

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.

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Table 1		Key metrics		According to IFRS				
N		1Q-2026	4Q-2025	3Q-2025	2Q-2025	1Q-2025		
Regulatory capital (amounts, GEL)								
<i>Based on Basel III framework</i>								
1	CET1 capital	21,036,155	20,603,242	20,502,037	19,856,972	14,860,489		
2	Tier1 capital	28,245,385	27,812,472	27,491,267	26,846,202	21,849,719		
3	Regulatory capital	31,210,629	29,910,123	30,653,737	30,025,950	25,085,563		
4	CET1 capital total requirement	19,734,782	18,613,223	18,082,202	17,237,456	13,799,457		
5	Tier1 capital total requirement	23,331,998	22,065,102	21,335,750	20,293,802	16,626,396		
6	Regulatory capital total requirement	28,110,492	26,650,533	25,660,087	24,356,351	20,383,720		
Total Risk Weighted Assets (amounts, GEL)								
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	172,197,995	165,240,731	164,736,630	154,751,696	143,136,158		
Capital Adequacy Ratios								
<i>Based on Basel III framework</i>								
8	CET1 capital	12.22%	12.47%	12.45%	12.83%	10.38%		
9	Tier1 capital	16.40%	16.83%	16.69%	17.35%	15.26%		
10	Regulatory capital	18.12%	18.10%	18.61%	19.40%	17.53%		
11	CET1 capital total requirement	11.46%	11.26%	10.98%	11.14%	9.64%		
12	Tier1 capital total requirement	13.55%	13.35%	12.95%	13.11%	11.61%		
13	Regulatory capital total requirement	0	0	0	0	0		
Income								
15	Total Interest Income / Average Annual Assets	21.94%	23.90%	23.29%	23.60%	22.71%		
16	Total Interest Expense / Average Annual Assets	8.21%	8.33%	8.20%	8.30%	8.09%		
17	Earnings from Operations / Average Annual Assets	5.31%	5.68%	6.10%	10.62%	5.00%		
18	Net Interest Margin	13.72%	15.57%	15.10%	15.30%	14.62%		
19	Return on Average Assets (ROAA)	1.94%	3.36%	4.88%	6.90%	1.86%		
20	Return on Average Equity (ROAE)	13.25%	21.88%	31.29%	44.07%	12.12%		
Asset Quality								
21	Non Performed Loans / Total Loans	4.46%	4.62%	4.95%	5.37%	2.75%		
22	ECL/Total Loans	1.42%	1.53%	1.62%	1.64%	3.02%		
24	FX Assets/Total Assets	7.10%	8.07%	6.46%	2.39%	2.73%		
25	Loan Growth-YTD	-0.60%	26.80%	22.85%	19.53%	7.21%		
Liquidity								
26	Liquid Assets/Total Assets	19.06%	17.07%	7.29%	5.18%	7.32%		
27	FX Liabilities/Total Liabilities	38.21%	40.29%	45.52%	41.98%	43.28%		
28	Current & Demand Deposits/Total Assets	1.73%	0.76%	0.69%	0.56%	0.68%		
Liquidity Coverage Ratio***								
29	Total HQLA	22,920,156	16,583,169	20,599,426	3,970,310	2,790,989		
30	Net cash outflow	717,574	536,238	252,584	597,365	492,883		
31	LCR ratio (%)	3194.12%	3092.50%	8155.49%	664.64%	566.26%		
Net Stable Funding Ratio								
32	Available stable funding	155,288,343	155,625,117	156,685,295	136,656,826	110,915,817		
33	Required stable funding	130,932,545	130,969,903	127,500,666	121,995,347	107,068,055		
34	Net stable funding ratio (%)	118.60%	118.83%	122.89%	112.02%	103.59%		

*** 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.

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	22,321,218	13,683,684	36,004,902	7,518,551	3,365,870	10,884,421
1.1	Cash on hand	4,335,494	2,784,883	7,120,378	2,479,634	2,264,283	4,743,917
1.2	Casha balances with National bank of Georgia	444,232	9,254,225	9,698,457	154,585	-	154,585
1.3	Cash balances with other banks	17,541,492	1,644,576	19,186,068	4,884,332	1,101,587	5,985,919
2	Financial assets held for trading			-			-
2.1	of which: derivatives			-			-
3	Non-trading financial assets mandatorily at fair value through profit or loss	27,624		27,624			-
4	Financial assets designated at fair value through profit or loss			-			-
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	152,073,042	416,868	152,489,910	127,018,545	594,121	127,612,666
6.1	Debt securities			-			-
6.2	Loans and advances	152,073,042	416,868	152,489,910	127,018,545	594,121	127,612,666
7	Investments in subsidiaries, joint ventures and associates			-			-
8	Non-current assets and disposal groups classified as held for sale			-			-
9	Tangible assets	7,811,196	-	7,811,196	7,890,674	-	7,890,674
9.1	Property, Plant and Equipment	7,811,196		7,811,196	7,890,674		7,890,674
9.2	Investment property			-			-
10	Intangible assets	958,971	-	958,971	688,395	-	688,395
10.1	Goodwill			-			-
10.2	Other intangible assets	958,971		958,971	688,395		688,395
11	Tax assets	87,781	-	87,781	124,993	-	124,993
11.1	Current tax assets	13,287		13,287	34,262		34,262
11.2	Deferred tax assets	74,494		74,494	90,731		90,731
13	Other assets	1,821,641	51,489	1,873,130	1,321,983	92,323	1,414,306
13.1	of which: repossessed collateral	850,216		850,216	433,028		433,028
13.2	of which: dividends receivable			-			-
14	TOTAL ASSETS	185,101,473	14,152,041	199,253,514	144,563,141	4,052,315	148,615,455
	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	102,648,316	58,591,067	161,239,383	69,386,216	48,624,741	118,010,957
17.1	Deposits	2,573,299	2,947,060	5,520,359	794,140	221,331	1,015,471
17.2	borrowings	35,682,683	53,921,003	89,603,686	38,459,200	43,473,512	81,932,712
17.3	Debt securities issued	60,842,667		60,842,667	30,041,164		30,041,164
17.4	Other financial liabilities	3,549,667	1,723,004	5,272,671	91,712	4,929,898	5,021,610
18	Provisions	178,144		178,144			-
19	Tax liabilities	-	-	-	159,247	-	159,247
19.1	Current tax liabilities			-	159,247		159,247
19.2	Deferred tax liabilities			-			-
20	Subordinated liabilities		6,342,792	6,342,792		5,393,073	5,393,073
21	Other liabilities	2,244,454	44,385	2,288,839	1,971,522	542,541	2,514,063
21.1	of which: dividends payable			-			-
22	TOTAL LIABILITIES	105,070,914	64,978,245	170,049,158	71,516,986	54,560,356	126,077,341
	Equity						
23	Ordinary share	2,313,500		2,313,500	2,254,500		2,254,500
24	preference share	7,209,230		7,209,230	6,989,230		6,989,230
25	Share premium	1,622,663		1,622,663	1,136,046		1,136,046
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	18,058,963		18,058,963	12,158,338		12,158,338
31	TOTAL EQUITY*	29,204,356	-	29,204,356	22,538,114	-	22,538,114
32	TOTAL EQUITY AND TOTAL LIABILITIES	134,275,269	64,978,245	199,253,514	22,538,114	-	22,538,114

*Share capital as defined by the Law on Microbank Activities

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	10,783,432	37,030	10,820,462	8,248,423.05	109,293.59	8,357,716.64
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	10,783,432	37,030	10,820,462	8,248,423.05	109,293.59	8,357,716.64
1.6	Other assets	-	-	-	-	-	-
2	(Interest expenses)	(2,898,929)	(1,152,146)	(4,051,075)	(1,912,882.76)	(1,063,019.66)	(2,975,902.42)
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)	(2,898,929)	(1,152,146)	(4,051,075)	(1,912,882.76)	(1,063,019.66)	(2,975,902.42)
2.4	(Other liabilities)	-	-	-	-	-	-
3	Dividend income	-	-	-	-	-	-
4	Fee and commission income	39,231	-	39,231	157,072.03	4,993.31	162,065.34
5	(Fee and commission expenses)	(127,177)	(65,417)	(192,594)	(127,153.89)	(127,887.93)	(255,041.82)
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	(667,494)	-	(667,494)	(550,400.01)	-	(550,400.01)
10	Exchange differences [gain or (-) loss], net	-	-	-	-	-	-
11	Gains or (-) losses on derecognition of non-financial assets, net	10,075	-	10,075	2,956.65	-	2,956.65
12	Other operating income	95,275	5,557	100,832	14,601.27	21,877.93	36,479.20
13	(Other operating expenses)	-	-	-	(164,552.22)	(2,221.19)	(166,773.41)
14	(Administrative expenses)	(3,350,684)	(169,005)	(3,519,689)	(2,714,379.22)	(85,369.79)	(2,799,749.01)
14.1	(Staff expenses)	(2,756,476)	-	(2,756,476)	(2,406,305.26)	-	(2,406,305.26)
14.2	(Other administrative expenses)	(594,208)	(169,005)	(763,213)	(308,073.96)	(85,369.79)	(393,443.75)
15	(Depreciation and amortisation)	(575,666)	-	(575,666)	(517,963.64)	-	(517,963.64)
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)	(631,898)	-	(631,898)	(464,891.34)	-	(464,891.34)
18.1	(Financial assets at fair value through other comprehensive income)	-	-	-	-	-	-
18.2	(Financial assets at amortised cost)	(631,898)	-	(631,898)	(464,891.34)	-	(464,891.34)
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	-	-	-	-	-	-
20	(Impairment or (-) reversal of impairment on non-financial assets)	(136,029)	(31,216)	(167,245)	5,471.18	-	5,471.18
21	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	-	-	-	-	-	-
22	PROFIT OR (-) LOSS BEFORE TAX	2,540,136	(1,375,197)	1,164,938	1,976,301.10	(1,142,333.74)	833,967.36
23	(Tax expense or (-) income	(210,000)	-	(210,000)	(150,000.00)	-	(150,000.00)
24	Profit or (-) loss after tax	2,330,136	(1,375,197)	954,938	1,826,301.10	(1,142,333.74)	683,967.36

N	Off-balance sheet items	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Loan commitments received		11,606,000	11,606,000		6,050,000	6,050,000
2	Guarantees received as security for liabilities of the microbank			0			0
3	Guarantees received as security for receivables of the microbank	16,546,300	0	16,546,300	14,149,260	0	14,149,260
3.1	Surety, joint liability	16,546,300		16,546,300	14,149,260		14,149,260
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	421,124,864	36,348,309	457,473,174	395,341,518	11,323,518	406,665,036
5.1	Cash			0			0
5.2	Precious metals and stones	1,072,492	3,179,682	4,252,174	1,072,492	3,259,180	4,331,672
5.3	Real Estate:	287,841,984	17,179,389	305,021,373	266,409,268	7,412,487	273,821,755
5.3.1	<i>Residential Property</i>	287,841,984	17,179,389	305,021,373	266,409,268	7,412,487	273,821,755
5.3.2	<i>Commercial Property</i>			0			0
5.3.3	<i>Complex Real Estate</i>			0			0
5.3.4	<i>Land Parcel</i>			0			0
5.3.5	<i>Other</i>			0			0
5.4	Movable Property	132,210,388	15,989,238	148,199,626	127,859,758	651,850	128,511,608
5.5	Shares Pledged			0			0
5.6	Securities			0			0
5.7	Other			0			0
6	Loan commitments given	426,338		426,338	435,032		435,032
7	guarantees given	2,200,000		2,200,000	2,200,000		2,200,000
8	Letters of credit Issued			0			0
9	Derivatives	-49,806,666	49,662,591	-144,075	-41,486,118	53,626,805	12,140,687
9.1	Receivables through FX contracts (except options)	-51,075,678	-1,706,760	-52,782,438	-42,381,364	-894,540	-43,275,904
9.2	Payables through FX contracts (except options)	1,269,011	51,369,351	52,638,362	895,246	54,521,345	55,416,591
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	5,401,289	23,649	5,424,938	8,979,994	222,519	9,202,513
10.1	Principal of receivables derecognized during last 3 month			0			0
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month			0			0
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	3,800,451	23,276	3,823,727	7,653,200	218,274	7,871,475
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	1,600,838	372	1,601,211	1,326,794	4,245	1,331,039
11	Capital expenditure commitment			0			0

Table 5 Risk Weighted Assets

in Lari

N		1Q-2026	4Q-2025	3Q-2025	2Q-2025	1Q-2025
1	Risk Weighted Assets for Credit Risk	133,291,819	134,135,466	132,193,452	121,921,057	109,379,909
1.1	Balance sheet items	131,941,047	132,737,612	130,686,689	120,566,222	107,921,342
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	74,494	74,494	74,494	74,494	90,731
1.2	Off-balance sheet items	1,142,634	1,147,051	1,119,765	1,117,364	1,117,401
1.3	Counterparty credit risk	208,137	250,803	386,998	237,471	341,166
2	Risk Weighted Assets for Market Risk	1,541,094	309,999	1,747,913	2,035,373	2,960,982
3	Risk Weighted Assets for Operational Risk	37,365,083	30,795,266	30,795,266	30,795,266	30,795,266
4	Total Risk Weighted Assets	172,197,995	165,240,731	164,736,630	154,751,696	143,136,158

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

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	25.80%
2	Taras Nizharadze	17.69%
3	Gia Petriashvili	15.43%
4	Goderdzi Meladze	9.97%
5	Tengiz Maziashvili	9.20%
6	LLC JB	6.23%
7	Murman Ambroladze	4.69%
8	Giorgi Vachnadze	4.38%
9	Giorgi Gotoshia	4.37%
List of Microbank beneficiaries indicating names of direct or indirect holders of 5% or more of shares		
1	Gia Petriashvili	25.80%
2	Otar Rukhadze	17.95%
3	Taras Nizharadze	11.24%
4	Tengiz Maziashvili	9.10%
5	Goderdzi Meladze	7.64%
6	Murman Ambroladze	6.75%
7	Giorgi Gotoshia	5.78%
8	Giorgi Vachnadze	5.02%

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

1	Gia Petriashvili	30.95%
2	Otar Rukhadze	14.05%
3	Tengiz Maziashvili	9.06%
4	Taras Nizharadze	8.04%
5	Murman Ambroladze	7.78%
6	Goderdzi Meladze	6.48%
7	Giorgi Gotoshia	6.48%
8	Giorgi Vachnadze	5.34%

9 LLC JB	2.59%
10 Eteri Chachibaia	2.59%
11 Giorgi Gvaladze	2.59%
12 Nino Devdariani	2.59%
13 Tatia Jajanashvili	1.45%

Microbank:

JSC Microbank MBC

Date:

3/31/2026

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 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	36,004,902	-	36,004,902
1.1	Cash on hand	7,120,378		7,120,378
1.2	Casha balances with National bank of Georgia	9,698,457		9,698,457
1.3	Cash balances with other banks	19,186,068		19,186,068
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	27,624		
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	152,489,910	-	152,489,910
6.1	Debt securities			
6.2	Loans and advances	152,489,910		152,489,910
7	Investments in subsidiaries, joint ventures and associates			
8	Non-current assets and disposal groups classified as held for sale			
9	Tangible assets	7,811,196	-	7,811,196
9.1	Property, Plant and Equipment	7,811,196		7,811,196
9.2	Investment property			
10	Intangible assets	958,971	958,971	958,971
10.1	Goodwill			
10.2	Other intangible assets	958,971	958,971	958,971
11	Tax assets	87,781	-	87,781
11.1	Current tax assets	13,287		13,287
11.2	Deferred tax assets	74,494		74,494
13	Other assets	1,873,130		1,873,130
13.1	of which: repossessed collateral	850,216		
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	199,253,514	958,971	199,225,890

Microbank: JSC Microbank MBC

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	199,225,890
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	2,626,338
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	201,852,228
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	-1,142,634
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	208,137
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	200,917,731

Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	21,995,126
2	Common shares that comply with the criteria for Common Equity Tier 1	2,313,500
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	1,622,663
4	Accumulated other comprehensive income	
5	Other disclosed reserves	
6	Retained earnings (loss)	18,058,963
7	Regulatory Adjustments of Common Equity Tier 1 capital	958,971
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	958,971
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)	
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	21,036,155
25	Additional tier 1 capital before regulatory adjustments	7,209,230
26	Instruments that comply with the criteria for Additional tier 1 capital	7,209,230
27	Including: instruments classified as equity under the relevant accounting standards	7,209,230
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	7,209,230
37	Tier 2 capital before regulatory adjustments	2,965,244
38	Instruments that comply with the criteria for Tier 2 capital	2,965,244
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	2,965,244

Microbank: JSC Microbank MBC

Date:

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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%	7,748,910
1.2	Minimum Tier 1 Requirement	6.00%	10,331,880
1.3	Minimum Regulatory Capital Requirement	8.00%	13,775,840
2	Combined Buffer		
2.1	Capital Conservation Buffer	2.50%	4,304,950
2.2	Countercyclical Buffer	0.75%	1,291,485
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	3.71%	6,389,437
3.2	Tier 1 Pillar2 Requirement	4.30%	7,403,683
3.3	Regulatory capital Pillar 2 Requirement	5.07%	8,738,218
Total Requirements		Ratios	Amounts (GEL)
4	CET1	11.46%	19,734,782
5	Tier 1	13.55%	23,331,998
6	Total regulatory Capital	16.32%	28,110,492

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 IFRS	linkage to capital table
1	Cash, Cash balances with National Bank of Georgia and other banks	36,004,902	
1.1	Cash on hand	7,120,378	
1.2	Casha balances with National bank of Georgia	9,698,457	
1.3	Cash balances with other banks	19,186,068	
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	27,624	
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	152,489,910	
6.1	Debt securities		
6.2	Loans and advances	152,489,910	
7	Investments in subsidiaries, joint ventures and associates		
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	7,811,196	
9.1	Property, Plant and Equipment	7,811,196	
9.2	Investment property		
10	Intangible assets	958,971	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	958,971	
11	Tax assets	87,781	
11.1	Current tax assets	13,287	
11.2	Deferred tax assets	74,494	Table 9 (Capital), N21
13	Other assets	1,873,130	
13.1	of which: repossessed collateral	850,216	
13.2	of which: dividends receivable		
14	TOTAL ASSETS	199,253,514	
	LIABILITIES		
15	Financial liabilities held for trading		
15.1	of which: derivatives		
16	Financial liabilities designated at fair value through profit or loss	586,508	
17	Financial liabilities measured at amortised cost	161,239,383	
17.1	Deposits	5,520,359	
17.2	borrowings	89,603,686	
17.3	Debt securities issued	60,842,667	
17.4	Other financial liabilities	5,272,671	
18	Provisions	178,144	
19	Tax liabilities	-	
19.1	Current tax liabilities		
19.2	Deferred tax liabilities		
20	Subordinated liabilities	6,342,792	
21	Other liabilities	1,702,331	
21.1	of which: dividends payable		
22	TOTAL LIABILITIES	170,049,158	
	Equity		
23	Share capital	2,313,500	Table 9 (Capital), N2
24	preference share	7,209,230	Table 9 (Capital), N27
25	Share premium	1,622,663	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	18,058,963	Table 9 (Capital), N6
31	TOTAL EQUITY	29,204,356	
32	TOTAL EQUITY AND TOTAL LIABILITIES	199,253,514	

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

Exposure class	0%		25%		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			
1 Claims or contingent claims on central governments or central banks			9,698,427														1,039,691
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			17,541,402				1,844,576										4,330,586
7 Claims or contingent claims on corporates																	-
8 Retail claims or contingent retail claims									146,502,452								110,191,839
9 Claims or contingent claims secured by mortgages on residential property																	-
10 Past due items											5,567,458						5,567,458
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	8,079,348										9,725,237				74,494		9,911,473
Total	8,079,348	0	27,239,829	0	0	0	1,844,576	0	146,502,452	0	15,292,695	0	0	0	74,494	0	131,941,947

Table 13 Standardized approach - Effect of credit risk mitigation

	a	b		c	d	e	f
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value				
					RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
Asset Classes							
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!

	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				19,476,748	3,443,408	22,920,156	2,330,518	11,074,853	13,405,370
Cash outflows									
2 Retail deposits									
3 Unsecured wholesale funding				1,277,776	1,592,522	2,870,298	907,972	1,105,057	2,013,029
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				1,277,776	1,592,522	2,870,298	907,972	1,105,057	2,013,029
Cash inflows									
9 Secured lending (as reverse repo)									
10 Inflows from fully performing exposures				3,371,517	-	3,371,517	20,963,251	1,649,286	22,612,538
11 Other cash inflows									
12 TOTAL CASH INFLOWS				3,371,517	-	3,371,517	20,963,251	1,649,286	22,612,538
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				19,476,748	3,443,408	22,920,156	2,330,518	11,074,853	13,405,370
14 Net cash outflow				319,444	1,592,522	1,911,966	226,993	276,264	503,257
15 Liquidity coverage ratio (%)				6097.08%	216.22%	3194.12%	1026.69%	4008.79%	2663.72%

* 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 illustrative purposes.

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 Alpha Factor (a)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposures
	52,146,009	FALSE	FALSE	FALSE	297,339		416,275	FALSE	FALSE	FALSE	416,275	FALSE	FALSE	FALSE	208,137
Calculated under Standard Method	52,146,009			0	297,339	1.4	416,275	R	R	R	416,275	R	R	R	208,137
Calculated under Simplified Standard Method	0			0	0	1.4	-	R	R	R	-	R	R	R	0
Calculated under Original Risk Exposure Method	0			0	0	1.4	-	R	R	R	-	R	R	R	0
Contracts with Qualified Central Counterparty							1.4	-	-	-	-	-	-	-	0
Calculated under Standard Method							1.4	-	-	-	-	-	-	-	0
Calculated under Simplified Standard Method							1.4	-	-	-	-	-	-	-	0
Contracts with Central Counterparty							1.4	-	-	-	-	-	-	-	0
Calculated under Standard Method							1.4	-	-	-	-	-	-	-	0
Calculated under Simplified Standard Method							1.4	-	-	-	-	-	-	-	0
Contracts with Commercial Banks							1.4	-	-	-	-	-	-	-	0
Calculated under Standard Method	52,146,009.00	650,451.25			297,339.21	1.4	416,274.88				416,274.88				208,137
Calculated under Simplified Standard 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 Standard Method							1.4	-	-	-	-	-	-	-	0
Calculated under Simplified Standard Method							1.4	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method							1.4	-	-	-	-	-	-	-	0
Contracts with Corporate Clients							1.4	-	-	-	-	-	-	-	0
Calculated under Standard Method							1.4	-	-	-	-	-	-	-	0
Calculated under Simplified Standard Method							1.4	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method							1.4	-	-	-	-	-	-	-	0
Contracts with Natural Persons							1.4	-	-	-	-	-	-	-	0
Calculated under Standard Method							1.4	-	-	-	-	-	-	-	0
Calculated under Simplified Standard Method							1.4	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method							1.4	-	-	-	-	-	-	-	0
Total	52,146,009	FALSE	FALSE	FALSE	297,339	1.4	416,275	FALSE	FALSE	FALSE	416,275	FALSE	FALSE	FALSE	208,137

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)	199,253,514
2	(Asset amounts deducted in determining Tier 1 capital)	(958,971)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	200,212,485
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions	FALSE
5	Potential Future Exposure associated with <i>all</i> derivatives transactions	297,339
6	Risk positions defined by the Counterparty Credit Risk Regulation	416,274.89
7	Value of collateral received in exchange for derivative instruments	FALSE
8	Total derivative exposures (sum of lines 4 to 10)	416,275
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	2,626,338
17	(Adjustments for conversion to credit equivalent amounts)	(1,142,634)
18	Other off-balance sheet exposures (sum of lines 17 to 18)	1,483,704
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	28,245,385
22	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	202,112,464
Leverage ratio		
23	Leverage ratio	13.98%
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	415,673	1,003	FALSE	12,539
<i>Calculated under Standardised Method</i>	415,673	1,003		12,539
<i>Calculated under Simplified Standardised Method</i>	2,915,897	7,406		92,574
<i>Calculated under Original Risk Exposure Method</i>	2,954,082	7,512		93,905

Table 16

Net Stable Funding Ratio

	No maturity	Unweighted value by residual maturity			Weighted value
		< 6 month	6 month to <1yr	>= 1 yr	
Available stable funding					
1 Capital:	31,210,629	-	-	98,504,372	129,715,001
2 <i>Regulatory capital</i>	31,210,629				31,210,629
3 <i>Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year</i>				98,504,372	98,504,372
4 Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	-	-	13,575,817	-	12,824,742
5 <i>Residents' deposits</i>			13,415,186		12,744,427
6 <i>Non-residents' deposits</i>			160,631		80,316
7 Wholesale funding	-	-	25,497,200	-	12,748,600
8 <i>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</i>			1,323,086		661,543
9 <i>Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions</i>			24,174,114		12,087,057
10 Liabilities with matching interdependent assets					
11 Other liabilities:	-	29,506,526	-	-	-
12 <i>Liabilities related to derivatives</i>					
13 <i>All other liabilities and equity not included in the above categories</i>		29,506,526			
14 Total available stable funding					155,288,343
Required stable funding					
15 Total high-quality liquid assets (HQLA)		5,608,431			280,422
16 Performing loans and securities:	-	13,577,637	37,862,177	106,050,162	111,110,372
17 <i>Loans and deposits to financial institutions secured by Level 1 HQLA</i>					
18 <i>Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>		13,577,637	37,862,177	106,050,162	111,110,372
19 <i>Loans to non-financial institutions and retail customers, of which:</i>					
20 <i>With a risk weight of less than or equal to 35%</i>					
21 <i>Residential mortgages, of which:</i>					
22 <i>With a risk weight of less than or equal to 35%</i>					
23 <i>Securities that do not qualify as HQLA</i>					
24 Assets with matching interdependent liabilities					
25 Other assets:	-	19,541,752	-	-	19,541,752
26 <i>Assets related to derivatives</i>		205,479			205,479
27 <i>All other assets not included in the above categories</i>		19,336,273			19,336,273
28 Off-balance sheet items					
29 Total required stable funding					130,932,545
30 Net stable funding ratio					118.60%

*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.

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		9,698,457				9,698,457
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		19,186,068				19,186,068
7 Claims or contingent claims on corporates						-
8 Retail claims or contingent retail claims		152,489,910				152,489,910
9 Claims or contingent claims secured by mortgages on residential property						-
10 Past due items*		5,567,458				5,567,458
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		9,108,913		8,770,166		17,879,079
15 Total	-	190,483,348	-	8,770,166	-	199,253,514

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		
	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								
Risk classes										
1	Claims or contingent claims on central governments or central banks			9,698,457				9,698,457		
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		19,186,068					19,186,068		
7	Claims or contingent claims on corporates							-		
8	Retail claims or contingent retail claims	6,895,828	147,797,475	2,203,393				152,489,910		
9	Claims or contingent claims secured by mortgages on residential property							-		
10	Past due items*	9,670,046		1,457,008				8,213,038		
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		17,879,079					17,879,079		
15	Total	6,895,828	194,561,079	2,203,393				199,253,514		
16	Of which: loans	6,895,828	147,797,475	2,203,393				152,489,910		
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 items". An overdue loan line is not included in the formula for eliminating double counting.

Table 19

On Balance Assets	a		b	c	d	e	f
	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			43,698			5,155,454	
2 Financial Institutions	130,154	5,059,098				663,364	
3 Pawn-shops	9,850	665,029	11,515			-	
4 Construction Development, Real Estate Development and other Land Loans	8,681	224,901	3,047			230,535	
5 Real Estate Management		833,123	1,074			632,048	
6 Construction Companies	3,828	613,188	2,937			614,076	
7 Production and Trade of Construction Materials		206,832	497			206,335	
8 Trade of Consumer Foods and Goods		896,452	2,578			893,874	
9 Production of Consumer Foods and Goods	3,498	269,501	9,255			268,241	
10 Production and Trade of Durable Goods		117,423	404			117,025	
11 Production and Trade of Clothes, Shoes and Textiles						-	
12 Trade (Other)		208,762	1,700			207,062	
13 Other Production		170,914	19,219			265,907	
14 Hotels, Tourism	114,212	418,031	925			417,107	
15 Restaurants		345,314	807			344,707	
16 Industry		225,345	838			225,211	
17 Oil Importers, Filling stations, gas stations and Retailers		49,161	617			48,543	
18 Energy		456,599	1,128			455,471	
19 Auto Dealers	8,759	830,126	3,061			828,816	
20 HealthCare	21,349	333,191	609			332,582	
21 Pharmacy		55,191	333			54,858	
22 Telecommunication		9,899	3,151,201	21,222		3,138,869	
23 Service			19,621	321		19,300	
24 Agriculture		1,380	1,041,658	6,137		1,038,902	
25 Other		6,574,230	131,695,374	2,072,153		136,197,451	
26 Assets on which the Sector of repayment source is not accounted for			46,763,604			46,763,604	
27 Other assets						-	
28 Total		6,895,628	194,561,079	2,203,393	-	199,253,514	

Microbank: JSC Microbank MBC

Date:

3/31/2026

Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	2,383,163	-
2	An increase in the ECL for possible losses on assets	134,069	-
#####	As a result of the origination of the new assets	134,069	-
#####	As a result of classification of assets as a low quality	-	-
3	Decrease in ECL for possible losses on assets	496,277	-
#####	As a result of write-off of assets	-	-
#####	As a result of partial or total payment of assets	496,277	-
#####	As a result of classification of assets as a high quality	-	-
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	182,439	-
5	Closing balance of Expected Credit Loss	2,203,393	-

Date:
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	7,189,062	
2	Inflows to non-performing portfolios	-	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	-	
4	Outflows from non-performing portfolios	293,234	
5	Outflow due to the decrease level of credit risk	-	
6	Outflow due to loan repayment, partial or total	293,234	
7	Outflows due to write-offs	-	
8	Outflow due to taking possession of collateral	-	
9	Outflow due to sale of portfolios	-	
10	Outflow due to other situations	-	
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	-	
12	Closing balance	6,895,828	

source	Loans	Sector of repayment	Gross carrying value				Expected Credit Loss			
			1 st stage	2 nd stage	3 rd stage	POCI	1 st stage	2 nd stage	3 rd stage	POCI
1	State, state organizations		4,712,807	347,141	139,154		16,478	5,139	22,081	
2	Financial institutions		658,181	6,847	9,850		1,647	3,873	5,996	
3	Reservations									
4	Construction Development, Real Estate Development and other Land Loans		224,801		8,681				2,735	
5	Real Estate Management		633,123				1,074			
6	Construction Companies		613,168		3,626		1,738		1,201	
7	Production and Trade of Construction Materials		206,832				497			
8	Trade of Consumer Goods and Goods		491,989	4,454			2,165	429		
9	Production of Consumer Goods and Goods		269,601		3,496		3,168		1,698	
10	Production and Trade of Durable Goods		117,429				404			
11	Production and Trade of Clothes, Shoes and Textiles									
12	Trade (Other)		178,119	30,643			1,450	251		
13	Other Production		176,014		114,212		295		16,031	
14	Hotels, Tourism		416,031				275			
15	Restaurants		345,314				607			
16	Industry		295,949				638			
17	Oil incinerators, filling stations, gas stations and Retailers		49,161				617			
18	Energy		456,299				1,128			
19	Auto Dealers				9,750				3,061	
20	HealthCare		830,126		21,349		1,815		2,892	
21	Pharmacies		330,121				639			
22	Telecommunication		55,191				33			
23	Service		2,956,545	194,657	9,899		8,283	9,608	3,341	
24	Agriculture		19,921				31			
25	Other		990,999	51,289	1,389		4,708	995	433	
26	Assets on which the Sector of repayment source is not accounted for		124,741,283	6,664,111	6,974,426		514,262	290,960	1,268,601	
27	Total		164,693,303	140,208,324	7,889,151		2,203,393	643,769	311,255	1,328,970

