

Annual Report 2025

TBC Bank Group PLC ("TBC PLC") announces that its annual report and accounts for the financial year ended on 31 December 2025 (the "Annual Report 2025") has been published today and is available to view on TBC PLC's website at www.tbcbankgroup.com.

In accordance with UK Listing Rules 6.4.1R and 6.4.3R, a copy of the Annual Report 2025 has been submitted to the National Storage Mechanism and will shortly be available for inspection at <https://data.fca.org.uk/#/nsm/nationalstoragemechanism>.

In compliance with its obligations under section 6.3.5R(1A) of the Disclosure Guidance and Transparency Rules, TBC PLC hereby releases the unedited full text of its Annual Report 2025.

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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 financial 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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