

TBC Strategy Day 2026

"2030 vision of doubling net profits to >USD 1 billion"

TBC Bank Group PLC ("TBC PLC") is pleased to announce it is hosting its Strategy Day 2026 today in New York from 9:00 AM (registration 08:30) to 12:00 PM (ET) at the Riverview Room, Citigroup Headquarters, 388 Greenwich Street, New York, NY 10013, United States (please note the entrance will be from 45 Hubert Street).

During the event, the executive management team will outline the Group's key strategic priorities over the next few years in Georgia and Uzbekistan, including 2026-28 financial targets and the Group's 2030 Vision.

2026-2028 Group Financial Targets

- Annual loan growth of >15%
- Annual ROE of >23%
- Payout ratio (incl. dividends and buybacks) in the range of 25-45%, including minimum 25% DPR and progressive dividend

Our 2030 Vision

We envisage doubling our existing business over the next five years.

- Double net profit to >USD 1 billion
- Double loans to >USD 20 billion
- Increase digital MAU by ~5 million to 12 million
- Increase Uzbekistan's contribution to Group net profit to ~25% from the current 9%

Vakhtang Butskhrikidze, Group CEO commented: "The past five years have been truly transformational for TBC Group. We have successfully expanded our business from our core Georgian market to building out a high-growth digital financial ecosystem in Uzbekistan, adding over 5 million digital users in the process.

For the next five years, we have equally ambitious growth plans, as we look to extend our leadership in Georgia across all core segments, and scale up our ecosystem in Uzbekistan by connecting our millions of customers with tens of thousands of businesses. We believe our Group can add another 5 million customers by 2030, at the same time doubling its balance sheet and earnings, taking the latter to over USD 1 billion.

This will enable us to continue creating value for our shareholders through delivering a rare combination of growth, profitability and capital returns. We look forward to shareholders joining us for the next chapter of our Group's journey."

The live webcast of the event will be available via: <https://tbc.zoom.us/j/91930042425?pwd=fKqbObu8JXuTBis3iK221C6rh2389l.1>

Online participants will be able to submit questions through the Zoom chat function.

The presentation materials will be made available on the Investor Relations website following the event at: www.tbcbankgroup.com

TBC PLC announced its 4Q and full year 2025 financial results on 20 February 2026. The results are available at www.tbcbankgroup.com

Forward-looking statements

This announcement contains "forward-looking statements" which include all statements (other than statements of historical facts) including, without limitation, those regarding the Group's financial position, business strategy, plans and objectives of management for future operations. These forward-looking statements may be identified by the use of forward-looking terminology, including the terms "believes", "estimates", "envisages", "plans", "projects", "anticipates", "targets", "aims", "continues", "expects", "intends", "hopes", "may", "will", "would", "could" or "should" or, in each case, their negative or other variations or comparable terminology, or by discussions of strategy, plans, objectives, goals, future events or intentions. No representation or warranty is made that any of these statements or forecasts will come to pass or that any forecast results will be achieved. Forward-looking statements contain known and unknown risks, uncertainties and other important factors, which may cause the actual results, performance or achievements of the Group to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. Any forward-looking statements contained in the announcement speak only as of their respective dates and except as required by any applicable law or regulation, TBC PLC expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained in this announcement or any other forward-looking statements it may make whether as a result of new information, future developments or otherwise.

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About TBC Bank Group PLC ("TBC PLC")

TBC Bank Group's mission is to make people's lives easier by providing digitally-led financial services to retail and corporate customers. TBC Bank Group PLC ("TBC PLC") is a public limited company registered in England and Wales and is the parent company of TBC Bank Georgia and TBC Uzbekistan.

TBC Bank Georgia, together with its subsidiaries, is the leading financial services group in Georgia, with a total market share of 37.3% of customer loans and 37.1% of customer deposits as of 31 December 2025, according to data published by the National Bank of Georgia.

TBC Uzbekistan is the leading digital banking ecosystem in Central Asia with 23 mln registered users that includes TBC Bank Uzbekistan, the country's largest mobile-only bank, Payme, a leading digital payments app for individuals and small businesses, and Payme Nasiya, an instalment credit business.

TBC PLC is listed on the London Stock Exchange under the symbol TBCG and is a constituent of the FTSE 250 Index. It is also a member of the FTSE4Good Index Series and the MSCI United Kingdom Small Cap Index.

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