

| | 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 | 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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Microbank: Microbank MBC

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Table 1

| Key metrics | | According to IFRS | | | | |
|--|---|-------------------|-------------|-------------|---------|---------|
| N | | 2Q-2025 | 1Q-2025 | 4Q-2024 | 3Q-2024 | 2Q-2024 |
| Regulatory capital (amounts, GEL) | | | | | | |
| Based on Basel III framework | | | | | | |
| 1 | CET1 capital | 20,302,449 | 14,860,489 | 15,238,087 | | |
| 2 | Tier1 capital | 27,291,679 | 21,849,719 | 22,227,317 | | |
| 3 | Regulatory capital | 30,471,427 | 25,085,563 | 25,504,200 | | |
| 4 | CET1 capital total requirement | 17,236,198 | 13,799,457 | 13,442,671 | | |
| 5 | Tier1 capital total requirement | 20,292,265 | 16,626,396 | 16,170,185 | | |
| 6 | Regulatory capital total requirement | 24,354,126 | 20,383,720 | 19,795,361 | | |
| Total Risk Weighted Assets (amounts, GEL) | | | | | | |
| 7 | Total Risk Weighted Assets (Total RWA) (Based on Basel III framework) | 154,737,556 | 143,136,158 | 138,101,955 | | |
| Capital Adequacy Ratios | | | | | | |
| Based on Basel III framework | | | | | | |
| 8 | CET1 capital | 13.12% | 10.38% | 11.03% | | |
| 9 | Tier1 capital | 17.64% | 15.26% | 16.09% | | |
| 10 | Regulatory capital | 19.69% | 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% | | |
| Income | | | | | | |
| 15 | Total Interest Income / Average Annual Assets | 23.32% | 22.71% | 21.19% | | |
| 16 | Total Interest Expense / Average Annual Assets | 8.20% | 8.09% | 7.54% | | |
| 17 | Earnings from Operations / Average Annual Assets | 7.58% | 5.00% | 4.78% | | |
| 18 | Net Interest Margin | 15.12% | 14.62% | 13.65% | | |
| 19 | Return on Average Assets (ROAA) | 6.82% | 1.86% | 2.52% | | |
| 20 | Return on Average Equity (ROAE) | 42.12% | 12.12% | 16.27% | | |
| Asset Quality | | | | | | |
| 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 | 11.49% | 7.21% | | | |
| Liquidity | | | | | | |
| 26 | Liquid Assets/Total Assets | 5.18% | 7.32% | 10.88% | | |
| 27 | FX Liabilities/Total Liabilities | 42.12% | 43.28% | 46.18% | | |
| 28 | Current & Demand Deposits/Total Assets | 0.56% | 0.68% | 0.00% | | |
| Liquidity Coverage Ratio*** | | | | | | |
| 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% | | |
| Net Stable Funding Ratio | | | | | | |
| 32 | Available stable funding | 140,705,436 | 113,205,904 | 115,280,041 | | |
| 33 | Required stable funding | 115,584,239 | 114,758,325 | 114,712,986 | | |
| 34 | Net stable funding ratio (%) | 121.73% | 98.65% | 100.49% | | |

*** LCR calculated according to NBG's methodology which is more focused on local risks than Basel framework. See the table 14. LCR; Microbanks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

| 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 | 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 | Casha balances with National bank of Georgia | 55,263 | | 55,263 | | | - |
| 1.3 | Cash balances with other banks | 359,590 | 244,541 | 604,131 | | | - |
| 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 | 613,041 | | 613,041 | | | - |
| 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 | 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 | Investments in subsidiaries, joint ventures and associates | | | - | | | - |
| 8 | Non-current assets and disposal groups classified as held for sale | 561,821 | | 561,821 | | | - |
| 9 | Tangible assets | 8,215,091 | - | 8,215,091 | - | - | - |
| 9.1 | Property, Plant and Equipment | 8,215,091 | | 8,215,091 | | | - |
| 9.2 | Investment property | | | - | | | - |
| 10 | Intangible assets | 670,923 | - | 670,923 | - | - | - |
| 10.1 | Goodwill | | | - | | | - |
| 10.2 | Other intangible assets | 670,923 | | 670,923 | | | - |
| 11 | Tax assets | 340,696 | - | 340,696 | - | - | - |
| 11.1 | Current tax assets | 266,202 | | 266,202 | | | - |
| 11.2 | Deferred tax assets | 74,494 | | 74,494 | | | - |
| 13 | Other assets | 687,813 | 14,177 | 701,990 | | | - |
| 13.1 | of which: repossessed collateral | | | - | | | - |
| 13.2 | of which: dividends receivable | | | - | | | - |
| 14 | TOTAL ASSETS | 158,219,950 | 3,871,461 | 162,091,411 | - | - | - |
| | 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 | 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 | Provisions | | | - | | | - |
| 19 | Tax liabilities | 325,000 | - | 325,000 | - | - | - |
| 19.1 | Current tax liabilities | 325,000 | | 325,000 | | | - |
| 19.2 | Deferred tax liabilities | | | - | | | - |
| 20 | Subordinated liabilities | | 5,391,477 | 5,391,477 | | | - |
| 21 | Other liabilities | 3,024,317 | 477,758 | 3,502,075 | | | - |
| 21.1 | of which: dividends payable | | | - | | | - |
| 22 | TOTAL LIABILITIES | 77,631,409 | 56,497,401 | 134,128,810 | - | - | - |
| | Equity | | | | | | |
| 23 | Ordinary share | 2,254,500 | | 2,254,500 | | | - |
| 24 | preference share | 6,989,230 | | 6,989,230 | | | - |
| 25 | Share premium | 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 | 17,582,826 | | 17,582,826 | | | - |
| 31 | TOTAL EQUITY | 27,962,601 | - | 27,962,601 | - | - | - |
| 32 | TOTAL EQUITY AND TOTAL LIABILITIES | 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 | Interest income | 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 | (Interest expenses) | (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 | Dividend income | | | - | | | 0 |
| 4 | Fee and commission income | 899,776 | 334 | 900,110 | | | 0 |
| 5 | (Fee and commission expenses) | (285,219) | (126,353) | (411,573) | | | 0 |
| 6 | Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net | | | - | | | 0 |
| 7 | Gains or (-) losses on financial assets and liabilities held for trading, net | | | - | | | 0 |
| 8 | Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net | | | - | | | 0 |
| 9 | Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net | | | - | | | 0 |
| 10 | Exchange differences [gain or (-) loss], net | (1,339,580) | | (1,339,580) | | | 0 |
| 11 | Gains or (-) losses on derecognition of non-financial assets, net | 3,357 | | 3,357 | | | 0 |
| 12 | Other operating income | 268,587 | 21,974 | 290,561 | | | 0 |
| 13 | (Other operating expenses) | (562,396) | (127,433) | (689,830) | | | 0 |
| 14 | (Administrative expenses) | (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 | (Depreciation and amortisation) | (1,047,841) | | (1,047,841) | | | 0 |
| 16 | Modification gains or (-) losses, net | | | - | | | 0 |
| 17 | (Provisions or (-) reversal of provisions) | - | - | - | 0 | 0 | 0 |
| 17.1 | (Commitments and guarantees given) | | | - | | | 0 |
| 17.2 | (Other provisions) | | | - | | | 0 |
| 18 | (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | 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 | (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates) | | | - | | | 0 |
| 20 | (Impairment or (-) reversal of impairment on non-financial assets) | (117,416) | | (117,416) | | | 0 |
| 21 | Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method | | | - | | | 0 |
| 22 | PROFIT OR (-) LOSS BEFORE TAX | 8,013,813 | (2,511,610) | 5,502,203 | 0 | 0 | 0 |
| 23 | (Tax expense or (-) income) | (325,000) | | (325,000) | | | 0 |
| 24 | Profit or (-) loss after tax | 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 | Loan commitments received | | | 0 | | | 0 |
| 2 | Guarantees received as security for liabilities of the microbank | | | 0 | | | 0 |
| 3 | Guarantees received as security for receivables of the microbank | 0 | 0 | 0 | 0 | 0 | 0 |
| 3.1 | Surety, joint liability | | | 0 | | | 0 |
| 3.2 | Guarantees | | | 0 | | | 0 |
| 4 | Assets pledged as security for liabilities of the bank | 0 | 0 | 0 | 0 | 0 | 0 |
| 4.1 | Financial assets of the microbank | | | 0 | | | 0 |
| 4.2 | Non-financial assets of the microbank | | | 0 | | | 0 |
| 5 | Assets pledged as security for receivables of the bank | 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 | Loan commitments given | | | 0 | | | 0 |
| 7 | guarantees given | 2,200,000 | | 2,200,000 | | | 0 |
| 8 | Letters of credit Issued | | | 0 | | | 0 |
| 9 | Derivatives | 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 | Receivables not recognized on-balance | 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 | Capital expenditure commitment | | | 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 | 2,021,233 | 2,960,982 | 1,164,991 | | |
| 3 | Risk Weighted Assets for Operational Risk | 30,795,266 | 30,795,266 | 31,061,631 | | |
| 4 | Total Risk Weighted Assets | 154,737,556 | 143,136,158 | 138,101,955 | 0 | 0 |

Microbank: Microbank MBC

Date:

6/30/2025

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

| Members of Supervisory Board | | Independence status |
|---|-----------------------|---|
| 1 | Murman Ambroladze | |
| 2 | Sopio tskhvitava | |
| 3 | Valeri CheChelashvili | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| Members of Board of Directors | | Position/Subordinated business units |
| 1 | Gia Petriashvili | CEO |
| 2 | Nino Devdariani | CRO |
| 3 | Eteri Chachibaia | COO |
| 4 | Giorgi Ghvaladze | CCO |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| List of Shareholders owning 1% and more of issued capital, indicating Shares | | |
| 1 | Gia Petriashvili | 13.50% |
| 2 | Otar rukhadze | 26.52% |
| 3 | Tengiz Maziashvili | 9.46% |
| 4 | Murman Ambroladze | 4.82% |
| 5 | Taras nijharadze | 18.38% |
| 6 | goderdzi Meladze | 10.25% |
| 7 | Giorgi Gotoshia | 4.50% |
| 8 | Giorgi Vachnadze | 4.50% |
| 9 | LTD Jeibi | 6.40% |
| 10 | | |
| 11 | | |
| 12 | | |
| 13 | | |
| 14 | | |
| 15 | | |
| List of Microbank beneficiaries indicating names of direct or indirect holders of 5% or more of shares | | |
| 1 | | % |

Microbank:

Microbank MBC

Date:

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Table 7

Linkages between financial statement assets and balance sheet items subject to credit risk weighting

| | | a | b | c |
|------|---|--|--|----------------------------------|
| | | | Carrying values of items | |
| | Account name of 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 | 6,690,261.66 | - | 6,690,261.66 |
| 1.1 | Cash on hand | 6,030,867.83 | | 6,030,867.83 |
| 1.2 | Cash 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 | 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 | 613,040.51 | | 613,040.51 |
| 5 | Financial assets at fair value through other comprehensive income | - | - | - |
| 5.1 | Equity instruments | | | |
| 5.2 | Debt securities | | | |
| 5.3 | Loans and advances | | | |
| 6 | Financial assets at amortised cost | 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 | Investments in subsidiaries, joint ventures and associates | | | |
| 8 | Non-current assets and disposal groups classified as held for sale | 561,821.46 | | 561,821.46 |
| 9 | Tangible assets | 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 | Intangible assets | 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 | Tax assets | 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 | Other assets | 701,989.74 | | 701,989.74 |
| 13.1 | of which: repossessed collateral | | | - |
| 13.2 | of which: dividends receivable | | | |
| | Total exposures subject to credit risk weighting before adjustments | 162,091,411 | 670,923 | 162,091,411 |

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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 | 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 | Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes | 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 | -1,516,730 |
| 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 | Total exposures subject to credit risk weighting | 163,446,247 |

Table 9

Regulatory capital

| N | | in Lari |
|----|--|------------|
| 1 | Common Equity Tier 1 capital before regulatory adjustments | 20,973,371 |
| 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) | 14,578,168 |
| 7 | Regulatory Adjustments of Common Equity Tier 1 capital | 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 | Common Equity Tier 1 | 20,227,954 |
| 25 | Additional tier 1 capital before regulatory adjustments | 6,989,230 |
| 26 | Instruments that comply with the criteria for Additional tier 1 capital | 6,989,230 |
| 27 | Including: instruments classified as equity under the relevant accounting standards | 6,989,230 |
| 28 | Including: instruments classified as liabilities under the relevant accounting standards | |
| 29 | Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital | |
| 30 | Regulatory Adjustments of Additional Tier 1 capital | 0 |
| 31 | Investments in own Additional Tier 1 instruments | |
| 32 | Reciprocal cross-holdings in Additional Tier 1 instruments | |
| 33 | Significant investments in the Additional Tier 1 capital (that are not common shares) of microbanks, commercial banks, insurance entities and other financial institutions | |
| 35 | Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments | |
| 36 | Additional Tier 1 Capital | 6,989,230 |
| 37 | Tier 2 capital before regulatory adjustments | 3,179,749 |
| 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 | Regulatory Adjustments of Tier 2 Capital | 0 |
| 42 | Investments in own shares that meet the criteria for Tier 2 capital | |
| 43 | Reciprocal cross-holdings in Tier 2 capital | |
| 44 | Significant investments in the Tier 2 capital (that are not common shares) of microbanks, commercial banks, insurance entities and other financial institutions | |
| 46 | Tier 2 Capital | 3,179,749 |

Microbank: Microbank MBC

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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% | 6,963,190 |
| 1.2 | Minimum Tier 1 Requirement | 6.00% | 9,284,253 |
| 1.3 | Minimum Regulatory Capital Requirement | 8.00% | 12,379,004 |
| 2 | Combined Buffer | | |
| 2.1 | Capital Conservation Buffer | 2.50% | 3,868,439 |
| 2.2 | Countercyclical Buffer | 0.50% | 773,688 |
| | | | |
| 3 | Pillar 2 Requirements | | |
| 3.1 | CET1 Pillar 2 Requirement | 3.64% | 5,630,881 |
| 3.2 | Tier 1 Pillar2 Requirement | 4.11% | 6,365,885 |
| 3.3 | Regulatory capital Pillar 2 Requirement | 4.74% | 7,332,994 |
| Total Requirements | | Ratios | Amounts (GEL) |
| 4 | CET1 | 11.14% | 17,236,198 |
| 5 | Tier 1 | 13.11% | 20,292,265 |
| 6 | Total regulatory Capital | 15.74% | 24,354,126 |

Microbank: Microbank MBC

Date:

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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 | 6,690,262 | |
| 1.1 | Cash on hand | 6,030,868 | |
| 1.2 | Cash balances with National bank of Georgia | 55,263 | |
| 1.3 | Cash balances with other banks | 604,131 | |
| 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 | 613,041 | |
| 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 | 144,297,587 | |
| 6.1 | Debt securities | | |
| 6.2 | Loans and advances | 144,297,587 | |
| 7 | Investments in subsidiaries, joint ventures and associates | | |
| 8 | Non-current assets and disposal groups classified as held for sale | 561,821 | |
| 9 | Tangible assets | 8,215,091 | |
| 9.1 | Property, Plant and Equipment | 8,215,091 | |
| 9.2 | Investment property | | |
| 10 | Intangible assets | 670,923 | Table 9 (Capital), N10 |
| 10.1 | Goodwill | | |
| 10.2 | Other intangible assets | 670,923 | |
| 11 | Tax assets | 340,696 | |
| 11.1 | Current tax assets | 266,202 | |
| 11.2 | Deferred tax assets | 74,494 | Table 9 (Capital), N21 |
| 13 | Other assets | 701,990 | |
| 13.1 | of which: repossessed collateral | | |
| 13.2 | of which: dividends receivable | | |
| 14 | TOTAL ASSETS | 162,091,411 | |
| | 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 | 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 | Provisions | 234,691 | |
| 19 | Tax liabilities | 325,000 | |
| 19.1 | Current tax liabilities | 325,000 | |
| 19.2 | Deferred tax liabilities | | |
| 20 | Subordinated liabilities | 5,391,477 | |
| 21 | Other liabilities | 3,267,384 | |
| 21.1 | of which: dividends payable | | |
| 22 | TOTAL LIABILITIES | 134,128,810 | |
| | Equity | | |
| 23 | Share capital | 2,254,500 | Table 9 (Capital), N2 |
| 24 | preference share | 6,989,230 | Table 9 (Capital), N27 |
| 25 | Share premium | 1,136,046 | Table 9 (Capital), N3 |
| 26 | (-) Treasury shares | | |
| 27 | Equity instruments issued other than capital | - | |
| 27.1 | Equity component of compound financial instruments | | |
| 27.2 | Other equity instruments issued | | |
| 28 | Share-based payment reserve | | |
| 29 | Accumulated other comprehensive income | - | |
| 29.1 | revaluation reserve | | |
| 29.2 | Fair value changes of equity instruments measured at fair value through other comprehensive income | | |
| 29.3 | Fair value changes of debt instruments measured at fair value through other comprehensive income | | |
| 30 | Retained earnings | 17,582,826 | Table 9 (Capital), N6 |
| 31 | TOTAL EQUITY | 27,962,601 | |
| 32 | TOTAL EQUITY AND TOTAL LIABILITIES | 162,091,411 | |

Credit risk weighted exposures
(On-balance items and off-balance items after credit conversion factor)

| Risk weights | | a | | c | | e | | g | | i | | k | | m | | o | | q | | 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 | On-balance sheet amount | Off-balance sheet amount | | | |
| 1 | Claims or contingent claims on central governments or central banks | | | 45,263 | | | | | | | | | | | | | | | 11,663 | |
| 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 finance companies | | | 368,590 | | 244,641 | | | | | | | | | | | | | 194,189 | |
| 7 | Claims or contingent claims on corporations | | | | | | | | | 137,921,963 | | | | | | | | | 103,649,865 | |
| 8 | Real claims or contingent real claims | | | | | | | | | | | | | | | | | | - | |
| 9 | Claims or contingent claims secured by mortgages on residential property | | | | | | | | | | | | | | | | | | - | |
| 10 | Real-estate claims | | | | | | | | | | | | | 6,374,634 | | | | | 6,374,634 | |
| 11 | Claims or contingent claims secured by mortgages on commercial property | | | | | | | | | | | | | | | | | | - | |
| 12 | Short-term claims on commercial banks and companies | | | | | | | | | | | | | | | | | | - | |
| 13 | Claims in the form of collective investment undertakings (CIUs) | | | | | | | | | | | | | | | | | | - | |
| 14 | Other items | 6,701,721 | | | | | | | | | | | | | | | | | 6,701,721 | |
| 15 | Total | 6,701,721 | 0 | 414,852 | 0 | 0 | 0 | 244,641 | 0 | 137,921,963 | 0 | 0 | 0 | 6,374,634 | 0 | 0 | 0 | 0 | 144,548,220 | |

Table 13 Standardized approach - Effect of credit risk mitigation

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

Table 11 Liquidity Coverage Ratio

| | | | | | | Total unweighted value (daily average) | | | Total weighted values according to NBG's methodology* (daily average) | | | Total weighted values according to Basel methodology (daily average) | | |
|----------------------------|--|--|--|--|--|--|----|-------|---|-----------|-----------|--|-----------|-----------|
| | | | | | | GEL | FX | Total | GEL | FX | Total | GEL | FX | Total |
| High-quality liquid assets | | | | | | | | | | | | | | |
| 1 | Total HQLA | | | | | | | | 1,401,218 | 2,569,092 | 3,970,310 | 1,096,891 | 2,324,551 | 3,421,442 |
| Cash outflows | | | | | | | | | | | | | | |
| 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 | TOTAL CASH OUTFLOWS | | | | | | | | 1,719,544 | 670,691 | 2,389,460 | 1,624,024 | 807,119 | 2,431,143 |
| Cash inflows | | | | | | | | | | | | | | |
| 9 | Secured lending (ie 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 | TOTAL CASH INFLOWS | | | | | | | | 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 16 Counterparty credit risk weighted risk exposures

| Derivative contracts | Nominal Amount | Current Market Value (FVMA) | Collateral Value | Replacement Cost (RC) | Potential Future Exposure (PEE) | Supervisory Alfa Factor (R) | Exposure at Default | 2% | 20% | 35% | 50% | 75% | 100% | 150% | Counterparty Credit Risk Weighted Risk Exposures |
|--|----------------|-----------------------------|------------------|-----------------------|---------------------------------|-----------------------------|---------------------|-------|-------|-------|---------|-------|-------|-------|--|
| | 56,895,596 | FALSE | FALSE | FALSE | 339,245 | | 474,943 | FALSE | FALSE | FALSE | 474,943 | FALSE | FALSE | FALSE | 237,471 |
| Calculated under Standardized Method | | | | | 0 | 1.4 | 474,943 | 0 | 0 | 0 | 474,943 | 0 | 0 | 0 | 237,471 |
| Calculated under Simplified Standardized Method | 0 | | | 0 | 0 | 1.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Calculated under Original Risk Exposure Method | 0 | | | 0 | 0 | 1.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Contracts with Qualified Central Counterparty | | | | | | 1.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Calculated under Standardized Method | | | | | | 1.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Calculated under Simplified Standardized Method | | | | | | 1.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Calculated under Original Risk Exposure Method | | | | | | 1.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Contracts with Central Counterparty | | | | | | 1.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Calculated under Standardized Method | | | | | | 1.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Calculated under Simplified Standardized Method | | | | | | 1.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Calculated under Original Risk Exposure Method | | | | | | 1.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Contract with Commercial Banks | | | | | | 1.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Calculated under Standardized Method | 56,895,596 | 423,861 | 0 | 0 | 339,245 | 1.4 | 474,943 | | | | 474,943 | | | | 237,471 |
| Calculated under Simplified Standardized Method | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Calculated under Original Risk Exposure Method | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Contracts with Financial Institutions except for Banks | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Calculated under Standardized Method | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Calculated under Simplified Standardized Method | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Calculated under Original Risk Exposure Method | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Contracts with Corporate Clients | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Calculated under Standardized Method | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Calculated under Simplified Standardized Method | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Calculated under Original Risk Exposure Method | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Contracts with Natural Persons | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Calculated under Standardized Method | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Calculated under Simplified Standardized Method | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Calculated under Original Risk Exposure Method | | | | | | 1.4 | 0 | | | | 0 | | | | 0 |
| Total | 56,895,596 | FALSE | FALSE | FALSE | 339,245 | 1.4 | 474,943 | FALSE | FALSE | FALSE | 474,943 | FALSE | FALSE | FALSE | 237,471 |

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Date:

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Table 15.1 Leverage Ratio

| On-balance sheet exposures (excluding derivatives and SFTs) | | |
|--|--|-------------|
| 1 | On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) | 162,091,411 |
| 2 | (Asset amounts deducted in determining Tier 1 capital) | (670,923) |
| 3 | Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2) | 161,420,489 |
| Derivative exposures | | |
| 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 | Total derivative exposures (sum of lines 4 to 10) | 576,716 |
| 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 | 2,634,093 |
| 17 | (Adjustments for conversion to credit equivalent amounts) | (1,516,730) |
| 18 | Other off-balance sheet exposures (sum of lines 17 to 18) | 1,117,364 |
| Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet) | | |
| 19 | (Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet)) | |
| 20 | (Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet)) | |
| Capital and total exposures | | |
| 21 | Tier 1 capital | 27,291,679 |
| 22 | Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b) | 163,114,569 |
| Leverage ratio | | |
| 23 | Leverage ratio | 16.73% |
| 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 | |

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 | 474,134 | 1,342 | 16,781 | 2,641 |
| Calculated under Standardised Method | 474,134 | 1,342 | 16,781 | 2,641 |
| Calculated under Simplified Standardised Method | 3,180,410 | 7,741 | 96,760 | 15,230 |
| Calculated under Original Risk Exposure Method | 3,180,744 | 7,741 | 96,768 | 15,231 |

Table 16

Net Stable Funding Ratio

| | | Unweighted value by residual maturity | | | | Weighted value |
|--------------------------|---|---------------------------------------|------------|-----------------|------------|----------------|
| | | No maturity | < 6 month | 6 month to <1yr | >= 1 yr | |
| Available stable funding | | | | | | |
| 1 | Capital: | 30,471,427 | - | - | 90,614,603 | 121,086,030 |
| 2 | Regulatory capital | 30,471,427 | | | | 30,471,427 |
| 3 | Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year | | | | 90,614,603 | 90,614,603 |
| 4 | year | - | - | 9,975,475 | - | 9,026,761 |
| 5 | Residents' deposits | | | 8,975,608 | | 8,526,828 |
| 6 | Non-residents' deposits | | | 999,867 | | 499,933 |
| 7 | Wholesale funding | - | - | 21,185,290 | - | 10,592,645 |
| 8 | Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the government or enterprises controlled by the government, international financial institutions and legal entities, excluding representatives of financial sector | | | 20,660,111 | | 10,330,056 |
| 9 | Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions | | | 525,179 | | 262,589 |
| 10 | Liabilities with matching interdependent assets | | | | | |
| 11 | Other liabilities: | - | 10,121,330 | - | - | - |
| 12 | Liabilities related to derivatives | | 947,636 | | | - |
| 13 | All other liabilities and equity not included in the above categories | | 9,173,694 | | | - |
| 14 | Total available stable funding | | | | | 140,705,436 |
| Required stable funding | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | | 604,131 | | | 30,207 |
| 16 | Performing loans and securities: | - | - | - | - | - |
| 17 | Loans and deposits to financial institutions secured by Level 1 HQLA | | | | | |
| 18 | Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | | | | | |
| 19 | Loans to non-financial institutions and retail customers, of which: | | | | | |
| 20 | With a risk weight of less than or equal to 35% | | | | | |
| 21 | Residential mortgages, of which: | | | | | |
| 22 | With a risk weight of less than or equal to 35% | | | | | |
| 23 | Securities that do not qualify as HQLA | | | | | |
| 24 | Assets with matching interdependent liabilities | | | | | |
| 25 | Other assets: | - | 11,103,562 | 52,007,083 | 92,290,504 | 115,554,032 |
| 26 | Assets related to derivatives | | | | | |
| 27 | All other assets not included in the above categories | | 11,103,562 | 52,007,083 | 92,290,504 | 115,554,032 |
| 28 | Off-balance sheet items | | | | | |
| 29 | Total required stable funding | | | | | 115,584,239 |
| 30 | Net stable funding ratio | | | | | 121.73% |

*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.

| Risk classes | | Distribution by residual maturity | Exposures of On-Balance Items | | | | |
|--------------|--|-----------------------------------|-------------------------------|------------|-------------------|----------|--------------------|
| | | | On demand | ≤ 1 year | > 1 year ≤ 5 year | > 5 year | No stated maturity |
| 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.

6/30/2025

| On Balance Assets | | a | b | c | d | e | f |
|-------------------|--|---|--|----------------------|-----------------|--|-------------|
| Risk classes | | Gross carrying values | | Expected Credit Loss | General Reserve | Accumulated write-off, during the reporting period | Net Value |
| | | Of which: Loans and other Assets - Non-Performing | Of which: Loans and other Assets - other than Non-Performing | | | | |
| | | | | | | | (a+b-c-d) |
| 1 | Claims or contingent claims on central governments or central banks | | 55,262.93 | | | | 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 | | 146,699,520 | 2,401,933 | | | 144,297,587 |
| 8 | Retail clients or contingent retail clients | | | | | | - |
| 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 | | 164,495,344 | 2,401,933 | - | - | 162,091,411 |
| 16 | Of which: loans | | | | | | - |
| 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 (a+b-c-d) |
| | Of which: Loans and other Assets - Non-Performing | Of which: Loans and other Assets - other than Non-Performing | | | | |
| Risk classes | | | | | | |
| 1 State, state organizations | | | | | | - |
| 2 Financial Institutions | | | | | | - |
| 3 Pawnshops | | | | | | - |
| 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) | | 15,144,104 | 376,266 | | | 14,767,838 |
| 13 Other Production | | 665,927 | 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 Health Care | | | | | | - |
| 21 Pharmacy | | | | | | - |
| 22 Telecommunication | | | | | | - |
| 23 Service | | 52,660,015 | 787,541 | | | 51,872,473 |
| 24 Agriculture | | 13,697,068 | 291,634 | | | 13,405,434 |
| 25 Other | | 64,532,406 | 932,612 | | | 63,599,795 |
| 26 Assets on which the Sector of repayment source is not accounted for | | | | | | - |
| 27 Other assets | | 17,793,824 | | | | 17,793,824 |
| 28 Total | 0 | 164,493,344 | 2,491,933 | - | - | 162,001,411 |

Microbank: Microbank MBC
Date:
Table 20

6/30/2025

| Changes in Expected Credit Loss for loans and Corporate debt securities | | Loans | Corporate debt securities |
|---|--|-----------|---------------------------|
| 1 | Opening balance of Expected Credit Loss | 4,969,136 | |
| 2 | An increase in the ECL for possible losses on assets | 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 | |
| 3 | Decrease in ECL for possible losses on assets | 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 | 1,347,821 | |
| 3.3 | As a result of classification of assets as a high quality | 7,315 | |
| 4 | Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes | 133,152 | |
| 5 | Closing balance of Expected Credit Loss | 2,401,933 | 0 |

| 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 | 4,251,976 | |
| 3 | Increase of non-performing portfolio, as a result of currency exchange rate changes | - | |
| 4 | Outflows from non-performing portfolios | - | |
| 5 | Outflow due to the decrease level of credit risk | | |
| 6 | Outflow due to loan repayment, partial or total | | |
| 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 | 7,871,553 | |

| General Information | | Financial Data | | Operational Data | | Performance Data | | Risk Data | | Compliance Data | | Environmental Data | | Social Data | | Governance Data | |
|---------------------|-------|----------------|-------|------------------|-------|------------------|-------|-----------|-------|-----------------|-------|--------------------|-------|-------------|-------|-----------------|-------|
| Item | Value | Item | Value | Item | Value | Item | Value | Item | Value | Item | Value | Item | Value | Item | Value | Item | Value |
| 1 | 100 | 2 | 200 | 3 | 300 | 4 | 400 | 5 | 500 | 6 | 600 | 7 | 700 | 8 | 800 | 9 | 900 |
| 10 | 1000 | 11 | 1100 | 12 | 1200 | 13 | 1300 | 14 | 1400 | 15 | 1500 | 16 | 1600 | 17 | 1700 | 18 | 1800 |
| 20 | 2000 | 21 | 2100 | 22 | 2200 | 23 | 2300 | 24 | 2400 | 25 | 2500 | 26 | 2600 | 27 | 2700 | 28 | 2800 |
| 30 | 3000 | 31 | 3100 | 32 | 3200 | 33 | 3300 | 34 | 3400 | 35 | 3500 | 36 | 3600 | 37 | 3700 | 38 | 3800 |
| 40 | 4000 | 41 | 4100 | 42 | 4200 | 43 | 4300 | 44 | 4400 | 45 | 4500 | 46 | 4600 | 47 | 4700 | 48 | 4800 |
| 50 | 5000 | 51 | 5100 | 52 | 5200 | 53 | 5300 | 54 | 5400 | 55 | 5500 | 56 | 5600 | 57 | 5700 | 58 | 5800 |
| 60 | 6000 | 61 | 6100 | 62 | 6200 | 63 | 6300 | 64 | 6400 | 65 | 6500 | 66 | 6600 | 67 | 6700 | 68 | 6800 |
| 70 | 7000 | 71 | 7100 | 72 | 7200 | 73 | 7300 | 74 | 7400 | 75 | 7500 | 76 | 7600 | 77 | 7700 | 78 | 7800 |
| 80 | 8000 | 81 | 8100 | 82 | 8200 | 83 | 8300 | 84 | 8400 | 85 | 8500 | 86 | 8600 | 87 | 8700 | 88 | 8800 |
| 90 | 9000 | 91 | 9100 | 92 | 9200 | 93 | 9300 | 94 | 9400 | 95 | 9500 | 96 | 9600 | 97 | 9700 | 98 | 9800 |
| 100 | 10000 | 101 | 10100 | 102 | 10200 | 103 | 10300 | 104 | 10400 | 105 | 10500 | 106 | 10600 | 107 | 10700 | 108 | 10800 |
| 110 | 11000 | 111 | 11100 | 112 | 11200 | 113 | 11300 | 114 | 11400 | 115 | 11500 | 116 | 11600 | 117 | 11700 | 118 | 11800 |
| 120 | 12000 | 121 | 12100 | 122 | 12200 | 123 | 12300 | 124 | 12400 | 125 | 12500 | 126 | 12600 | 127 | 12700 | 128 | 12800 |
| 130 | 13000 | 131 | 13100 | 132 | 13200 | 133 | 13300 | 134 | 13400 | 135 | 13500 | 136 | 13600 | 137 | 13700 | 138 | 13800 |
| 140 | 14000 | 141 | 14100 | 142 | 14200 | 143 | 14300 | 144 | 14400 | 145 | 14500 | 146 | 14600 | 147 | 14700 | 148 | 14800 |
| 150 | 15000 | 151 | 15100 | 152 | 15200 | 153 | 15300 | 154 | 15400 | 155 | 15500 | 156 | 15600 | 157 | 15700 | 158 | 15800 |
| 160 | 16000 | 161 | 16100 | 162 | 16200 | 163 | 16300 | 164 | 16400 | 165 | 16500 | 166 | 16600 | 167 | 16700 | 168 | 16800 |
| 170 | 17000 | 171 | 17100 | 172 | 17200 | 173 | 17300 | 174 | 17400 | 175 | 17500 | 176 | 17600 | 177 | 17700 | 178 | 17800 |
| 180 | 18000 | 181 | 18100 | 182 | 18200 | 183 | 18300 | 184 | 18400 | 185 | 18500 | 186 | 18600 | 187 | 18700 | 188 | 18800 |
| 190 | 19000 | 191 | 19100 | 192 | 19200 | 193 | 19300 | 194 | 19400 | 195 | 19500 | 196 | 19600 | 197 | 19700 | 198 | 19800 |
| 200 | 20000 | 201 | 20100 | 202 | 20200 | 203 | 20300 | 204 | 20400 | 205 | 20500 | 206 | 20600 | 207 | 20700 | 208 | 20800 |
| 210 | 21000 | 211 | 21100 | 212 | 21200 | 213 | 21300 | 214 | 21400 | 215 | 21500 | 216 | 21600 | 217 | 21700 | 218 | 21800 |
| 220 | 22000 | 221 | 22100 | 222 | 22200 | 223 | 22300 | 224 | 22400 | 225 | 22500 | 226 | 22600 | 227 | 22700 | 228 | 22800 |
| 230 | 23000 | 231 | 23100 | 232 | 23200 | 233 | 23300 | 234 | 23400 | 235 | 23500 | 236 | 23600 | 237 | 23700 | 238 | 23800 |
| 240 | 24000 | 241 | 24100 | 242 | 24200 | 243 | 24300 | 244 | 24400 | 245 | 24500 | 246 | 24600 | 247 | 24700 | 248 | 24800 |
| 250 | 25000 | 251 | 25100 | 252 | 25200 | 253 | 25300 | 254 | 25400 | 255 | 25500 | 256 | 25600 | 257 | 25700 | 258 | 25800 |
| 260 | 26000 | 261 | 26100 | 262 | 26200 | 263 | 26300 | 264 | 26400 | 265 | 26500 | 266 | 26600 | 267 | 26700 | 268 | 26800 |
| 270 | 27000 | 271 | 27100 | 272 | 27200 | 273 | 27300 | 274 | 27400 | 275 | 27500 | 276 | 27600 | 277 | 27700 | 278 | 27800 |
| 280 | 28000 | 281 | 28100 | 282 | 28200 | 283 | 28300 | 284 | 28400 | 285 | 28500 | 286 | 28600 | 287 | 28700 | 288 | 28800 |
| 290 | 29000 | 291 | 29100 | 292 | 29200 | 293 | 29300 | 294 | 29400 | 295 | 29500 | 296 | 29600 | 297 | 29700 | 298 | 29800 |
| 300 | 30000 | 301 | 30100 | 302 | 30200 | 303 | 30300 | 304 | 30400 | 305 | 30500 | 306 | 30600 | 307 | 30700 | 308 | 30800 |
| 310 | 31000 | 311 | 31100 | 312 | 31200 | 313 | 31300 | 314 | 31400 | 315 | 31500 | 316 | 31600 | 317 | 31700 | 318 | 31800 |
| 320 | 32000 | 321 | 32100 | 322 | 32200 | 323 | 32300 | 324 | 32400 | 325 | 32500 | 326 | 32600 | 327 | 32700 | 328 | 32800 |
| 330 | 33000 | 331 | 33100 | 332 | 33200 | 333 | 33300 | 334 | 33400 | 335 | 33500 | 336 | 33600 | 337 | 33700 | 338 | 33800 |
| 340 | 34000 | 341 | 34100 | 342 | 34200 | 343 | 34300 | 344 | 34400 | 345 | 34500 | 346 | 34600 | 347 | 34700 | 348 | 34800 |
| 350 | 35000 | 351 | 35100 | 352 | 35200 | 353 | 35300 | 354 | 35400 | 355 | 35500 | 356 | 35600 | 357 | 35700 | 358 | 35800 |
| 360 | 36000 | 361 | 36100 | 362 | 36200 | 363 | 36300 | 364 | 36400 | 365 | 36500 | 366 | 36600 | 367 | 36700 | 368 | 36800 |
| 370 | 37000 | 371 | 37100 | 372 | 37200 | 373 | 37300 | 374 | 37400 | 375 | 37500 | 376 | 37600 | 377 | 37700 | 378 | 37800 |
| 380 | 38000 | 381 | 38100 | 382 | 38200 | 383 | 38300 | 384 | 38400 | 385 | 38500 | 386 | 38600 | 387 | 38700 | 388 | 38800 |
| 390 | 39000 | 391 | 39100 | 392 | 39200 | 393 | 39300 | 394 | 39400 | 395 | 39500 | 396 | 39600 | 397 | 39700 | 398 | 39800 |
| 400 | 40000 | 401 | 40100 | 402 | 40200 | 403 | 40300 | 404 | 40400 | 405 | 40500 | 406 | 40600 | 407 | 40700 | 408 | 40800 |
| 410 | 41000 | 411 | 41100 | 412 | 41200 | 413 | 41300 | 414 | 41400 | 415 | 41500 | 416 | 41600 | 417 | 41700 | 418 | 41800 |
| 420 | 42000 | 421 | 42100 | 422 | 42200 | 423 | 42300 | 424 | 42400 | 425 | 42500 | 426 | 42600 | 427 | 42700 | 428 | 42800 |
| 430 | 43000 | 431 | 43100 | 432 | 43200 | 433 | 43300 | 434 | 43400 | 435 | 43500 | 436 | 43600 | 437 | 43700 | 438 | 43800 |
| 440 | 44000 | 441 | 44100 | 442 | 44200 | 443 | 44300 | 444 | 44400 | 445 | 44500 | 446 | 44600 | 447 | 44700 | 448 | 44800 |
| 450 | 45000 | 451 | 45100 | 452 | 45200 | 453 | 45300 | 454 | 45400 | 455 | 45500 | 456 | 45600 | 457 | 45700 | 458 | 45800 |
| 460 | 46000 | 461 | 46100 | 462 | 46200 | 463 | 46300 | 464 | 46400 | 465 | 46500 | 466 | 46600 | 467 | 46700 | 468 | 46800 |
| 470 | 47000 | 471 | 47100 | 472 | 47200 | 473 | 47300 | 474 | 47400 | 475 | 47500 | 476 | 47600 | 477 | 47700 | 478 | 47800 |
| 480 | 48000 | 481 | 48100 | 482 | 48200 | 483 | 48300 | 484 | 48400 | 485 | 48500 | 486 | 48600 | 487 | 48700 | 488 | 48800 |
| 490 | 49000 | 491 | 49100 | 492 | 49200 | 493 | 49300 | 494 | 49400 | 495 | 49500 | 496 | 49600 | 497 | 49700 | 498 | 49800 |
| 500 | 50000 | 501 | 50100 | 502 | 50200 | 503 | 50300 | 504 | 50400 | 505 | 50500 | 506 | 50600 | 507 | 50700 | 508 | 50800 |
| 510 | 51000 | 511 | 51100 | 512 | 51200 | 513 | 51300 | 514 | 51400 | 515 | 51500 | 516 | 51600 | 517 | 51700 | 518 | 51800 |
| 520 | 52000 | 521 | 52100 | 522 | 52200 | 523 | 52300 | 524 | 52400 | 525 | 52500 | 526 | 52600 | 527 | 52700 | 528 | 52800 |
| 530 | 53000 | 531 | 53100 | 532 | 53200 | 533 | 53300 | 534 | 53400 | 535 | 53500 | 536 | 53600 | 537 | 53700 | 538 | 53800 |
| 540 | 54000 | 541 | 54100 | 542 | 54200 | 543 | 54300 | 544 | 54400 | 545 | 54500 | 546 | 54600 | 547 | 54700 | 548 | 54800 |
| 550 | 55000 | 551 | 55100 | 552 | 55200 | 553 | 55300 | 554 | 55400 | 555 | 55500 | 556 | 55600 | 557 | 55700 | 558 | 55800 |
| 560 | 56000 | 561 | 56100 | 562 | 56200 | 563 | 56300 | 564 | 56400 | 565 | 56500 | 566 | 56600 | 567 | 56700 | 568 | 56800 |
| 570 | 57000 | 571 | 57100 | 572 | 57200 | 573 | 57300 | 574 | 57400 | 575 | 57500 | 576 | 57600 | 577 | 57700 | 578 | 57800 |
| 580 | 58000 | 581 | 58100 | 582 | 58200 | 583 | 58300 | 584 | 58400 | 585 | 58500 | 586 | 58600 | 587 | 58700 | 588 | 58800 |
| 590 | 59000 | 591 | 59100 | 592 | 59200 | 593 | 59300 | 594 | 59400 | 595 | 59500 | 596 | 59600 | 597 | 59700 | 598 | 59800 |
| 600 | 60000 | 601 | 60100 | 602 | 60200 | 603 | 60300 | 604 | 60400 | 605 | 60500 | 606 | 60600 | 607 | 60700 | 608 | 60800 |
| 610 | 61000 | 611 | 61100 | 612 | 61200 | 613 | 61300 | 614 | 61400 | 615 | 61500 | 616 | 61600 | 617 | 61700 | 618 | 61800 |
| 620 | 62000 | 621 | 62100 | 622 | 62200 | 623 | 62300 | 624 | 62400 | 625 | 62500 | 626 | 62600 | 627 | 62700 | 628 | 62800 |
| 630 | 63000 | 631 | 63100 | 632 | 63200 | 633 | 63300 | 634 | 63400 | 635 | 63500 | 636 | 63600 | 637 | 63700 | 638 | 63800 |
| 640 | 64000 | 641 | 64100 | 642 | 64200 | 643 | 64300 | 644 | 64400 | 645 | 64500 | 646 | 64600 | 647 | 64700 | 648 | 64800 |
| 650 | 65000 | 651 | 65100 | 652 | 65200 | 653 | 65300 | 654 | 65400 | 655 | 65500 | 656 | 65600 | 657 | 65700 | 658 | 65800 |
| 660 | 66000 | 661 | 66100 | 662 | 66200 | 663 | 66300 | 664 | 66400 | 665 | 66500 | 666 | 66600 | 667 | 66700 | 668 | 66800 |
| 670 | 67000 | 671 | 67100 | 672 | 67200 | 673 | 67300 | 674 | 67400 | 675 | 67500 | 676 | 67600 | 677 | 67700 | 678 | 67800 |
| 680 | 68000 | 681 | 68100 | 682 | 68200 | 683 | 68300 | 684 | 68400 | 685 | 68500 | 686 | 68600 | 687 | 68700 | 688 | 68800 |
| 690 | 69000 | 691 | 69100 | 692 | 69200 | 693 | 69300 | 694 | 69400 | 695 | 69500 | 696 | 69600 | 697 | 69700 | 698 | 69800 |
| 700 | 70000 | 701 | 70100 | 702 | 70200 | 703 | 70300 | 704 | 70400 | 705 | 70500 | 706 | 70600 | 707 | 70700 | 708 | 70800 |
| 710 | 71000 | 711 | 71100 | 712 | 71200 | 713 | 71300 | 714 | 71400 | 715 | 71500 | 716 | 71600 | 717 | 71700 | 718 | 71800 |
| 720 | 72000 | 721 | 72100 | 722 | 72200 | 723 | 72300 | 724 | 72400 | 725 | 72500 | 726 | 72600 | 727 | 72700 | 728 | 72800 |
| 730 | 730 | | | | | | | | | | | | | | | | |

| Loans | | 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 |
| repayment source | Sector of | | | | | | | | |
| 1 Bank, state corporations | | | | | | | | | |
| 2 Financial institutions | | | | | | | | | |
| 3 Pawnshops | | | | | | | | | |
| 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 Goods and Goods | | | | | | | | | |
| 9 Production of Consumer Goods and Goods | | | | | | | | | |
| 10 Production and Trade of Durable Goods | | | | | | | | | |
| 11 Production and Trade of Clothing, Shoes and Textiles | | | | | | | | | |
| 12 Trade (Other) | | 13,803,545 | 208,261 | 1,134,287 | | 78,284 | 19,790 | 278,181 | |
| 13 Other Production | | 561,480 | 84,365 | 20,082 | | 4,880 | 4,189 | 4,653 | |
| 14 Hotels, Tourism | | | | | | | | | |
| 15 Restaurants | | | | | | | | | |
| 16 Industry | | | | | | | | | |
| 17 Oil Investors, Filling stations, gas stations and Retailers | | | | | | | | | |
| 18 Energy | | | | | | | | | |
| 19 Auto Dealers | | | | | | | | | |
| 20 HealthCare | | | | | | | | | |
| 21 Pharmacy | | | | | | | | | |
| 22 Telecommunication | | | | | | | | | |
| 23 Service | | 48,552,807 | 2,028,806 | 2,078,892 | | 252,232 | 82,242 | 443,087 | |
| 24 Agriculture | | 11,992,008 | 882,032 | 823,030 | | 91,968 | 37,060 | 162,608 | |
| 25 Other | | 58,877,982 | 2,038,882 | 3,815,542 | | 248,476 | 74,808 | 859,429 | |
| 26 Assets on which the Sector of repayment source is not accounted for | | | | | | | | | |
| 27 Total | | 146,699,528 | 133,587,620 | 5,240,346 | 7,871,563 | 2,491,933 | 675,846 | 228,198 | 1,487,819 |

Table 25

| Gross carrying value(Nominal value for Off-balance) - distribution according to Collateral type | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|--|--------------------|---|---|--------------------------------|-------------------------------|--|-----------------------------|--|
| | | Secured by deposit | Secured by the state and state institutions | Secured by microbank, bank and /or financial institutions | Secured by gold / gold jewelry | Secured by Immovable property | Secured by shares /stocks and other securities | Secured by other collateral | Secured by another third party guarantee |
| Loans, corporate debt securities and Off-balance sheet items | | | | | | | | | Unsecured Amount |
| 1 | Loans | | | | 1,402 | 86,422,201 | | 63,757,488 | 606,589 |
| 2 | Corporate debt securities | | | | | | | | 7,012,268 |
| 3 | Off-balance sheet items | | | | | | | | |
| 4 | Of which: Non-Performing Loans | | | | | | | | |
| 5 | Of which: Non-Performing Corporate debt securities | | | | | | | | |
| 6 | Of which: Non-Performing Off-balance sheet items | | | | | | | | |

[illegible]