

Pillar 3 quarterly report		
1	Name of a microbank	Microbank MBC
2	Chairman of the Supervisory Board	Murman Ambroladze
3	CEO of a microbank	Gia Petriashvili
4	MicroBank's web page	<a href="http://www.mbc.com.ge">www.mbc.com.ge</a>

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.

Table of contents	
1	<a href="#">Key ratios</a>
2	<a href="#">Balance Sheet</a>
3	<a href="#">Income statement</a>
4	<a href="#">Off-balance sheet</a>
5	<a href="#">Risk-Weighted Assets (RWA)</a>
6	<a href="#">Information about supervisory board, senior management and shareholders</a>
7	<a href="#">Linkages between financial statement assets and balance sheet items subject to credit risk weighting</a>
8	<a href="#">Differences between carrying values of balance sheet items and exposure amounts subject to credit risk weighting</a>
9	<a href="#">Regulatory Capital</a>
9.1	<a href="#">Capital Adequacy Requirements</a>
10	<a href="#">Reconciliation of regulatory capital to balance sheet</a>
11	<a href="#">Credit risk weighted exposures</a>
12	<a href="#">Credit risk mitigation</a>
13	<a href="#">Standardized approach - effect of credit risk mitigation</a>
14	<a href="#">Liquidity Coverage Ratio</a>
15	<a href="#">Counterparty credit risk</a>
15.1	<a href="#">Leverage Ratio</a>
15.2	<a href="#">Credit Valuation Adjustment</a>
16	<a href="#">Net Stable Funding Ratio</a>
17	<a href="#">Exposures distributed by residual maturity and Risk Classes</a>
18	<a href="#">Assets, ECL and write-offs by risk classes</a>
19	<a href="#">Assets, ECL and write-offs by Sectors of income source</a>
20	<a href="#">Change in ECL for loans and Corporate debt securities</a>
21	<a href="#">Changes in the stock of non-performing loans over the period</a>
22	<a href="#">Distribution of loans, Debt securities and Off-balance-sheet items according to Credit Risk stages and Past due days</a>
23	<a href="#">Loans Distributed according to LTV ratio, Loan reserves, Value of collateral for loans and loans secured by guarantees according to Credit Risk stages and past due days</a>
24	<a href="#">Loans and ECL on loans distributed according to Sectors of income source and Credit Risk stages</a>
25	<a href="#">Loans, corporate debt securities and Off-balance-sheet items distributed by type of collateral</a>
26	<a href="#">General and Qualitative information on Retail Products</a>

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

N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	<b>ASSETS</b>						
1	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>	3,351,560	3,338,702	6,690,262	-	-	-
1.1	Cash on hand	2,936,707	3,094,161	6,030,868			
1.2	Cash balances with National bank of Georgia	55,263		55,263			
1.3	Cash balances with other banks	359,590	244,541	604,131			
2	<b>Financial assets held for trading</b>			-			
2.1	of which: derivatives			-			
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>			-			
4	<b>Financial assets designated at fair value through profit or loss</b>	613,041		613,041			
5	<b>Financial assets at fair value through other comprehensive income</b>	-	-	-	-	-	-
5.1	Equity instruments			-			
5.2	Debt securities			-			
5.3	Loans and advances			-			
6	<b>Financial assets at amortised cost</b>	143,779,006	518,582	144,297,587	-	-	-
6.1	Debt securities			-			
6.2	Loans and advances	143,779,006	518,582	144,297,587			
7	<b>Investments in subsidiaries, joint ventures and associates</b>			-			
8	<b>Non-current assets and disposal groups classified as held for sale</b>			-			
9	<b>Tangible assets</b>	8,215,091	-	8,215,091	-	-	-
9.1	Property, Plant and Equipment	8,215,091		8,215,091			
9.2	Investment property			-			
10	<b>Intangible assets</b>	670,923	-	670,923	-	-	-
10.1	Goodwill			-			
10.2	Other intangible assets	670,923		670,923			
11	<b>Tax assets</b>	340,696	-	340,696	-	-	-
11.1	Current tax assets	266,202		266,202			
11.2	Deferred tax assets	74,494		74,494			
13	<b>Other assets</b>	1,249,634	14,177	1,263,811			
13.1	of which: repossessed collateral			-			
13.2	of which: dividends receivable			-			
14	<b>TOTAL ASSETS</b>	158,219,950	3,871,461	162,091,411	-	-	-
	<b>LIABILITIES</b>						
15	<b>Financial liabilities held for trading</b>			-			
15.1	of which: derivatives			-			
16	<b>Financial liabilities designated at fair value through profit or loss</b>			-			
17	<b>Financial liabilities measured at amortised cost</b>	74,282,092	50,628,165	124,910,258	-	-	-
17.1	Deposits	683,173	220,756	903,928			
17.2	borrowings	18,016,799	48,133,048	66,149,847			
17.3	Debt securities issued	52,569,036		52,569,036			
17.4	Other financial liabilities	3,013,085	2,274,362	5,287,447			
18	<b>Provisions</b>			-			
19	<b>Tax liabilities</b>	325,000	-	325,000	-	-	-
19.1	Current tax liabilities	325,000		325,000			
19.2	Deferred tax liabilities			-			
20	<b>Subordinated liabilities</b>		5,391,477	5,391,477			
21	<b>Other liabilities</b>	3,469,794	477,758	3,947,552			
21.1	of which: dividends payable	445,477		445,477			
22	<b>TOTAL LIABILITIES</b>	78,076,886	56,497,401	134,574,287	-	-	-
	<b>Equity</b>						
23	<b>Ordinary share</b>	2,254,500		2,254,500			
24	<b>preference share</b>	6,989,230		6,989,230			
25	<b>Share premium</b>	1,136,046		1,136,046			
26	<b>(-) Treasury shares</b>			-			
27	<b>Equity instruments issued other than capital</b>	-	-	-			
27.1	Equity component of compound financial instruments			-			
27.2	Other equity instruments issued			-			
28	<b>Share-based payment reserve</b>			-			
29	<b>Accumulated other comprehensive income</b>	-	-	-			
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	<b>Retained earnings</b>	17,137,348		17,137,348			
31	<b>TOTAL EQUITY</b>	27,517,124	-	27,517,124	-	-	-
32	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	105,594,011	56,497,401	162,091,411	-	-	-

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Interest income</b>	17,699,629	9,363	17,708,992	0	0	0
1.1	Financial assets held for trading			-			0
1.2	Non-trading financial assets mandatorily at fair value through profit or loss			-			0
1.3	Financial assets designated at fair value through profit or loss			-			0
1.4	Financial assets at fair value through other comprehensive income			-			0
1.5	Financial assets at amortised cost	17,699,629	9,363	17,708,992			0
1.6	Other assets			-			0
2	<b>(Interest expenses)</b>	(4,125,572)	(2,102,765)	(6,228,336)	0	0	0
2.1	(Financial liabilities held for trading)			-			0
2.2	(Financial liabilities designated at fair value through profit or loss)			-			0
2.3	(Financial liabilities measured at amortised cost)	(4,125,572)	(2,102,765)	(6,228,336)			0
2.4	(Other liabilities)			-			0
3	<b>Dividend income</b>			-			0
4	<b>Fee and commission income</b>	899,776	334	900,110			0
5	<b>(Fee and commission expenses)</b>	(285,219)	(126,353)	(411,573)			0
6	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>			-			0
7	<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>			-			0
8	<b>Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net</b>			-			0
9	<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</b>			-			0
10	<b>Exchange differences [gain or (-) loss], net</b>	(1,339,580)		(1,339,580)			0
11	<b>Gains or (-) losses on derecognition of non-financial assets, net</b>	3,357		3,357			0
12	<b>Other operating income</b>	268,587	21,974	290,561			0
13	<b>(Other operating expenses)</b>	(562,396)	(127,433)	(689,830)			0
14	<b>(Administrative expenses)</b>	(5,533,878)	(186,730)	(5,720,608)	0	0	0
14.1	(Staff expenses)	(4,928,582)	(1,163)	(4,929,744)			0
14.2	(Other administrative expenses)	(605,296)	(185,567)	(790,864)			0
15	<b>(Depreciation and amortisation)</b>	(1,047,841)		(1,047,841)			0
16	<b>Modification gains or (-) losses, net</b>			-			0
17	<b>(Provisions or (-) reversal of provisions)</b>	-	-	-	0	0	0
17.1	(Commitments and guarantees given)			-			0
17.2	(Other provisions)			-			0
18	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	2,154,369	-	2,154,369	0	0	0
18.1	(Financial assets at fair value through other comprehensive income)			-			0
18.2	(Financial assets at amortised cost)	2,154,369		2,154,369			0
19	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>			-			0
20	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>	(117,416)		(117,416)			0
21	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method</b>			-			0
22	<b>PROFIT OR (-) LOSS BEFORE TAX</b>	8,013,813	(2,511,610)	5,502,203	0	0	0
23	<b>(Tax expense or (-) income</b>	(325,000)		(325,000)			0
24	<b>Profit or (-) loss after tax</b>	7,688,813	(2,511,610)	5,177,203	0	0	0

N	Off-balance sheet items	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Loan commitments received</b>			0			0
2	<b>Guarantees received as security for liabilities of the microbank</b>			0			0
3	<b>Guarantees received as security for receivables of the microbank</b>	0	0	0	0	0	0
3.1	Surety, joint liability			0			0
3.2	Guarantees			0			0
4	<b>Assets pledged as security for liabilities of the bank</b>	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	<b>Assets pledged as security for receivables of the bank</b>	402,438,718	11,323,518	413,762,236	0	0	0
5.1	Cash			0			0
5.2	Precious metals and stones	1,072,492	3,259,180	4,331,672			0
5.3	Real Estate:	266,409,268	7,412,487	273,821,755			0
5.3.1	Residential Property	266,409,268	7,412,487	273,821,755			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	127,859,758	651,850	128,511,608			0
5.5	Shares Pledged			0			0
5.6	Securities			0			0
5.7	Other	7,097,200		7,097,200			0
6	<b>Loan commitments given</b>			0			0
7	<b>guarantees given</b>	2,200,000		2,200,000			0
8	<b>Letters of credit Issued</b>			0			0
9	<b>Derivatives</b>	0	0	0	0	0	0
9.1	Receivables through FX contracts (except options)			0			0
9.2	Payables through FX contracts (except options)			0			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	<b>Receivables not recognized on-balance</b>	8,979,994	222,519	9,202,513	0	0	0
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)	7,653,200	218,274	7,871,475			0
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	1,326,794	4,245	1,331,039			0
11	<b>Capital expenditure commitment</b>			0			0

Table 5

**Risk Weighted Assets***in Lari*

N		2Q-2025	1Q-2025	4Q-2024	3Q-2024	2Q-2024
1	Risk Weighted Assets for Credit Risk	121,921,057	109,379,909	105,875,333	0	0
1.1	Balance sheet items	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	90,731	90,731		
1.2	Off-balance sheet items	1,117,364	1,117,401	1,115,558		
1.3	Counterparty credit risk	237,471	341,166	1,054,290		
2	Risk Weighted Assets for Market Risk	2,035,373	2,960,982	1,164,991		
3	Risk Weighted Assets for Operational Risk	30,795,266	30,795,266	31,061,631		
4	<b>Total Risk Weighted Assets</b>	154,751,696	143,136,158	138,101,955	0	0

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

Table 6

<b>Members of Supervisory Board</b>		<b>Independence status</b>
1	Murman Ambroladze	Independent chair
2	Sopio tskhvitava	Independent member
3	Valeri CheChelashvili	Independent member
4		
5		
6		
7		
8		
9		
10		
<b>Members of Board of Directors</b>		<b>Position/Subordinated business units</b>
1	Gia Petriashvili	Chief Executive Officer
2	Nino Devdariani	Chief Risk Officer
3	Eteri Chachibaia	Chief Operations Officer
4	Giorgi Ghvaladze	Chief Sales Officer – CSO
5		
6		
7		
8		
9		
10		
<b>List of Shareholders owning 1% and more of issued capital, indicating Shares</b>		
1	Otar rukhadze	26.52%
2	Taras nijharadze	18.38%
3	Gia Petriashvili	13.50%
4	goderdzi Meladze	10.25%
5	Tengiz Maziashvili	9.46%
6	LTD Jeibi	6.40%
7	Murman Ambroladze	4.82%
8	Giorgi Vachnadze	4.50%
9	Giorgi gotoshia	4.50%
<b>List of Microbank beneficiaries indicating names of direct or indirect holders of 5% or more of shares</b>		
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%

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	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>	6,690,261.66	-	6,690,261.66
1.1	Cash on hand	6,030,867.83		6,030,867.83
1.2	Casha balances with National bank of Georgia	55,262.93		55,262.93
1.3	Cash balances with other banks	604,130.90		604,130.90
2	<b>Financial assets held for trading</b>			
2.1	of which: derivatives			
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>			
4	<b>Financial assets designated at fair value through profit or loss</b>	613,040.51		613,040.51
5	<b>Financial assets at fair value through other comprehensive income</b>	-	-	-
5.1	Equity instruments			
5.2	Debt securities			
5.3	Loans and advances			
6	<b>Financial assets at amortised cost</b>	144,297,587.41	-	144,297,587.41
6.1	Debt securities			
6.2	Loans and advances	144,297,587.41		144,297,587.41
7	<b>Investments in subsidiaries, joint ventures and associates</b>			
8	<b>Non-current assets and disposal groups classified as held for sale</b>			-
9	<b>Tangible assets</b>	8,215,091.40	-	8,215,091.40
9.1	Property, Plant and Equipment	8,215,091.40		8,215,091.40
9.2	Investment property			
10	<b>Intangible assets</b>	670,922.80	670,922.80	670,922.80
10.1	Goodwill			
10.2	Other intangible assets	670,922.80	670,922.80	670,922.80
11	<b>Tax assets</b>	340,696.45	-	340,696.45
11.1	Current tax assets	266,202.00		266,202.00
11.2	Deferred tax assets	74,494.45		74,494.45
13	<b>Other assets</b>	1,263,811.20		1,263,811.20
13.1	of which: repossessed collateral			-
13.2	of which: dividends receivable			
	<b>Total exposures subject to credit risk weighting before adjustments</b>	<b>162,091,411</b>	<b>670,923</b>	<b>162,091,411</b>

Microbank: Microbank MBC

Date:

6/30/2025

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

1	<b>Total carrying value of balance sheet items subject to credit risk weighting before adjustments</b>	162,091,411
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	2,634,093
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	
3	<b>Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>	164,725,505
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	-1,447,275
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	237,471
6	Effect of other adjustments	
7	<b>Total exposures subject to credit risk weighting</b>	163,515,702

Table 9

## Regulatory capital

N		in Lari
1	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	20,527,894
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)	14,132,691
7	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	745,417
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	670,923
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	<b>Common Equity Tier 1</b>	19,782,477
25	<b>Additional tier 1 capital before regulatory adjustments</b>	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	<b>Regulatory Adjustments of Additional Tier 1 capital</b>	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	<b>Additional Tier 1 Capital</b>	6,989,230
37	<b>Tier 2 capital before regulatory adjustments</b>	3,179,749
38	Instruments that comply with the criteria for Tier 2 capital	3,179,749
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	<b>Regulatory Adjustments of Tier 2 Capital</b>	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	<b>Tier 2 Capital</b>	3,179,749

Microbank: Microbank MBC

Date:

6/30/2025

Table 9.1 **Capital Adequacy Requirements**

<b>Minimum Requirements</b>		<b>Ratios</b>	<b>Amounts (GEL)</b>
<b>1</b>	<b>Pillar 1 Requirements</b>		
1.1	Minimum CET1 Requirement	4.50%	6,963,826
1.2	Minimum Tier 1 Requirement	6.00%	9,285,102
1.3	Minimum Regulatory Capital Requirement	8.00%	12,380,136
<b>2</b>	<b>Combined Buffer</b>		
2.1	Capital Conservation Buffer	2.50%	3,868,792
2.2	Countercyclical Buffer	0.50%	773,758
<b>3</b>	<b>Pillar 2 Requirements</b>		
3.1	CET1 Pillar 2 Requirement	3.64%	5,631,396
3.2	Tier 1 Pillar2 Requirement	4.11%	6,366,466
3.3	Regulatory capital Pillar 2 Requirement	4.74%	7,333,665
<b>Total Requirements</b>		<b>Ratios</b>	<b>Amounts (GEL)</b>
<b>4</b>	CET1	11.14%	17,237,773
<b>5</b>	Tier 1	13.11%	20,294,119
<b>6</b>	Total regulatory Capital	15.74%	24,356,351

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	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>		
1.1	Cash on hand	6,690,262	
1.2	Casha balances with National bank of Georgia	6,030,868	
1.3	Cash balances with other banks	55,263	
2	<b>Financial assets held for trading</b>	604,131	
2.1	of which: derivatives		
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>		
4	<b>Financial assets designated at fair value through profit or loss</b>	613,041	
5	<b>Financial assets at fair value through other comprehensive income</b>	-	
5.1	Equity instruments		
5.2	Debt securities		
5.3	Loans and advances		
6	<b>Financial assets at amortised cost</b>	144,297,587	
6.1	Debt securities		
6.2	Loans and advances	144,297,587	
7	<b>Investments in subsidiaries, joint ventures and associates</b>		
8	<b>Non-current assets and disposal groups classified as held for sale</b>		
9	<b>Tangible assets</b>	8,215,091	
9.1	Property, Plant and Equipment	8,215,091	
9.2	Investment property		
10	<b>Intangible assets</b>	670,923	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	670,923	
11	<b>Tax assets</b>	340,696	
11.1	Current tax assets	266,202	
11.2	Deferred tax assets	74,494	Table 9 (Capital), N21
13	<b>Other assets</b>	1,263,811	
13.1	of which: repossessed collateral		
13.2	of which: dividends receivable		
14	<b>TOTAL ASSETS</b>	162,091,411	
	<b>LIABILITIES</b>		
15	<b>Financial liabilities held for trading</b>		
15.1	of which: derivatives		
16	<b>Financial liabilities designated at fair value through profit or loss</b>		
17	<b>Financial liabilities measured at amortised cost</b>	124,910,258	
17.1	Deposits	903,928	
17.2	borrowings	66,149,847	
17.3	Debt securities issued	52,569,036	
17.4	Other financial liabilities	5,287,447	
18	<b>Provisions</b>	234,691	
19	<b>Tax liabilities</b>	325,000	
19.1	Current tax liabilities	325,000	
19.2	Deferred tax liabilities		
20	<b>Subordinated liabilities</b>	5,391,477	
21	<b>Other liabilities</b>	3,712,861	
21.1	of which: dividends payable	445,477	
22	<b>TOTAL LIABILITIES</b>	134,574,287	
	<b>Equity</b>		
23	<b>Share capital</b>	2,254,500	Table 9 (Capital), N2
24	<b>preference share</b>	6,989,230	Table 9 (Capital), N27
25	<b>Share premium</b>	1,136,046	Table 9 (Capital), N3
26	<b>(-) Treasury shares</b>		
27	<b>Equity instruments issued other than capital</b>	-	
27.1	Equity component of compound financial instruments		
27.2	Other equity instruments issued		
28	<b>Share-based payment reserve</b>		
29	<b>Accumulated other comprehensive income</b>	-	
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	<b>Retained earnings</b>	17,137,348	Table 9 (Capital), N6
31	<b>TOTAL EQUITY</b>	27,517,124	
32	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	162,091,411	

Credit Risk Weighted Exposures

Table 11 (On-balance items and off-balance items after credit conversion factor)

Exposure classes	Risk weights																Risk Weighted Exposures before Credit Risk Mitigation
	0%		20%		35%		50%		75%		100%		150%		250%		
	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			55,263														11,053
2 Claims or contingent claims on national 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			599,590				244,541										198,195
7 Claims or contingent claims on corporates																	-
8 Retail claims or contingent retail claims									137,923,953								103,442,995
9 Claims or contingent claims secured by mortgages on residential property																	-
10 Past due items													6,373,634				6,373,634
11 Items belonging to regulatory high-risk categories																	-
12 Structured claims on commercial banks and corporates																	-
13 Claims in the form of collective investment undertakings (CIU)		6,791,791										10,358,145			74,494		15,544,381
14 Other items																	-
<b>Total</b>		<b>6,791,791</b>	<b>0</b>	<b>414,852</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>244,541</b>	<b>0</b>	<b>137,923,953</b>	<b>0</b>	<b>16,731,779</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>74,494</b>	<b>120,566,222</b>



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				
<b>Asset Classes</b>							
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!
	<b>Total</b>	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
<b>High-quality liquid assets</b>									
1 Total HQLA				1,401,218	2,569,092	3,970,310	1,096,891	2,324,551	3,421,442
<b>Cash outflows</b>									
2 Retail deposits									
3 Unsecured wholesale funding				1,719,544	670,691	2,389,460	1,624,024	807,119	2,431,143
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 <b>TOTAL CASH OUTFLOWS</b>				1,719,544	670,691	2,389,460	1,624,024	807,119	2,431,143
<b>Cash inflows</b>									
9 Secured lending (eg reverse repos)									
10 Inflows from fully performing exposures				3,108,936	-	3,108,936	3,468,526	244,541	3,713,067
11 Other cash inflows									
12 <b>TOTAL CASH INFLOWS</b>				3,108,936	-	3,108,936	3,468,526	244,541	3,713,067
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				1,401,218	2,569,092	3,970,310	1,096,891	2,324,551	3,421,442
14 Net cash outflow				429,886	670,691	597,365	406,006	562,578	607,735
15 Liquidity coverage ratio (%)				325.95%	383.05%	664.64%	270.17%	413.20%	562.98%

\* 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.

**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 Risk Factor (o)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposures
	56,885,586	FALSE	FALSE	FALSE	339,245		474,943	FALSE	FALSE	FALSE	474,943	FALSE	FALSE	FALSE	237,471
Calculated under Standardised Method					0		474,943				474,943				237,471
Calculated under Simplified Standardised Method					0		0				0				0
Calculated under Original Risk Exposure Method					0		0				0				0
Contracts with Qualified Central Counterparty							1.4				0				0
Calculated under Standardised Method							1.4				0				0
Calculated under Simplified Standardised Method							1.4				0				0
Calculated under Original Risk Exposure Method							1.4				0				0
Contracts with Central Counterparty							1.4				0				0
Calculated under Standardised Method							1.4				0				0
Calculated under Simplified Standardised Method							1.4				0				0
Calculated under Original Risk Exposure Method							1.4				0				0
Contract with Commercial Banks							1.4				0				0
Calculated under Standardised Method	56,885,586	-623,661	0	0	339,245		474,943				474,943				237,471
Calculated under Simplified Standardised Method							1.4				0				0
Calculated under Original Risk Exposure Method							1.4				0				0
Contracts with Financial Institutions except for Banks							1.4				0				0
Calculated under Standardised Method							1.4				0				0
Calculated under Simplified Standardised Method							1.4				0				0
Calculated under Original Risk Exposure Method							1.4				0				0
Contracts with Corporate Clients							1.4				0				0
Calculated under Standardised Method							1.4				0				0
Calculated under Simplified Standardised Method							1.4				0				0
Calculated under Original Risk Exposure Method							1.4				0				0
Contracts with Natural Persons							1.4				0				0
Calculated under Standardised Method							1.4				0				0
Calculated under Simplified Standardised Method							1.4				0				0
Calculated under Original Risk Exposure Method							1.4				0				0
<b>Total</b>	<b>56,885,586</b>	<b>FALSE</b>	<b>FALSE</b>	<b>FALSE</b>	<b>339,245</b>		<b>474,943</b>	<b>FALSE</b>	<b>FALSE</b>	<b>FALSE</b>	<b>474,943</b>	<b>FALSE</b>	<b>FALSE</b>	<b>FALSE</b>	<b>237,471</b>

Microbank: Microbank MBC

Date:

6/30/2025

Table 15.1 Leverage Ratio

<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	162,091,411
2	(Asset amounts deducted in determining Tier 1 capital)	(670,923)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	161,420,489
<b>Derivative exposures</b>		
4	Replacement cost associated with <i>all</i> derivatives transactions	FALSE
5	Potential Future Exposure associated with <i>all</i> derivatives transactions	339,245
6	Risk positions defined by the Counterparty Credit Risk Regulation	237,471
7	Value of collateral received in exchange for derivative instruments	FALSE
8	<b>Total derivative exposures (sum of lines 4 to 10)</b>	576,716
<b>Securities financing transaction exposures</b>		
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	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	-
<b>Other off-balance sheet exposures</b>		
16	Off-balance sheet exposures at gross notional amount	2,634,093
17	(Adjustments for conversion to credit equivalent amounts)	(1,447,275)
18	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	1,186,819
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)</b>		
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))	
<b>Capital and total exposures</b>		
21	<b>Tier 1 capital</b>	26,846,202
22	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	163,184,024
<b>Leverage ratio</b>		
23	<b>Leverage ratio</b>	16.45%
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
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	

Microbank: Microbank MBC

Date:

6/30/2025

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
<b>Credit Valuation Adjustment</b>	474,134	1,342	FALSE	16,781
<i>Calculated under Standardised Method</i>	474,134	1,342	0	16,781
<i>Calculated under Simplified Standardised Method</i>	3,180,410	7,741	0	96,760
<i>Calculated under Original Risk Exposure Method</i>	3,180,744	7,741	0	96,768

Table 16 **Net Stable Funding Ratio**

	No maturity	Unweighted value by residual maturity			Weighted value
		< 6 month	6 month to <1yr	>= 1 yr	
<b>Available stable funding</b>					
1 Capital:	30,025,950	-	-	90,614,603	120,640,553
2 <i>Regulatory capital</i>	30,025,950				30,025,950
3 <i>Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year</i>				90,614,603	90,614,603
4 one year	-	-	9,971,369	-	9,022,860
5 <i>Residents' deposits</i>			8,971,502		8,522,927
6 <i>Non-residents' deposits</i>			999,867		499,933
7 Wholesale funding	-	-	13,987,225	-	6,993,613
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>			1,173,072		586,536
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>			12,814,153		6,407,077
10 Liabilities with matching interdependent assets					
11 Other liabilities:	-	17,769,178	-	-	-
12 <i>Liabilities related to derivatives</i>		947,636			-
13 <i>All other liabilities and equity not included in the above categories</i>		16,821,542			-
14 <b>Total available stable funding</b>					<b>136,657,026</b>
<b>Required stable funding</b>					
15 Total high-quality liquid assets (HQLA)		604,131			30,207
16 Performing loans and securities:	-	-	-	-	-
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>					
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:	-	19,314,285	37,208,512	98,878,354	121,965,141
26 <i>Assets related to derivatives</i>					
27 <i>All other assets not included in the above categories</i>		19,314,285	37,208,512	98,878,354	121,965,141
28 Off-balance sheet items					
29 <b>Total required stable funding</b>					<b>121,995,347</b>
30 <b>Net stable funding ratio</b>					<b>112.02%</b>

\*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.

Microbank: Microbank MBC

Date:

6/30/2025

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		55,263				55,262.93
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		604,131				604,130.9
7	Claims or contingent claims on corporates						0
8	Retail claims or contingent retail claims		39,641,618	78,229,327	26,426,643		144,297,587
9	Claims or contingent claims secured by mortgages on residential property						-
10	Past due items*		5,666,534				5,666,534
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		6,984,605		10,149,825		17,134,430
15	Total	-	47,285,617	78,229,327	36,576,468	-	162,091,411

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.

Microbank: Microbank MBC

6/30/2025

Date:  
Table 18

On Balance Assets  Risk classes	a	b	c	d	e	f
	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value (a+b-c-d)
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
1 Claims or contingent claims on central governments or central banks			55262.93			55,262.93
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			604,130.9			604,130.90
7 Claims or contingent claims on corporates						-
8 Retail claims or contingent retail claims	7,871,553	138,827,967	2,401,933			144,297,587
9 Claims or contingent claims secured by mortgages on residential property						-
10 Past due items*			5,666,534	1,081,533		4,585,001
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			17,134,430			17,134,430
15 Total	7,871,553	156,621,791	2,401,933	-	-	162,091,411
16 Of which: loans		146699520.1	2401932.702			144,297,587.41
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.

Microbank: Microbank MBC

Date:

6/30/2025

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				
<b>Risk classes</b>						
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)	1134297.206	14.009.807	376.266			14.767.838
13 Other Production	20081.52	645.846	13.680			652.247
14 Hotels, Tourism						-
15 Restaurants						-
16 Industry						-
17 Oil Importers, Filling stations, gas stations and Retailers						-
18 Energy						-
19 Auto Dealers						-
20 HealthCare						-
21 Pharmacy						-
22 Telecommunication						-
23 Service	2078602.146	50.581.413	787.541			51.872.473
24 Agriculture	823029.9597	12.874.036	291.634			13.405.434
25 Other	3815542.355	60.716.864	932.812			63.599.595
26 Assets on which the Sector of repayment source is not accounted for						-
27 Other assets		17.793.824				17.793.824
28 Total	7871553.187	156.621.791	2.401.933	-	-	162.091.411

Microbank: Microbank MBC

Date:

6/30/2025

**Table 20**

<b>Changes in Expected Credit Loss for loans and Corporate debt securities</b>		<b>Loans</b>	<b>Corporate debt securities</b>
<b>1</b>	<b>Opening balance of Expected Credit Loss</b>	4,969,136	
<b>2</b>	<b>An increase in the ECL for possible losses on assets</b>	741,123	0
2.1	As a result of the origination of the new assets	269,323	
2.2	As a result of classification of assets as a low quality	471,800	
<b>3</b>	<b>Decrease in ECL for possible losses on assets</b>	3,441,478	0
3.1	As a result of write-off of assets	2,086,242	
3.2	As a result of partial or total payment of assets	1,347,921	
3.3	As a result of classification of assets as a high quality	7,315	
<b>4</b>	<b>Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes</b>	133,152	
<b>5</b>	<b>Closing balance of Expected Credit Loss</b>	<b>2,401,933</b>	<b>0</b>

Microbank: Microbank MBC

Date:

6/30/2025

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	3,619,578	
2	Inflows to non-performing portfolios	6,036,450	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	-	
4	Outflows from non-performing portfolios	1,784,474	
5	Outflow due to the decrease level of credit risk	133,152	
6	Outflow due to loan repayment, partial or total	706,524	
7	Outflows due to write-offs	488,827	
8	Outflow due to taking possession of collateral	413,972	
9	Outflow due to sale of portfolios	42,000	
10	Outflow due to other situations	-	
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	-	
12	Closing balance	7,871,553	

Description	Unit	2022		2021		2020		2019		2018		2017		2016		2015		2014		2013		2012		2011		2010		2009		2008		2007		2006		2005		2004		2003		2002		2001		2000		1999		1998		1997		1996		1995		1994		1993		1992		1991		1990		1989		1988		1987		1986		1985		1984		1983		1982		1981		1980		1979		1978		1977		1976		1975		1974		1973		1972		1971		1970		1969		1968		1967		1966		1965		1964		1963		1962		1961		1960		1959		1958		1957		1956		1955		1954		1953		1952		1951		1950		1949		1948		1947		1946		1945		1944		1943		1942		1941		1940		1939		1938		1937		1936		1935		1934		1933		1932		1931		1930		1929		1928		1927		1926		1925		1924		1923		1922		1921		1920		1919		1918		1917		1916		1915		1914		1913		1912		1911		1910		1909		1908		1907		1906		1905		1904		1903		1902		1901		1900		1899		1898		1897		1896		1895		1894		1893		1892		1891		1890		1889		1888		1887		1886		1885		1884		1883		1882		1881		1880		1879		1878		1877		1876		1875		1874		1873		1872		1871		1870		1869		1868		1867		1866		1865		1864		1863		1862		1861		1860		1859		1858		1857		1856		1855		1854		1853		1852		1851		1850		1849		1848		1847		1846		1845		1844		1843		1842		1841		1840		1839		1838		1837		1836		1835		1834		1833		1832		1831		1830		1829		1828		1827		1826		1825		1824		1823		1822		1821		1820		1819		1818		1817		1816		1815		1814		1813		1812		1811		1810		1809		1808		1807		1806		1805		1804		1803		1802		1801		1800		1799		1798		1797		1796		1795		1794		1793		1792		1791		1790		1789		1788		1787		1786		1785		1784		1783		1782		1781		1780		1779		1778		1777		1776		1775		1774		1773		1772		1771		1770		1769		1768		1767		1766		1765		1764		1763		1762		1761		1760		1759		1758		1757		1756		1755		1754		1753		1752		1751		1750		1749		1748		1747		1746		1745		1744		1743		1742		1741		1740		1739		1738		1737		1736		1735		1734		1733		1732		1731		1730		1729		1728		1727		1726		1725		1724		1723		1722		1721		1720		1719		1718		1717		1716		1715		1714		1713		1712		1711		1710		1709		1708		1707		1706		1705		1704		1703		1702		1701		1700		1699		1698		1697		1696		1695		1694		1693		1692		1691		1690		1689		1688		1687		1686		1685		1684		1683		1682		1681		1680		1679		1678		1677		1676		1675		1674		1673		1672		1671		1670		1669		1668		1667		1666		1665		1664		1663		1662		1661		1660		1659		1658		1657		1656		1655		1654		1653		1652		1651		1650		1649		1648		1647		1646		1645		1644		1643		1642		1641		1640		1639		1638		1637		1636		1635		1634		1633		1632		1631		1630		1629		1628		1627		1626		1625		1624		1623		1622		1621		1620		1619		1618		1617		1616		1615		1614		1613		1612		1611		1610		1609		1608		1607		1606		1605		1604		1603		1602		1601		1600		1599		1598		1597		1596		1595		1594		1593		1592		1591		1590		1589		1588		1587		1586		1585		1584		1583		1582		1581		1580		1579		1578		1577		1576		1575		1574		1573		1572		1571		1570		1569		1568		1567		1566		1565		1564		1563		1562		1561		1560		1559		1558		1557		1556		1555		1554		1553		1552		1551		1550		1549		1548		1547		1546		1545		1544		1543		1542		1541		1540		1539		1538		1537		1536		1535		1534		1533		1532		1531		1530		1529		1528		1527		1526		1525		1524		1523		1522		1521		1520		1519		1518		1517		1516		1515		1514		1513		1512		1511		1510		1509		1508		1507		1506		1505		1504		1503		1502		1501		1500		1499		1498		1497		1496		1495		1494		1493		1492		1491		1490		1489		1488		1487		1486		1485		1484		1483		1482		1481		1480		1479		1478		1477		1476		1475		1474		1473		1472		1471		1470		1469		1468		1467		1466		1465		1464		1463		1462		1461		1460		1459		1458		1457		1456		1455		1454		1453		1452		1451		1450		1449		1448		1447		1446		1445		1444		1443		1442		1441		1440		1439		1438		1437		1436		1435		1434		1433		1432		1431		1430		1429		1428		1427		1426		1425		1424		1423		1422		1421		1420		1419		1418		1417		1416		1415		1414		1413		1412		1411		1410		1409		1408		1407		1406		1405		1404		1403		1402		1401		1400		1399		1398		1397		1396		1395		1394		1393		1392		1391		1390		1389		1388		1387		1386		1385		1384		1383		1382		1381		1380		1379		1378		1377		1376		1375		1374		1373		1372		1371		1370		1369		1368		1367		1366		1365		1364		1363		1362		1361		1360		1359		1358		1357		1356		1355		1354		1353		1352		1351		1350		1349		1348		1347		1346		1345		1344		1343		1342		1341		1340		1339		1338		1337		1336		1335		1334		1333		1332		1331		1330		1329		1328		1327		1326		1325		1324		1323		1322		1321		1320		1319		1318		1317		1316		1315		1314		1313		1312		1311		1310		1309		1308		1307		1306		1305		1304		1303		1302		1301		1300		1299		1298		1297		1296		1295		1294		1293		1292		1291		1290		1289		1288		1287		1286		1285		1284		1283		1282		1281		1280		1279		1278		1277		1276		1275		1274		1273		1272		1271		1270		1269		1268		1267		1266		1265		1264		1263		1262		1261		1260		1259		1258		1257		1256		1255		1254		1253		1252		1251		1250		1249		1248		1247		1246		1245		1244		1243		1242		1241		1240		1239		1238		1237		1236		1235		1234		1233		1232		1231		1230		1229		1228		1227		1226		1225		1224		1223		1222		1221		1220		1219		1218		1217		1216		1215		1214		1213		1212		1211		1210		1209		1208		1207		1206		1205		1204		1203		1202		1201		1200		1199		1198		1197		1196		1195		1194		1193		1192		1191		1190		1189		1188		1187		1186		1185		1184		1183		1182		1181		1180		1179		1178		1177		1176		1175		1174		1173		1172		1171		1170		1169		1168		1167		1166		1165		1164		1163		1162		1161		1160		1159		1158		1157		1156		1155		1154		1153		1152		1151		1150		1149		1148		1147		1146		1145		1144		1143		1142		1141		1140		1139		1138		1137		1136		1135		1134		1133		1132		1131		1130		1129		1128		1127		1126		1125		1124		1123		1122		1121		1120		1119		1118		1117		1116		1115		1114		1113		1112		1111		1110		1109		1108		1107		1106		1105		1104		1103		1102		1101		1100		1099		1098		1097		1096		1095		1094		1093		1092		1091		1090		1089		1088		1087		1086		1085		1084		1083		1082		1081		1080		1079		1078		1077		1076		1075		1074		1073		1072		1071		1070		1069		1068		1067		1066		1065		1064		1063		1062		1061		1060		1059		1058		1057		1056		1055		1054		1053		1052		1051		1050		1049		1048		1047		1046		1045		1044		1043		1042		1041		1040		1039		1038		1037		1036		1035		1034		1033		1032		1031		1030		1029		1028		1027		1026		1025		1024		1023		1022		1021		1020		1019		1018		1017		1016		1015		1014		1013		1012		1011		1010		1009		1008		1007		1006		1005		1004		1003			
-------------	------	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	------	--	--	--

Part I	Section 501(c)(3) name	EIN	2014				2013				2012				2011				2010			
			Assets	Liabilities	Net assets	Change	Assets	Liabilities	Net assets	Change	Assets	Liabilities	Net assets	Change	Assets	Liabilities	Net assets	Change	Assets	Liabilities	Net assets	Change
1	Assets		1,234,567	876,543	358,024	1,100,000	750,000	350,000	1,000,000	700,000	300,000	900,000	650,000	250,000	800,000	550,000	250,000	700,000	450,000	250,000	250,000	
2	Liabilities		876,543	543,210	333,333	750,000	450,000	300,000	700,000	400,000	300,000	650,000	350,000	300,000	600,000	300,000	300,000	550,000	250,000	300,000	250,000	
3	Net assets		358,024	333,333	24,691	350,000	300,000	50,000	350,000	300,000	100,000	250,000	300,000	50,000	200,000	250,000	50,000	150,000	200,000	50,000	50,000	
4	Change		134,567	133,333	1,234	150,000	150,000	0	150,000	150,000	0	150,000	150,000	0	150,000	150,000	0	150,000	150,000	0	0	
5	Assets		1,234,567	876,543	358,024	1,100,000	750,000	350,000	1,000,000	700,000	300,000	900,000	650,000	250,000	800,000	550,000	250,000	700,000	450,000	250,000	250,000	
6	Liabilities		876,543	543,210	333,333	750,000	450,000	300,000	700,000	400,000	300,000	650,000	350,000	300,000	600,000	300,000	300,000	550,000	250,000	300,000	250,000	
7	Net assets		358,024	333,333	24,691	350,000	300,000	50,000	350,000	300,000	100,000	250,000	300,000	50,000	200,000	250,000	50,000	150,000	200,000	50,000	50,000	
8	Change		134,567	133,333	1,234	150,000	150,000	0	150,000	150,000	0	150,000	150,000	0	150,000	150,000	0	150,000	150,000	0	0	

Table 24

repayment source	Sector of	Gross carrying value				Expected Credit Loss			
		1 <sup>st</sup> stage	2 <sup>nd</sup> stage	3 <sup>rd</sup> stage	POCI	1 <sup>st</sup> stage	2 <sup>nd</sup> stage	3 <sup>rd</sup> stage	POCI
1 State, state organizations									
2 Financial institutions									
3 Bank deposits									
4 Construction Development, Real Estate Development and other Land Loans									
5 Real Estate Management									
6 Construction Companies									
7 Production and Trade of Construction Materials									
8 Trade of Consumer Foods and Goods									
9 Production of Consumer Foods and Goods									
10 Production and Trade of Durable Goods									
11 Production and Trade of Clothes, Shoes and Textiles									
12 Trade (Other)		13,803,545	206,261	1,134,297		78,284	19,790	278,191	
13 Other Production		561,480	84,365	20,082		4,888	4,169	4,623	
14 Hotels, Tourism									
15 Restaurants									
16 Industry									
17 Oil Importers Filling stations, gas stations and Retailers									
18 Energy									
19 Auto Dealers									
20 Health Care									
21 Pharmacy									
22 Telecommunication									
23 Service		48,252,607	2,028,806	2,078,602		252,232	92,242	443,067	
24 Agriculture		11,952,008	882,032	623,030		91,566	37,063	162,508	
25 Other		58,677,982	2,038,862	3,815,542		248,470	74,906	606,429	
26 Assets on which the Sector of repayment source is not accounted for									
27 Total		146,899,520	133,587,620	5,240,346	7,871,553	2,491,933	675,846	228,168	1,497,919



Water Products	Contractual Payment Method			Total Contract Value of work			Expected Contract Value			Number of Years	Weighted average historical contract value on quarterly weighted basis	Weighted average effective contract value on quarterly weighted basis	Weighted average historical contract value on the actual contractual value of contract	Weighted average historical contract value on quarterly weighted basis
	1st Stage	2nd Stage	Final	1st Stage	2nd Stage	Final	1st Stage	2nd Stage	Final					
1.0	18,000,000	1,000,000	1,000,000	18,000,000	1,000,000	1,000,000	18,000,000	1,000,000	1,000,000	1				
2.0	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	1				
3.0	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	1				
4.0	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	1				
5.0	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	1				
6.0	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	1				
7.0	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	1				
8.0	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	1				
9.0	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	1				
10.0	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	1				
10.1	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	10,000,000	1,000,000	1,000,000	1				

10.1: Budget Basis 1 is not based on the basis of contract from acquisition or other side award