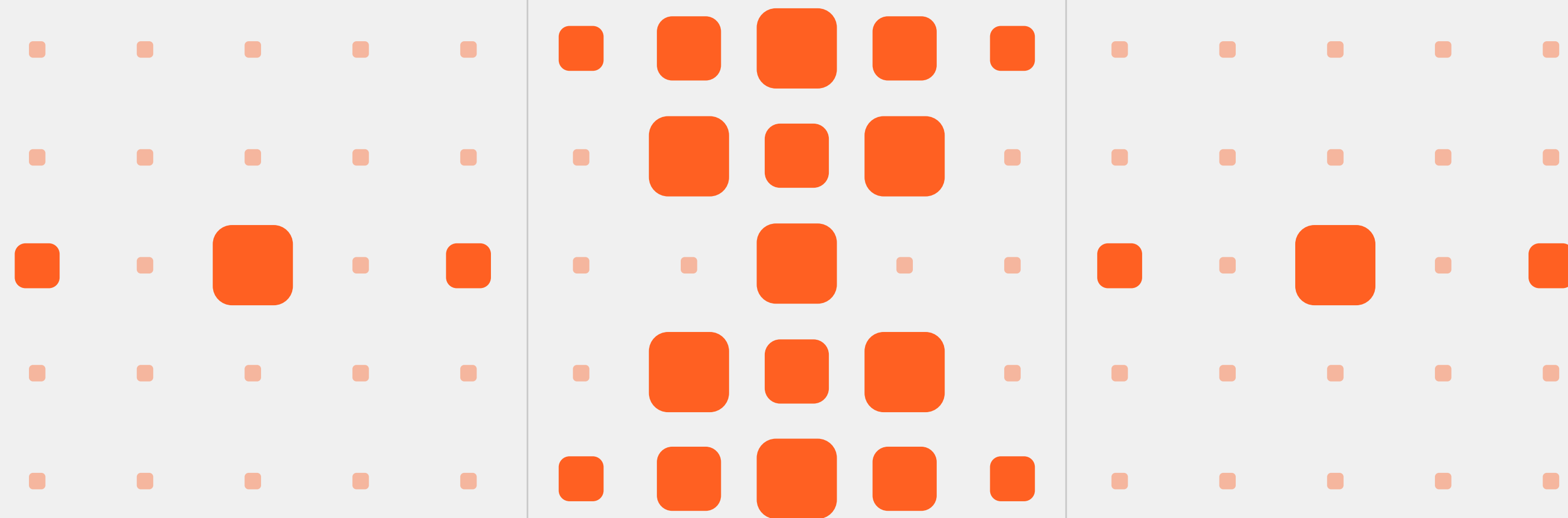


# SME BANKING



**Tornike Kuprashvili**

Head of SME Business  
Bank of Georgia

# Georgia's leading SME banking franchise serving 124K active business clients through digital innovation and customer-first approach

## Leading position

### Across key SME banking metrics

Top of mind <sup>1</sup>	58.0%
NPS <sup>2</sup>	83.7%



## Digital excellence

### Seamless customer experience

Share of digital MAU in monthly active customers	83.2%
--	-------



## Comprehensive solutions

### Across the entire business journey

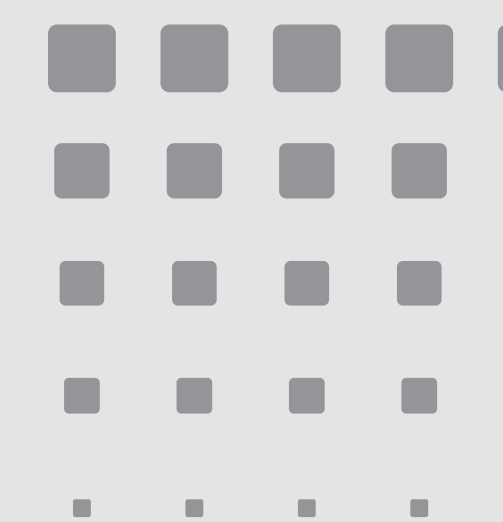
AI-driven offering	58.4%
--------------------	-------



## Profitable growth

### Driven by scale and efficiency

ROAE	25%+
------	------



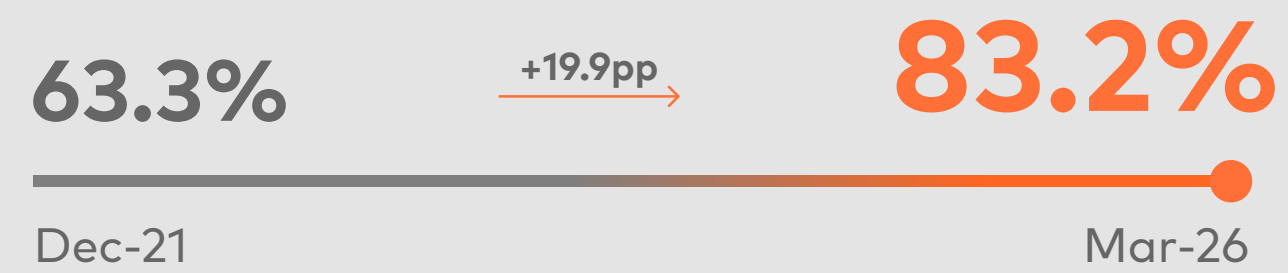
All figures are given as of Mar-26 unless otherwise stated

<sup>1</sup>Top of mind metric is based on an external survey conducted by a third-party in 2025

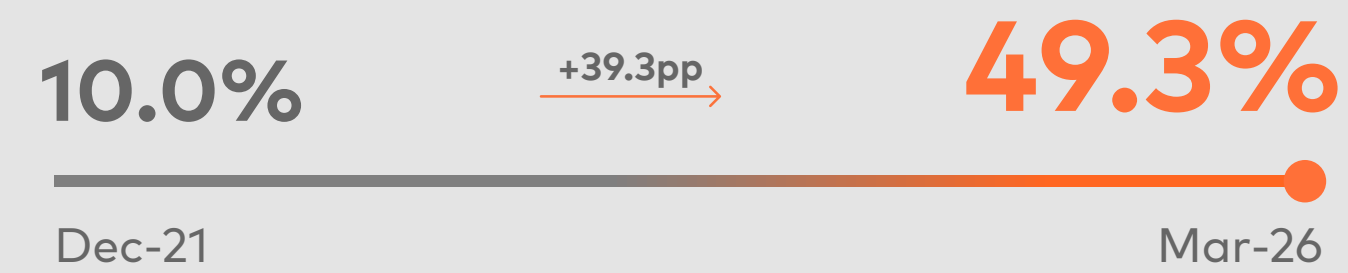
<sup>2</sup>Net promoter score measured internally in 1Q26

# Digital transformation of everyday business banking accelerated customer acquisition and deposit growth

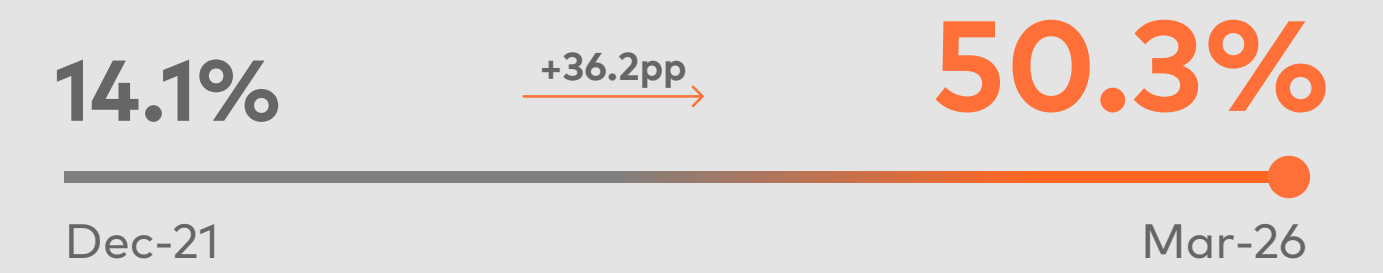
## Share of Digital MAU in monthly active customers



## Non-lending products sold digitally

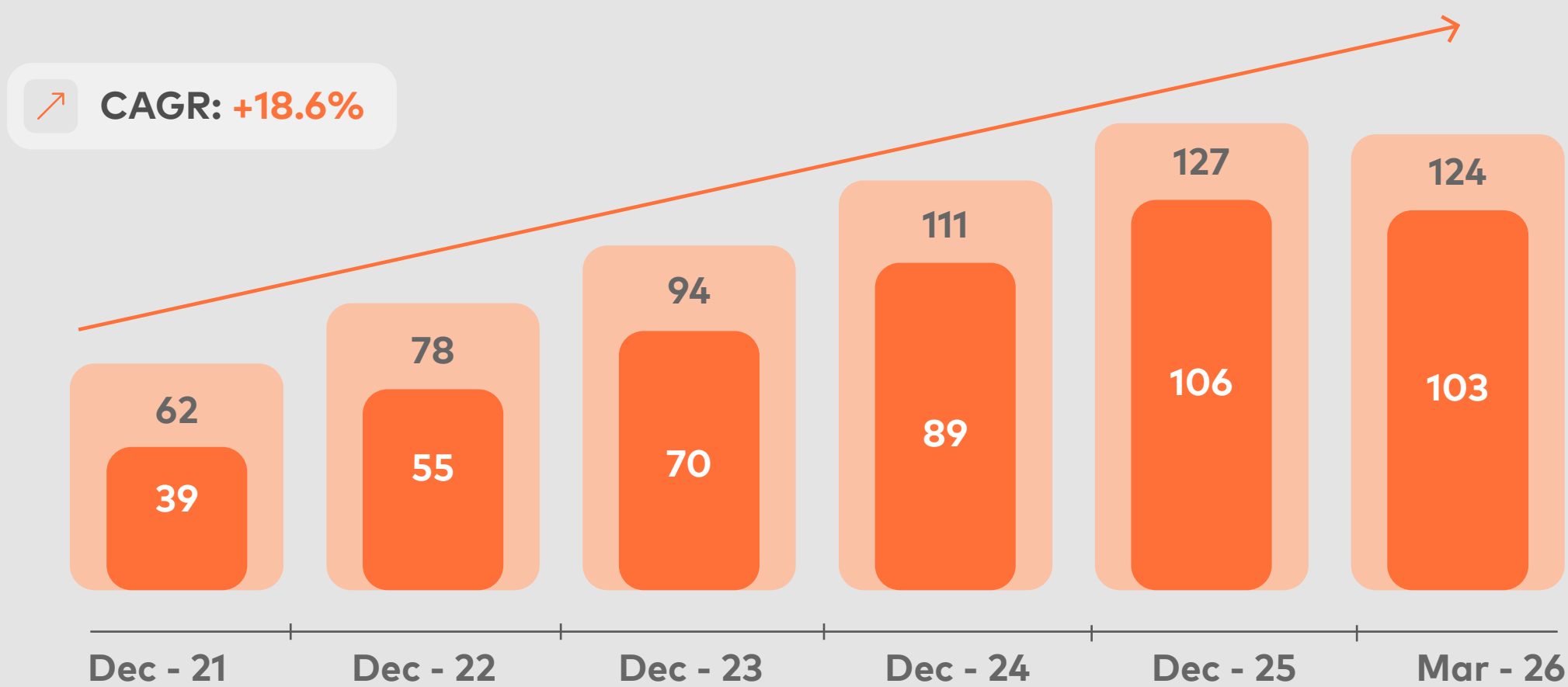


## Share of digitally onboarded clients



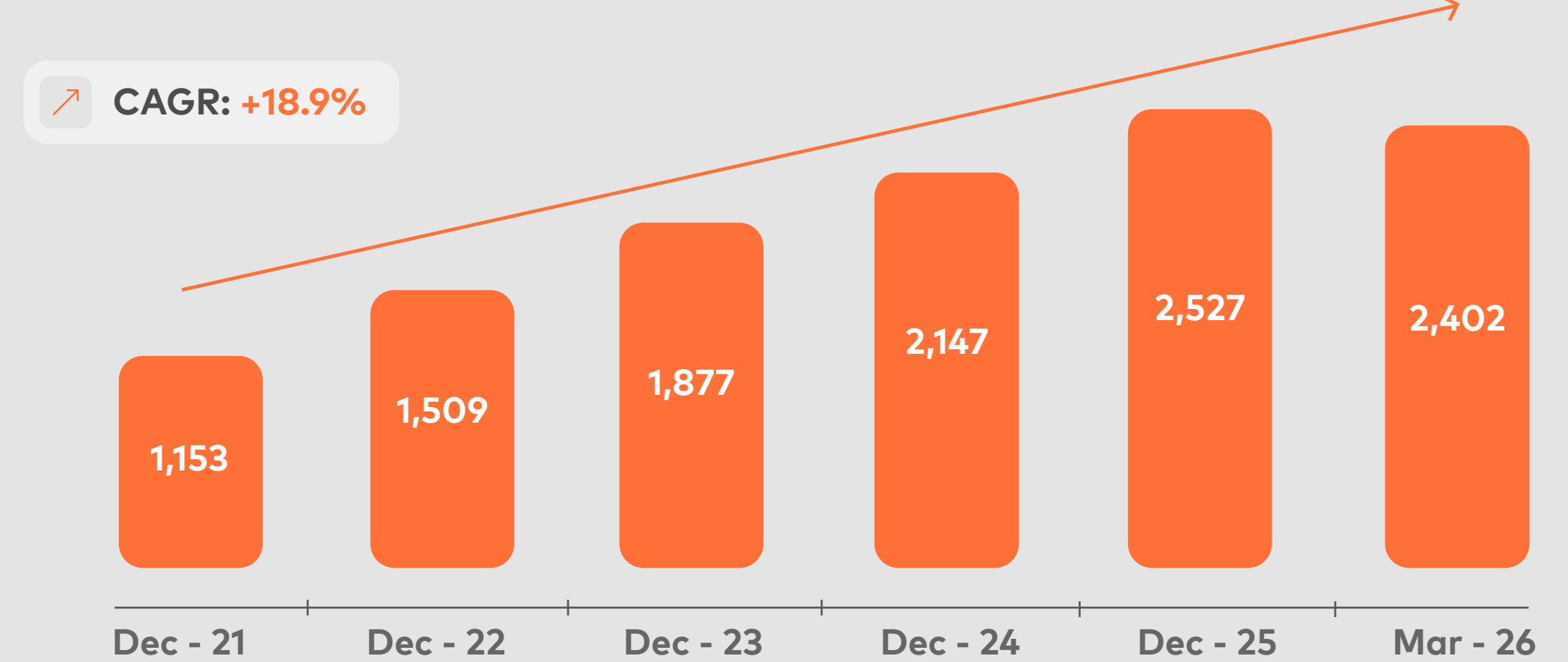
## MAC & Digital MAU<sup>1</sup>

Thousands



## Customer deposits

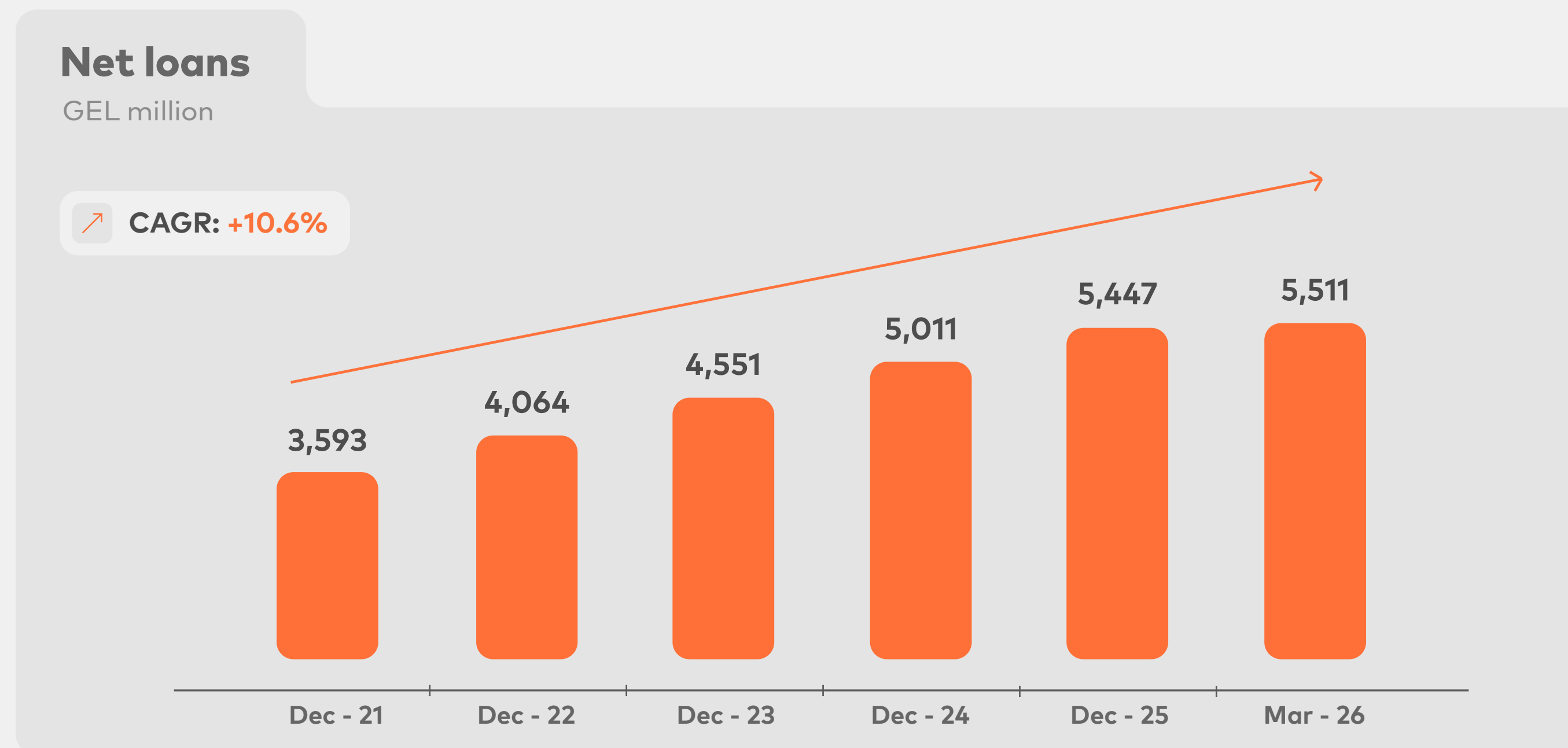
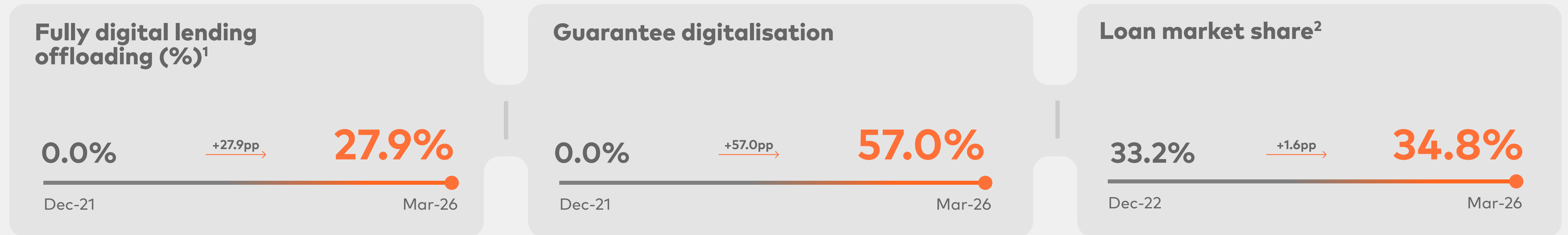
GEL million



All figures are given as of Mar-26 unless otherwise stated

<sup>1</sup>MAC – monthly active customers; Digital MAU – monthly active users in digital channels

# Increased focus on digitalisation of loans and trade finance products strengthened market leading position



All figures are given as of Mar-26 unless otherwise stated

<sup>1</sup>Digitalisation rate calculated for digitally eligible loans only (legal entities with loan amounts under GEL 80k)

<sup>2</sup>Market share is estimated based on available market data and internal assumptions

# SME Banking delivered strong financial performance over 2021-2025, growing net profit by 20.2% CAGR while maintaining average ROAE above 25%

Net fee and commission income CAGR

**24.8%**

Driven by increased focus on everyday business banking

ROAE

**25%+**

Reflecting strong profitability performance across 2021-2025 supported by disciplined cost control, and product pricing approach

Portfolio quality

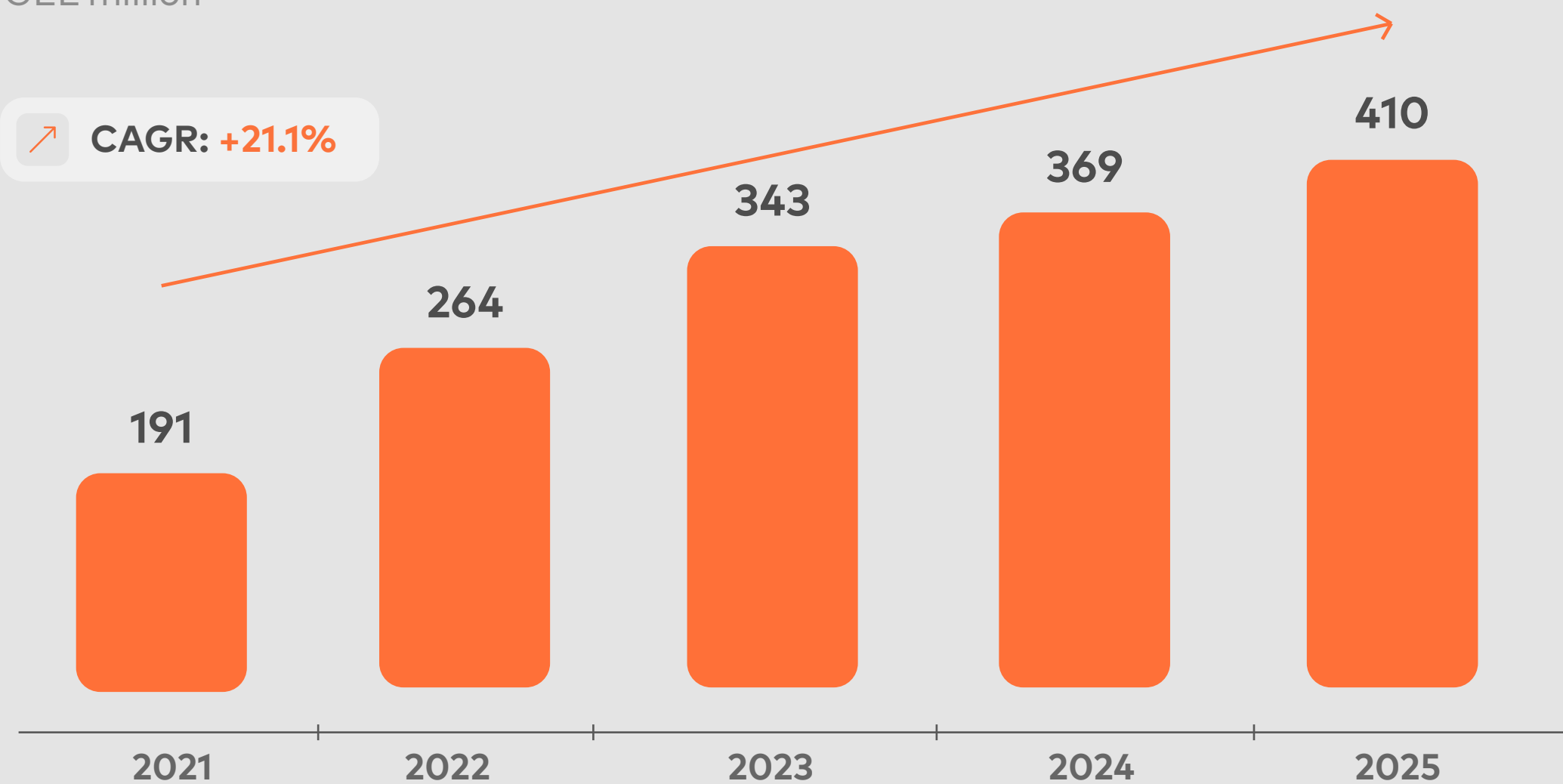
**0.6% CoR** | **4.2% NPL**

Growth delivered with disciplined risk management and consistent portfolio quality

Operating income

GEL million

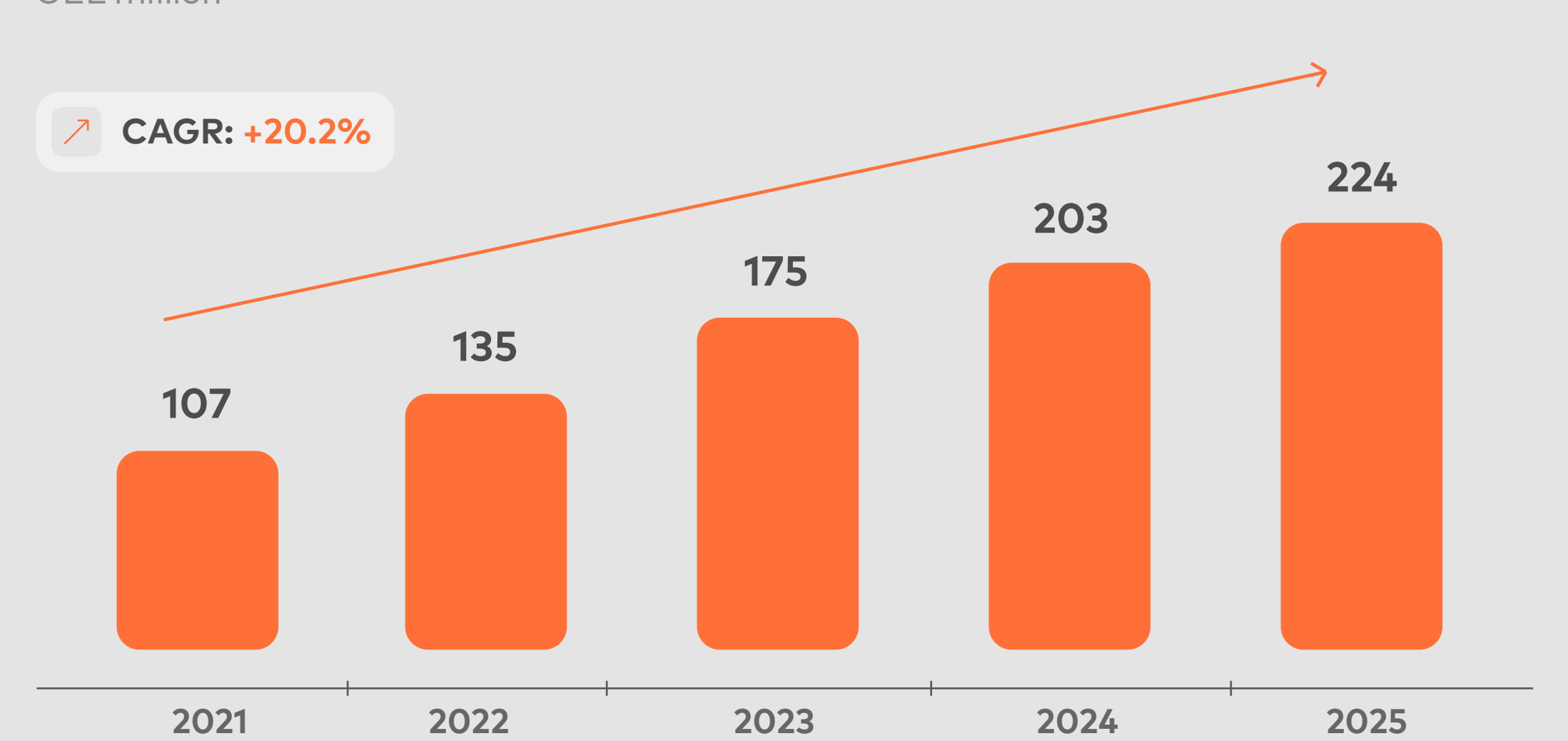
↗ CAGR: +21.1%



Net profit

GEL million

↗ CAGR: +20.2%



# #1 CHOICE IN SME BANKING

WITH EXCELLENT CUSTOMER EXPERIENCE

Top-of-mind

**58%**

↑ 13pp vs 2022 (45%)

Main bank

**60%**

↑ 14pp vs 2022 (46%)

Top-of-mind and main bank metrics are based on an external survey conducted by a third-party in 2025



# Strategic focus areas advancing digital platform capabilities, expanding everyday business banking solutions, and scaling AI-driven automation efficiency

01

## Advancing digital adoption

Accelerate digital adoption across products while enhancing platform capabilities to increase digital platform user penetration

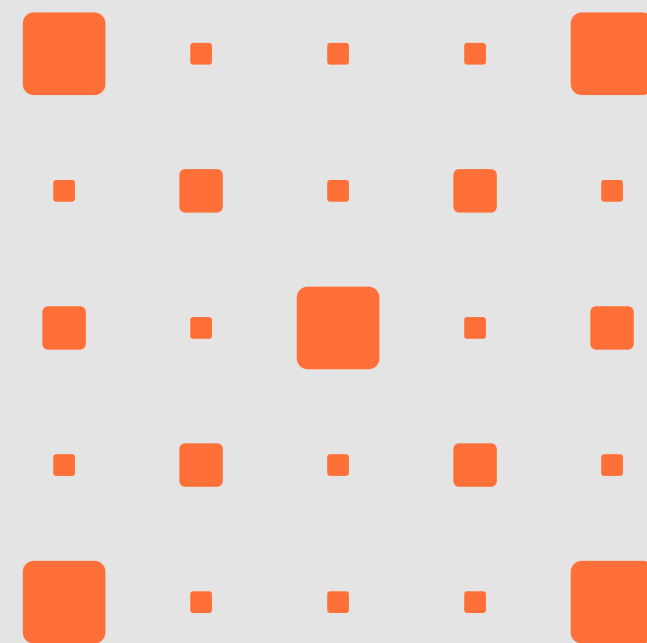


Loan digitalisation increase

02

## Focus on everyday business banking

Expand personalised offers and sector-specific solutions to increase customer product penetration and monthly active customer base



Subscription penetration increase

03

## Expanding AI and automation capabilities

Scale AI-driven decisioning and reduce manual touchpoints for instant processing, while progressively expanding AI adoption across key business processes to drive automation and efficiency gains



Loan automation increase

# Bank of Georgia pioneering digitalisation of lending and trade finance products with market-first innovations delivering speed and efficiency

## Digital loan

End-to-end digital application and instant decisioning

8 days to **5 minutes**

# 27.9%

Of eligible loans disbursed



## Digital guarantee

Fully digital guarantee issuance for faster and seamless service

2 days to **1 hour**

# 56.4%

Of total guarantees disbursed

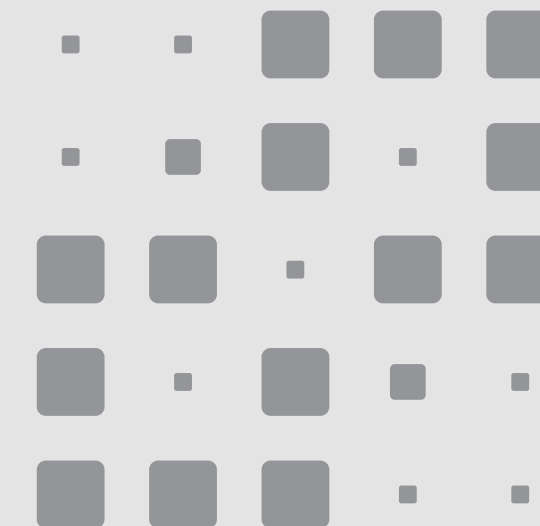


## Loan NPS

Reflecting outstanding digital experience and client satisfaction

# 78.0%

Net promoter score



Transforming SME lending experience through digitalisation and automation, delivering speed, simplicity, and efficiency to business clients

# Integrated digital solutions enhance operational efficiency, customer engagement, and sustainable business growth

## AI transfer

- ✓ Automated data extraction
- ✓ Faster payment initiation
- ✓ Reduced errors

**5** MINS  $\rightarrow$  **20** SEC

Payment execution

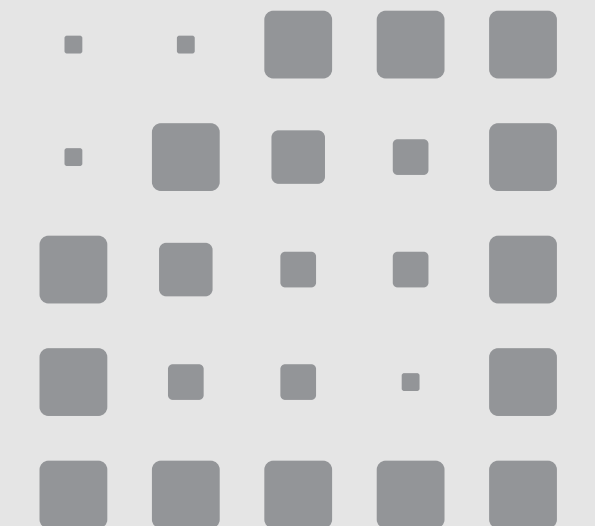


## E-invoicing

- ✓ Invoice creation and structuring
- ✓ Invoice lifecycle tracking
- ✓ Portfolio-level overview

**Full**

Invoice management

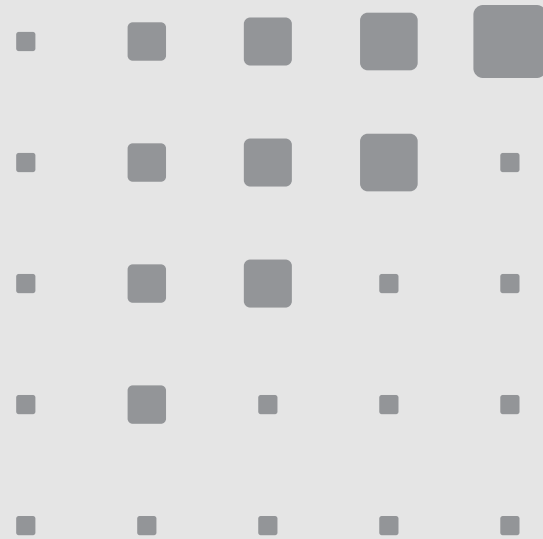


## Business subscriptions

- ✓ Sector-specific offers
- ✓ Customisation
- ✓ Tailored education & consulting

**9.4K**

Active subscriptions

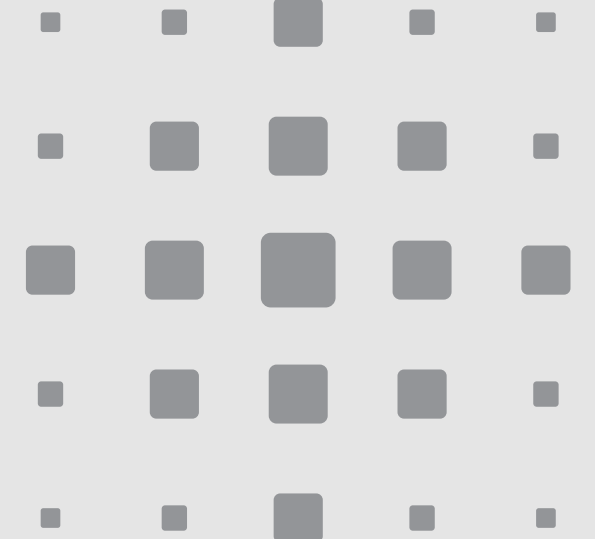


## Business 360

- ✓ Business education
- ✓ Professional networking
- ✓ Women-in-Business programmes

**102K**

Participants



# LEADING SME FRANCHISE

DELIVERING STRONG, CONSISTENT PROFITABILITY

Loan market share<sup>1</sup>

34.8%

Dominant market leadership

Share of Digital MAU in  
Monthly Active Customers

83.2%

Digitally engagement

ROAE

25%+

Strong and consistent profitability

Active clients

124K+

Significant cross-sell potential

Well-positioned for future growth  
through increased **AI, automation,**  
and **cross-sell potential**

Creating value for **our clients** and  
**our shareholders**

**THANK YOU**



## **Disclaimer**

This presentation contains forward-looking statements, including, but not limited to, statements concerning expectations, projections, objectives, targets, goals, strategies, future events, future revenues or performance, capital expenditures, financing needs, plans or intentions relating to acquisitions, competitive strengths and weaknesses, plans or goals relating to financial position and future operations and development. Although Lion Finance Group PLC believes that the expectations and opinions reflected in such forward-looking statements are reasonable, no assurance can be given that such expectations and opinions will prove to have been correct. By their nature, these forward-looking statements are subject to a number of known and unknown risks, uncertainties and contingencies, and actual results and events could differ materially from those currently being anticipated as reflected in such statements. Important factors that could cause actual results to differ materially from those expressed or implied in forward-looking statements, certain of which are beyond our control, include, among other things: macro risk, including domestic instability; geopolitical risk; credit risk; liquidity and funding risk; capital risk; market risk; regulatory and legal risk; conduct risk; financial crime risk; information security and data protection risks; operational risk; human capital risk; model risk; strategic risk; reputational risk; climate-related risk; and other key factors that could adversely affect our business and financial performance, as indicated elsewhere in this document and in past and future filings and reports of the Group, including the 'Principal risks and uncertainties' included in Lion Finance Group PLC's Annual Report and Accounts 2025. Segment-specific figures for the Georgian operations reflect the current segmentation of Retail Banking (RB), Corporate and Investment (CIB) Banking, and Small and Medium Enterprise (SME) Banking, which was introduced in 1Q23 when SME Banking was established as a separate segment, having previously formed part of Retail Banking. 2022 comparative figures for segments have been restated on this basis. 2021 segment figures are estimated using proportionality-based assumptions, are unaudited, and are provided for indicative purposes only. This presentation also includes alternative performance measures ("APMs") which are unaudited and derived from management accounts. APMs are not defined or specified under International Financial Reporting Standards ("IFRS") or any other generally accepted accounting framework and should not be considered as a substitute for, or superior to, measures prepared in accordance with IFRS. APMs may not be comparable to similarly titled measures reported by other companies. They are presented solely to assist investors and other stakeholders in understanding and evaluating the Group's financial performance and position, and should be read in conjunction with the Group's IFRS financial statements. This presentation also includes non-financial information, including but not limited to operational, customer, market and sustainability-related metrics. Such non-financial information is unaudited, based on management accounts and internal reporting, and has been prepared using internal definitions and methodologies which may not align with those used by other organisations or applicable regulatory or industry standards. Accordingly, such information may not be directly comparable with similar metrics reported in the Group's formal regulatory filings, and should not be relied upon as if it were subject to the same verification processes as audited financial information. No part of this document constitutes, or shall be taken to constitute, an invitation or inducement to invest in Lion Finance Group PLC or any other entity within the Group, and must not be relied upon in any way in connection with any investment decision. Lion Finance Group PLC and other entities within the Group undertake no obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise, except to the extent legally required. Nothing in this document should be construed as a profit forecast.