

2023

DUSHANBE ANNUAL BANKING CONFERENCE

ESG-related investments: a regional
benchmark for Central Asia and
Europe



TBC BANK
Group PLC

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Georgia&TBC at a
Glance

ESG Ratings and
Sustainable Portfolio
Management

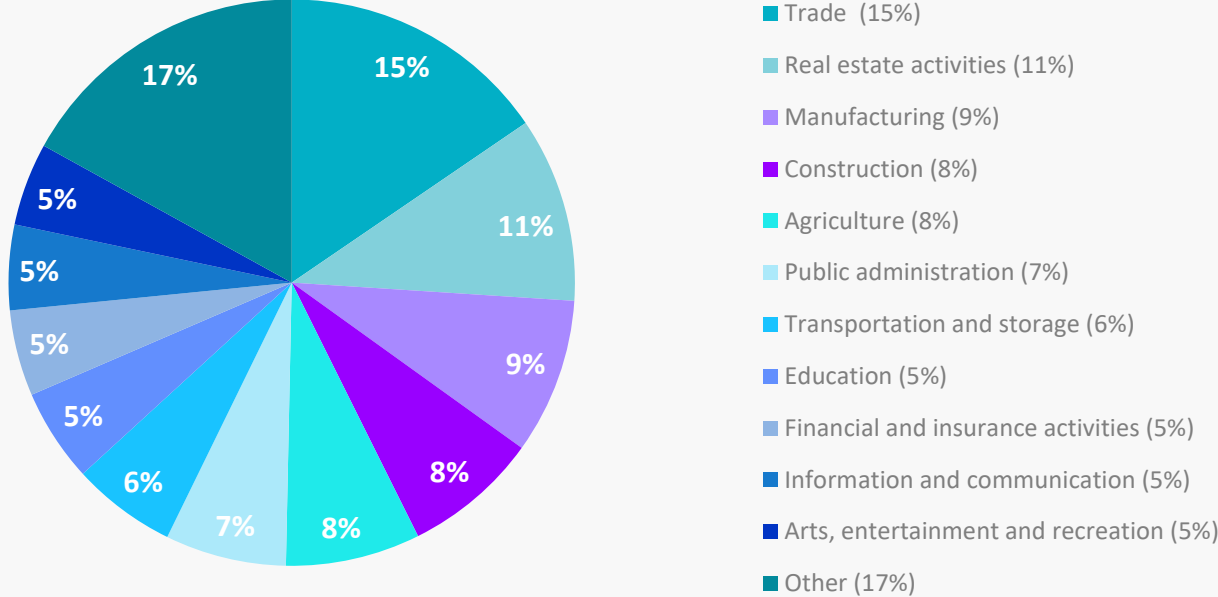
Our ESG Focus Area and
Issues for Consideration

GEORGIA AT A GLANCE

Overview

	2017	2022	Change
Total population (mln)	3.7	3.7	-1%
GDP, \$ bln	16.2	24.6	51%
GDP per capita, \$ (PPP)	13,596	20,244	49%
Gross intl reserves, \$ bln	3.0	4.9	61%
Banking sector assets/GDP	84.8	94.0	9pp
FDI, mln USD	1,991	2,000	1%

2023 Q2 GDP Composition



Ratings and achievements

Among the friendliest Tax Regime*

#7 globally on Ease of Doing Business*

#7 in Protecting Minority Investors*

#2 in Starting a Business*

#12 in Enforcing Contracts*

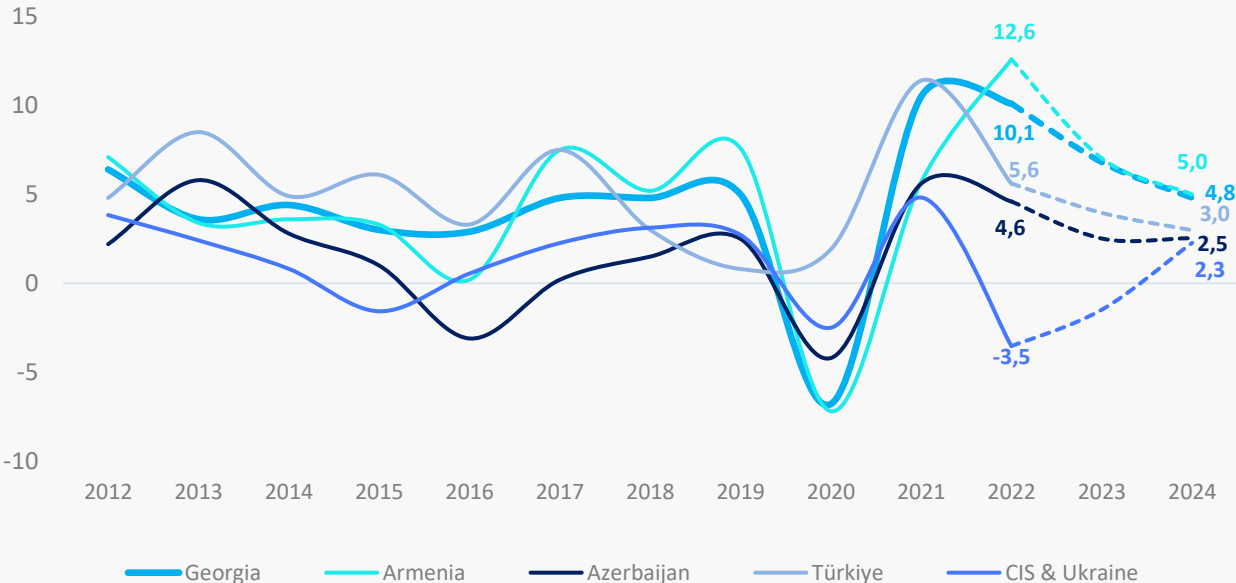
#1 Budget Transparency**

Fitch : **BB/Positive**

Standard & Poor's: **BB/Stable**

Moody's: **Ba2/Negative**

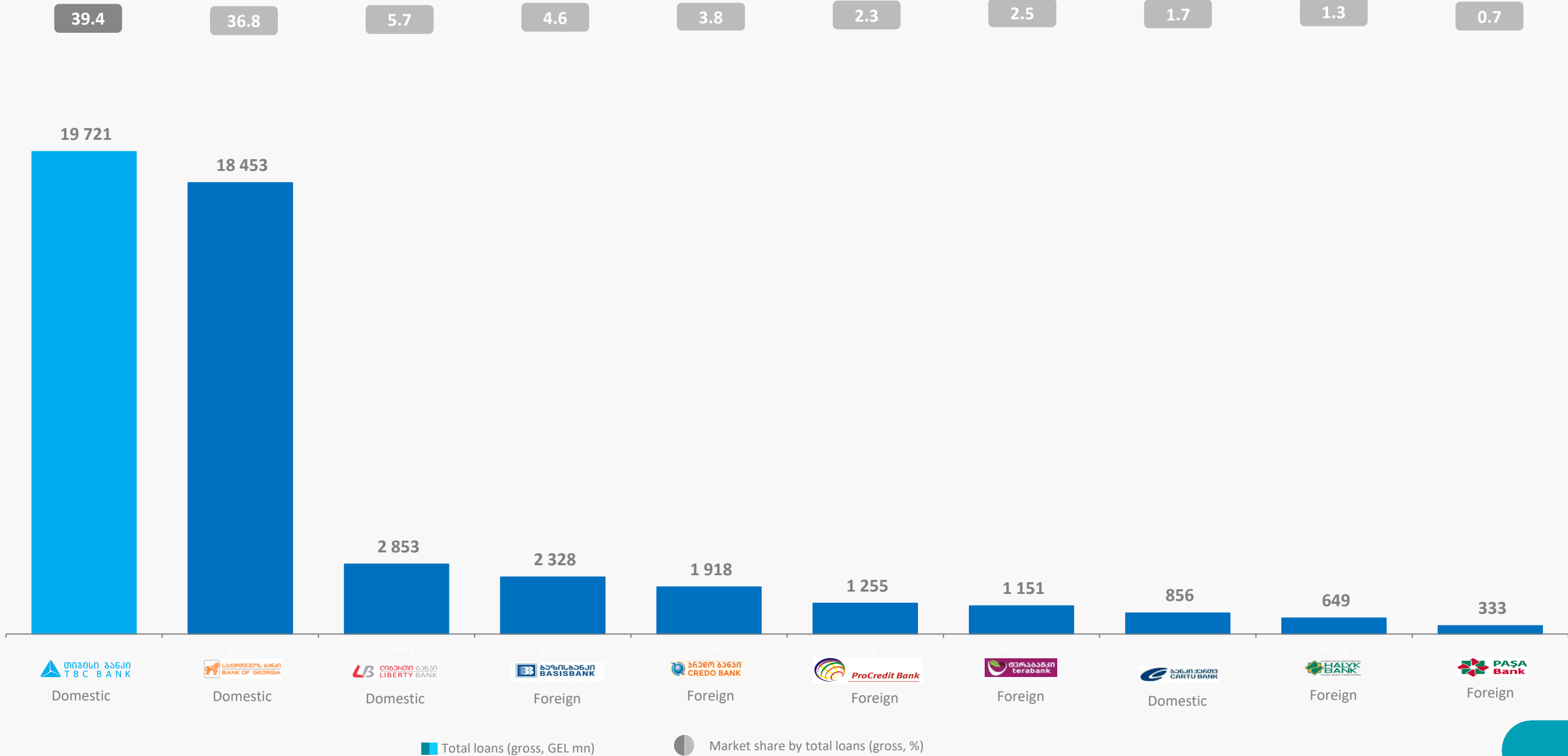
GDP growth in Georgia and peer regions (YoY, %)



Source: Geostat, TBC Capital
 *World Bank, Doing Business Report 2020
 **IBP, Open Budget Survey 2021

LEADING POSITION IN GEORGIA

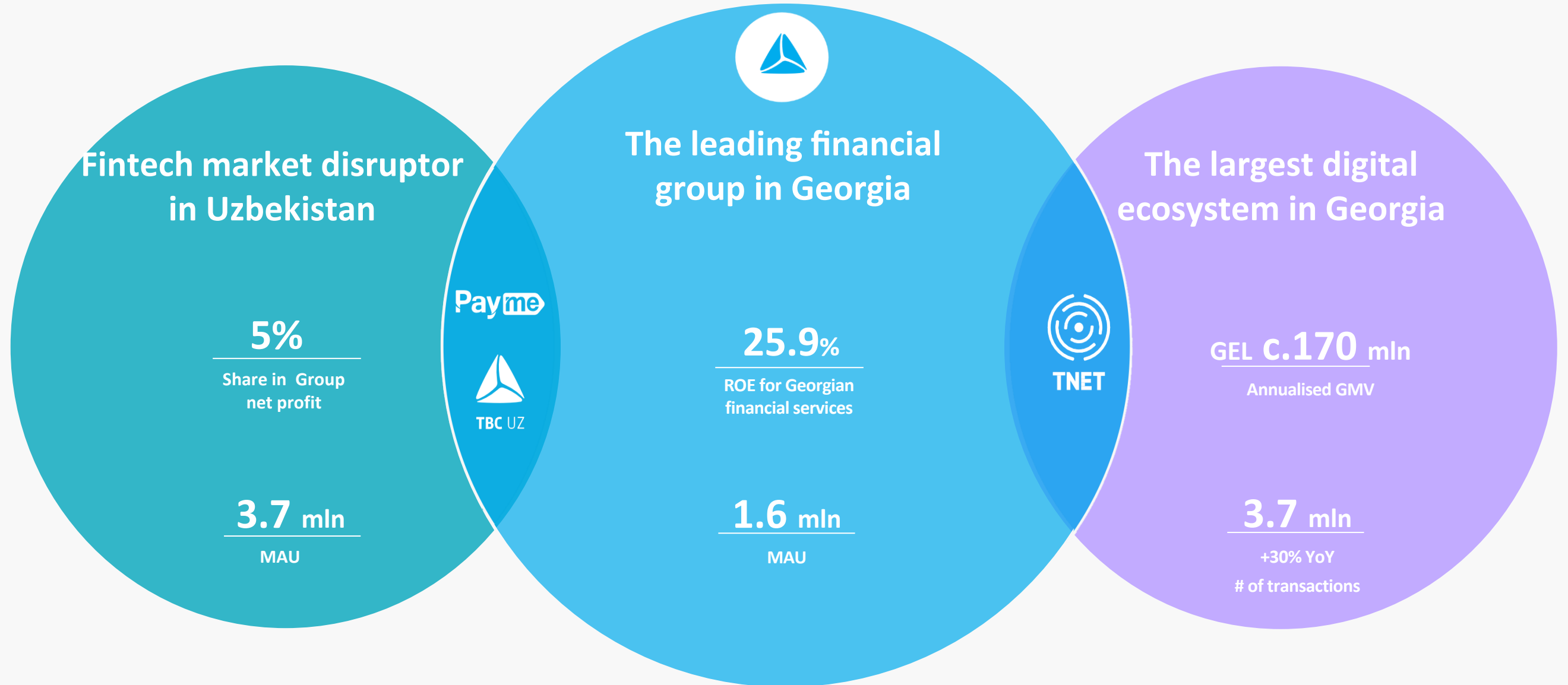
Top 10 largest banks by loans in Georgia, as of 30 September 2023 (GEL mln)



Source: NBG

TBC GROUP AT A GLANCE

LSE premium listed company and FTSE250 constituent





ESG RATINGS AND SCORES

As of April 2023, TBC Bank Group holds a rating of “AA” (on a scale of AAA-CCC) in the MSCI ESG Ratings assessment

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MSCI
ESG RATINGS

AA

CCC B BB BBB A AA AAA

TBC Bank Group PLC attained the below mentioned QualityScores from ISS as of 1 May 2023

+ 	Governance	1
+ 	Environment	3
+ 	Social	2



ISS ESG

TBC Bank Group PLC is a member of the FTSE4Good Index Series since June 2020

FTSE4Good is a global sustainable investment index series, designed to identify companies that demonstrate strong Environmental, Social and Governance (ESG) practices measured against international standards.



FTSE4Good

To view our Sustainalytics ESG Risk Rating, please visit our website: <https://tbcbankgroup.com/esg/esg-ratings/>



SUSTAINALYTICS
a Morningstar company

In November 2022, TBC Bank Group PLC received a Robust ESG score of 52 out of 100 from Moody's ESG solutions.



MOODY'S

Exclusion list

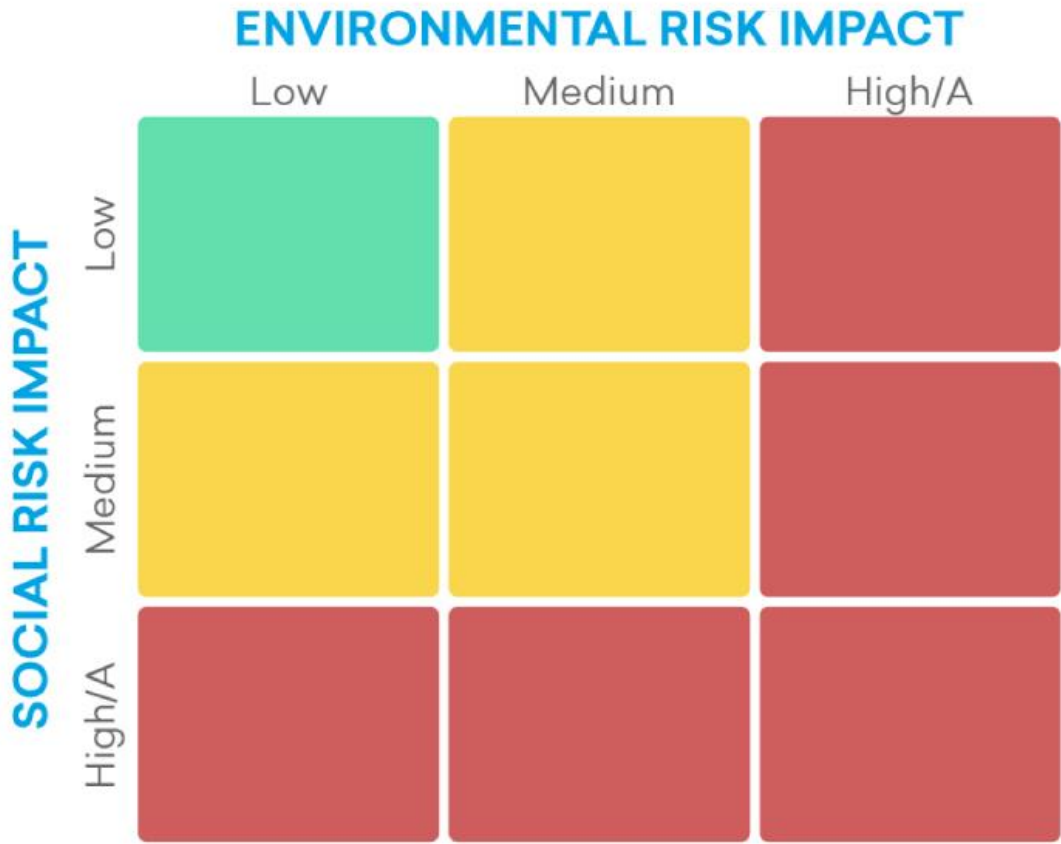


TBC Bank does not finance excluded business activities to avoid significant negative impact on environmental and society.

TBC Bank's exclusion list is published on official webpage:

<https://www.tbcbankgroup.com/media/1928/exclusion-list.pdf>

E&S Risk Categorization



Environmental and Social Risk assessment



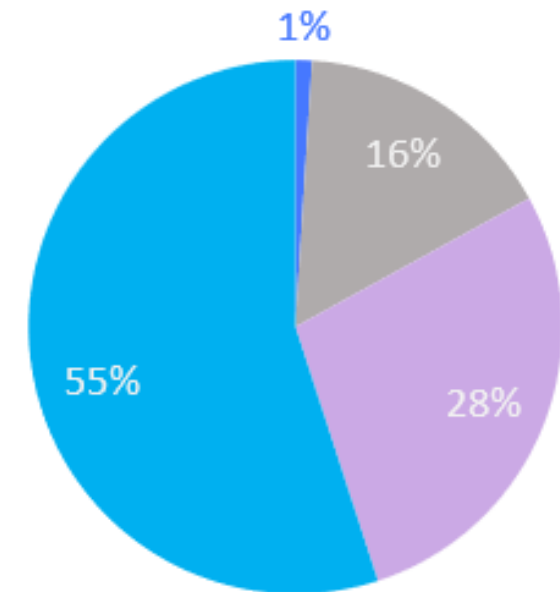
Annual and semi-annual environmental reports are regularly published in Intranet, in the section of Eco-news.

Annual Environmental Reporting



In case of identification Client's non-compliance with Environmental and Social standards, Bank prepares Environmental and Social Action Plan (ESAP) with reasonable deadlines to fulfill and approve the loan.

E&S Risk categories distribution in Business portfolio



■ A category ■ Medium ■ High ■ Low

OUR ESG FOCUS AREAS



Main priorities for 2023

- 
1 Focus on sustainable financing, services and products
- 
2 Ensure employee diversity, equality and inclusion
- 
3 Measure the Group's direct performance towards the Paris Agreement targets for reduction of GHG emissions in 2023
- 
4 Further develop the ESG Academy to raise awareness and knowledge on ESG topics for employees and customers

Targets and current levels

Sustainable loan portfolio



Share of women in middle managerial positions





THANK YOU

Ioseb Rostomashvili

Head of Environmental and Social
Risk Management Group

E-mail: irostomashvili@Tbcbank.com.ge

Tel: +(995 32) 2 27 27 27 (2709)

Web: www.tbcbankgroup.com

Address: 7 Marjanishvili St,
Tbilisi, Georgia