

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:	12/31/2025			
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	21,650,088	21,650,088	
	Mandatory cash balances in NBG	9,047,722	9,047,722	
	Loans to customers	153,239,058	153,239,058	
	Other assets	1,105,065	1,105,065	
	Deferred tax asset	279,999	279,999	
	Intangible assets	891,169	891,169	
	Right of use assets	4,714,916	4,714,916	
	Property and equipment	2,668,164	2,668,164	
	Total assets	193,596,181	193,596,181	-
	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
	Borrowed funds	88,572,715	88,572,715	
	Customer accounts	3,182,548	3,182,548	
	Subordinated borrowings	5,335,297	5,335,297	
	Debt securities issued by the entity	60,833,825	60,833,825	
	Lease liability	4,901,099	4,901,099	
	Tax payable	200,502	200,502	
	Other liabilities	1,999,346	1,999,346	
	Total liabilities	165,025,332	165,025,332	-
	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	2,313,500	2,313,500	
	Share premium	1,622,663	1,622,663	
	Preference shares	7,209,230	7,209,230	
	Retained earnings	17,425,456	17,425,456	
	Total equity	28,570,849	28,570,849	-

21. LI4

Microbank:	Microbank MBC						
Date:	12/31/2025						
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:		12/31/2025		
Table 22	Information about historical operational losses			
		T	T-1	T-2
1	Total amount of losses	25,590	3,096	10,000
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	25,590	3,096	10,000

23. OR2

Microbank:	Microbank MBC					
Date:	12/31/2025					
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	22,908,452	19,907,799	15,010,716		
2	Total Non-Interest Income	363,527	154,248	1,795,597		
3	less: income (loss) from selling property	81,727	3,378	(441,313)		
4	Total income (1+2-3)	23,353,707	20,065,425	16,365,000	19,928,044	37,365,083

24. Rem1

Microbank:	Microbank MBC				
Date:	12/31/2025				
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	13
2		Total fixed remuneration (3+5+7)	918,367	41,326	750,003
3		Of which cash-based	918,367	41,326	750,003
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			
10		Total variable remuneration (11+13+15)	838,764	0	305,011
11		Of which cash-based	838,764	0	305,011
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	1,757,132	41,326	1,055,014

25. Rem 2

Microbank:	Microbank MBC			
Date:	12/31/2025			
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 other instruments			
Severance payments	Number of employees			
	Total amount:	0	0	0
	Of which cash-based			
	Of which shares			
	Of which other instruments			

26. Rem 3

Microbank:	Microbank MBC				
Date:	12/31/2025				
Table 26	Information about deferred and retained remuneration				
		a	b	c	d
		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
		e			Total amount of deferred remuneration paid out in the financial year
1	Board of Directors	0	0	0	0
2	Cash				
3	Shares				
4	Share-linked instruments				
5	Other				
6	Supervisory Board	0	0	0	0
7	Cash				
8	Shares				
9	Share-linked instruments				
10	Other				
11	Other material risk takers	0	0	0	0
12	Cash				
13	Shares				
14	Share-linked instruments				
15	Other				
16	Total	0	0	0	0

27. REM 4

Microbank: Microbank MBC														
Date: 12/31/2025														
Table 27 Shares owned by senior management														
		Amount of shares at the beginning of the reporting period			Changes during the reporting period						Amount of shares at the end of the reporting period			
		Unvested	Vested	Total (a+b)	Awarded during the period		Vesting	Reduction during the period		Other Changes		Unvested (a+d-g)	Vested (b+e+f-h+i)	Total (k+l)
					Of which: Unvested	Of which: Vested		Unvested	Vested	Purchase	Sell			
Senior management														
1	Total amount:	0	1,017,000	1,017,000	0	50,000	0	0	0	0	0	0	1,078,000	1,078,000
1.1	Gia Petashvili		716,000	716,000								0	716,000	716,000
1.2	Murman Ambroladze		180,000	180,000								0	180,000	180,000
1.3	Eter Chachbas		45,000	45,000			15,000					0	60,000	60,000
1.4	Giorgi Gvatsadze		44,000	44,000			16,000					0	60,000	60,000
1.5	Nino Devdatiani		32,000	32,000			28,000					0	60,000	60,000
			0	0								0	0	0
Other material risk takers												0	0	0
2	Total amount:											0	0	0