



CORPORATE & INVESTMENT BANKING

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Who are we - corporate banking at a glance

Strong market position

The go-to financial partner for Georgia's corporates and institutions



Legal entities market share

37.8% | **34.7%**
loans | deposits

As of Mar-26

Solid growth

Double digit loan book growth underpinned by a credit culture that consistently delivers sector-leading asset quality



Loan* portfolio CAGR

17.2%
5-year

(Dec-21 - Mar-26)

Deposit portfolio CAGR

21.3%
5-year

High profitability & resilient asset quality

Industry-leading profitability, sustained by prudent cost control and portfolio quality



ROAE

28.8%

FY25

COR

0.3%

*Includes loans, bonds, factoring and finance lease receivables

Strategic focus areas - three pillars behind our performance

Clients

Client-centric & advisory-driven culture

Sector-specialised coverage teams delivering advisory solutions across structured finance, trade, treasury and capital markets

Client NPS

94%

As of Dec-25

Digital

Increasing digitalisation

Best-in-class mobile and internet banking, with increasing use of smart tools in credit processing and underwriting

Digitalisation rate

99%

As of Mar-26

People

Attraction of great talent

Our people are our most powerful competitive advantage - sector expertise and employee engagement directly translating into superior client outcomes

Internally promoted managers

81%

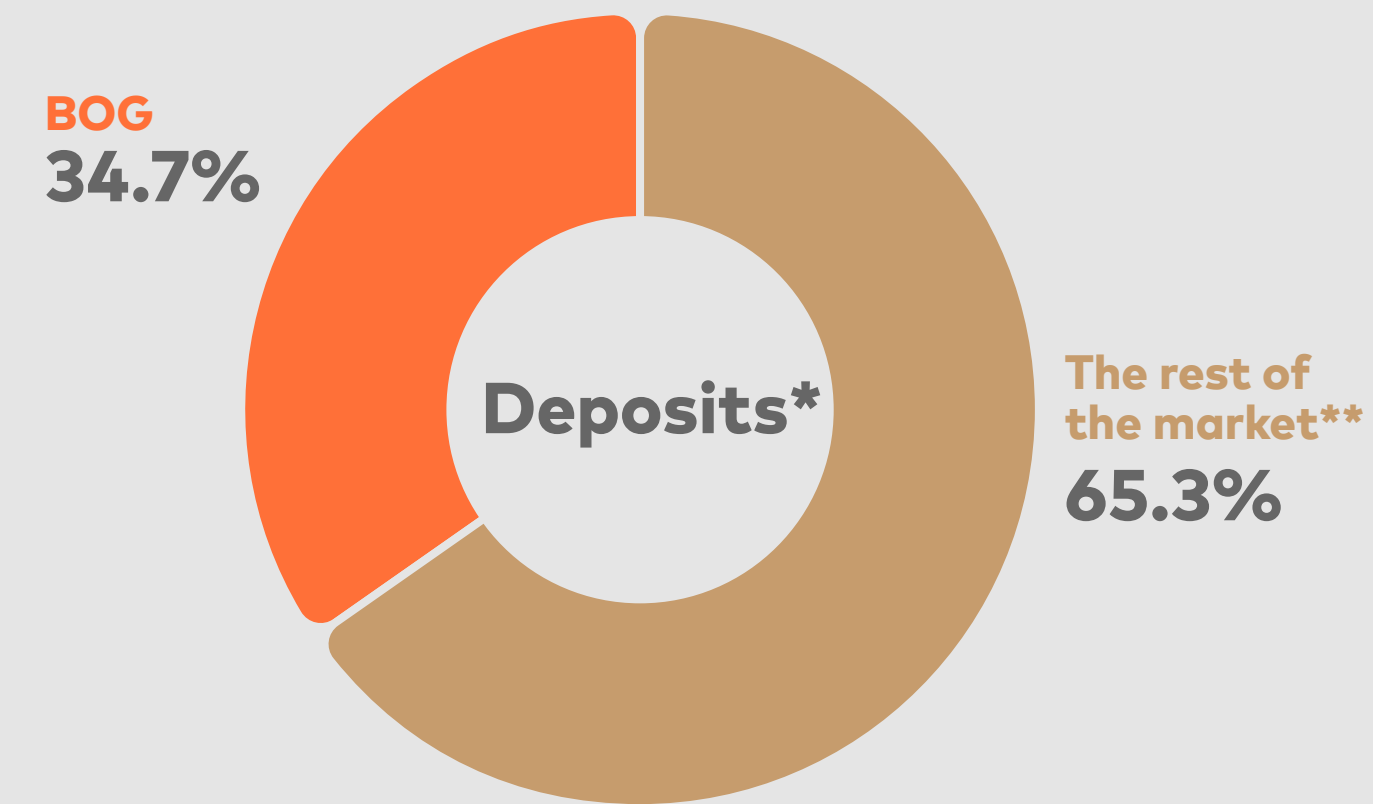
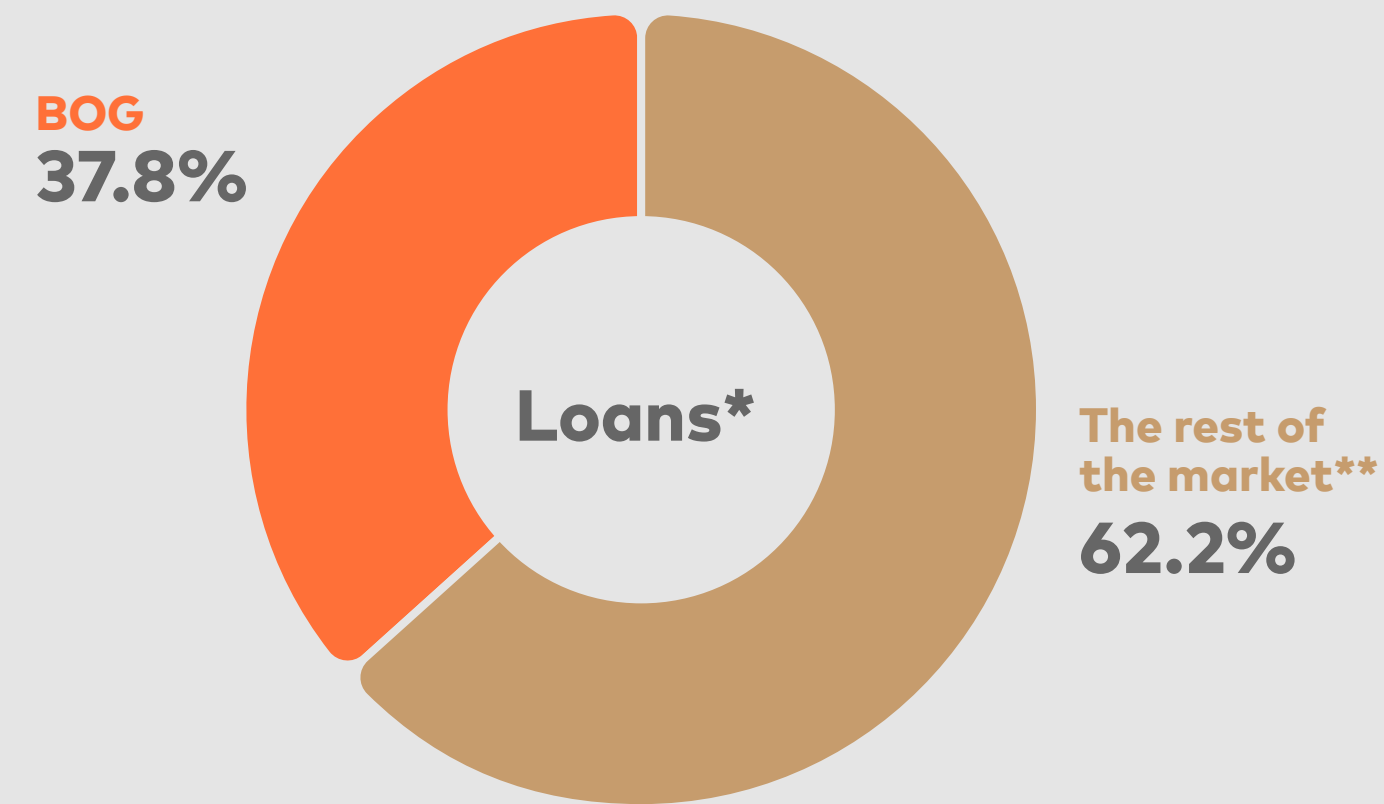
As of Mar-26



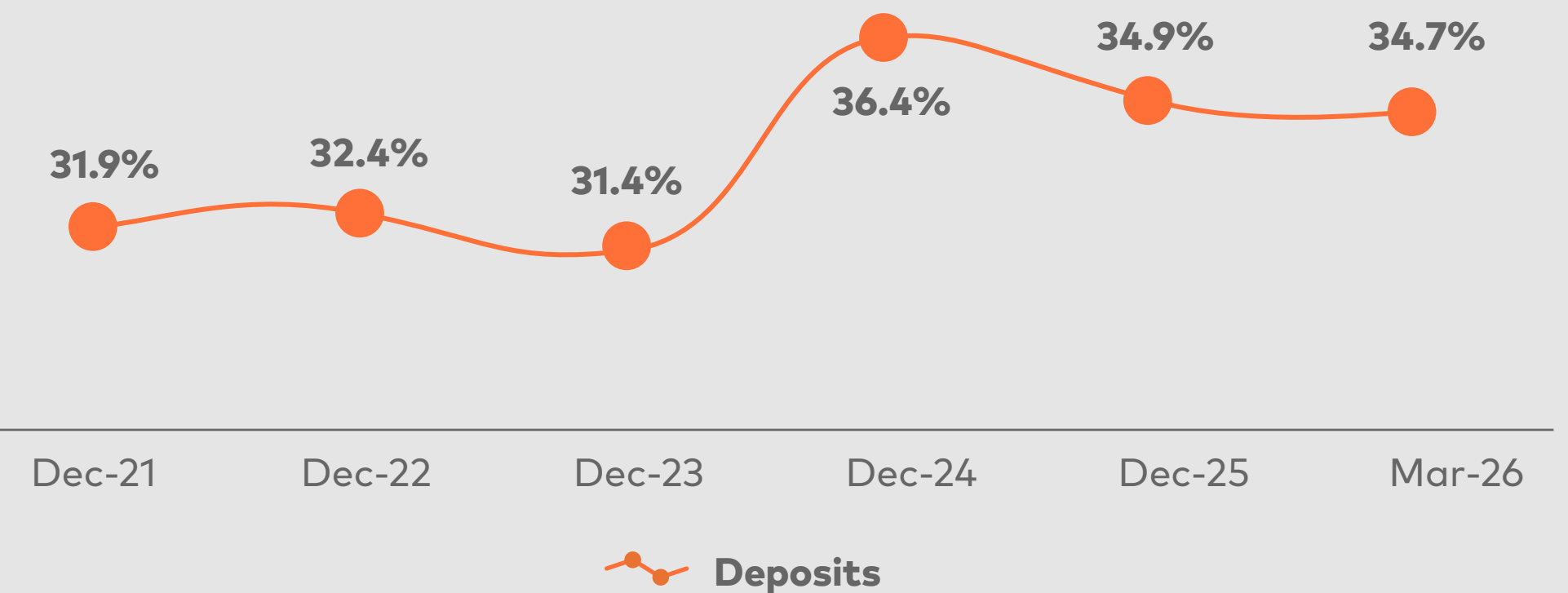
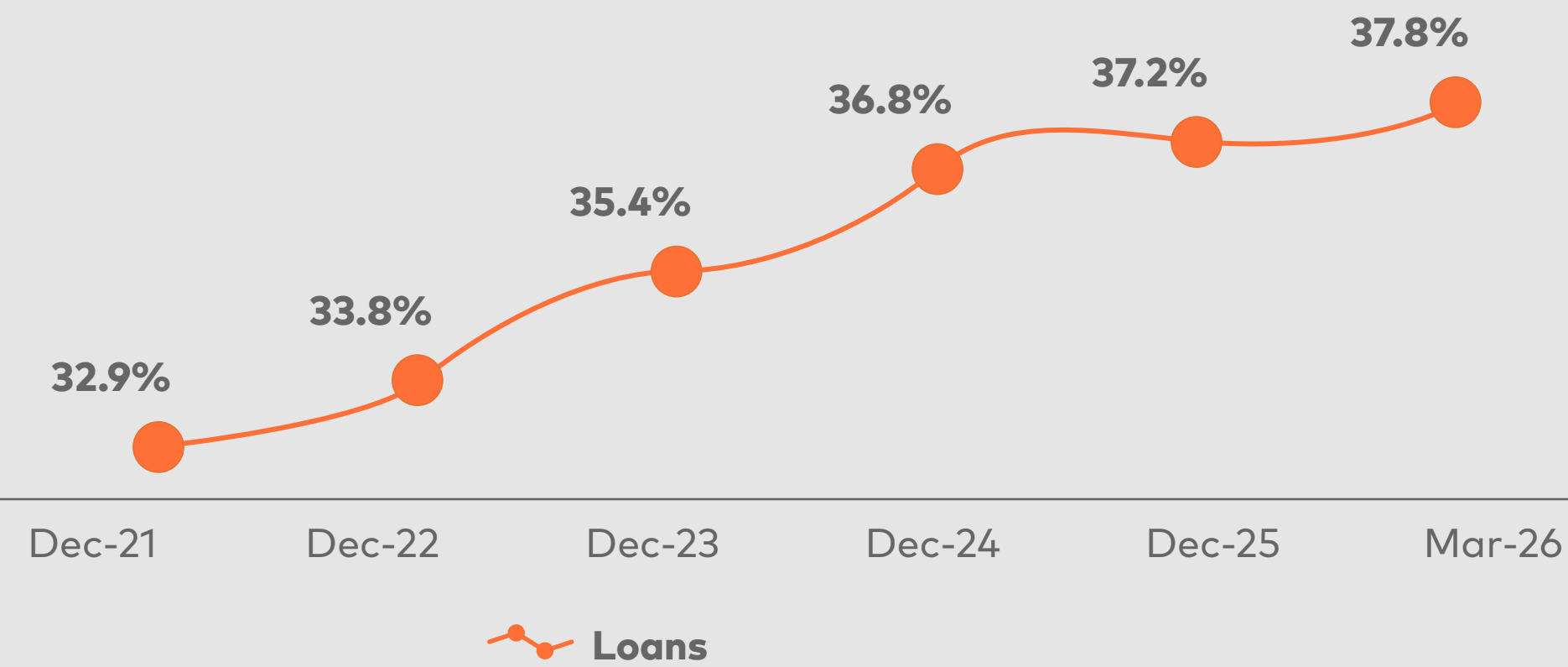
Corporate banking market at a glance

Five years of consistent market share growth - translating strong market position into industry-leading profitability

Market shares* | Legal entities market Mar-26



BOG market share dynamics | Legal entities market



* Market Share in Legal entities market (Source: NBG)

** The rest of market - represents the remaining 15 commercial banks in the system

Corporate banking - loan* & deposit portfolio dynamics

Double-digit growth across both loans and deposits, reflecting our growing role in georgia's expanding economy

CB loans

Breakdown by interest rate type**

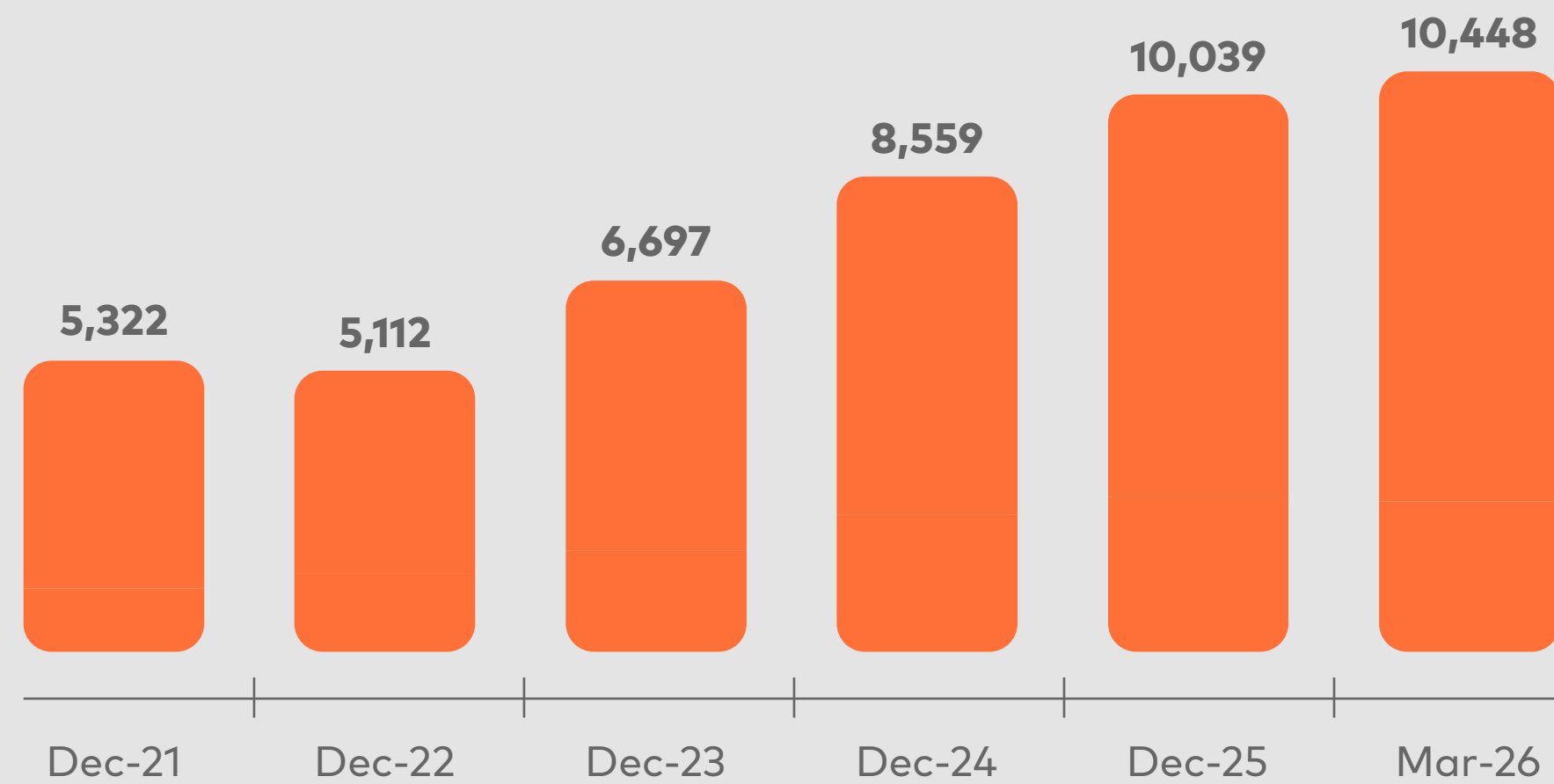
73% Floating

27% Fixed

Mar-26

Fixed

↑ CAGR: +17.2%



CB deposits

Breakdown by maturity***

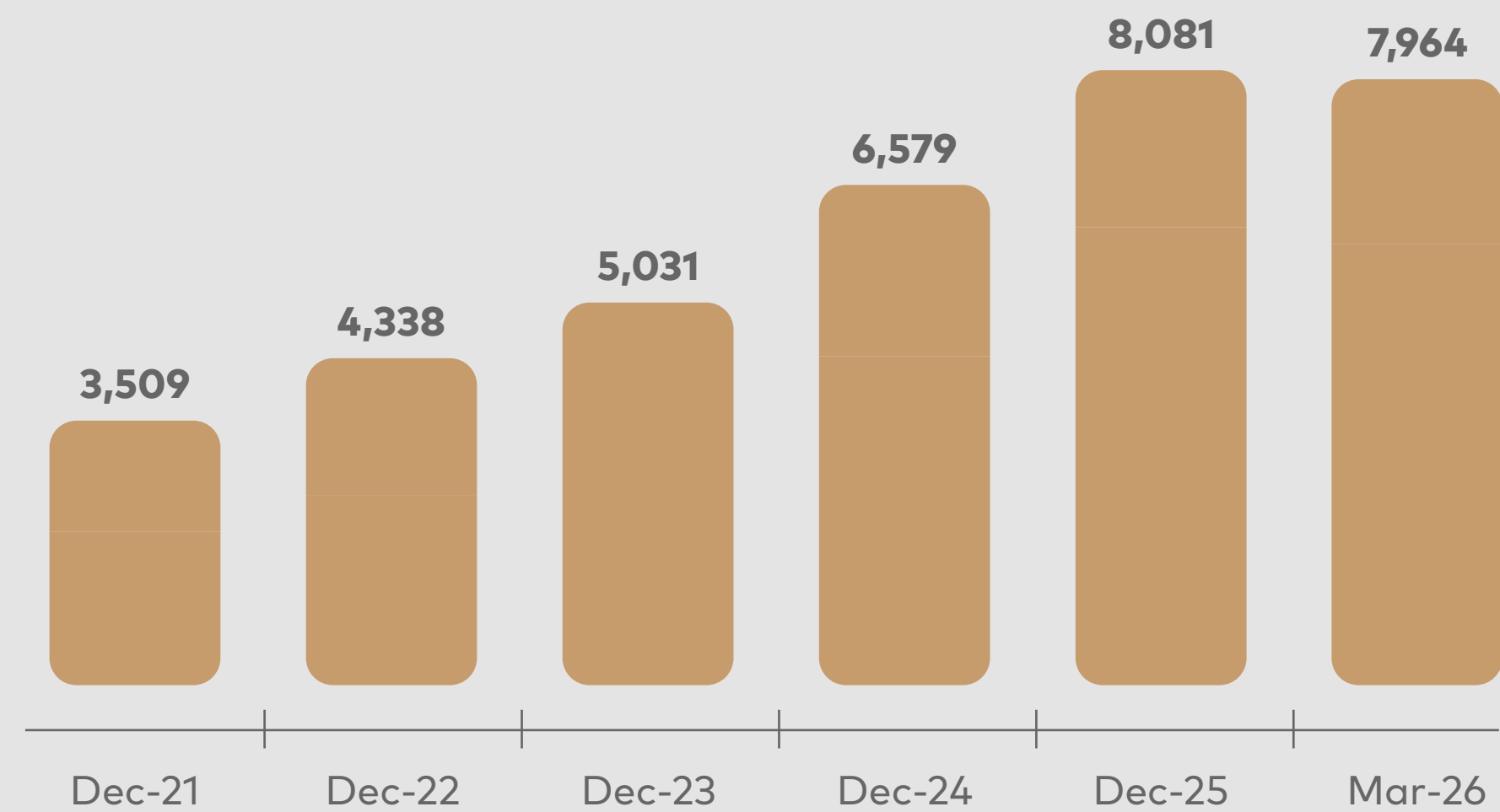
81% Short-term

19% Long-term

Mar-26

Long-term

↑ CAGR: +21.3%



All currency data are in GEL m unless otherwise stated

*Includes loans, bonds, factoring and finance lease receivables

**Floating portfolio combines fixed-to-floating loans and pure floating-rate loans

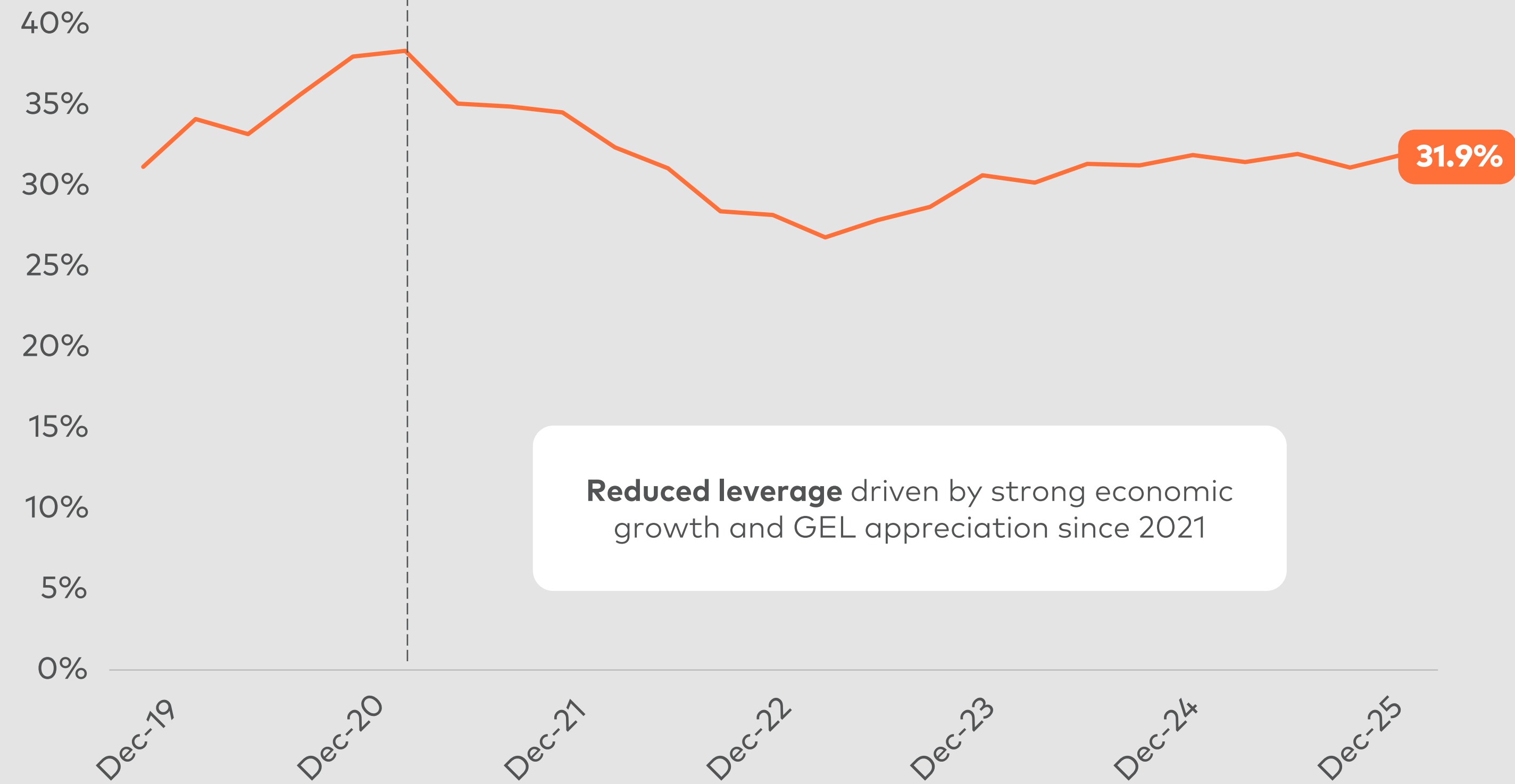
***Short-term deposits comprises current accounts and demand deposits and time deposits with less than one year maturity

Sustained expansion in lending to legal entities

Favorable macroeconomic environment translates into improving borrowing capacity

Total bank loans to legal entities in Georgia

% of GDP



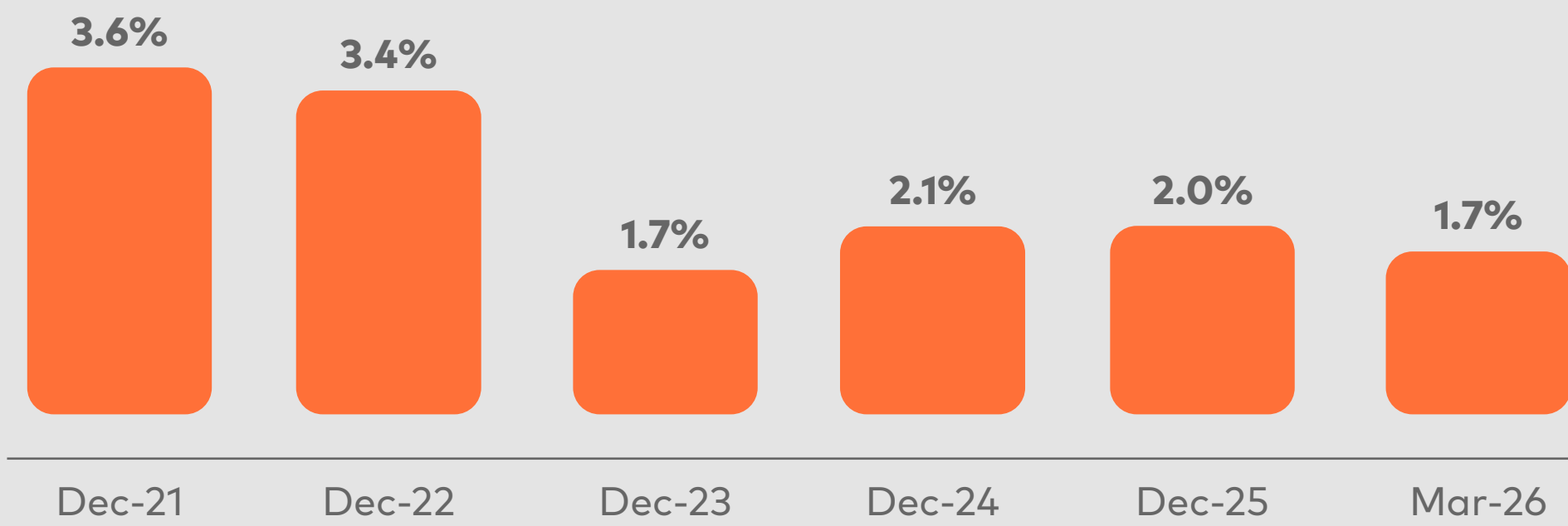
Reduced leverage driven by strong economic growth and GEL appreciation since 2021

Corporate banking - exemplary asset quality metrics

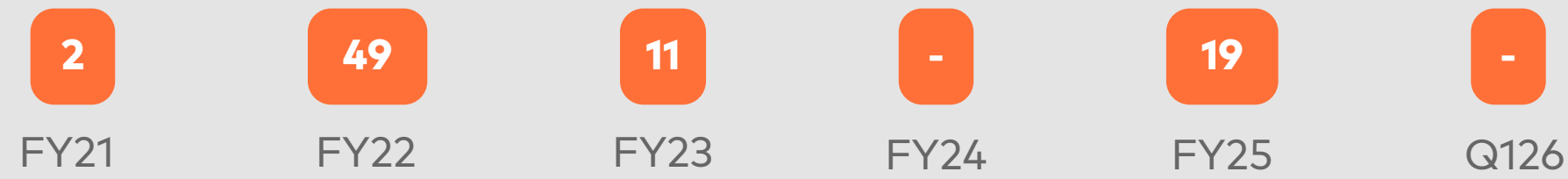
Prudent credit policy ensures asset quality remains under control

NPLs ratio

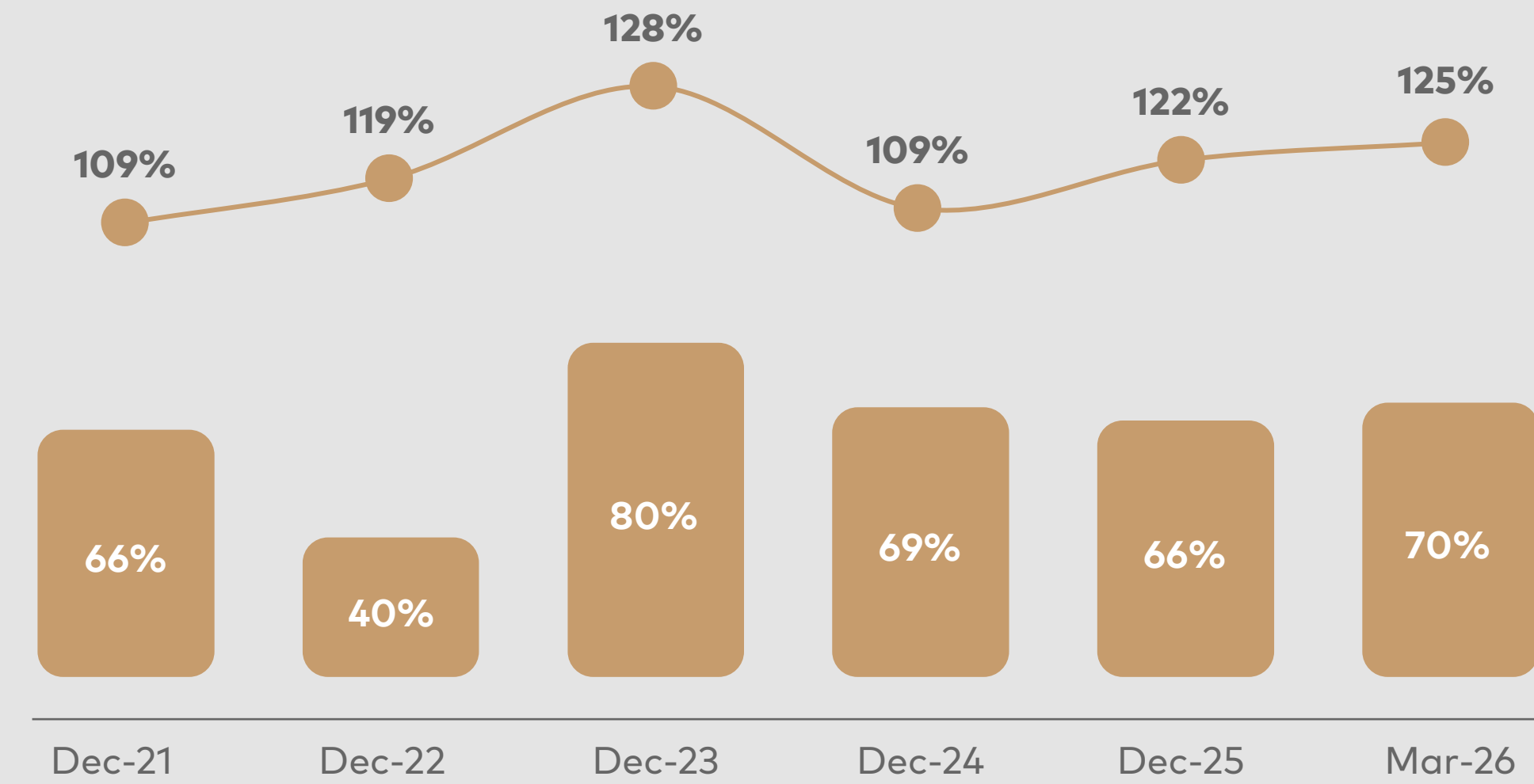
NPLs ratio



Write-offs (GEL, millions)



NPL coverage



NPL coverage ratio

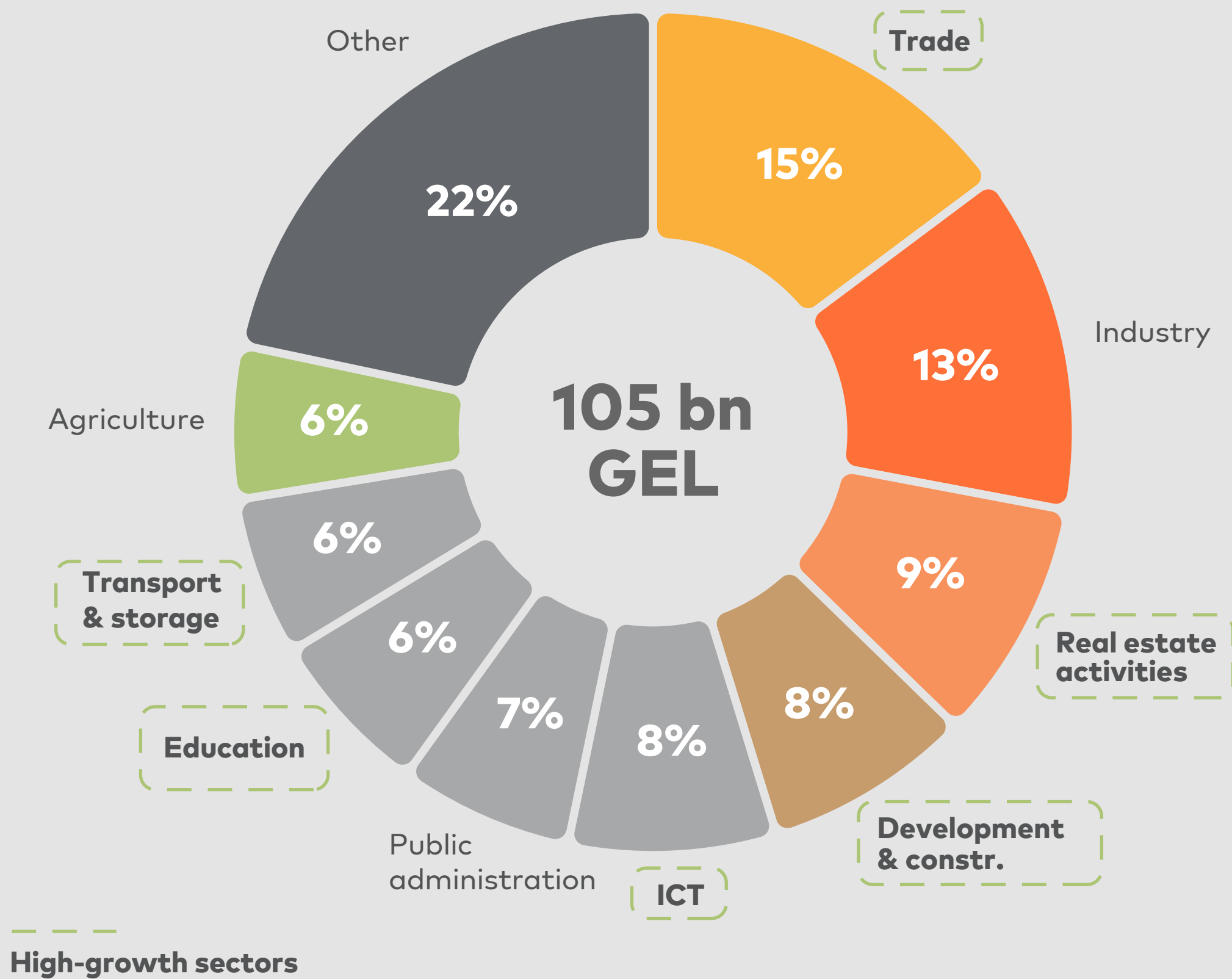
NPL coverage ratio, adjusted for discounted value of collaterals

Diversified economy, diversified portfolio

Our portfolio mirrors the breadth of Georgia's growth, with balanced exposure across every sector of the economy

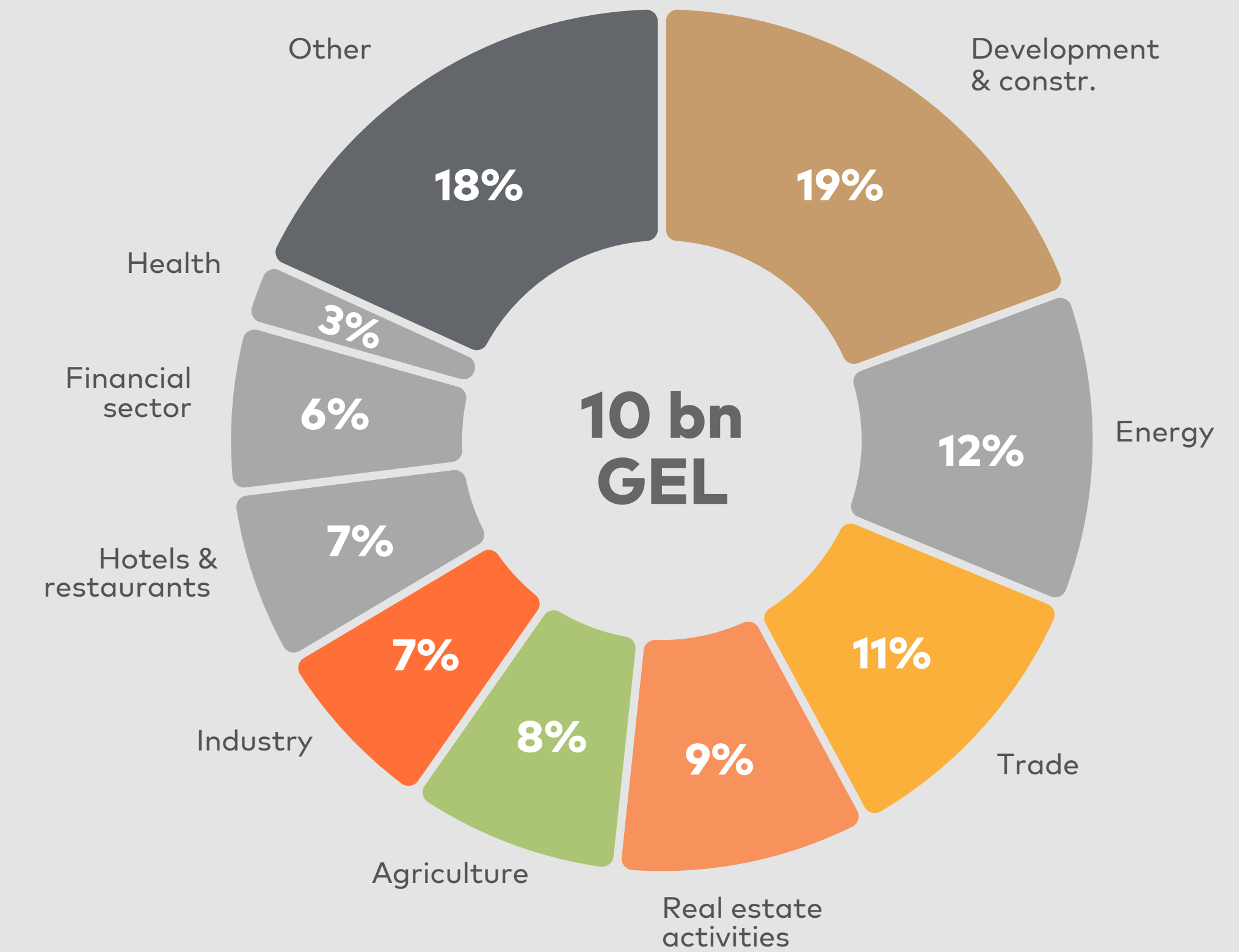
GDP breakdown by sector

FY25



CB portfolio breakdown by sector

Dec-25



Investing in innovation and change

Transforming corporate banking through digital innovation, AI-driven solutions, and client-centric excellence

Customised & advanced CRM for CB

360° client view

Data-driven insights

Credit application automation

AI credit memo

Fast-track: 20% of applications

Pre-approved limits

Digital & automated transactions

99% Digital

Remote onboarding

AI-powered multichannel transactions

Client coverage & advisory

Sector-specialized teams

Galt & Taggart ecosystem:
Brokerage · M&A · Research



Galt & Taggart - Georgia's leading investment bank

Leading market position reflected in strong revenue growth supported by diversified product offering

Research

Largest research house • 10K+ subscribers

Macro, regional, country, sector and capital markets research

Available on Bloomberg, Refinitiv, S&P, FactSet & Tellimer

Brokerage

Largest brokerage house • AUM: GEL 3.7bn (Mar-26) • 23.5% 5-yr CAGR

Multi-asset execution, custody & trading

Capital markets

52.8% DCM market share in 2025

Capital raising in Georgia and abroad, backed by Bank of Georgia distribution

Financial advisory

M&A & corporate finance • Advisor of choice

Focusing on domestic and regional cross-border mandates



Best investment bank in Georgia 2026

Summary

Strong franchise compounding superior returns

Strong franchise

A corporate bank trusted by the country's corporates and institutions

Going forward

- Sustain best-in-class client satisfaction and deepen relationships across every touchpoint

Solid profitability

25+% ROAE

Sustained on a structurally advantaged balance sheet

Going forward

- Disciplined growth with superior returns - expand the book while preserving best-in-class asset quality

Investing in innovation

Digital, efficient and client-centric delivery across the client journey

Going forward

- Invest in AI tools, capabilities and digitalisation to sharpen internal processes and credit execution



THANK YOU



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