



# CORPORATE SOCIAL RESPONSIBILITY REPORT ©2024

Liberty is one of the largest commercial banks in the country, providing services to over 1.7 million individuals and over 60,000 small and medium-size businesses.

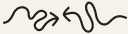
Liberty's assets total to 5.4 billion GEL and it employs over 5500 people. The bank operates the widest network in the country, with up to 500 service centers, 662 ATMs, 9,956 POS terminals and self-service kiosks found across all regions and municipalities of Georgia.

Apart from the extensive infrastructure, both individuals and legal entities can benefit from modern digital services and remote banking.

It is Liberty's mission to improve lives of individuals, their families and businesses in Georgia.

# LIBERTY

განთავსებას სან პეტრო, იგი თანდას აქვს.

EDUCATION   
FOR FREEDOM  
**LIBERTY**

For Liberty, corporate responsibility means creating new opportunities for people. As a highly responsible and sustainable business, our goal is to be a source of positive changes for society.

Our primary focus in social responsibility is education.

Sharing knowledge, raising awareness, and discovering the new values – these are the directions our projects aim to serve.

We believe that education is a two-way process, where individuals not only receive knowledge but also share their own with others.

And through this process, every person's involvement helps create new and meaningful opportunities.

**CORPORATE  
RESPONSIBILITY  
TEAM**

**Liberty Bank chose to support education as the key aspect of its social responsibility strategy and for the past four years, our team, together with the partners, has been successfully implementing a number of educational programs and projects. The process has clearly shown sustainable and consistent approach is crucial for ensuring effectiveness of the educational initiatives.**

As part of our corporate responsibility strategy, through the projects implemented together with our partner organizations, we have been able to share specific knowledge to over 35 000 people, contributing to their personal growth.

The children residing in highlands of Georgia have not been left out either. Along with providing them with access to their desired books, we also engaged them in conversation about one of Georgia's cultural treasures -The Knight in the Panther's Skin - in a fun and unique way.

Sharing knowledge and experience through the projects implemented in partnership with the vocational schools led us to winning the award of Business Partner of Vocational Education, however, we consider the graduates of these institutions to be our greatest achievement, currently serving communities in various parts of Georgia together with our team members.

Driven with the idea of equal access, we created and are introducing the modern international standard for inclusivity and accessibility.

For Liberty Bank, education is not merely a part of social responsibility – it is an investment in success of the country, society, and every individual.

We will continue supporting educational initiatives in the future, providing people with the resources and motivation to acquire and share knowledge.

## **BEKA GOGICHAISHVILI**

CEO  
LIBERTY BANK





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35 317 244

SAVED BY CUSTOMERS  
THROUGH UNIQUE  
LOYALTY PROGRAMS

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80

PARTNERS IN  
LIBERTY'S SOCIAL  
LOYALTY NETWORK

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7 432

RECEIVED FREE  
HEALTH CHECKS  
VIA MY DOC

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30%

WOMEN  
MAKE UP

OF TOP  
LEADERS

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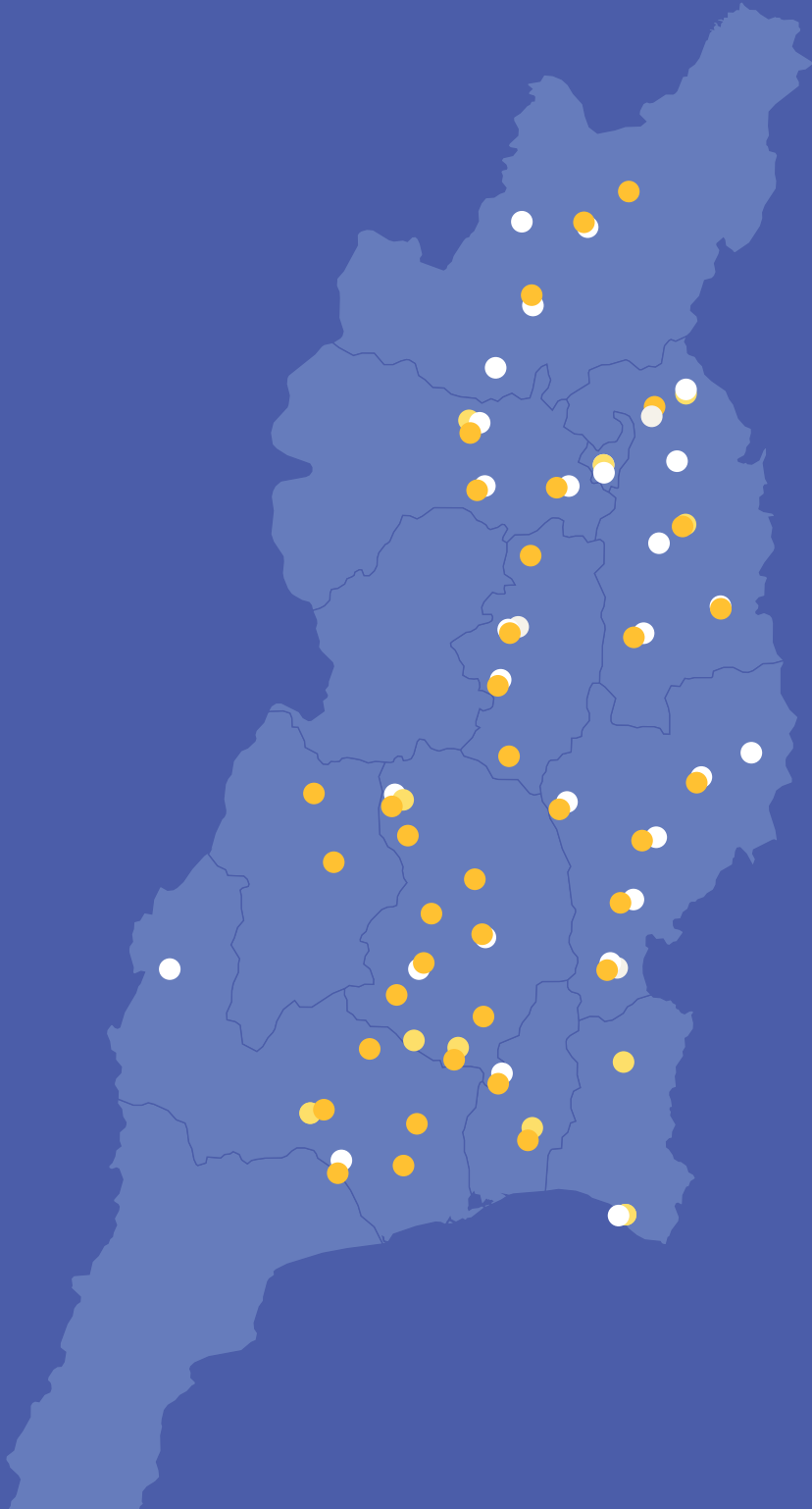
50%

OF  
MANAGERS

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80%

OF  
STAFF



**National  
Teacher's  
Prize**

Gurjaani  
Tsvirimi  
Dmanisi  
Tbilisi  
Sachkhere  
Kvareli  
Kutaisi  
Vartsikhe

**“Our The Knight in the  
Panther's Skin” Award**

Sioni  
Chkvaleri  
Teleti  
Samtredia  
Askana  
Tbilisi  
Dzveli Qveshi  
Batumi

**„Playing with  
'The Knight in the  
Panther's Skin'“**

Khulo  
Batumi  
Khoni  
Tsalenjikha  
Skhvitori

**„Youth  
Entrepreneurship  
for RuralDevelopment“  
(RDYE)**

Rustavi  
Marneuli  
Gardabani  
Tetritskharo  
Tsalka  
Borjomi  
Aspindza  
Adigeni  
Akhalsikhe

Ninotsminda  
Gori  
Qareli  
Kaspi  
Mtskheta  
Dusheti  
Tianeti

**The Millennium  
Innovation  
Competition**

Kutaisi  
Batumi  
Tbilisi  
Bagdati  
Rustavi  
Akhmmeta  
Chokhataturi  
Zugdidi  
Gori  
Telavi  
Adigeni

**MyDoc  
Mobile  
Teleclinic**

Akhalkalaki  
Chunchkha  
Khando  
Olaverdi  
Gadolari  
Gokio  
Karcakhi  
Bozalia  
Lomaturckhi  
Nikortsminda  
Uravi  
Sadmeli  
Khvanchara  
Khotevi  
Chkvishi  
Khonchiori  
Velevi  
Znakva  
Patara Oni  
Kachaeti

Akura  
Karajala  
Kvemo Khodasheni  
Ikalto  
Ruispiri  
Vanta  
Artana  
Lapankuri  
Laliskuri  
Tamarasheni  
Mokhisi  
Dzlevijvari  
Atoci  
Sakulia  
Kursebi  
Rioni  
Gumati  
Brotseula  
Banoja  
Tsitelkhevi  
Rokiti  
Vartsikhe  
Khurvaleti  
Skra  
Khidistavi  
Tiniskhidi  
Shertuli  
Pkhvenisi  
Akhrisi  
Jariasheni  
Karbi  
Supsa  
Shukhuti  
Gvimblauri  
Zemo Chibati  
Akhalsopeli  
Zemo Aketi  
Nigvziani  
Atsana  
Melekeduri  
Dvabzu  
Shroma  
Ananuri  
Choporti  
Urbnisi  
Abanos Koda  
Navazi  
Mchadijvari  
Ortubani  
Tsikhisubani

Chrdileiantkari	Mashnaari	Sadgeri	Sakrdioni
Lapanaantkari	Chiatura	Andeziti	Tejsi
Dudaurebi	Etseri	Akhasheni	Livadi
Dzegvi	Rtskhilati	Kardenakhi	Mashavera
Tserovani	Zeda Beretisa	Vachnadziani	Didi Dmanisi
Okami	Vachevi	Dzirkoki	Amamlo
Zakaro	Salieti	Kakhipari	Irganchai
Prezeti	Perevisa	Mukuzani	Gomareti
Tsilkaani	Itkhvisi	Melaani	Zemo Karabulakhi
Armazi	Tabagrebi	Zegaani	Gantiadi
Qvemo Bolnisi	Sveri	Qodaloo	Dagarakhlo
Kazreti	Qvartsikhe	Makharadze	Zemo Orozmani
Mamkhuti	Tskaltbila	Dzveli Senaki	Bazaqlo
Naxiduri	Chobareti	Nosiri	
Bolnisi	Oshora	Eki	
Geta	Tmogvi	Khorshi	
Darbazi	Skhvili	Betlemi	
Rachisubani	Vale	Nagvakhao	
Zemo Bolnisi	Eliatsminda	Kitsia	
Mushevani	Nijgori	Mukhurcha	
Kulashi	Tiseli	Zemo Chaladidi	
Kvemo Kvaloni	Dzveli	Bekami	
Bashi	Atskuri	Nabakhtevi	
Ganiri	Adjameti	Saive	
Shavgele	Argveta	Agara	
Gomi	Qveda Saqara	Ali	
Kormagali	Pirveli Sviri	Tkoca	
Jikhaishi	Qveda Sazano	Dumatskhovi	
Mukhuri	Bolsevi	Didi Plevi	
Kirtskhi	Kvaliti	Tsagvli	
Choga	Dzirula	Bulbulistsikhe	
Ivantsminda	Legviani	Chumateleti	
Tskhami	Puti	Terjola	
Gorisa	Zeindari	Qvemo Simoneti	
Skhvitori	Muqedi	Dzevri	
Sareki	Amagleba	Zeda Sazano	
Bakhioti	Sulori	Rupoti	
Gorisa	Ukhuti	Tuzi	
Perevi	Mtisdziri	Chkhari	
Korbouli	Salominao	Zemo Alisubani	
Chalovani	Kumuri	Zemo Simoneti	
Tsnori	Saprasia	Kizil-Kilisa	
Bodbiskhevi	Gora	Kushi	
Dzveli Anaga	Borjomi	Khando	
Jugaani	Sakire	Khachkovi	
Magaro	Bakuriani	Avranlo	
Qvemo Bodme	Khvibisi	Chivt-Kilisa	
Zemo Bodbe	Chobiskhevi	Ashkala	
Saqobo	Akhali Ubani	Burnasheti	
Qvemo Machkhaani	Daba	Nardevani	

Liberty for all, liberty for all, liberty for all, liberty for all.

# LIBERTY FOR EDUCATION

# 01. NATIONAL TEACHER'S PRIZE



SINCE 2016, LIBERTY HAS PROUDLY SUPPORTED THE GLOBAL INITIATIVE - THE NATIONAL TEACHER'S PRIZE - DEDICATED TO ELEVATING THE TEACHING PROFESSION AND CELEBRATING OUTSTANDING EDUCATORS ACROSS GEORGIA.



# NATIA UCHAVA

A PRIMARY SCHOOL TEACHER  
AT TBILISI PUBLIC SCHOOL NO. 126



LIBERTY HAS PROUDLY SUPPORTED THE NATIONAL TEACHER'S PRIZE SINCE

2017

MORE THAN

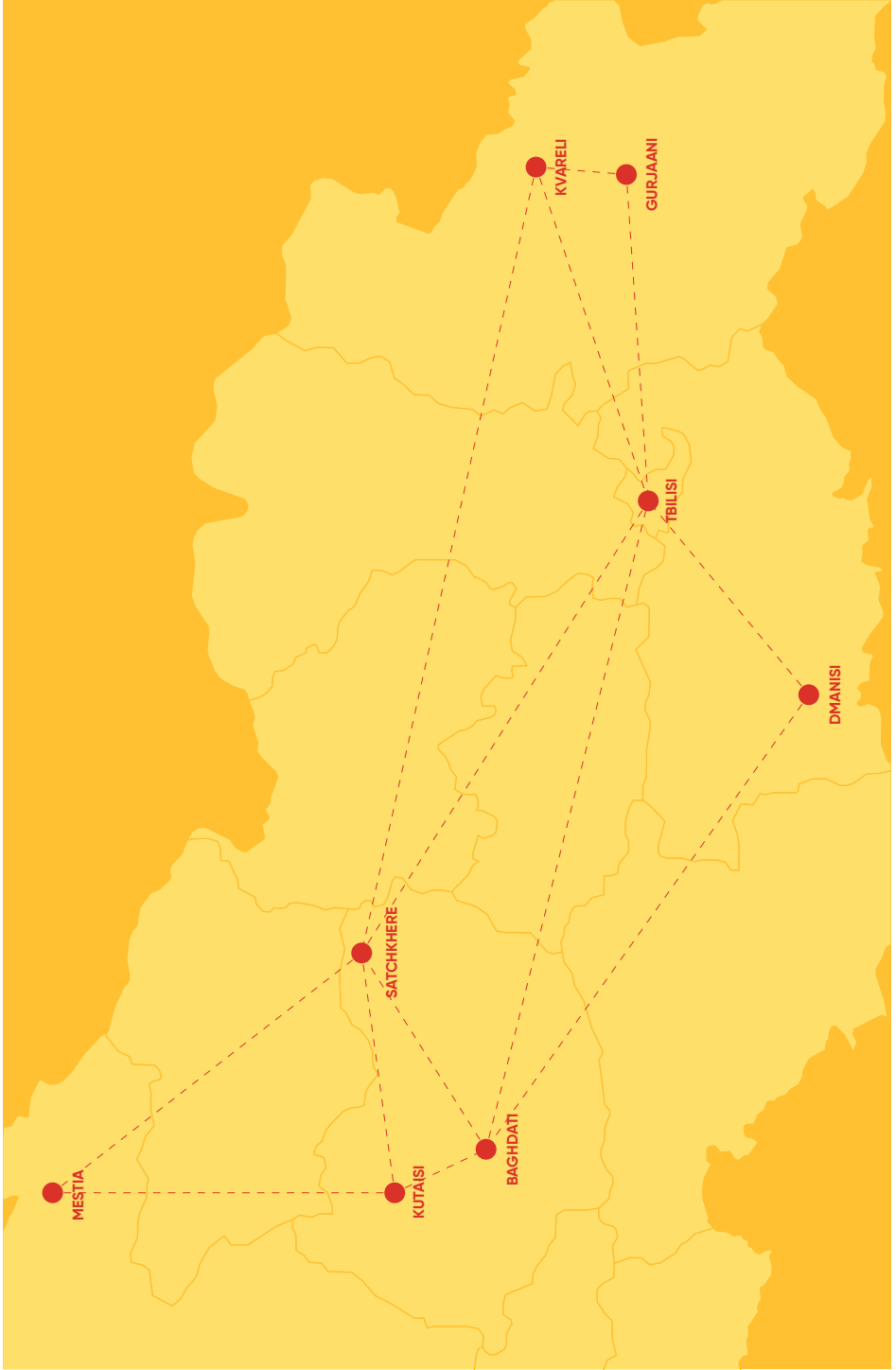
4 000

TEACHERS HAVE BEEN NOMINATED NATIONWIDE

8

EDUCATORS HAVE BEEN HONORED WITH THE NATIONAL TEACHER'S PRIZE

Տնօրեններին և ուսուցիչներին հարգանքներով և օգնությամբ





"A teacher's true impact lies not only in conveying a text, but in revealing its meaning. Freedom of thought is the cornerstone of a critically thinking society."

**TAMAR ZAKARIADZE**

HEAD OF SOCIAL RESPONSIBILITY, LIBERTY BANK

"Knowledge, first and foremost, must be integrated into everyday life. That should be the teacher's mission—to help students transform learning into a lifelong companion."

**NATIA UCHAVA**

WINNER OF THE NATIONAL TEACHER AWARD 2024

# 02.

## "OUR THE KNIGHT IN THE PANTHER'S SKIN" AWARD

IN 2024, LIBERTY BANK, IN STRATEGIC PARTNERSHIP WITH THE EDUCATION COALITION, LAUNCHED THE **"OUR THE KNIGHT IN THE PANTHER'S SKIN"** AWARD TO HONOR OUTSTANDING EDUCATORS WHO INSPIRE STUDENTS THROUGH GEORGIA'S LITERARY HERITAGE.

A DISTINGUISHED  
FIVE-MEMBER JURY  
LED THE NOMINATION  
PROCESS:

**ALEKSANDRE LORTKIPANIDZE**

WRITER;

**TEONA BEKISHVILI**

LECTURER, FACULTY OF PSYCHOLOGY AND  
EDUCATION, IVANE JAVAKHISHVILI TBILISI  
STATE UNIVERSITY;

**LEVAN GELASHVILI**

DOCTOR OF PHILOLOGY;

**OKTAY KAZUMOV**

PHILOLOGIST AND TRANSLATOR;

**NATA LOMOURI**

HISTORIAN AND CULTURAL MANAGER.

# ON OCTOBER 5, 2024, THREE TEACHERS WERE SELECTED AS THE INAUGURAL RECIPIENTS OF THE AWARD:

Saba Meliskauri - Georgian language and literature teacher, Sioni Public School;

Marine Kvaratskhelia - Georgian language and literature teacher, Chkvaleri Public School;

Maka Budaghishvili - Georgian language and literature teacher, Teleti Public School.

**GIORGI CHAUCHIDZE**  
TEACHER AT DZVELI KVESHI PUBLIC SCHOOL



**MARINE TSIKLAURI**  
TEACHER AT TBILISI PUBLIC SCHOOL NO. 147



აქ იგი იქნას, როგორც იქნას აღიაროს მწიგნობის მწიგნობარი.



**MARINE KVARATSKHELIA**  
THE WINNER OF THE "OUR THE KNIGHT IN THE  
PANTHER'S SKIN" AWARD, CHKVALERI PUBLIC SCHOOL



**EKATERINE SHVANGIRADZE**  
TEACHER AT SAMTREDIA PUBLIC SCHOOL NO. 1

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# 257

APPLICATIONS  
RECEIVED

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# 10

FINALISTS  
SELECTED

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# 3

AWARD  
RECIPIENTS  
HONORED

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"To me, The Knight in the Panther's Skin is a poem that mirrors the world and its unfolding truths. Reading and understanding it is a journey of self-discovery-an exploration of what it means to be human."

**SABA MELISKAURI**

AWARD WINNER, GEORGIAN LANGUAGE AND LITERATURE  
TEACHER, SIONI PUBLIC SCHOOL



საბა მელისკაური, ლიტერატურის მასწავლებელი, სიონის საჯარო სკოლა.

## MAKA BUDAGHISHVILI

THE WINNER OF THE "OUR THE KNIGHT IN THE PANTHER'S SKIN" AWARD, TELETI PUBLIC SCHOOL.



our work with the National Endowment for the Humanities



# 03.

## PLAYING WITH 'THE KNIGHT IN THE PANTHER'S SKIN'

As part of the Playing with The Knight in the Panther's Skin project, initiated by Liberty Bank, renowned literary scholar Levan Gelashvili delivered an engaging lecture: Fascinating Stories About Rustaveli in schools across highland Adjara and the Samegrelo region.

Following the lecture, students participated in a board game session inspired by The Knight in the Panther's Skin, playing alongside the game's original creator. The activity provided a playful and meaningful way to explore the poem's key themes.

**The project's core goal is to reimagine how The Knight in the Panther's Skin is taught—making it more accessible, interactive, and enjoyable for both students and educators.**





„Despite its centuries-long acclaim, The Knight in the Panther's Skin still needs to be reintroduced through modern, interactive formats.“

**LEVAN GELASHVILI**  
LITERARY SCHOLAR



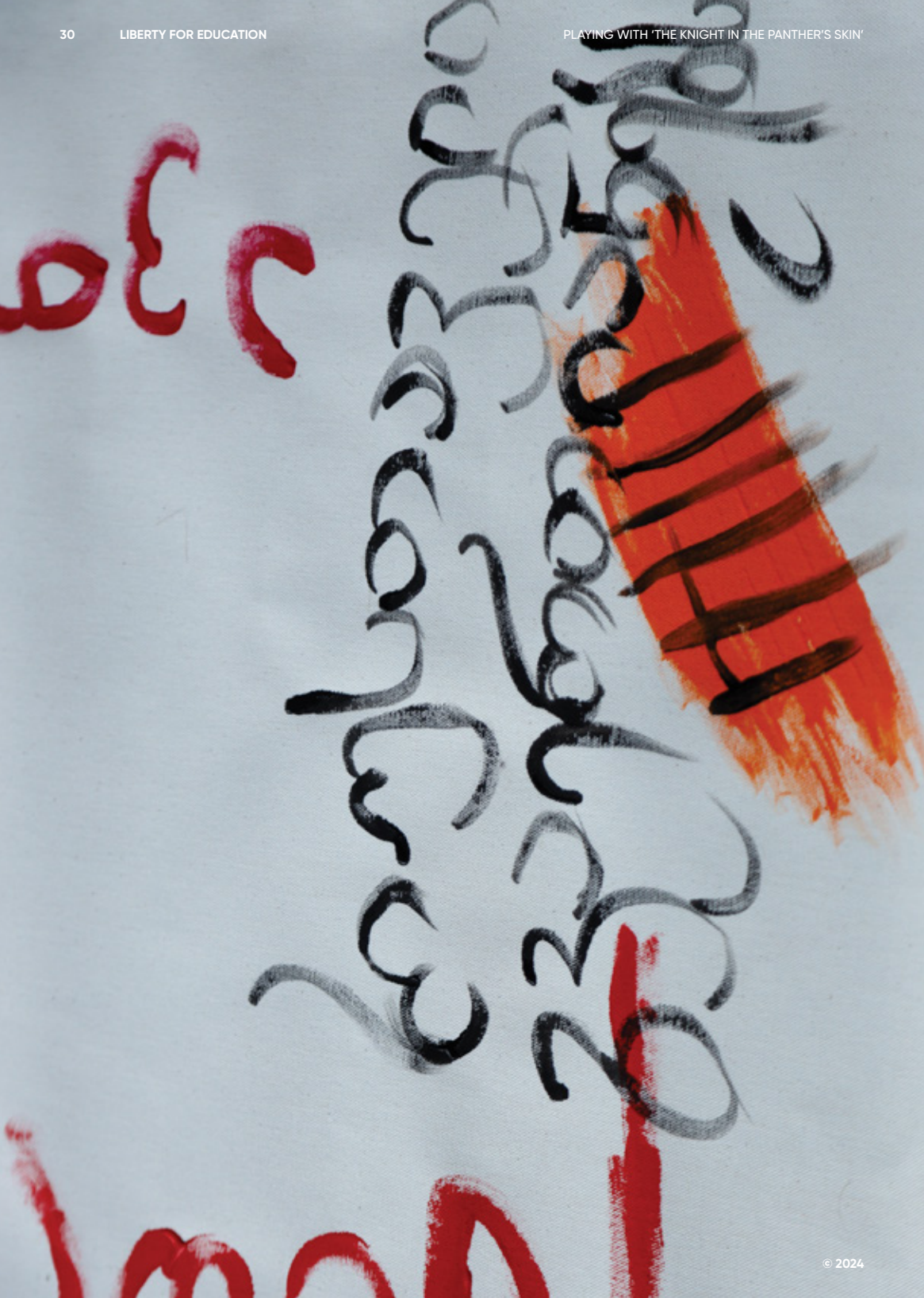
"We take immense pride in every initiative Liberty develops for the younger generation. 'Playing with The Knight in the Panther's Skin' helps students connect with the poem in a fresh, engaging way. The project received a warm welcome in schools throughout highland Adjara and Samegrelo-encouraging us to do even more."

**NINI BUKIA**

CSR MANAGER, LIBERTY BANK



արքայազնի և արքայադուստրի մասին պատմությունը



# 04. STRATEGIC PARTNERSHIP WITH THE MILLENNIUM INNOVATION COMPETITION

საერთაშორისო ინოვაციების კონკურსი



**MILLENNIUM INNOVATIONS AWARD**  
ათწლეულის ინოვაციური კონკურსი

The Millennium Innovation Competition aims to inspire high school students to explore innovation and emerging technologies while fostering deeper engagement with STEM fields - science, technology, engineering, and mathematics.

As a strategic partner, Liberty proudly supports this initiative to help cultivate the next generation of innovators and problem-solvers.

In 2024, 11 finalist teams from schools in Tbilisi, Kutaisi, Senaki, Batumi, Zugdidi, Akhmeta, and Mtskheta presented groundbreaking projects across diverse areas including space, aviation, robotics, mobile technologies, environmental protection, healthcare, energy, and transportation.



"Pest Patrol!"

**First Prize & U.S. Embassy  
Grand Prize (NASA Space Camp)  
Team: Marine Guard**

Students from Kutaisi Physics and Mathematics School No. 41, Skhivi School, and St. Alexi Shushania Orthodox Gymnasium developed an unmanned boat designed to detect oil spills and automatically clean contaminated marine waters using specialized filtration systems.

**Second Prize  
Team: Starfish**

Students from Batumi Public Physics & Mathematics School No. 6, the American International School "Progress," and Batumi Andria the First-Called School

created a smart, eco-friendly fish farm.

With funding from GITA (Georgia's Innovation and Technology Agency), the team will attend the ID Tech Camp at Stanford University.

**Third Prize  
Team: Pest Patrol**

Students from Newton Free School designed a smart drone capable of detecting pests in crops.

**Thanks to Liberty Bank's funding, the team will take part in an educational trip to CERN, the European Organization for Nuclear Research.**

"Marine Guard"



"Starfish"



საქართველო, სივრცისთვის  
სადაც შეუძლებელია  
მხოლოდ ერთი  
პასუხი.

THE COMPETITION  
HAS BEEN HELD  
SINCE

2014

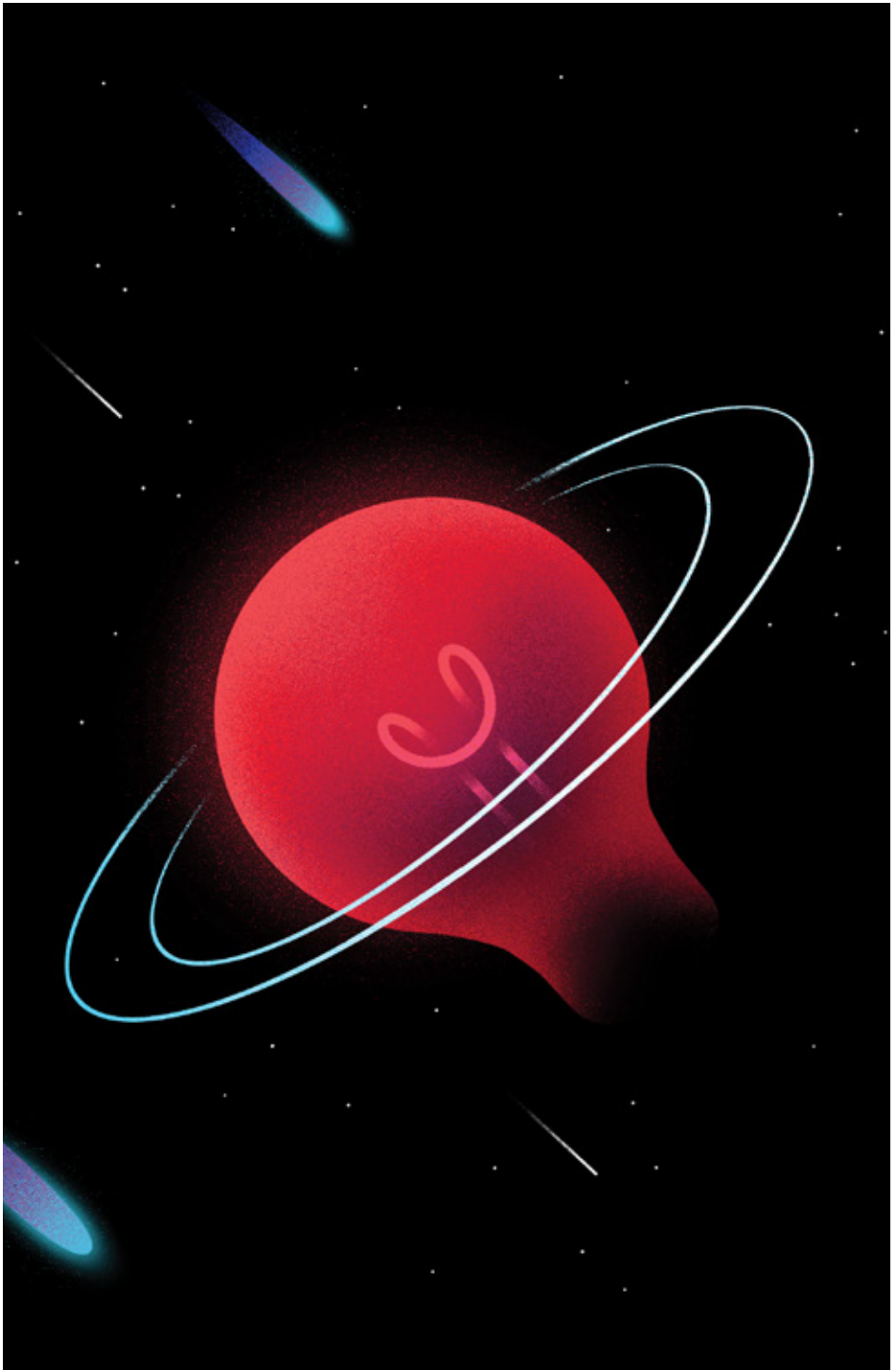
3 500

STUDENTS FROM ACROSS  
GEORGIA HAVE PARTICIPATED  
SINCE START

150

PROTOTYPES AND  
TECHNOLOGIES HAVE  
REACHED THE FINALS

Մեր հայրենի աշխարհը մտայնորէն շատ քիչ է շարժուած և քիչ է զարգացած:





“Liberty’s strategic partnership with the Millennium Foundation helps strengthen the innovative potential of young people in Georgia. The competition encourages students aged 13–17 to envision their future in science, technology, and engineering. This initiative plays a vital role in developing human capital and contributing to the country’s long-term progress.”

**MAGDA MAGRADZE**  
EXECUTIVE DIRECTOR, MILLENNIUM FOUNDATION

# 05. YOUTH ENTREPRENEURSHIP FOR RURAL DEVELOPMENT (RDYE)

With funding from



ახალგაზრდული მენარმეობა სოფლის განვითარებისთვის  
RURAL DEVELOPMENT THROUGH YOUTH ENTREPRENEURSHIP



საქართველოს ადგილობრივი მნიშვნელობის მემკვიდრეობის მინისტროს  
საერთაშორისო ურთიერთობების განყოფილება

THE RDYE PROJECT IS A 3.5-YEAR INITIATIVE IMPLEMENTED BY MERCY CORPS GEORGIA AND FUNDED BY THE AUSTRIAN DEVELOPMENT COOPERATION (ADC).

THE PROJECT IS SUPPORTED BY LIBERTY BANK AND THE INTERNATIONAL FOUNDATION FOR SPORTS, TOURISM, AND YOUTH.

The program is designed to strengthen entrepreneurial knowledge and skills among young people aged 18 - 35, support both agricultural and non-agricultural ventures, improve access to funding, and foster connections with local markets.

RDYE empowers youth through social and economic inclusion, supporting their well-being while nurturing entrepreneurial capacity.

As part of its contribution, Liberty Bank developed a three-phase financial literacy training module tailored to the program's educational objectives.



# 2024 YEAR

# 127

BASIC TRAINING SESSIONS WERE COMPLETED BY

# 1 556

YOUNG ENTREPRENEURS

A TOTAL OF

# 24

STARTUPS

# 36

AND EXISTING BUSINESSES RECEIVED FUNDING

# 60

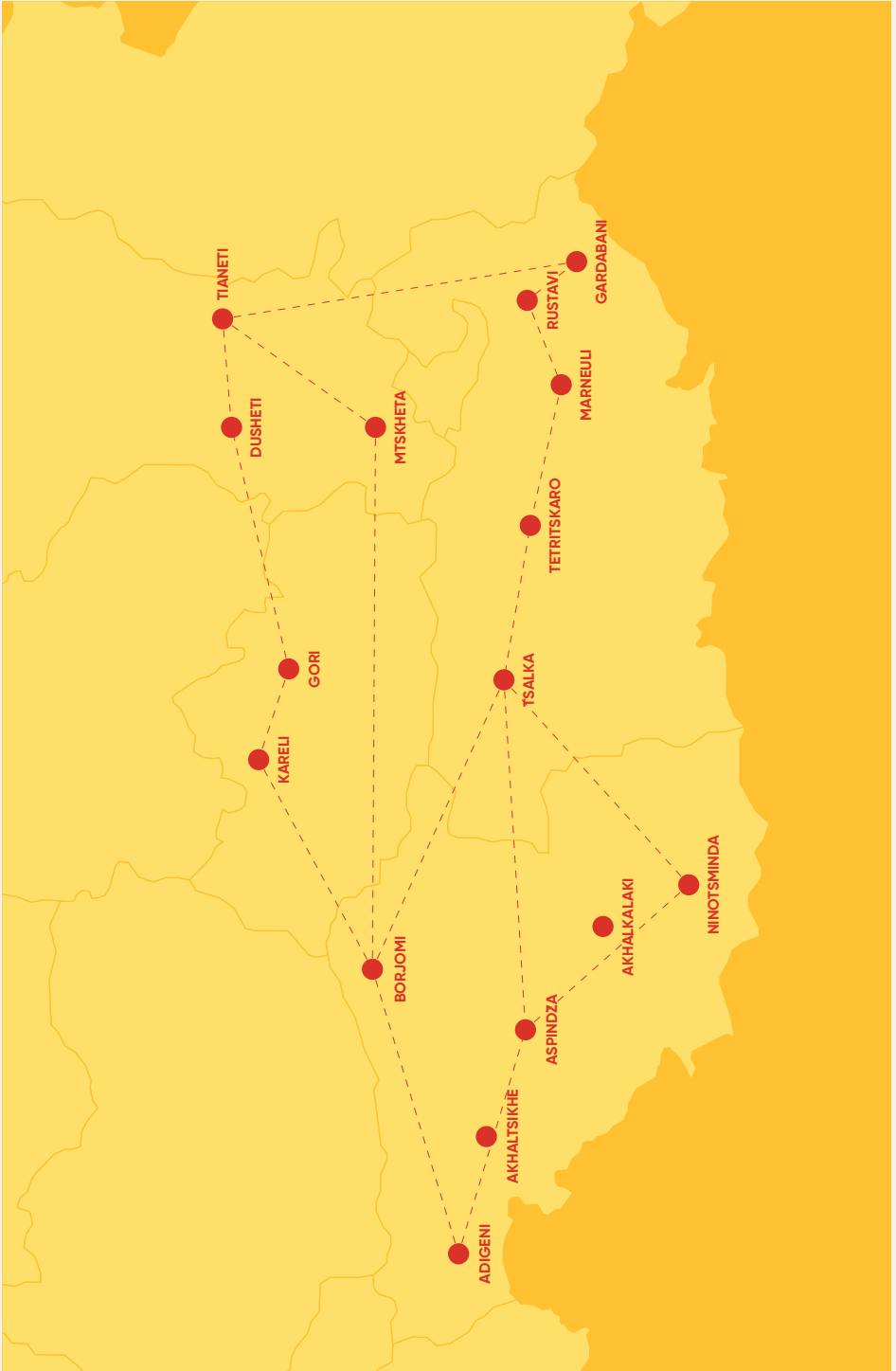
YOUTH-LED BUSINESSES ENTREPRENEURS RECEIVED

# 1 200 000

GEL

ბაზს მიყვანილი ხასიათით, არა მარტო, ბოლო, მრავალი.









1. *Liberty for Education*  
 2. *RDYE*  
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 99. *Liberty for Education*  
 100. *RDYE*

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# 754

BUSINESS IDEAS  
SUBMITTED

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# 175

PARTICIPANTS GRADUATED FROM  
THE BUSINESS EDUCATION AND  
TRAINING (BET) PROGRAM

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# 156

BUSINESS PLANS  
SUBMITTED

---

# 50%

OF THE  
PARTICIPANTS  
ARE WOMEN

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“The Youth Entrepreneurship for Rural Development project plays a vital role in enhancing young people’s business skills, supporting their activities, and enabling future growth.”

**GIGA SARUKHANISHVILI**  
PROJECT DIRECTOR, RDYE

“We are proud that 60 young entrepreneurs have already launched their own businesses, delivering high-quality products to customers. Importantly, this project motivates youth to stay in their regions and contribute to the local economy.”

**VAZHA MENABDE**  
HEAD OF MSME BANKING, LIBERTY BANK

# 06.

## KNOWLEDGE SHARING: VOCATIONAL SCHOOLS

In 2019, Liberty launched Georgia's first strategic partnership with vocational institutions, with the goal of advancing vocational education and aligning it with the evolving needs of the business sector.

As part of this initiative, Liberty established fully equipped banking service simulation labs at partner colleges, enabling students to apply theoretical knowledge in a practical setting. For many participants, Liberty became their first professional workplace.

Trainers from Liberty's internal Training Center regularly deliver specialized sessions to help strengthen the qualifications of vocational school instructors.

Additionally, all students enrolled in financial services programs at partner institutions completed their mandatory internships at Liberty branches, gaining valuable real-world experience as part of their academic development.

In recognition of its ongoing commitment, Liberty was awarded the "Business Partner of Vocational Education" honor in 2024.

מסגרת לימודים מקצועיים  
מסגרת לימודים מקצועיים

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162

STUDENTS COMPLETED  
INTERNSHIPS AT LIBERTY

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118

STUDENTS RECRUITED  
FOR THEIR FIRST JOB

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# Craft your future >> career



“As a result of Liberty’s newly launched initiative, hundreds of young people are now gaining expertise in banking through vocational colleges. Specially designed simulation rooms significantly enhance the quality of learning. We are especially proud that these young individuals have the opportunity to acquire banking skills in a short period of time through modern, practice-based education – and to successfully begin their careers.”

**NINO CHIKHLADZE**

HEAD OF HUMAN RESOURCES AND ADMINISTRATION AT LIBERTY BANK

**LIBERTY**  
**FOR EQUAL**  
**OPPORTUNITIES**

# 01. INCLUSIVE ENVIRONMENT & EQUAL OPPORTUNITIES

წყარ კონკრეტულ ვინაობას, სპონსორს განმარტავდა.





**PLANNED AS A THREE-YEAR, MULTI-PHASE PROJECT, THE INITIATIVE REINFORCES LIBERTY'S ONGOING COMMITMENT TO INCLUSION AND EQUALITY.**



“Creating an inclusive environment begins with shared values. That’s why Liberty’s team is actively involved in raising awareness. We want every employee to truly understand what equal opportunity means—and why it matters to all of us.”

**NINO BERIDZE**  
HEAD OF CUSTOMER EXPERIENCE UNIT



“Participants in the Inclusive Service training didn’t just gain new knowledge – they came away with a deeper understanding of equality and accessibility. Their engagement proves just how vital this project is.”

**MAKHARE MEREBASHVILI**  
HEAD OF LIBERTY’S TRAINING CENTER

მსოფლიოში უფრო მეტი სიბრძნის, უფრო მეტი სიკეთის, უფრო მეტი სიბედობის, უფრო მეტი სიბედობის, უფრო მეტი სიბედობის.

# 02.

# GIRLS' CAMP FOR EQUALITY

Implemented by Mercy Corps, with support from the U.S. Embassy and Liberty Bank, the Girls' Camp for Equality was held under the WISE program. The initiative brought together 20 students and 5 teachers from 5 public schools across various regions of Georgia.

The 5-day camp took place at the Rustavi International Scout Center.



# 03.

## WITH HEART FOR EACHOTHER - EMPLOYEES' CHARITY FUND

Created by Liberty team members, the 'With heart for eachother' fund provides emergency medical assistance to employees and their families.

Since its founding, the fund has supported 330 employees, with total aid exceeding GEL 600 000.

ჩვენთვის ყოველმან უფასოა, სხვანათვის ბევრად მისი არ-ფასობა.

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# 883

LIBERTY BANK  
EMPLOYEES  
JOINED THE FUND

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# 286

TIMES ASSISTANCE  
PROVIDED TO  
BENEFICIARIES

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# 589 125

GEL

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“We aim to build more than a successful organization - we’re building a strong culture where the core value is people. Beyond the professional demands, we stand by one another during life’s most difficult moments.”

**NINO CHIKHLADZE**  
HEAD OF HUMAN RESOURCES AND ADMINISTRATION

# LIBERTY



liberty for equal opportunities  
with heart for each other



“This is the initiative our entire team is most proud of. It was created to do good – and it brings us even closer together.”

**TEKLA NADIRASHVILI**  
TEAM LEAD

ბაბი, მამბეი ოყრამიწიქაქი, ქაქიქი, მამბეი ოყრამიწიქაქი.

Հոգևորական միջոցառում պատճառ, պայմանագրային ծախսերի օգնությամբ:

# LIBERTY FOR THE SENIOR GENERATION

# 01.

# MyDoc+

# MOBILE TELECLINIC

Now in its third year, MyDoc is a mobile telemedicine project tailored to Liberty's older-generation customers, located mostly in regions.

In 2024, the MyDoc teleclinic - equipped with advanced medical technology - visited 608 villages and provided free health screenings to 7 432 customers.

Services focused on cardiovascular and respiratory health.

The project earned international recognition, winning at the UN Global Compact Awards 2022.

7432 beneficiarij u 608 selima su dobili besplatne zdravstvene usluge u 2024. godini.

608

VILLAGES VISITED IN 2024

7432

BENEFICIARIES RECEIVED  
FREE MEDICAL SERVICES





# 02.

## UNIQUE LOYALTY PROGRAMS AND BENEFITS FOR SOCIAL CARD HOLDERS

სამაგისტრო სასწავლო კურსის მიზანშეწონილი ნაწილია.

**For six consecutive years, Liberty has operated unique social loyalty programs for social beneficiaries.**

The program, which includes 14 partner brands (supermarkets, pharmacies, theaters, etc.), provides exclusive discounts and offers to Liberty's senior and socially vulnerable customers.

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6 YEARS

SINCE ITS LAUNCH IN

2019

14

PARTNER BRANDS

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THE PROGRAM HAS ENABLED CUSTOMERS TO SAVE IN TOTAL

35 317 244

GEL

ბოროტსა სძლია კეთილმან, აჩსება მისი ვრძილია.

საერთაშორისო სტანდარტების შესაბამისად მომზადებულია.

# LIBERTY IN SUPPORT OF THE ENVIRONMENT

Since 2021, Liberty has enforced a formal Environmental and Social Risk Management Policy. In 2024, in partnership with the state program 'Produce in Georgia' and the World Bank, Liberty actively financed eco-friendly businesses.

Through technical assistance from the European Investment Bank (EIB), Liberty developed the following key documents:

- Climate Risk Management Framework
- Climate Change Action Plan
- Green Financing Strategy
- Green Financing Framework

A Greenhouse Gas (GHG) Emissions Tracking Tool was also introduced to monitor the bank's environmental footprint.

To ensure proper execution, a dedicated ESG Working Group was formed in 2024, and multiple training sessions were held on:

- Climate risk
- Green financing terms and principles
- Sustainability best practices

These efforts directly contribute to Liberty's own sustainability targets and to Georgia's national climate strategy.

# PAPERLESS SOLUTIONS

## *Signify Pads*

In 2024, Liberty introduced Signify Pad - a digital signature solution developed in collaboration with the Signify platform. This service innovation is being implemented for the first time in Georgia and aims to digitize customer service processes and significantly reduce paper use across Liberty branches.

ფაქტობრივად მუდმივად სარგებლობს, მოგვცემს აუზს, მოგვცემს დროს.





გნიძელონი სიგყვა მოკლოქ ითქმის, შანილია ამაღ კანიჯი.

All of Liberty's 2024 initiatives were made possible by the collective efforts of our customers, partners, and employees.

For Liberty, inclusivity, sustainability, and responsible development is more than a set of values - **it is our shared goal.**

Through this report, we extend our heartfelt gratitude to everyone who joined us on this journey - those who shared our mission, contributed their time, energy, and knowledge, and helped us build truly meaningful connections.

EDUCATION   
FOR FREEDOM  
**LIBERTY**