

TBC CAPITAL

CONSUMER SPENDING TRACKER

June 2025

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KEY DEVELOPMENTS

In June 2025, according to data from TBC Bank's payment channels, consumers increased their overall spendings and made more transactions compared to last year's June.

In the leisure sector, particularly in hotels, spending increased by 20%, which was driven by non-residents' increased expenses. In June, non-residents' average transaction in hotels was approximately 4 times higher compared to residents' figure.

In June 2025, there was a 38% annual increase in non-cash spending in restaurants, while average spending marked GEL 35. During the same month, non-residents' average transaction volume was approximately 4 times higher than the residents' figure.

In June 2025, consumers spent 15% more on apparel and accessories compared to June 2024.

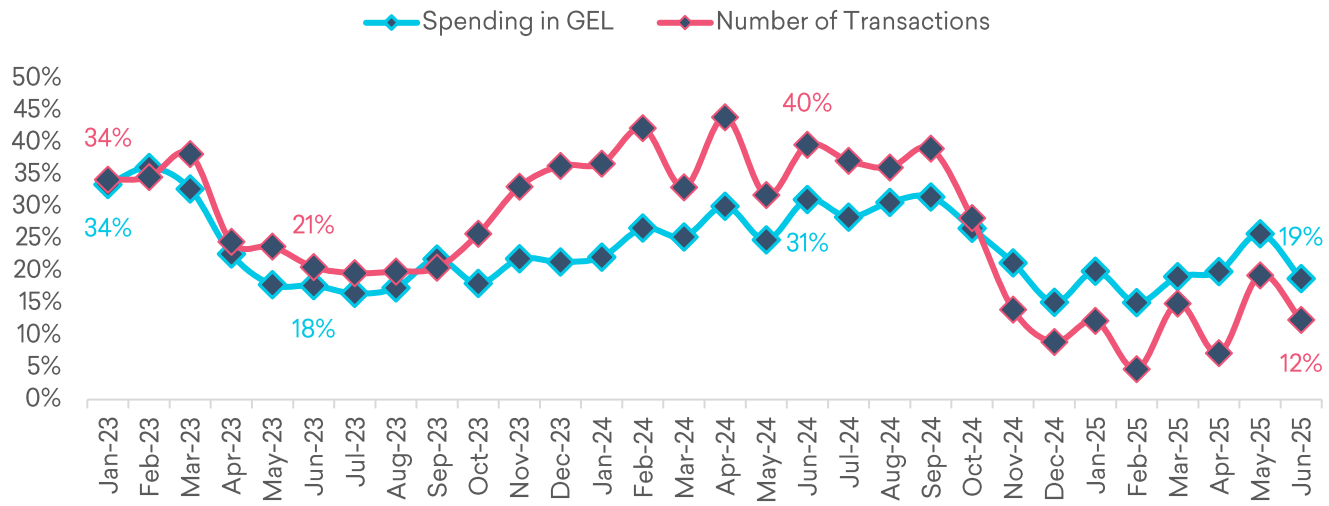
Note: Sector growth is based on POS and E-commerce payments through TBC channels; Growth rates may differ from market turnover dynamics due to the changing share of non-cash transactions and TBC market share

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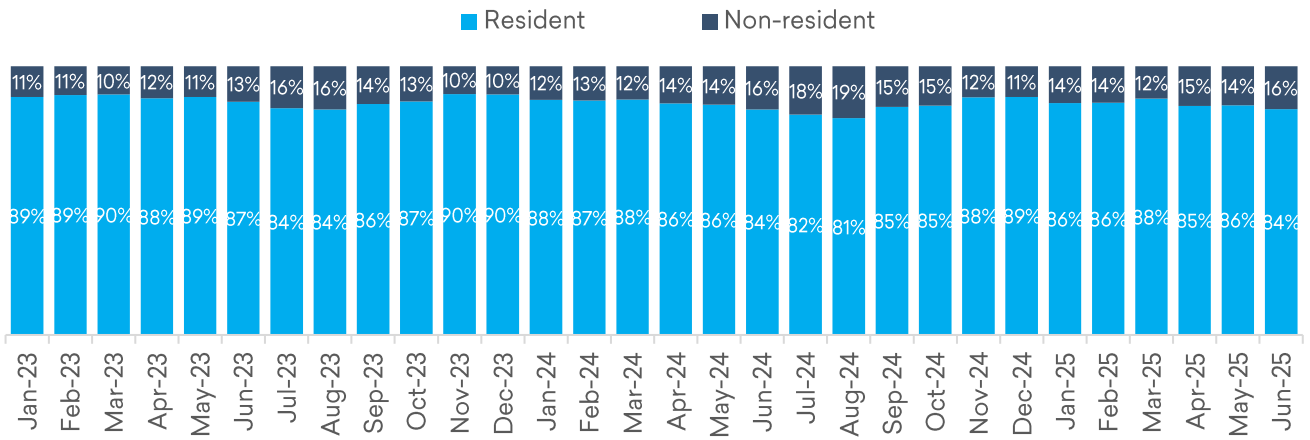
Growth rate of total non-cash spending is positive

- In June 2025, the total non-cash spending volume through TBC Bank's channels saw an annual increase of 19%, while the number of total non-cash transactions annually increased by 12%.
- The breakdown of shares of total non-cash spending through TBC Bank's channels was 84% for residents and 16% for non-residents.

Total non-cash spending and number of non-cash transactions (annual change, %)



Distribution of total non-cash spending among residents and non-residents (share, %)

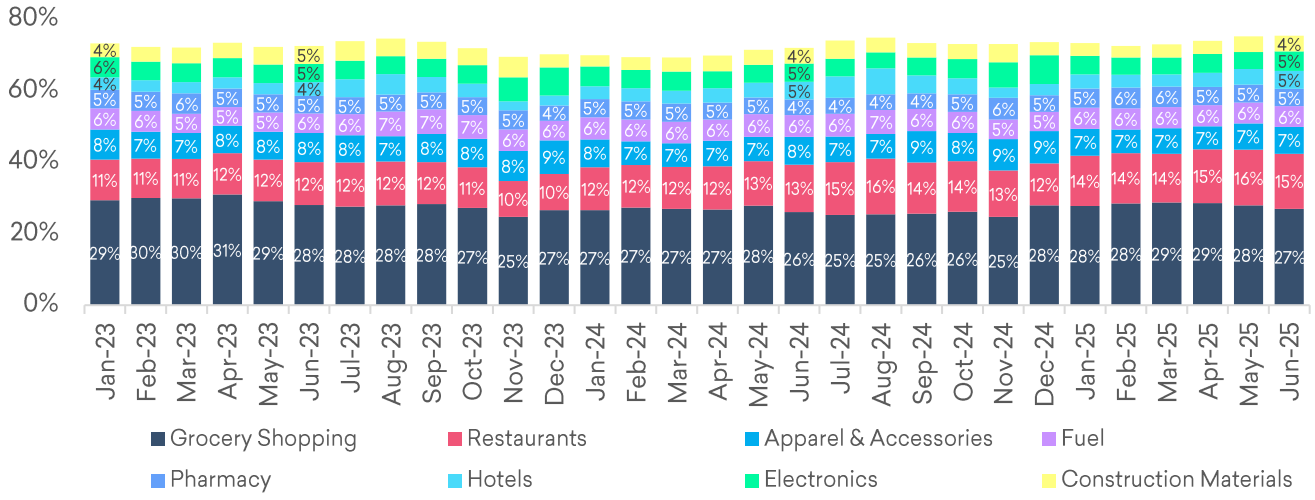


Source: TBC Bank's Channels, Georgia

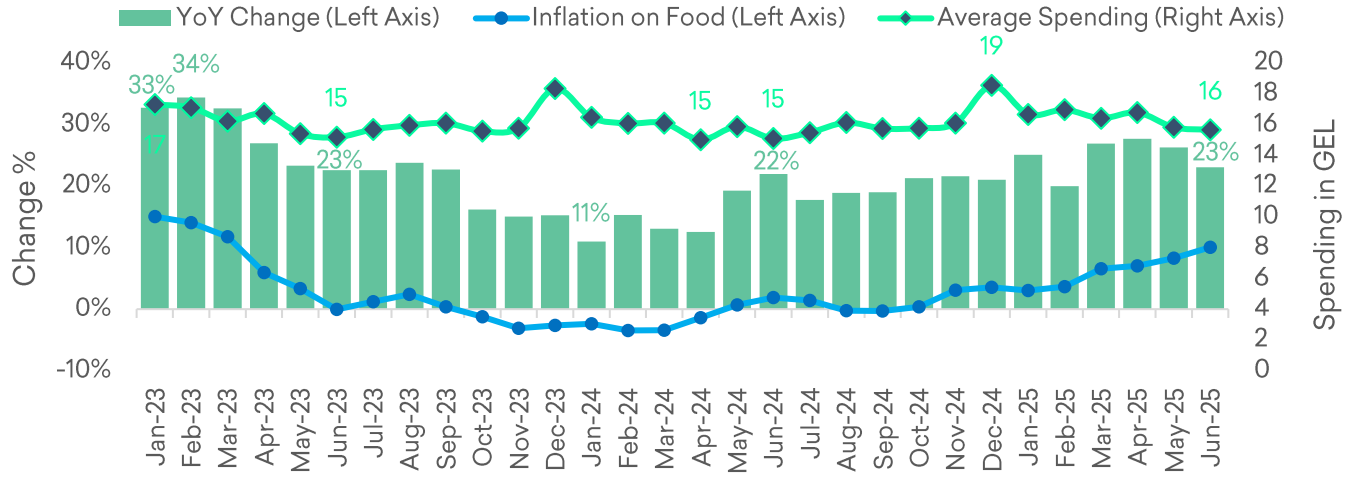
Grocery shopping once again represented the largest portion of total non-cash spending

- In June 2025, non-cash spending in restaurants took a 15% share of the total non-cash spending through TBC Bank's channels, while grocery shopping accounted for 27%.
- During the same period, the non-cash spending on groceries experienced a 23% annual increase. The average transaction volume though TBC Bank's channels marked GEL 16. Inflation on foods and non-alcoholic beverages was 10%.

Non-cash spending distribution by categories (share, %)



Grocery: non-cash spending growth and average transaction volume



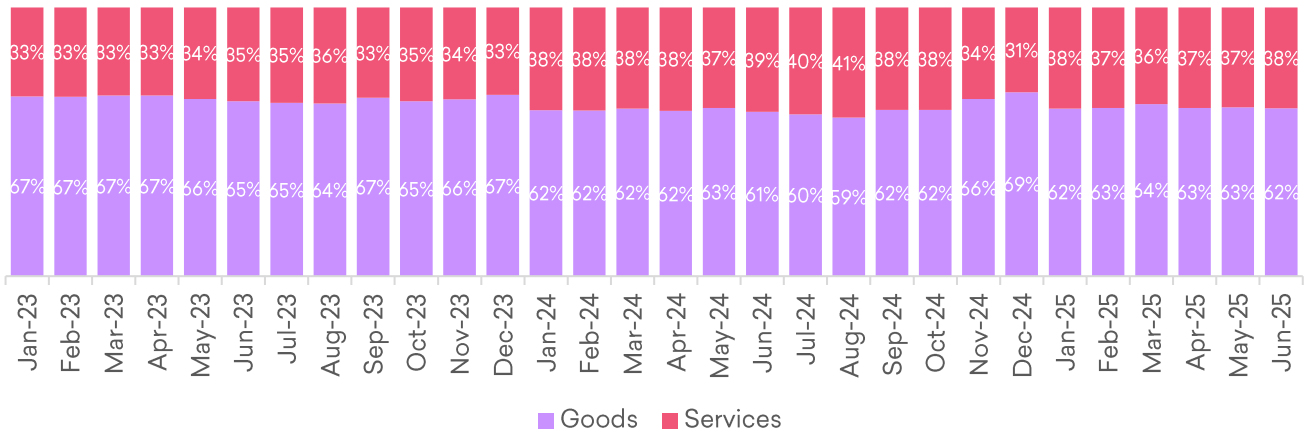
Source: Geostat, TBC Bank's Channels, Georgia

In June, spending on goods accounted for 62% of total non-cash spending

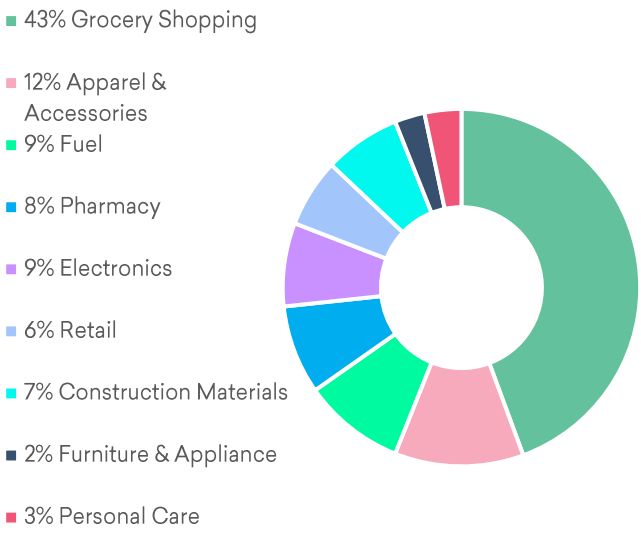
> In June 2025, the distribution of total non-cash spending through TBC Bank's channels between goods and services was 62% and 38%, respectively.

> Grocery shopping took a 43% share from the total non-cash spending on goods through TBC Bank's channels.

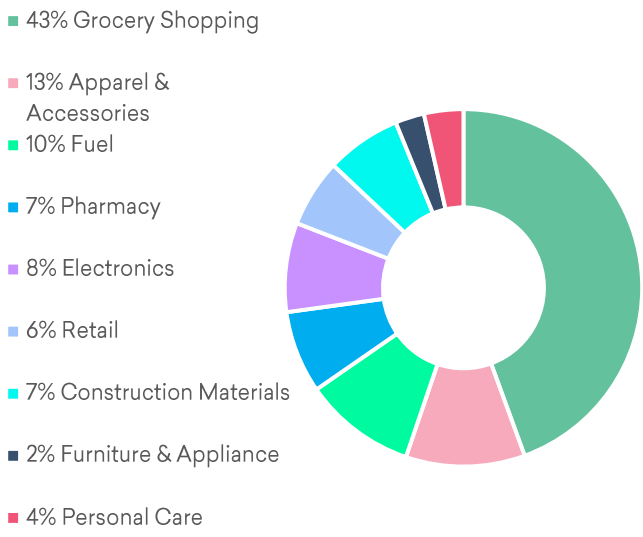
Non-cash spending distribution by goods and services (share, %)



Share of spending on goods by categories, June 2025



Share of spending on goods by categories, June 2024



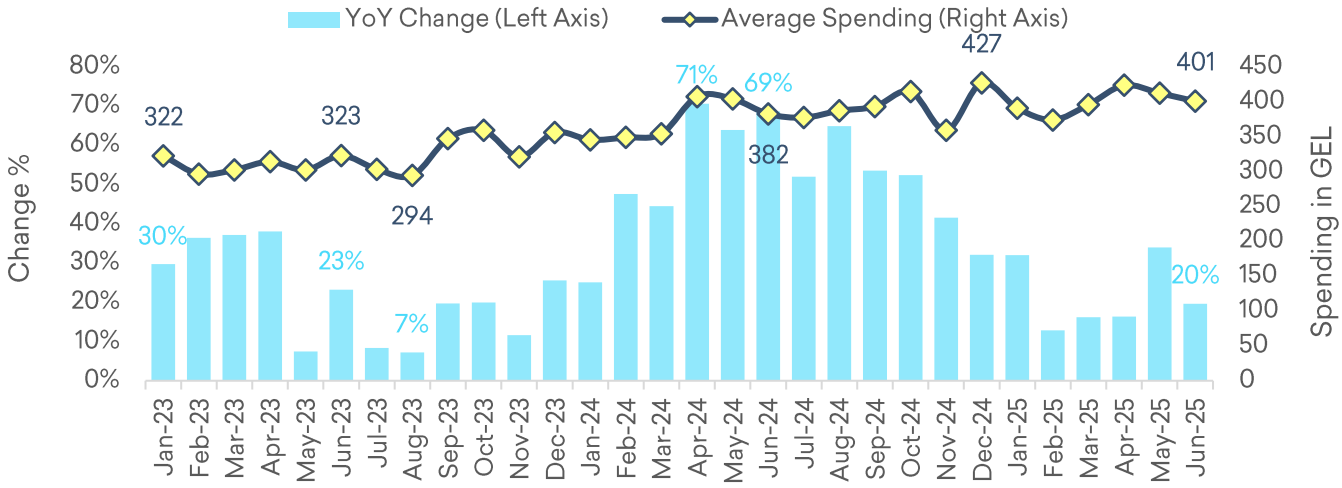
Source: TBC Bank's Channels, Georgia

Non-residents hold the larger portion of non-cash spending in hotels

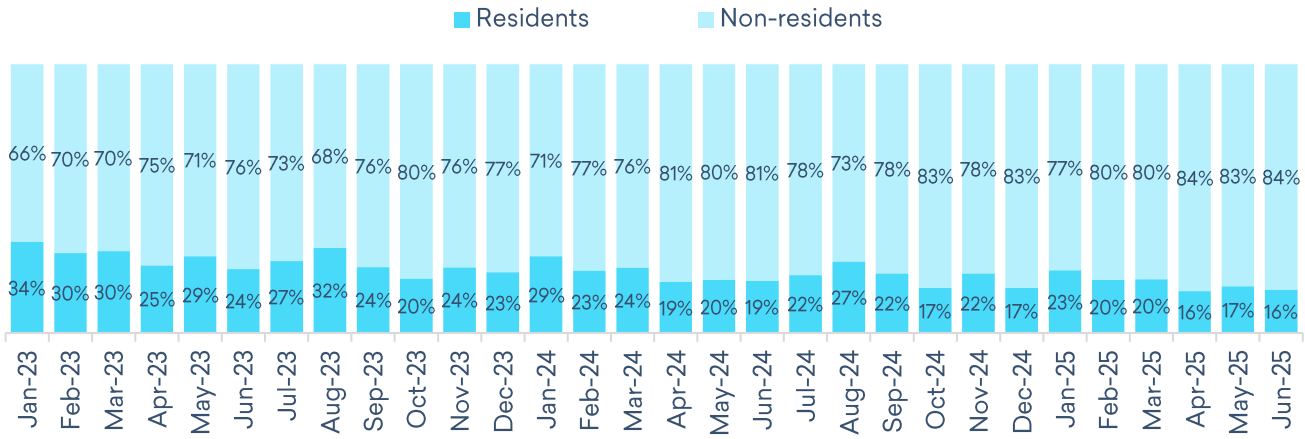
> In June 2025, non-cash spending in hotels, through TBC Bank's channels, saw an annual increase of 20%. The average spending per transaction marked GEL 401.

> During the same period, the distribution of shares of total non-cash spending in hotels, through TBC Bank's channels, between residents and non-residents was 16% and 84%, respectively.

Hotels: total non-cash spending growth and average transaction volume



Hotels: non-cash spending among residents and non-residents (share, %)

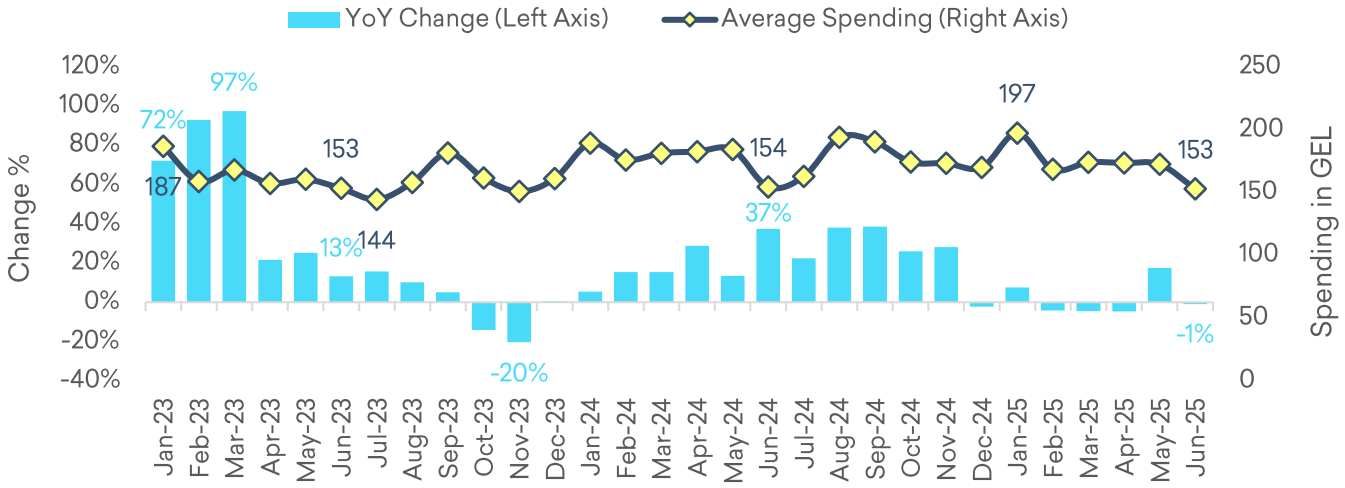


Source: TBC Bank's Channels, Georgia

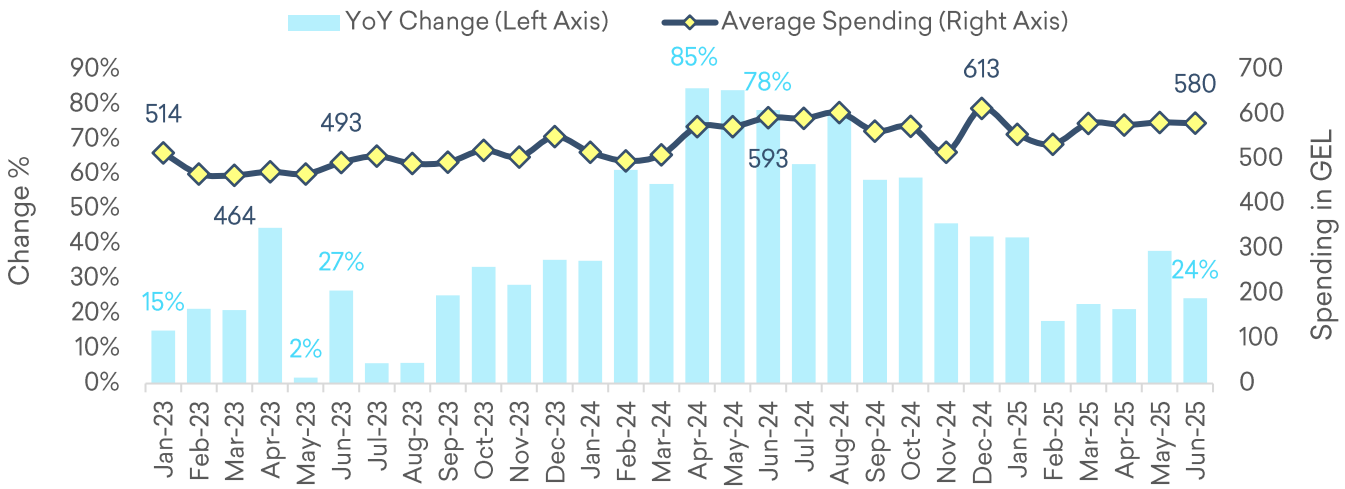
Residents' non-cash spending in hotels annually decreased by 1%

- In June 2025, non-cash spending in hotels by residents, through TBC Bank's channels, saw a 1% annual decrease, while the average transaction size was GEL 153.
- The total non-cash spending in hotels by non-residents marked a 24% annual increase. The average spending amounted to GEL 580
- In June 2025, non-residents' and residents' non-cash spendings in hotels showed annual changes in different directions. Throughout the last year, non-residents generally have been spending approximately three times as much per transaction as residents.

Hotels: non-cash spending growth and average transaction volume by residents



Hotels: non-cash spending growth and average transaction volume by non-residents



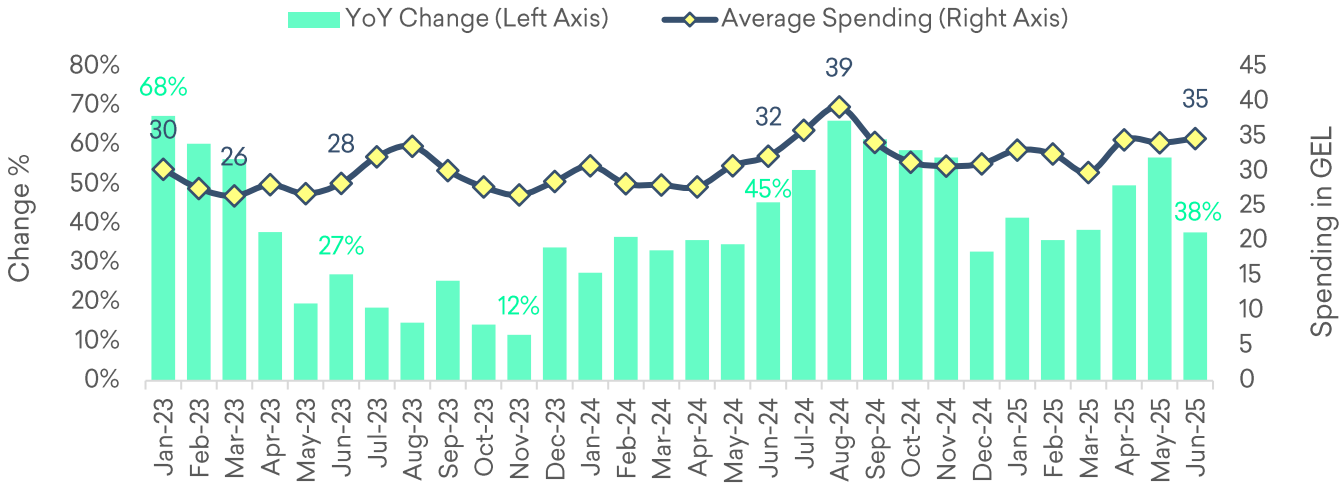
Source: TBC Bank's Channels, Georgia

Non-cash spending in restaurants is increasing annually

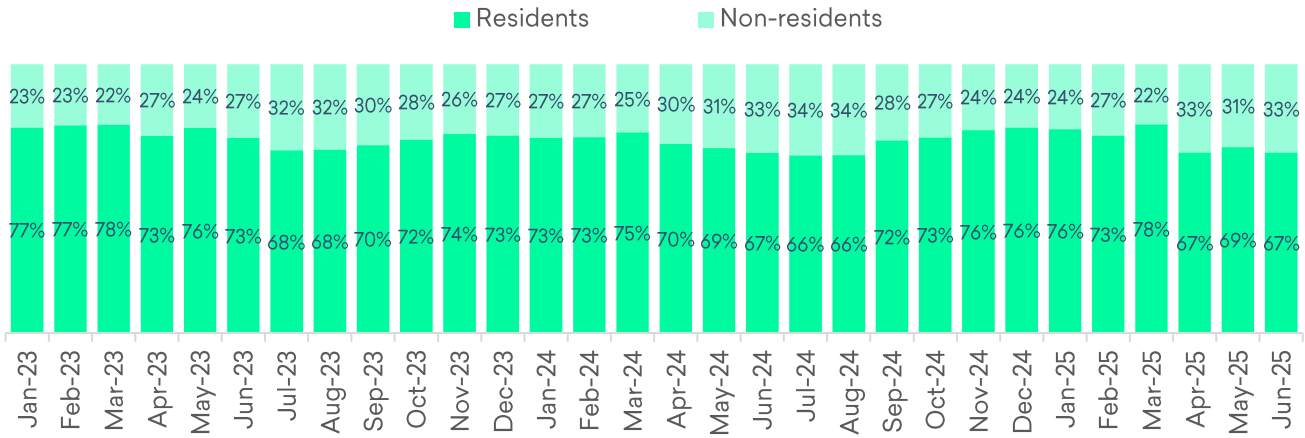
> In June 2025, non-cash spending in restaurants, through TBC Bank's channels, grew annually by 38%. The average spending per transaction was GEL 35.

> During the same period, residents accounted for 67% of the total non-cash spending in restaurants, while non-residents took the remaining 33%.

Restaurants: total non-cash spending growth and average transaction volume



Restaurants: non-cash spending among residents and non-residents (share, %)

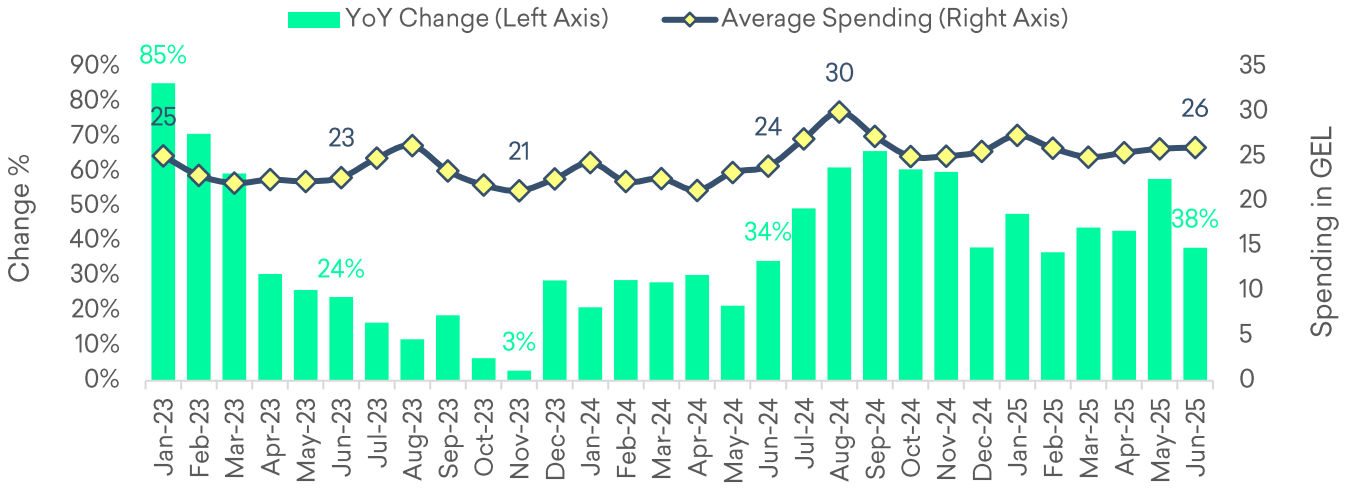


Source: TBC Bank's Channels, Georgia

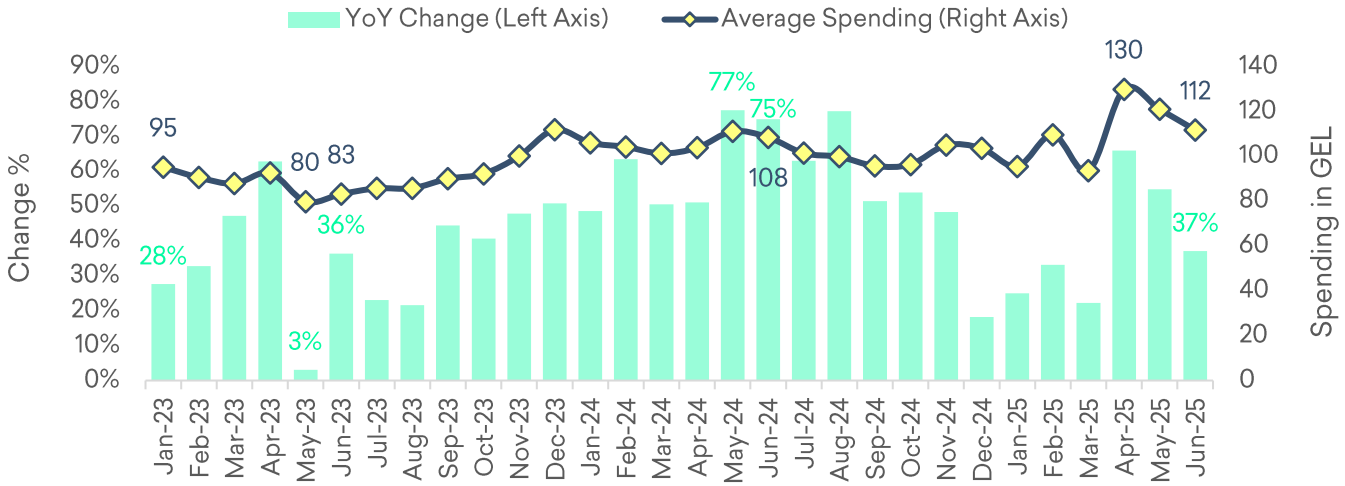
The average spending of non-residents in restaurants amounted to GEL 112

- In June 2025, through TBC Bank's channels, non-cash spending in restaurants by residents annually increased by 38%. The average transaction size marked GEL 26.
- The non-cash spending in restaurants by non-residents annually increased by 37%. The average transaction size posted GEL 112, which is approximately four times higher compared to the residents' figure this month.

Restaurants: non-cash spending growth and average transaction volume by residents



Restaurants: non-cash spending growth and average transaction volume by non-residents



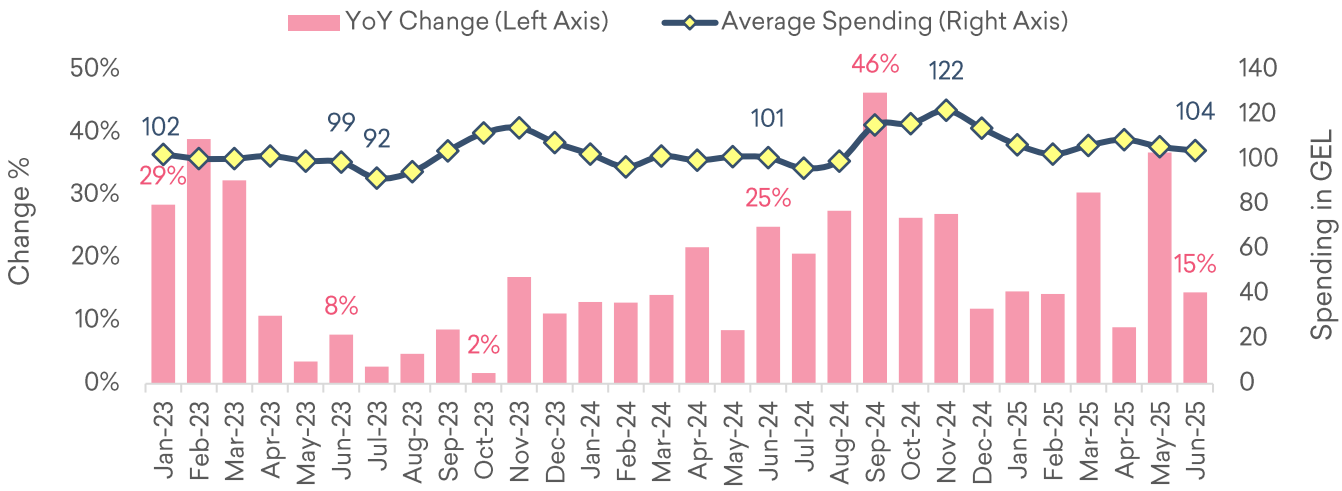
Source: TBC Bank's Channels, Georgia

Growth of non-cash spending on apparel & accessories is positive

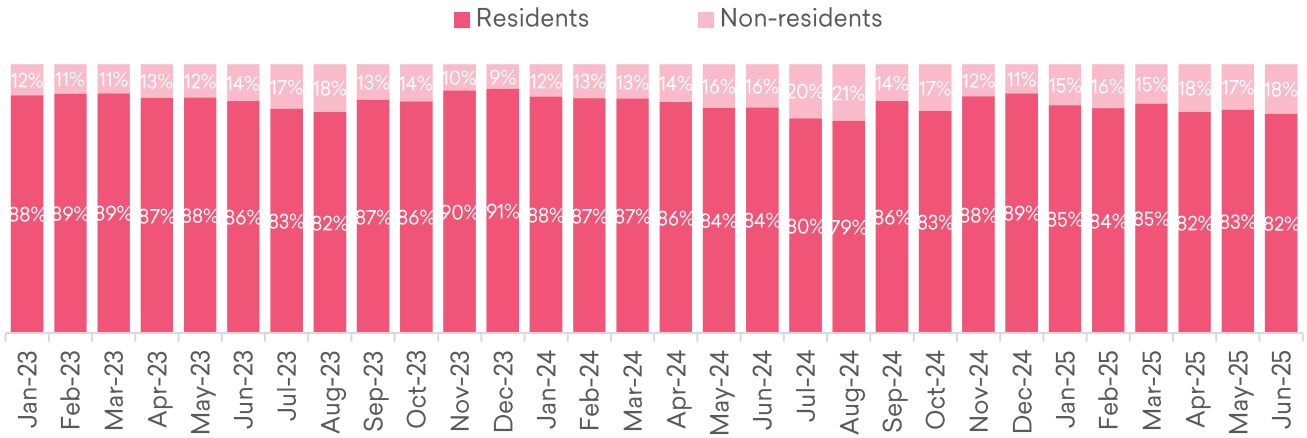
> In June 2025, non-cash spending on apparel & accessories, through TBC Bank's channels, saw an annual increase of 15%. The average spending per transaction posted GEL 104.

> During the same month, the distribution of shares in the total non-cash spending on apparel & accessories, through TBC Bank's channels, marked 82% for residents and 18% for non-residents.

Apparel & accessories: non-cash spending growth and average transaction volume



Apparel & accessories: non-cash spending among residents and non-residents (share, %)

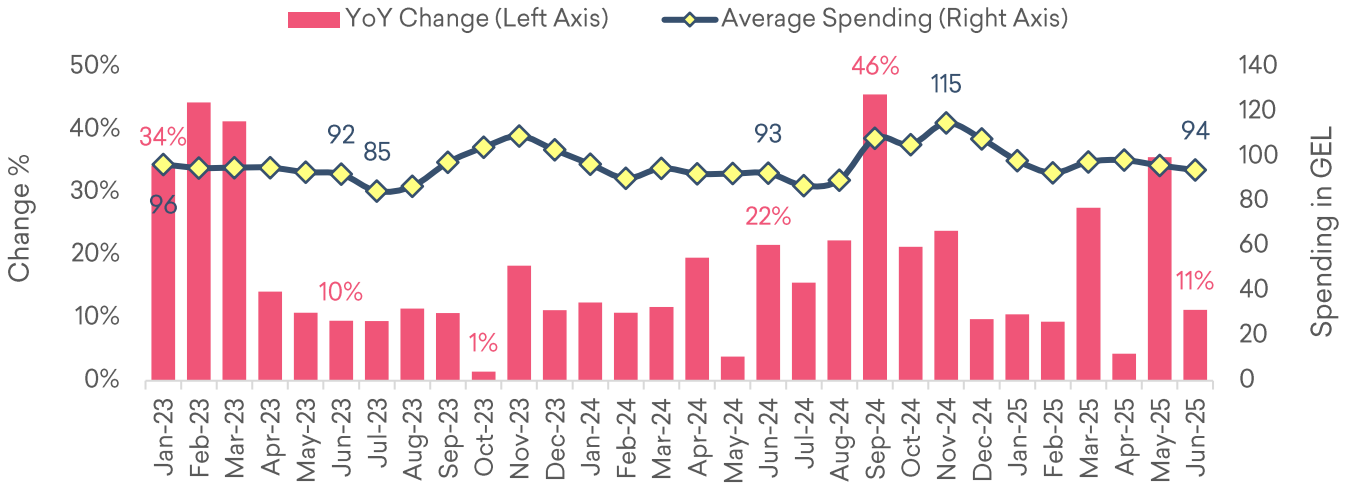


Source: TBC Bank's Channels, Georgia

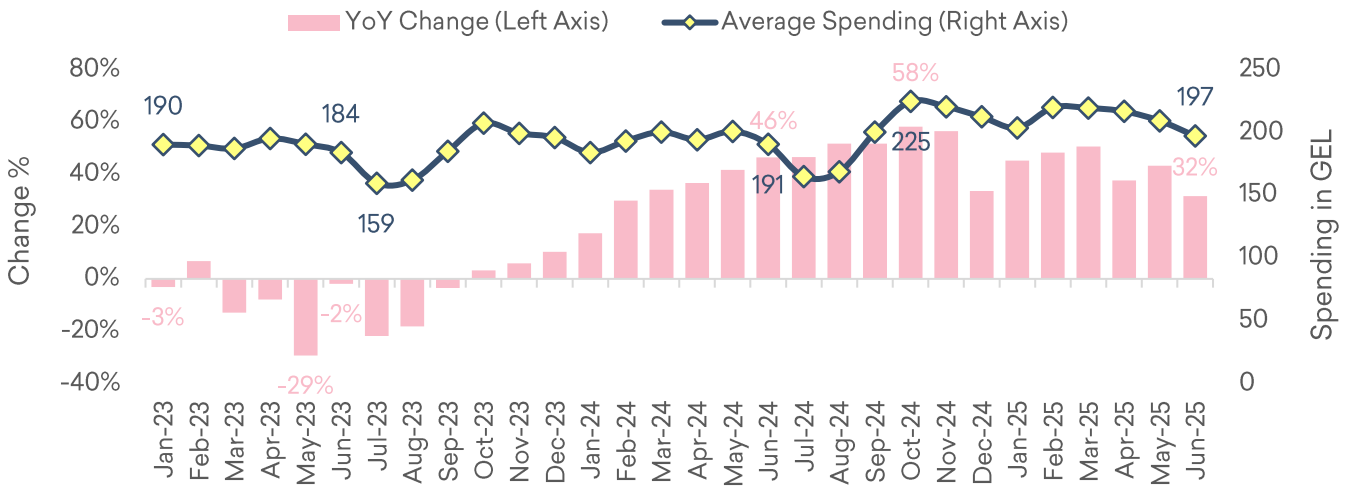
Non-resident's average ticket size on apparel & accessories was GEL 197

- In June 2025, non-cash spending by residents on apparel & accessories, through TBC Bank's channels, experienced an annual increase of 11%. The average ticket size was GEL 94.
- During the same period, non-cash spending on apparel & accessories by non-residents increased annually by 32%. The average ticket size marked GEL 197.

Apparel & accessories: non-cash spending growth and average transaction volume by residents



Apparel & accessories: non-cash spending growth and average transaction volume by non-residents



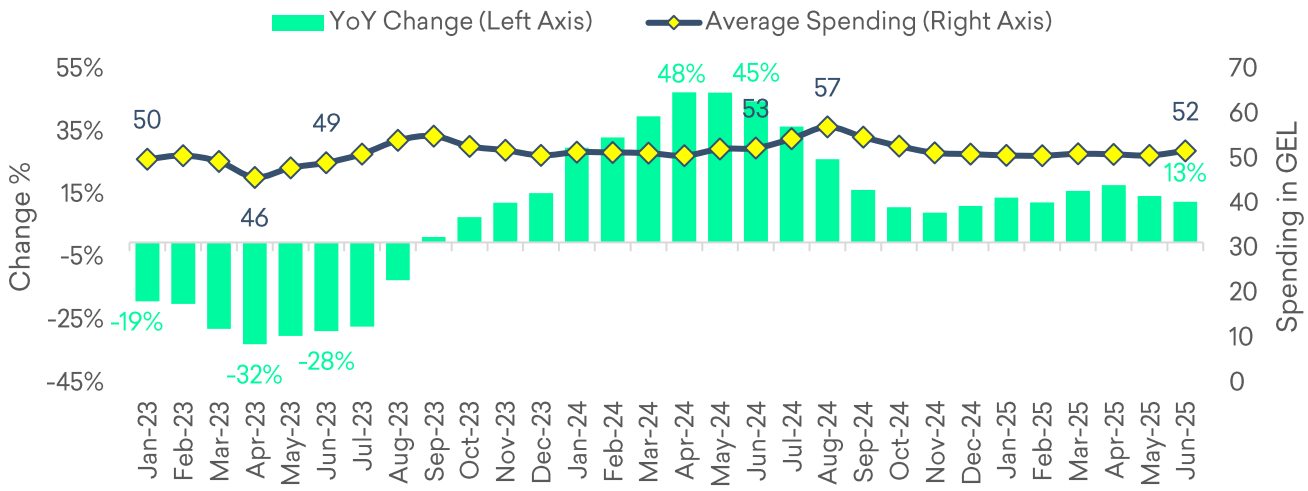
Source: TBC Bank's Channels, Georgia

Growth of non-cash spending on fuel stayed positive

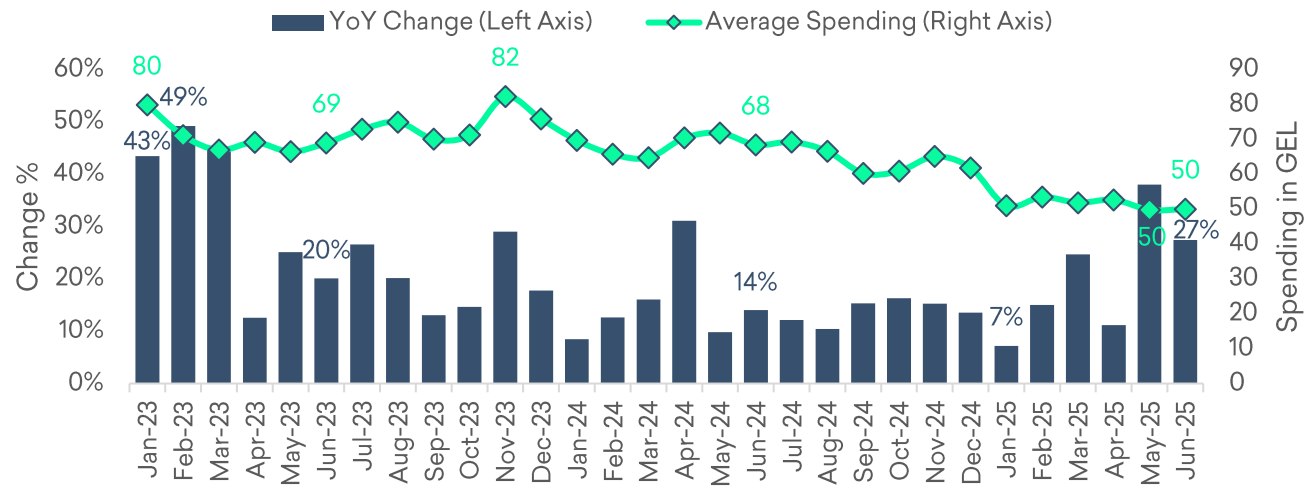
> In June 2025, non-cash spending on fuel, through TBC Bank's channels, annually increased by 13%. The average spending per transaction posted GEL 52.

> During the same month, the non-cash spending on car expenses, through TBC Bank's channels, grew annually by 27%. The average spending per transactions marked GEL 50.

Fuel: non-cash spending growth and average transaction volume



Car repair: non-cash spending growth and average transaction volume



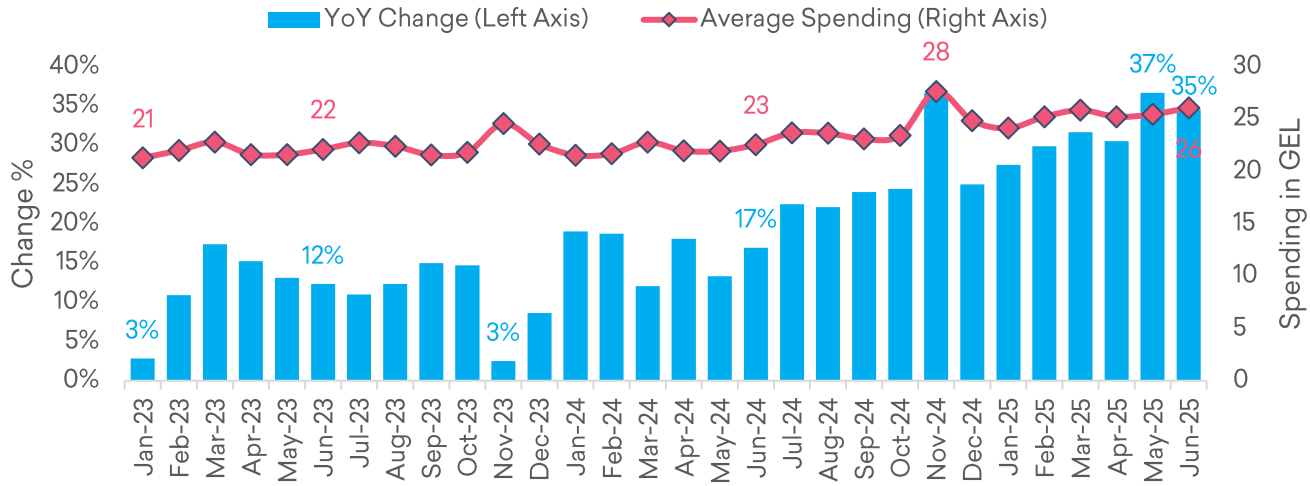
Source: TBC Bank's Channels, Georgia

Non-cash spending on pharmacy grew by 35% annually

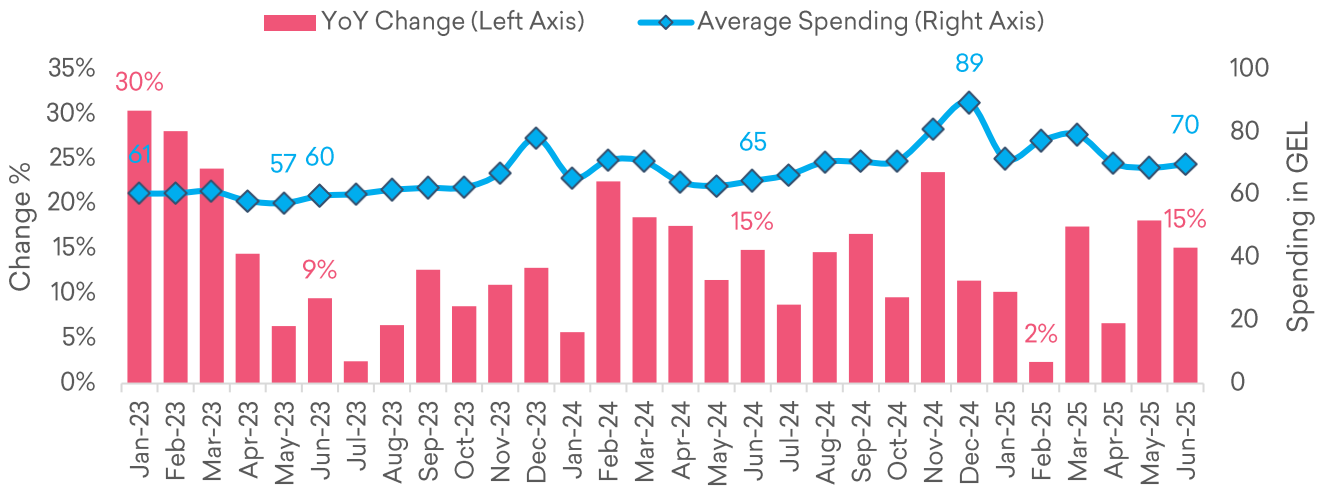
> In June 2025, through TBC Bank's channels, non-cash spending on pharmacy saw an annual increase of 35%. The average spending per transaction marked GEL 26.

> During the same period, non-cash spending on personal care annually increased by 15%. As for the average spending per transaction, the figure posted GEL 70.

Pharmacy: non-cash spending and average transaction volume



Personal care: non-cash spending and average transaction volume

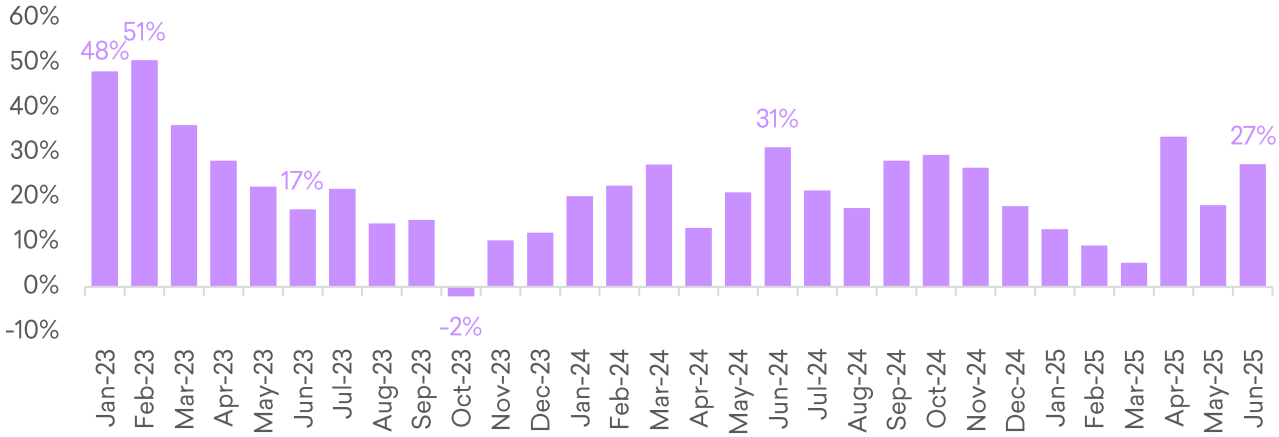


Source: TBC Bank's Channels, Georgia

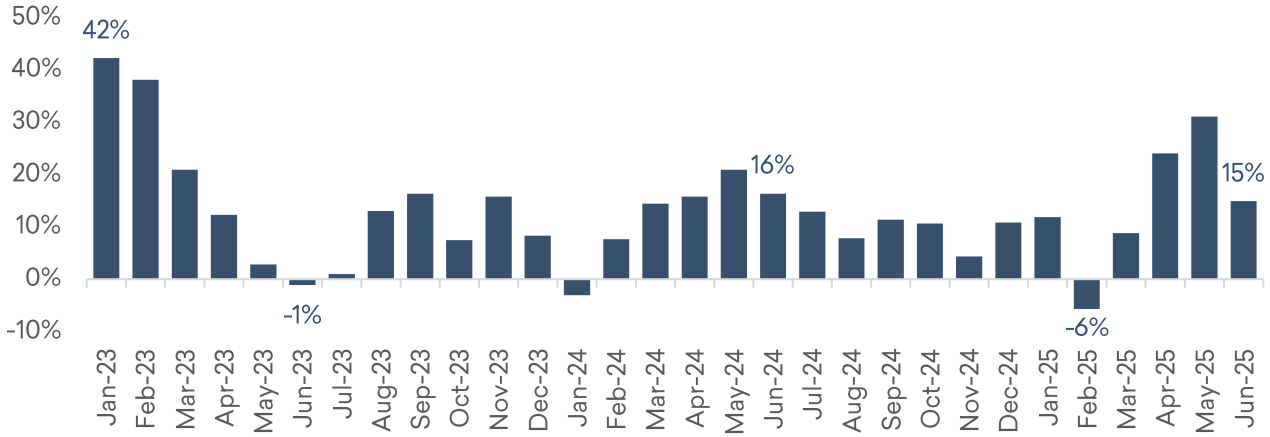
Growth of non-cash spending on electronics and furniture & appliance is positive

- In June 2025, non-cash spending on electronics through TBC Bank's channels annually increased by 27%.
- During the same month, non-cash spending on furniture & appliances saw a 15% increase on a yearly basis.

Electronics: non-cash spending (annual change, %)



Furniture & appliances: non-cash spending (annual change, %)

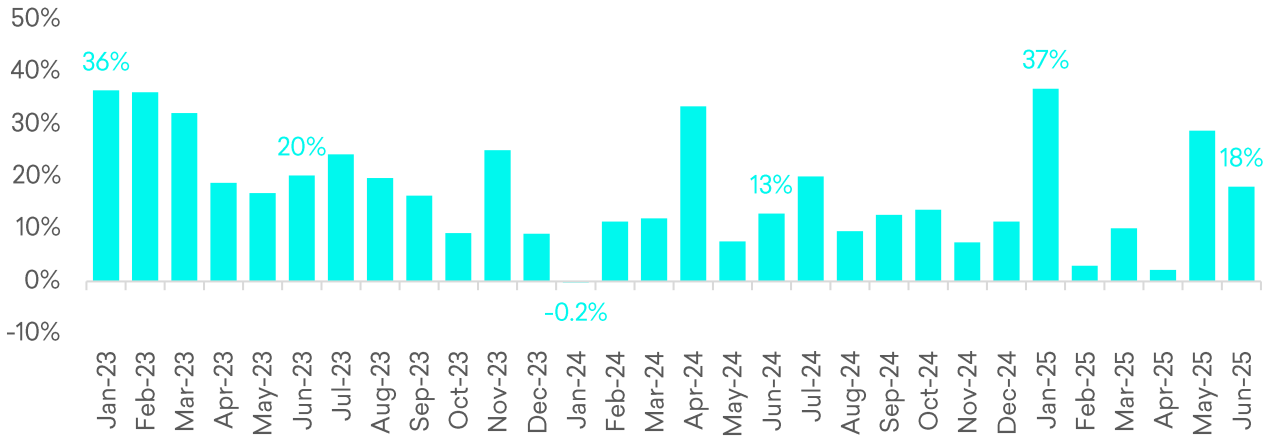


Source: TBC Bank's Channels, Georgia

Annual growth of non-cash spending on construction materials amounted to 18%

> In June 2025, non-cash spending on construction materials through TBC Bank's channels annually increased by 18%.

Construction materials: non-cash spending (annual change, %)



Source: TBC Bank's Channels, Georgia

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