17		Total remuneration	1,524,424	10,714	856,702

25. Rem 2

Microbank:	Microbank MBC			
Date:	12/31/2024			
Table 25	Special payments			
		Board of Directors	Supervisory Board	Other material risk takers
Guaranteed bonuses	Number of employees			
	Total amount			
Sign-on awards	Number of employees			
	Total amount:	0	0	0
	Of which cash-based			
	Of which shares			
	Of which share-linked instruments			
Severance payments	Number of employees			
	Total amount:	0	0	0
	Of which cash-based			
	Of which shares			
	Of which share-linked instruments			
	Of which other instruments			

26. Rem 3

Microbank:	Microbank MBC					
Date:	12/31/2024					
Table 26	Information about deferred and retained remuneration					
		a	b	c	d	e
		Total amount of outstanding deferred remuneration	Of which Total amount of outstanding deferred remuneration exposed to ex post explicit and/or implicit adjustment	Total amount of reduction during the year due to ex post explicit adjustments	Total amount of reduction during the year due to ex post implicit adjustments	Total amount of deferred remuneration paid out in the financial year
1	Board of Directors	0	0	0	0	0
2	Cash					
3	Shares					
4	Share-linked instruments					
5	Other					
6	Supervisory Board	0	0	0	0	0
7	Cash					
8	Shares					
9	Share-linked instruments					
10	Other					
11	Other material risk takers	0	0	0	0	0
12	Cash					
13	Shares					
14	Share-linked instruments					
15	Other					
16	Total	0	0	0	0	0

