	Pillar 3 quarterly report	
1	Name of a microbank	JSC Microbank MBC
2	Chairman of the Supervisory Board	Murman Ambroladze
3	CEO of a microbank	Gia Petriashvili
4	MicroBank's web page	www.mbc.com.ge

Senior management of the Microbank 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 N110/04 of the Governor of the National Bank of Georgia on "Disclosure requirements for Microbanks within Pillar 3" and other relevant decrees and regulations of NBG.

Microbank: JSC Microbank MBC
Date: 9/30/2025

Table 1	Key metrics		*According to IFRS*			
N		3Q-2025	2Q-2025	1Q-2025	4Q-2024	3Q-2024
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	20,502,037	19,856,972	14,860,489	15,238,087	
2	Tier1 capital	27,491,267	26,846,202	21,849,719	22,227,317	
3	Regulatory capital	30,653,737	30,025,950	25,085,563	25,504,200	
4	CET1 capital total requirement	18,082,202	17,237,456	13,799,457	13,442,671	
5	Tier1 capital total requirement	21,335,750	20,293,802	16,626,396	16,170,185	
6	Regulatory capital total requirement	25,660,087	24,356,351	20,383,720	19,795,361	
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	164,736,630	154,751,696	143,136,158	138,101,955	
	Capital Adequacy Ratios					
	Based on Basel III framework	12.45%	12.83%	10.38%	11.03%	
8	CET1 capital	16.69%	17.35%	15.26%	16.09%	
9	Tier1 capital	18.61%	19.40%	17.53%	18.47%	
10	Regulatory capital	10.98%	11.14%	9.64%	9.73%	
11	CET1 capital total requirement	12.95%	13.11%	11.61%	11.71%	
12	Tier1 capital total requirement	15.58%	15.74%	14.24%	14.33%	
13	Regulatory capital total requirement					
	Income					
15	Total Interest Income /Average Annual Assets	23.29%	23.60%	22.71%	21.19%	
16	Total Interest Expense / Average Annual Assets	8.20%	8.30%	8.09%	7.54%	
17	Earnings from Operations / Average Annual Assets	6.10%	10.62%	5.00%	4.78%	
18	Net Interest Margin	15.10%	15.30%	14.62%	13.65%	
19	Return on Average Assets (ROAA)	4.88%	6.90%	1.86%	2.52%	
20	Return on Average Equity (ROAE)	31.29%	44.07%	12.12%	16.27%	
	Asset Quality					
21	Non Performed Loans / Total Loans	4.95%	5.37%	2.75%	2.31%	
22	ECL/Total Loans	1.62%	1.64%	3.02%	2.86%	
24	FX Assets/Total Assets	6.46%	2.39%	2.73%	2.69%	
25	Loan Growth-YTD	22.85%	19.53%	7.21%		
	Liquidity					
26	Liquid Assets/Total Assets	7.29%	5.18%	7.32%	10.88%	
27	FX Liabilities/Total Liabilities	45.52%	41.98%	43.28%	46.18%	
28	Current & Demand Deposits/Total Assets	0.69%	0.56%	0.68%	0.00%	
	Liquidity Coverage Ratio* **					
29	Total HQLA	20,599,426	3,970,310	2,790,989	14,727,500	
30	Net cash outflow	252,584	597,365	492,883	519,753	
31	LCR ratio (%)	8155.49%	664.64%	566.26%	2833.56%	
	Net Stable Funding Ratio					
32	Available stable funding	156,685,295	136,656,826	110,915,817	115,280,041	
33	Required stable funding	127,500,666	121,995,347	107,068,055	114,712,986	
34	Net stable funding ratio (%)	122.89%	112.02%	103.59%	100.49%	

*** LCR calculated according to NBG's methodology which is more focused on local risks than Basel framework. See the table 14. LCR; Microbanks 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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N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	ASSETS						
1	**Cash, Cash balances with National Bank of Georgia and other banks**	15,232,567.50	11,564,026.86	26,796,594.36	0	0	0
1.1	Cash on hand	4,557,601.10	2,537,442.66	7,095,043.76			0
1.2	Casha balances with National bank of Georgia	3,344,298.78		3,344,298.78			0
1.3	Cash balances with other banks	7,330,667.62	9,026,584.20	16,357,251.82			0
2	**Financial assets held for trading**			-			0
2.1	of which:derivatives			-			0
3	**Non-trading financial assets mandatorily at fair value through profit or loss**			-			0
4	**Financial assets designated at fair value through profit or loss**	67,820.51		67,820.51			0
5	**Financial assets at fair value through other comprehensive income**	-	-	-	0	0	0
5.1	Equity instruments			-			0
5.2	Debt securities			-			0
5.3	Loans and advances			-			0
6	**Financial assets at amortised cost**	147,832,073.51	490,064.33	148,322,137.84	0	0	0
6.1	Debt securities			-			0
6.2	Loans and advances	147,832,073.51	490,064.33	148,322,137.84			0
7	**Investments in subsidiaries, joint ventures and associates**			-			0
8	**Non-current assets and disposal groups classified as held for sale**			-			0
9	**Tangible assets**	7,838,763.57	-	7,838,763.57	0	0	0
9.1	Property, Plant and Equipment	7,838,763.57		7,838,763.57			0
9.2	Investment property			-			0
10	**Intangible assets**	638,175.66	-	638,175.66	0	0	0
10.1	Goodwill			-			0
10.2	Other intangible assets	638,175.66		638,175.66			0
11	**Tax assets**	873,100.91	-	873,100.91	0	0	0
11.1	Current tax assets	798,606.46		798,606.46			0
11.2	Deferred tax assets	74,494.45		74,494.45			0
13	**Other assets**	2,372,717.69	16,604.03	2,389,321.72			0
13.1	of which: repossessed collateral	649,051.92		649,051.92			0
13.2	of which: dividends receivable			-			0
14	**TOTAL ASSETS**	174,855,219.35	12,070,695.22	186,925,914.57	0	0	0
	LIABILITIES						
15	**Financial liabilities held for trading**			-			0
15.1	of which:derivatives			-			0
16	**Financial liabilities designated at fair value through profit or loss**			-			0
17	**Financial liabilities measured at amortised cost**	84,065,022.55	65,378,782.38	149,443,804.93	0	0	0
17.1	Deposits	1,261,758.26	1,043,031.02	2,304,789.28			0
17.2	borrowings	27,286,957.48	62,336,948.48	89,623,905.96			0
17.3	Debt securities issued	52,563,328.11		52,563,328.11			0
17.4	Other financial liabilities	2,952,978.70	1,998,802.88	4,951,781.58			0
18	**Provisions**	236,087.23		236,087.23			0
19	**Tax liabilities**	585,000.00	-	585,000.00	0	0	0
19.1	Current tax liabilities	585,000.00		585,000.00			0
19.2	Deferred tax liabilities			-			0
20	**Subordinated liabilities**		5,277,746.71	5,277,746.71			0
21	**Other liabilities**	1,618,453.86	1,635,378.87	3,253,832.73			0
21.1	of which: dividends payable			-			0
22	**TOTAL LIABILITIES**	86,504,563.64	72,291,907.96	158,796,471.60	0	0	0
	Equity						
23	**Ordinary share**	2,254,500.00		2,254,500.00			0
24	**preference share**	6,989,230.00		6,989,230.00			0
25	**Share premium**	1,136,045.86		1,136,045.86			0
26	**(-) Treasury shares**			-			0
27	**Equity instruments issued other than capital**	-	-	-			0
27.1	Equity component of compound financial instruments			-			0
27.2	Other equity instruments issued			-			0
28	**Share-based payment reserve**			-			0
29	**Accumulated other comprehensive income**	-	-	-			0
29.1	revaluation reserve			-			0
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income			-			0
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income			-			0
30	**Retained earnings**	17,749,667.12		17,749,667.12			0
31	**TOTAL EQUITY***	28,129,442.98	-	28,129,442.98	0	0	0
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	114,634,006.62	72,291,907.96	186,925,914.57	0	0	0

*Share capital as defined by the Law on Microbank Activities

Microbank JSC Microbank MBC

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N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	**Interest income**	27,492,438.65	132,524.63	27,624,963.28	-	-	-
1.1	Financial assets held for trading			-			-
1.2	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
1.3	Financial assets designated at fair value through profit or loss			-			-
1.4	Financial assets at fair value through other comprehensive income			-			-
1.5	Financial assets at amortised cost	27,492,438.65	132,524.63	27,624,963.28			-
1.6	Other assets			-			-
2	**(Interest expenses)**	(6,685,923.95)	(3,035,511.41)	(9,721,435.36)	-	-	-
2.1	(Financial liabilities held for trading)			-			-
2.2	(Financial liabilities designated at fair value through profit or loss)			-			-
2.3	(Financial liabilities measured at amortised cost)	(6,685,923.95)	(3,035,511.41)	(9,721,435.36)			-
2.4	(Other liabilities)			-			-
3	**Dividend income**			-			-
4	**Fee and commission income**	1,052,665.84	334.06	1,052,999.90			-
5	**(Fee and commission expenses)**	(537,487.01)	(190,237.07)	(727,724.08)			-
6	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**			-			-
7	**Gains or (-) losses on financial assets and liabilities held for trading, net**			-			-
8	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net**			-			-
9	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**	(2,165,455.60)		(2,165,455.60)			-
10	**Exchange differences [gain or (-) loss], net**			-			-
11	**Gains or (-) losses on derecognition of non-financial assets, net**	13,736.54		13,736.54			-
12	**Other operating income**	505,170.98	22,363.08	527,534.06			-
13	**(Other operating expenses)**			-			-
14	**(Administrative expenses)**	(9,443,247.51)	(468,334.15)	(9,911,581.66)	-	-	-
14.1	(Staff expenses)	(7,704,379.68)	(1,162.50)	(7,705,542.18)			-
14.2	(Other administrative expenses)	(1,738,867.83)	(467,171.65)	(2,206,039.48)			-
15	**(Depreciation and amortisation)**	(1,613,652.74)		(1,613,652.74)			-
16	**Modification gains or (-) losses, net**			-			-
17	**(Provisions or (-) reversal of provisions)**	-	-	-	-	-	-
17.1	(Commitments and guarantees given)			-			-
17.2	(Other provisions)			-			-
18	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	1,490,718.81	-	1,490,718.81	-	-	-
18.1	(Financial assets at fair value through other comprehensive income)			-			-
18.2	(Financial assets at amortised cost)	1,490,718.81		1,490,718.81			-
19	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**			-			-
20	**(Impairment or (-) reversal of impairment on non-financial assets)**	(195,582.79)		(195,582.79)			-
21	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method**			-			-
22	**PROFIT OR (-) LOSS BEFORE TAX**	9,913,381.21	(3,538,860.86)	6,374,520.35	-	-	-
23	**(Tax expense or (-) income**	(585,000.00)		(585,000.00)			-
24	**Profit or (-) loss after tax**	9,328,381.21	(3,538,860.86)	5,789,520.35	-	-	-

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N	Off-balance sheet items	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	**Loan commitments received**			0			0
2	**Guarantees received as security for liabilities of the microbank**			0			0
3	**Guarantees received as security for receivables of the microbank**	10,700,600	0	10,700,600	0	0	0
3.1	Surety, joint liability	10,700,600		10,700,600			0
3.2	Guarantees			0			0
4	**Assets pledged as security for liabilities of the bank**	0	0	0	0	0	0
4.1	Financial assets of the microbank			0			0
4.2	Non-financial assets of the microbank			0			0
5	**Assets pledged as security for receivables of the bank**	731,835,111	16,892,218	748,727,329	0	0	0
5.1	Cash	1,072,492	3,190,282	4,262,774			0
5.2	Precious metals and stones	295,706,151	6,546,148	302,252,300			0
5.3	Real Estate:	295,706,151	6,546,148	302,252,300			0
5.3.1	*Residential Property*	295,706,151	6,546,148	302,252,300			0
5.3.2	*Commercial Property*			0			0
5.3.3	*Complex Real Estate*			0			0
5.3.4	*Land Parcel*			0			0
5.3.5	*Other*			0			0
5.4	Movable Property	139,310,316	609,639	139,919,955			0
5.5	Shares Pledged			0			0
5.6	Securities			0			0
5.7	Other	40,000		40,000			0
6	**Loan commitments given**	494,124		494,124			0
7	**guarantees given**	2,200,000		2,200,000			0
8	**Letters of credit Issued**			0			0
9	**Derivatives**	-62,107,108	61,932,622	-174,486	0	0	0
9.1	Receivables through FX contracts (except options)	-63,053,348	-952,170	-64,005,518			0
9.2	Payables through FX contracts (except options)	946,241	62,884,792	63,831,033			0
9.3	Principal of interest rate contracts (except options)			0			0
9.4	Options sold			0			0
9.5	Options purchased			0			0
9.6	Nominal value of potential receivables through other derivatives			0			0
9.7	Nominal value of potential payables through other derivatives			0			0
10	**Receivables not recognized on-balance**	5,711,166	189,095	5,900,261	0	0	0
10.1	Principal of receivables derecognized during last 3 month	540,187		540,187			0
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	206,328		206,328			0
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	4,089,718	179,783	4,269,502			0
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	1,621,448	9,312	1,630,760			0
11	**Capital expenditure commitment**			0			0

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Table 5 **Risk Weighted Assets** *in Lari*

N		3Q-2025	2Q-2025	1Q-2025	4Q-2024	3Q-2024
1	Risk Weighted Assets for Credit Risk	132,193,452	121,921,057	109,379,909	105,875,333	0
1.1	Balance sheet items	130,686,689	120,566,222	107,921,342	103,705,485	
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	74,494	74,494	90,731	90,731	
1.2	Off-balance sheet items	1,119,765	1,117,364	1,117,401	1,115,558	
1.3	Counterparty credit risk	386,998	237,471	341,166	1,054,290	
2	Risk Weighted Assets for Market Risk	1,747,913	2,035,373	2,960,982	1,164,991	
3	Risk Weighted Assets for Operational Risk	30,795,266	30,795,266	30,795,266	31,061,631	
4	**Total Risk Weighted Assets**	164,736,630	154,751,696	143,136,158	138,101,955	0

Microbank: JSC Microbank MBC
Date: 9/30/2025

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

	Members of Supervisory Board	Independence status
1	Murman Ambroladze	Independent chair
2	Sofio Tskhvitava	Independent member
3	Valeri Chechelashvili	Independent member
4		
5		
6		
7		
8		
9		
10		
	Members of Board of Directors	**Position/Subordinated business units**
1	Gia Petriashvili	Chief Executive Officer
2	Nino Devdariani	Chief Risk Officer
3	Eteri Chachibaia	Chief Operations Officer
4	Giorgi Gvaladze	Chief Sales Officer – CSO
5		
6		
7		
8		
9		
10		
	List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	Otar Rukhadze	26.52%
2	Taras Nizharadze	18.38%
3	Gia Petriashvili	13.50%
4	Goderdzi Meladze	10.25%
5	Tengiz Maziashvili	9.46%
6	LLC JB	6.40%
7	Murman Ambroladze	4.82%
8	Giorgi Vachnadze	4.50%
9	Giorgi Gotoshia	4.50%
	List of Microbank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Gia Petriashvili	28.21%
2	Otar Rukhadze	16.46%
3	Taras Nizharadze	10.86%
4	Tengiz Maziashvili	9.24%
5	Murman Ambroladze	7.35%
6	Goderdzi Meladze	7.24%
7	Giorgi Gotoshia	6.21%
8	Giorgi Vachnadze	5.26%

Note: Distribution of shares of common stock (voting rights)

1	Gia Petriashvili	31.76%
2	Otar Rukhadze	14.42%
3	Tengiz Maziashvili	9.29%
4	Taras Nizharadze	8.25%
5	Murman Ambroladze	7.98%
6	Goderdzi Meladze	6.65%
7	Giorgi Gotoshia	6.65%
8	Giorgi Vachnadze	5.48%
9	LLC JB	2.66%
10	Eteri Chachibaia	2.00%
11	Giorgi Gvaladze	1.95%
12	Tatia Jajanashvili	1.49%
13	Nino Devdariani	1.42%

Microbank: JSC Microbank MBC
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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 standardazed supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	**Cash, Cash balances with National Bank of Georgia and other banks**	26,796,594.36	-	26,796,594.36
1.1	Cash on hand	7,095,043.76		7,095,043.76
1.2	Casha balances with National bank of Georgia	3,344,298.78		3,344,298.78
1.3	Cash balances with other banks	16,357,251.82		16,357,251.82
2	**Financial assets held for trading**			
2.1	of which:derivatives			
3	**Non-trading financial assets mandatorily at fair value through profit or loss**			
4	**Financial assets designated at fair value through profit or loss**	67,820.51		67,820.51
5	**Financial assets at fair value through other comprehensive income**	-	-	-
5.1	Equity instruments			
5.2	Debt securities			
5.3	Loans and advances			
6	**Financial assets at amortised cost**	148,322,137.84	-	148,322,137.84
6.1	Debt securities			
6.2	Loans and advances	148,322,137.84		148,322,137.84
7	**Investments in subsidiaries, joint ventures and associates**			
8	**Non-current assets and disposal groups classified as held for sale**			
9	**Tangible assets**	7,838,763.57	-	7,838,763.57
9.1	Property, Plant and Equipment	7,838,763.57		7,838,763.57
9.2	Investment property			
10	**Intangible assets**	638,175.66	638,175.66	638,175.66
10.1	Goodwill			
10.2	Other intangible assets	638,175.66	638,175.66	638,175.66
11	**Tax assets**	873,100.91	-	873,100.91
11.1	Current tax assets	798,606.46		798,606.46
11.2	Deferred tax assets	74,494.45		74,494.45
13	**Other assets**	2,389,321.72		2,389,321.72
13.1	of which: repossessed collateral	649,051.92		649,051.92
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	**186,925,915**	**638,176**	**186,925,915**

Microbank: JSC Microbank MBC

Date: 9/30/2025

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

1	**Total carrying value of balance sheet items subject to credit risk weighting before adjustments**	186,925,915
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	2,694,124
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	
3	**Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes**	189,620,038
4	Effect of provisioning rules used for capital adequacy purposes	
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-1,198,825
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	386,998
6	Effect of other adjustments	
7	**Total exposures subject to credit risk weighting**	188,808,211

Microbank: JSC Microbank MBC

Date: 9/30/2025

Table 9

Regulatory capital

N		in Lari
1	**Common Equity Tier 1 capital before regulatory adjustments**	21,140,213
2	Common shares that comply with the criteria for Common Equity Tier 1	2,254,500
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	1,136,046
4	Accumulated other comprehensive income	
5	Other disclosed reserves	3,004,658
6	Retained earnings (loss)	14,745,009
7	**Regulatory Adjustments of Common Equity Tier 1 capital**	712,670
8	Revaluation reserves on assets	
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	638,176
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 microbanks, 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 microbanks, 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	Other deductions	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	74,494
23	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	
24	**Common Equity Tier 1**	20,427,543
25	**Additional tier 1 capital before regulatory adjustments**	6,989,230
26	Instruments that comply with the criteria for Additional tier 1 capital	6,989,230
27	Including:instruments classified as equity under the relevant accounting standards	6,989,230
28	Including: instruments classified as liabilities under the relevant accounting standards	
29	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
30	**Regulatory Adjustments of Additional Tier 1 capital**	0
31	Investments in own Additional Tier 1 instruments	
32	Reciprocal cross-holdings in Additional Tier 1 instruments	
33	Significant investments in the Additional Tier 1 capital (that are not common shares) of microbanks, commercial banks, insurance entities and other financial institutions	
35	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
36	**Additional Tier 1 Capital**	6,989,230
37	**Tier 2 capital before regulatory adjustments**	3,162,470
38	Instruments that comply with the criteria for Tier 2 capital	3,162,470
39	Stock surplus (share premium) that meet the criteria for Tier 2 capital	
40	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	
41	**Regulatory Adjustments of Tier 2 Capital**	0
42	Investments in own shares that meet the criteria for Tier 2 capital	
43	Reciprocal cross-holdings in Tier 2 capital	
44	Significant investments in the Tier 2 capital (that are not common shares) of microbanks, commercial banks, insurance entities and other financial institutions	
46	**Tier 2 Capital**	3,162,470

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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%	7,413,148.36
1.2	Minimum Tier 1 Requirement	6.00%	9,884,197.82
1.3	Minimum Regulatory Capital Requirement	8.00%	13,178,930.42
2	**Combined Buffer**		
2.1	Capital Conservation Buffer	2.50%	4,118,415.76
2.2	Countercyclical Buffer	0.50%	823,683.15
3	**Pillar 2 Requirements**		
3.1	CET1 Pillar 2 Requirement	3.48%	5,726,954.69
3.2	Tier 1 Pillar2 Requirement	3.95%	6,509,453.69
3.3	Regulatory capital Pillar 2 Requirement	4.58%	7,539,057.63
	Total Requirements	**Ratios**	**Amounts (GEL)**
4	CET1	10.98%	18,082,201.96
5	Tier 1	12.95%	21,335,750.41
6	Total regulatory Capital	15.58%	25,660,086.95

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Table 10 **Reconcilation 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 IFRS	linkage to capital table
1	**Cash, Cash balances with National Bank of Georgia and other banks**	26,796,594.36	
1.1	Cash on hand	7,095,043.76	
1.2	Casha balances with National bank of Georgia	3,344,298.78	
1.3	Cash balances with other banks	16,357,251.82	
2	**Financial assets held for trading**		
2.1	of which:derivatives		
3	**Non-trading financial assets mandatorily at fair value through profit or loss**		
4	**Financial assets designated at fair value through profit or loss**	*67,820.51*	
5	**Financial assets at fair value through other comprehensive income**	-	
5.1	Equity instruments		
5.2	Debt securities		
5.3	Loans and advances		
6	**Financial assets at amortised cost**	148,322,137.84	
6.1	Debt securities		
6.2	Loans and advances	*148,322,137.84*	
7	**Investments in subsidiaries, joint ventures and associates**		
8	**Non-current assets and disposal groups classified as held for sale**		
9	**Tangible assets**	7,838,763.57	
9.1	Property, Plant and Equipment	7,838,763.57	
9.2	Investment property		
10	**Intangible assets**	638,175.66	*Table 9 (Capital), N10*
10.1	Goodwill		
10.2	Other intangible assets	638,175.66	
11	**Tax assets**	873,100.91	
11.1	Current tax assets	798,606.46	
11.2	Deferred tax assets	74,494.45	*Table 9 (Capital), N21*
13	**Other assets**	2,389,321.72	
13.1	of which: repossessed collateral	649,051.92	
13.2	of which: dividends receivable		
14	**TOTAL ASSETS**	186,925,914.57	
	LIABILITIES		
15	**Financial liabilities held for trading**		
15.1	of which:derivatives		
16	**Financial liabilities designated at fair value through profit or loss**		
17	**Financial liabilities measured at amortised cost**	149,443,804.93	
17.1	Deposits	2,304,789.28	
17.2	borrowings	89,623,905.96	
17.3	Debt securities issued	52,563,328.11	
17.4	Other financial liabilities	4,951,781.58	
18	**Provisions**	**236,087.23**	
19	**Tax liabilities**	585,000.00	
19.1	Current tax liabilities	585,000.00	
19.2	Deferred tax liabilities		
20	**Subordinated liabilities**	5,277,746.71	
21	**Other liabilities**	3,253,832.73	
21.1	of which: dividends payable		
22	**TOTAL LIABILITIES**	158,796,471.60	
	Equity		
23	**Share capital**	2,254,500.00	*Table 9 (Capital), N2*
24	**preference share**	6,989,230.00	*Table 9 (Capital), N27*
25	**Share premium**	1,136,045.86	*Table 9 (Capital), N3*
26	**(-) Treasury shares**		
27	**Equity instruments issued other than capital**	-	
27.1	Equity component of compound financial instruments		
27.2	Other equity instruments issued		
28	**Share-based payment reserve**		
29	**Accumulated other comprehensive income**	-	
29.1	revaluation reserve		
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income		
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income		
30	**Retained earnings**	17,749,667.12	*Table 9 (Capital), N6*
31	**TOTAL EQUITY**	28,129,442.98	
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	186,925,914.57	

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Table 11

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

		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			3,344,299														668,860
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 and microbanks			7,330,668				9,026,584										5,979,426
7	Claims or contingent claims on corporates																	-
8	Retail claims or contingent retail claims									142,257,931								106,693,448
9	Claims or contingent claims secured by mortgages on residential property																	-
10	Past due items											6,064,207						6,064,207
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 ('CIU')																	-
14	Other items	7,733,219										11,094,512				74,494		11,280,748
	Total	7,733,219	0	10,674,966	0	0	0	9,026,584	0	142,257,931	0	17,158,719	0	0	0	74,494	0	130,686,689

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Table 12 **Credit Risk Mitigation**

in Lari

		Funded Credit Protection										Unfunded Credit Protection									
			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					Standard gold bullion or equivalent			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 NBG to be associated with credit quality step 2 or above under the rules for the risk weighting of exposures to corporates	**Total Credit Risk Mitigation - On-balance sheet**	**Total Credit Risk Mitigation - Off-balance sheet**	**Total Credit Risk Mitigation**
1	Claims or contingent claims on central governments or central banks																				0
2	Claims or contingent claims on regional governments or local authorities																				0
3	Claims or contingent claims on public sector entities																				0
4	Claims or contingent claims on multilateral development banks																				0
5	Claims or contingent claims on international organizations/institutions																				0
6	Claims or contingent claims on commercial banks and microbanks																				0
7	Claims or contingent claims on corporates																				0
8	Retail claims or contingent retail claims																				0
9	Claims or contingent claims secured by mortgages on residential property																				0
10	Past due items																				0
11	Items belonging to regulatory high-risk categories																				0
12	Short-term claims on commercial banks and corporates																				0
13	Claims in the form of collective investment undertakings																				0
14	Other items																				0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Table 13 **Standardized approach - Effect of credit risk mitigation**

		a	b	c	d	e	f
			Off-balance sheet exposures				
	Asset Classes	On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
1	Claims or contingent claims on central governments or central banks						#DIV/0!
2	Claims or contingent claims on regional governments or local authorities						#DIV/0!
3	Claims or contingent claims on public sector entities						#DIV/0!
4	Claims or contingent claims on multilateral development banks						#DIV/0!
5	Claims or contingent claims on international organizations/institutions						#DIV/0!
6	Claims or contingent claims on commercial banks and microbanks						#DIV/0!
7	Claims or contingent claims on corporates						#DIV/0!
8	Retail claims or contingent retail claims						#DIV/0!
9	Claims or contingent claims secured by mortgages on residential property						#DIV/0!
10	Past due items						#DIV/0!
11	Items belonging to regulatory high-risk categories						#DIV/0!
12	Short-term claims on commercial banks and corporates						#DIV/0!
13	Claims in the form of collective investment undertakings (‘CIU’)						#DIV/0!
14	Other items						#DIV/0!
	Total	0	0	0	0	0	#DIV/0!

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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				10,253,379.54	10,346,046.49	20,599,426.03	6,267,010.70	1,319,462.29	7,586,472.99
Cash outflows										
2	Retail deposits									
3	Unsecured wholesale funding				299,122.68	711,211.64	1,010,334.33	64,038.82	742,454.76	806,493.59
4	Secured wholesale funding									
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures									
6	Other contractual funding obligations									
7	Other contingent funding obligations									
8	**TOTAL CASH OUTFLOWS**				299,122.68	711,211.64	1,010,334.33	64,038.82	742,454.76	806,493.59
Cash inflows										
9	Secured lending (eg reverse repos)									
10	Inflows from fully performing exposures				3,236,736.05		3,236,736.05	10,567,403.67	9,026,584.19	19,593,987.86
11	Other cash inflows									
12	**TOTAL CASH INFLOWS**				3,236,736.05		3,236,736.05	10,567,403.67	9,026,584.19	19,593,987.86
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				10,253,380	10,346,046	20,599,426	6,267,011	1,319,462	7,586,473
14	Net cash outflow				74,781	711,212	252,584	16,010	185,614	201,623
15	Liquidity coverage ratio (%)				13711.27%	1454.71%	8155.49%	39145.07%	710.86%	3762.69%

* Microbanks 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 weighted risk exposures

Derivative contracts	Nominal Amount	Current Market Value (CMV)	Collateral Value	Replacement Cost (RC)	Potential Future Exposure (PFE)	Supervisory Alfa Factor (α)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposures
	65,888,066	FALSE	FALSE	FALSE	552,854		773,995	FALSE	FALSE	FALSE	773,995	FALSE	FALSE	FALSE	386,998
Calculated under Standardised Method	65,888,066			0	552,854	1.4	773,995	0	0	0	773,995	0	0	0	386,998
Calculated under Simplified Standardised Method	0			0	0	1.4	-	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	0			0	0	1.4	-	0	0	0	0	0	0	0	0
Contracts with Qualified Central Counterparty						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Central Counterparty						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contract with Commercial Banks						1.4	-								386,998
Calculated under Standardised Method	65,888,065.68	(204,786.90)			552,853.87	1.40	773,995.42				773,995.42				386,998
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Financial Institutions except for Banks						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Corporate Clients						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Contracts with Natural Persons						1.4	-								0
Calculated under Standardised Method						1.4	-								0
Calculated under Simplified Standardised Method						1.4	-								0
Calculated under Original Risk Exposure Method						1.4	-								0
Total	**65,888,066**	**FALSE**	**FALSE**	**FALSE**	**552,854**	1.4	773,995	**FALSE**	**FALSE**	**FALSE**	**773,995**	**FALSE**	**FALSE**	**FALSE**	**386,998**

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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)	186,925,915
2	(Asset amounts deducted in determining Tier 1 capital)	(638,176)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	186,287,739
Derivative exposures		
4	Replacement cost associated with *all* derivatives transactions	FALSE
5	Potential Future Exposure associated with *all* derivatives transactions	552,854
6	Risk positions defined by the Counterparty Credit Risk Regulation	386,997.71
7	Value of collateral received in exchange for derivative instruments	FALSE
8	**Total derivative exposures (sum of lines 4 to 10)**	939,852
Securities financing transaction exposures		
9	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
10	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
11	Counterparty credit risk exposure for SFT assets	
12	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
14	Agent transaction exposures	
14	(Exempted CCP leg of client-cleared SFT exposure)	
15	**Total securities financing transaction exposures (sum of lines 12 to 15a)**	-
Other off-balance sheet exposures		
16	Off-balance sheet exposures at gross notional amount	2,694,124
17	(Adjustments for conversion to credit equivalent amounts)	(1,198,825)
18	**Other off-balance sheet exposures (sum of lines 17 to 18)**	1,495,299
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
19	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
20	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
21	**Tier 1 capital**	27,491,267
22	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	188,722,889
Leverage ratio		
23	**Leverage ratio**	14.57%
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	

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Table 15.2. Counterparty credit risk weighted risk exposures -Credit Valuation Adjustment (CVA)

	Risk Exposure Discounted for Credit Valuation Adjustment	Credit Valuation Adjustment Expense	Written-off Credit Valuation Adjustment Expense	Counterparty Credit Risk Credit Valuation Adjustment risk weighted Risk Exposures
Credit Valuation Adjustment	772,961	1,573	FALSE	19,663
Calculated under Standardised Method	772,961	1,573	0	19,663
Calculated under Simplified Standardised Method	3,684,802	7,508	0	93,855
Calculated under Original Risk Exposure Method	3,761,435	7,667	0	95,839

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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:	30,653,737	-	-	105,496,278	136,150,015
2	*Regulatory capital*	30,653,737				30,653,737
3	*Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year*				105,496,278	105,496,278
4	one year	-	-	10,457,367	-	9,479,301
5	*Residents' deposits*			9,445,816		8,973,525
6	*Non-residents' deposits*			1,011,550		505,775
7	Wholesale funding	-	-	22,111,960	-	11,055,980
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*			1,230,036		615,018
9	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions*			20,881,923		10,440,962
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	17,888,801	-	-	-
12	*Liabilities related to derivatives*		320,403			
13	*All other liabilities and equity not included in the above categories*		17,568,398			
14	**Total available stable funding**					**156,685,295**
	Required stable funding					
15	Total high-quality liquid assets (HQLA)		7,095,044			379,768
16	Performing loans and securities:	-	8,761,898	37,724,553	103,069,536	107,785,667
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*		8,761,898	37,724,553	103,069,536	107,785,667
19	*Loans to non-financial institutions and retail customers, of which:*					
20	*With a risk weight of less than or equal to 35%*					
21	*Residential mortgages, of which:*					
22	*With a risk weight of less than or equal to 35%*					
23	*Securities that do not qualify as HQLA*					
24	Assets with matching interdependent liabilities					
25	Other assets:	-	19,335,231	-	-	19,335,231
26	*Assets related to derivatives*					
27	*All other assets not included in the above categories*		19,335,231			19,335,231
28	Off-balance sheet items					
29	**Total required stable funding**					**127,500,666**
30	**Net stable funding ratio**					**122.89%**

*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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Date: 9/30/2025

Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	**≤ 1 year**	**> 1 year ≤ 5 year**	**> 5 year**	**No stated maturity**	**Total**
1	Claims or contingent claims on central governments or central banks		**3,344,298.78**				**3,344,298.78**
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 and microbanks		**16,357,251.82**				**16,357,251.82**
7	Claims or contingent claims on corporates						**-**
8	Retail claims or contingent retail claims		**40,748,702.50**	**80,409,788.95**	**27,163,646.40**		**148,322,137.84**
9	Claims or contingent claims secured by mortgages on residential property						**-**
10	*Past due items**		**10,902,318.42**				**10,902,318.42**
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 (‘CIU’)						**-**
14	Other items		**8,035,965.18**		**10,866,260.95**		**18,902,226.13**
15	**Total**	**-**	**68,486,218.28**	**80,409,788.95**	**38,029,907.35**	**-**	**186,925,914.57**

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 tems". An overdue loan line is not included in the formula for eliminating double counting.

Microbank: JSC Microbank MBC

Date: 9/30/2025

Table 18

		a	b	c	d	e	f
Risk classes	**On Balance Assets**	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
1	Claims or contingent claims on central governments or central banks						-
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 and microbanks		16357251.82				16,357,251.82
7	Claims or contingent claims on corporates						-
8	Retail claims or contingent retail claims	7464084.286	143305750.8	2447698.456			148,322,136.64
9	Claims or contingent claims secured by mortgages on residential property						-
10	*Past due items**	10902318.42		1594116.141			9,308,202.28
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 ('CIU')						-
14	Other items						-
15	**Total**	**7464084.286**	**159663002.6**	**2447698.456**	**0**	**0**	164,679,388.45
16	Of which: loans	7464084.286	143305750.8	2447698.456			148,322,136.64
17	Of which: securities						-

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 tems". An overdue loan line is not included in the formula for eliminating double counting.

Microbank: JSC Microbank MBC

Date: 9/30/2025

Table 19

		a	b	c	d	e	f
On Balance Assets / **Risk classes**		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
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)	650,007.06	3,771,070.52	187,452.33			4,233,625.26
13	Other Production	28,707.75	492,395.53	16,913.07			504,190.21
14	Hotels, Tourism						-
15	Restaurants						-
16	Industry						-
17	Oil Importers,Filling stationas,gas stations and Retailers						-
18	Energy						-
19	Auto Dealers						-
20	HealthCare						-
21	Pharmacy						-
22	Telecommunication						-
23	Service	2,223,072.10	62,859,449.78	948,919.07			64,133,602.80
24	Agriculture	842,938.82	13,553,073.24	332,479.83			14,063,532.23
25	Other	3,719,358.55	62,629,761.74	961,932.94			65,387,187.35
26	Assets on which the Sector of repayment source is not accounted for						-
27	Other assets		38603776.73				38,603,776.73
28	**Total**	**7464084.286**	**181909527.5**	**2447697.25**	**0**	**0**	186,925,914.57

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Table 20

	Changes in Expected Credit Loss for loans and Corporate debt securities	Loans	Corporate debt securities
1	**Opening balance of Expected Credit Loss**	4969136.362	
2	**An increase in the ECL for possible losses on assets**	662358.9646	0
2.1	As a result of the origination of the new assets	269322.9147	
2.2	As a result of classification of assets as a low quality	393036.0499	
3	**Decrease in ECL for possible losses on assets**	3362714.321	0
3.1	As a result of write-off of assets	2191391.883	
3.2	As a result of partial or total payment of assets	1160671.577	
3.3	As a result of classification of assets as a high quality	10650.8616	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	178916.2444	
5	**Closing balance of Expected Credit Loss**	**2447697.25**	**0**

Microbank: JSC Microbank MBC

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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**	3619577.636	
2	Inflows to non-performing portfolios	6576637.311	
3	Increase of non-performing portfolio, as e result of currency exchange rate changes		
4	Outflows from non-performing portfolios	2732130.661	
5	Outflow due to the decrease level of credit risk	178916.2444	
6	Outflow due to loan repayment, partial or total	1165337.942	
7	Outflows due to write-offs	931904.0147	
8	Outflow due to taking possession of collateral	413972.46	
9	Outflow due to sale of portfolios	42000	
10	Outflow due to other situations	0	
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	0	
12	**Closing balance**	**7464084.286**	

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Table 22

Distribution of loans, Debt securities and Off-balance-sheet items according to Credit Risk Stages and Past due days		Gross carrying value of loans and Debt securities, nominal value of Off-balance-sheet items																								
		Total	1st stage				2nd stage				3rd stage								POCI							
				Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years
1	**Loans**																									
1.1	Central banks																									
1.2	General governments																									
1.3	Credit institutions																									
1.4	Other financial corporations																									
1.5	Non-financial corporations																									
1.6	Households	150769835.1		137484160.6				4000826.602	1820763.6			1679073.839	100125.2706	1050866.958	1693807.988	1596632.45	1343577.781									
2	**Debt Securities**																									
2.1	Central banks																									
2.2	General governments																									
2.3	Credit institutions																									
2.4	Other financial corporations																									
2.5	Non-financial corporations																									
2.6	Households																									
3	**Off-balance-sheet items**																									
3.1	Central banks																									
3.2	General governments																									
3.3	Credit institutions																									
3.4	Other financial corporations																									
3.5	Non-financial corporations																									
3.6	Households																									

Microbank: JSC Microbank MBC

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Table 23

Loans Distributed according to LTV ratio, Expected Credit Loss, Value of collateral for loans and loans secured by guarantees according to Credit Risk stages and past due days		Total	Gross carrying value of loans	1st stage				2nd stage				3rd stage								POCI						
				Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years
1	**Loans**																									
1.1	Secured Loans			132150440.2				3951843.899	1631459.81			1648424.761	79237.73156	824584.1335	1206144.278	1596632.45	1343577.781									
1.1.1	Loans Secured by Immovable property			80486658.87				2849305.816	1046786.835			1377139.894	64499.04978	351052.6465	425796.7176	673461.78	596054.561									
1.1.1.1	LTV ≤70%			80486658.87				2849305.816	1046786.835			1377139.894	64499.04978	351052.6465	425796.7176	673461.78	596054.561									
1.1.1.2	LTV >70% ≤85%																									
1.1.1.3	LTV >85% ≤100%																									
1.1.1.4	LTV >100%																									
1.2	Expected Credit Loss of Loans			505525.5798				77896.37259	157930.3964			239985.2	11832.18379	130512.8249	183591.4402	229397.4036	190540.6021									
1.3	Value of Pledged collateral																									
1.3.1	Of which value capped at the Loan value																									
1.3.1.1	Of which immovable property																									
1.3.2	Of which value above the cap			369431737.5				13311720	4315803			5764443	286227	2316860	3843185	5794445	3957918									
1.3.2.1	Of which immovable property																									
1.4	Loans secured by the state and state institutions																									
1.5	Loans secured by microbank, bank and /or financial institutions																									

Microbank: JSC Microbank MBC

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Table 24

Loans / Sector of repayment source		Gross carrying value					Expected Credit Loss				
			1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI
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)		3,610,467.47	160,603.05	650,007.06			32,978.64	17,459.69	137,014.00	
13	Other Production		416,985.91	75,409.62	28,707.75			4,423.00	2,237.88	10,252.18	
14	Hotels, Tourism										
15	Restaurants										
16	Industry										
17	Oil Importers,Filling stationas,gas stations and Retailers										
18	Energy										
19	Auto Dealers										
20	HealthCare										
21	Pharmacy										
22	Telecommunication										
23	Service		60,309,782.12	2,549,667.66	2,223,072.10			297,522.45	150,291.98	501,104.64	
24	Agriculture		12,786,593.40	766,479.83	842,938.82			100,961.93	68,591.50	162,926.40	
25	Other		60,360,331.71	2,269,430.03	3,719,358.55			263,623.37	109,729.74	588,579.84	
26	Assets on which the Sector of repayment source is not accounted for										
27	**Total**	**150,769,835.09**	137,484,160.61	5,821,590.20	7,464,084.29		2,447,697.25	699,509.40	348,310.79	1,399,877.06	

Microbank: JSC Microbank MBC

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Table 25

		ა	ბ	გ	დ	ე	ვ	ზ	თ	ი
Gross carrying value(Nominal value for Offbalance) - distribution according to Collateral type / Loans, corporate debt securities and Off-balance-sheet items		Secured by deposit	Secured by the state and state institutions	Secured by microbank, 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
1	Loans	30245.58				87870756.17		56035676.82	495666.5155	6337490.011
2	Corporate debt securities									
3	Off-balance-sheet itmes									
4	Of which: Non-Performing Loans									
5	Of which: Non-Performing Corporate debt securities									
6	Of which: Non-Performing Off-balance-sheet itmes									

Microbank: JSC Microbank MBC

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Table 26

	Retail Products	Contractual Principal Amount				Gross carrying value of Loans				Expected Credit Loss				Number of Loans	Weighted average nominal interest rate on quarterly disbursed loans	Weighted average effective interest rate on quarterly disbursed loans	Weighted average nominal interest rate (on Residual Contractual value of Loans)	Weighted average remaining maturity (months) according to the Residual Contractual value of Loans
		1st stage	2nd stage	3rd stage	POCI	1st stage	2nd stage	3rd stage	POCI	1st stage	2nd stage	3rd stage	POCI					
1	Auto loans	50118090.68	1595480.142	3002709.928		50919984.78	1660540.112	3056913.888		219160.9931	80129.34711	456823.1401		7309				
2	Consumer Loans	858961.609	11734.03772	199560.2584		870744.989	12554.95772	203167.9984		9919.692196	2678.084586	51489.09205		191				
3	Pay Day Loans	581732.0451	39000.771	40184.72544		588136.7526	39395.161	40236.88544		1388.414956	118.6130655	5075.210235		63				
4	Momental Installments																	
5	Overdrafts																	
6	Credit Cards	429185.3835	29200.04245	72719.34156		442848.9635	31409.56245	74439.15156		13109.25215	7950.67475	29753.27404		703				
7	Mortgages	6922999.463	455215.87	325229.5313		7001978.223	468136.03	331530.5713		14455.73387	13469.06225	41741.48229		222				
7.1	Mortgages - Purchase of completed real estate																	
7.2	Mortgages - Construction, the purchase of real estate under construction																	
7.3	Mortgages - For Real Estate Renovation																	
8	Retail Pawnshop loans																	
9	Student loans																	
10	**Total Retail Products**	58910969.18	2130630.864	3640403.785		59823693.7	2212035.824	3706288.495		258034.0863	104345.7818	584882.1987		8488				
10.1	Between them: Loans issued on the basis of income from a pension or other state social disbursement																	