



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.

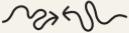
Liberty's assets total to 5.4 billion GEL and it employs over 5500 people. The bank operates the widest network in the country, with up to 500 service centers, 662 ATMs, 9,956 POS terminals and self-service kiosks found across all regions and municipalities of Georgia.

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

Հոգի մարդկային է, որն անհատական է, որն անհատական է, որն անհատական է.

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 change for society.

Our primary focus in social responsibility is education.

Sharing knowledge, raising awareness, and discovering the new – 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.

Through this exchange, every person's involvement helps create new and meaningful opportunities.

BEKA GOGICHAISHVILI

CEO
LIBERTY BANK



35 345

PEOPLE EMPOWERED
THROUGH LIBERTY'S
EDUCATION PROGRAMS

60

REGIONAL YOUTH
ENTREPRENEURS
FUNDED

116

TRAININGS LED BY LIBERTY
TEAM MEMBERS

330

EMPLOYEES WERE
SUPPORTED BY 'WITH
HEART FOR EACH
OTHER' FUND

110

HIGHLAND CHILDREN
ENGAGED IN 'THE KNIGHT
IN THE PANTHER'S SKIN'
PROJECT

70%

OF CSR
BENEFICIARIES
ARE WOMEN

የጥያቄውን አገልግሎት ለሚገኙት ህጻናት ለማድረግ የሚያስችል ምንጭ

35 317 244

SAVED BY CUSTOMERS
THROUGH UNIQUE
LOYALTY PROGRAMS

80

PARTNERS IN
LIBERTY'S SOCIAL
LOYALTY NETWORK

7 432

RECEIVED FREE
HEALTH CHECKS
VIA MY DOC

30%

WOMEN
MAKE UP

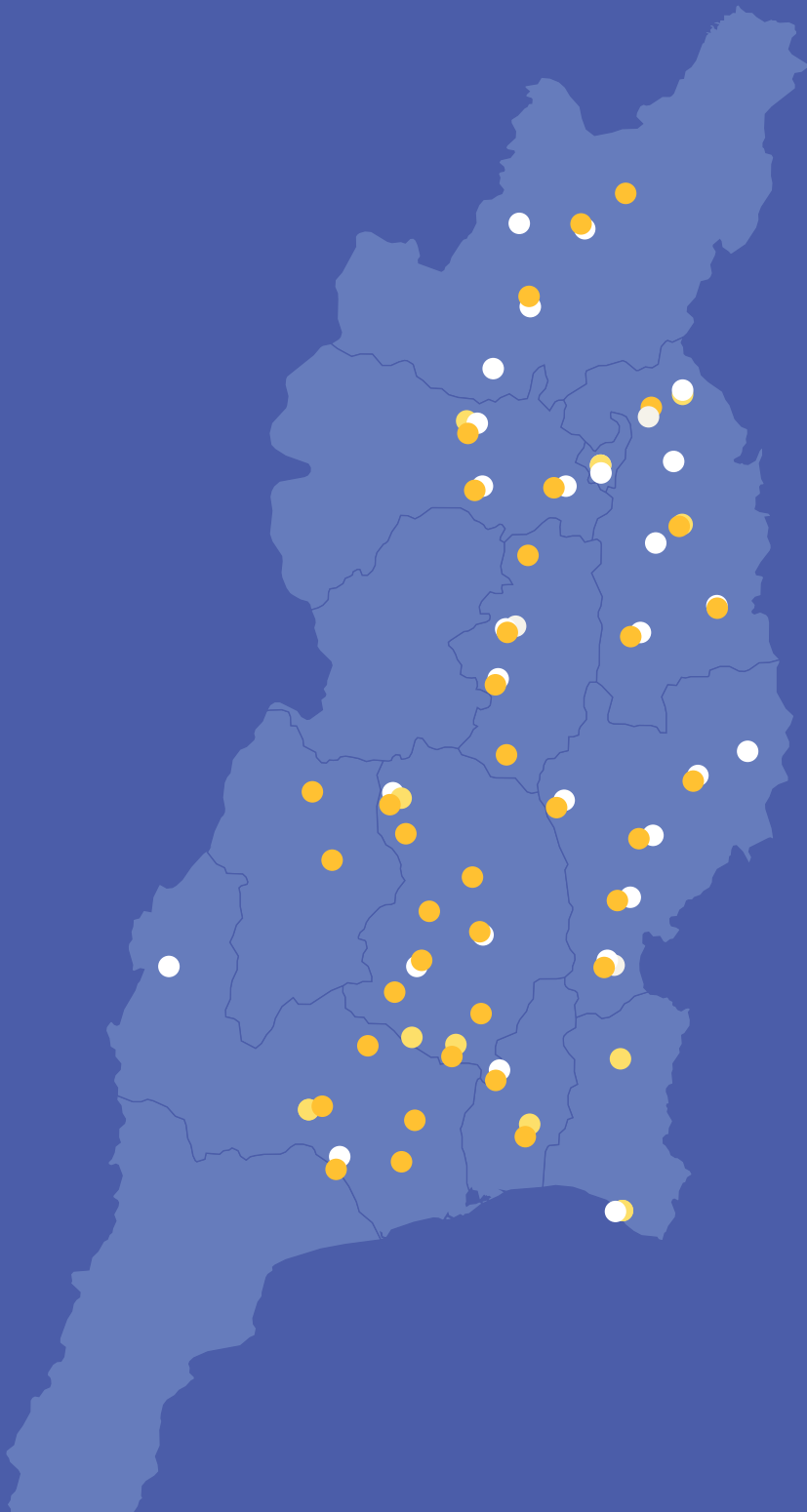
50%

OF TOP
LEADERS

80%

OF
MANAGERS

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 Rural Development“ (RDYE)

Rustavi
Marneuli
Gardabani
Tetritskharo
Tsalka
Borjomi
Aspindza
Adigeni
Akhaltsikhe

Ninotsminda
Gori
Qareli
Kaspi
Mtskheta
Dusheti
Tianeti

The Millennium Innovation Competition

Kutaisi
Batumi
Tbilisi
Bagdati
Rustavi
Akhmneti
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

Chrdileliantkari	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	Qodalo	Dagarakhlo
Kazreti	Qvartsikhe	Makharadze	Zemo Orozmani
Mamkhuti	Tskaltbila	Dzveli Senaki	Bazaqlo
Naxiduri	Chobareti	Nosiri	
Bolnisi	Oshora	Eki	
Geta	Tmogvi	Khorshi	
Darbazi	Skhvilisi	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	Bulbulitsikhe	
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 education

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.

The Prize honors teachers who demonstrate exceptional commitment, creativity, and passion in shaping the minds of future generations. Each year, the initiative offers the public a chance to meet inspiring educators who bring knowledge to life through innovative methods and unwavering dedication.

To date, over 4 000 teachers have been nominated, with eight exceptional finalists from diverse regions of Georgia receiving national recognition for their contributions.

In 2024, the National Teacher's Prize was presented to Natia Uchava, a primary school teacher at Tbilisi Public School No. 126, whose work embodies the values of excellence, empathy, and educational leadership.



NATIA UCHAVA

A PRIMARY SCHOOL TEACHER
AT TBILISI PUBLIC SCHOOL NO. 126



განათლების
მინისტრის
სამსახური

საქართველოს
საგარეო
საზღვაო
საზღვაო
საზღვაო

15 000 ლარი

განათლების
მინისტრის
სამსახური

პრიზი

განათლების
მინისტრის
სამსახური

LIBERTY HAS PROUDLY SUPPORTED THE
NATIONAL TEACHER'S PRIZE SINCE

2017

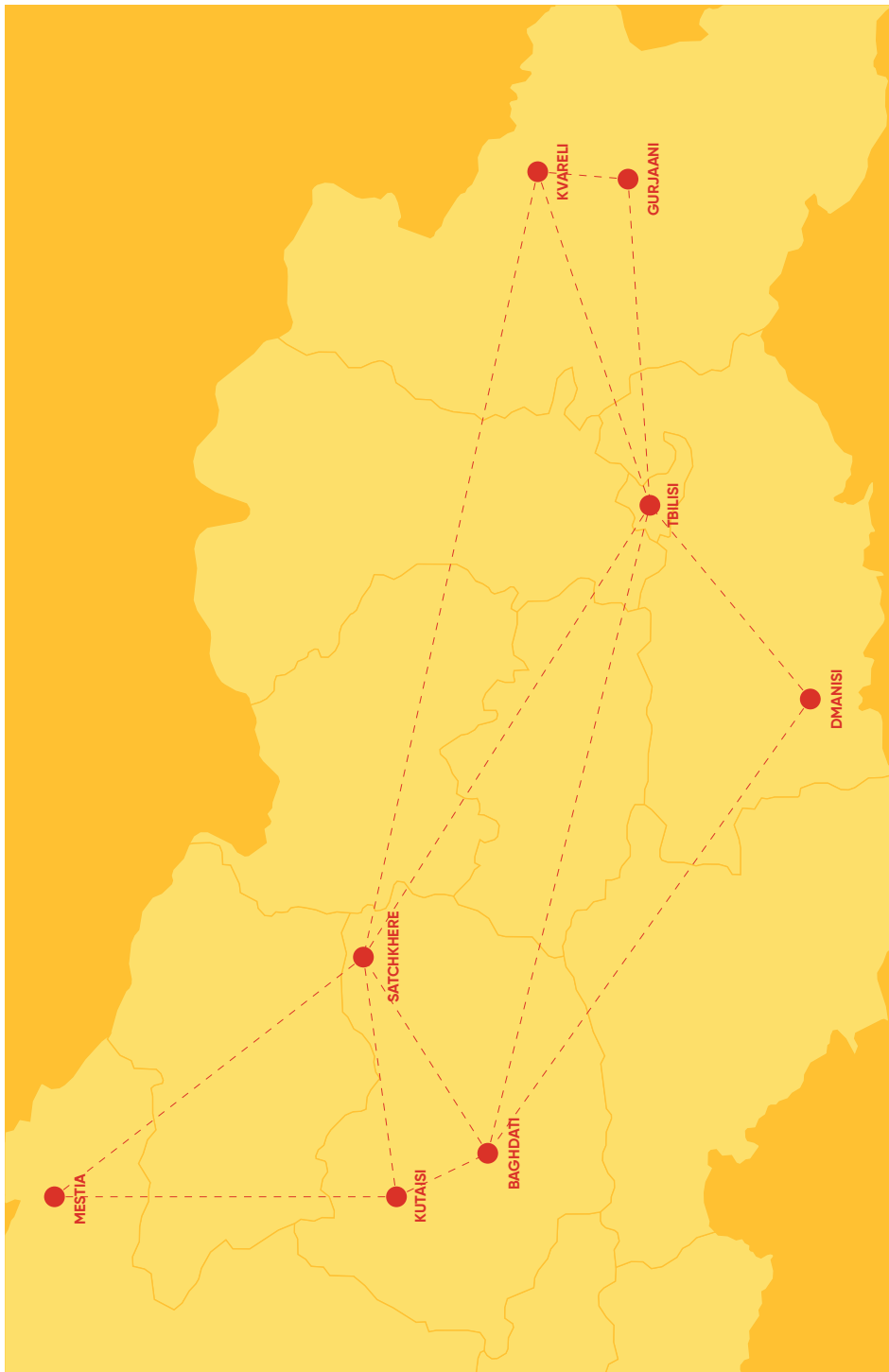
MORE THAN

4 000

TEACHERS HAVE BEEN NOMINATED NATIONWIDE

8

EDUCATORS HAVE BEEN HONORED
WITH THE NATIONAL TEACHER'S PRIZE





"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 TSIKLARI
TEACHER AT TBILISI PUBLIC SCHOOL NO. 147





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

257

APPLICATIONS
RECEIVED

10

FINALISTS
SELECTED

3

AWARD
RECIPIENTS
HONORED



"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, სიონის საჯარო სკოლის
ქართული ენისა და ლიტერატურის
მასწავლებელი.

MAKA BUDAGHISHVILI

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



our way to the future, together, for all.



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

საქართველოს ლიტერატურის მემკვიდრეობის
დასაცავად და გავრცელებისათვის

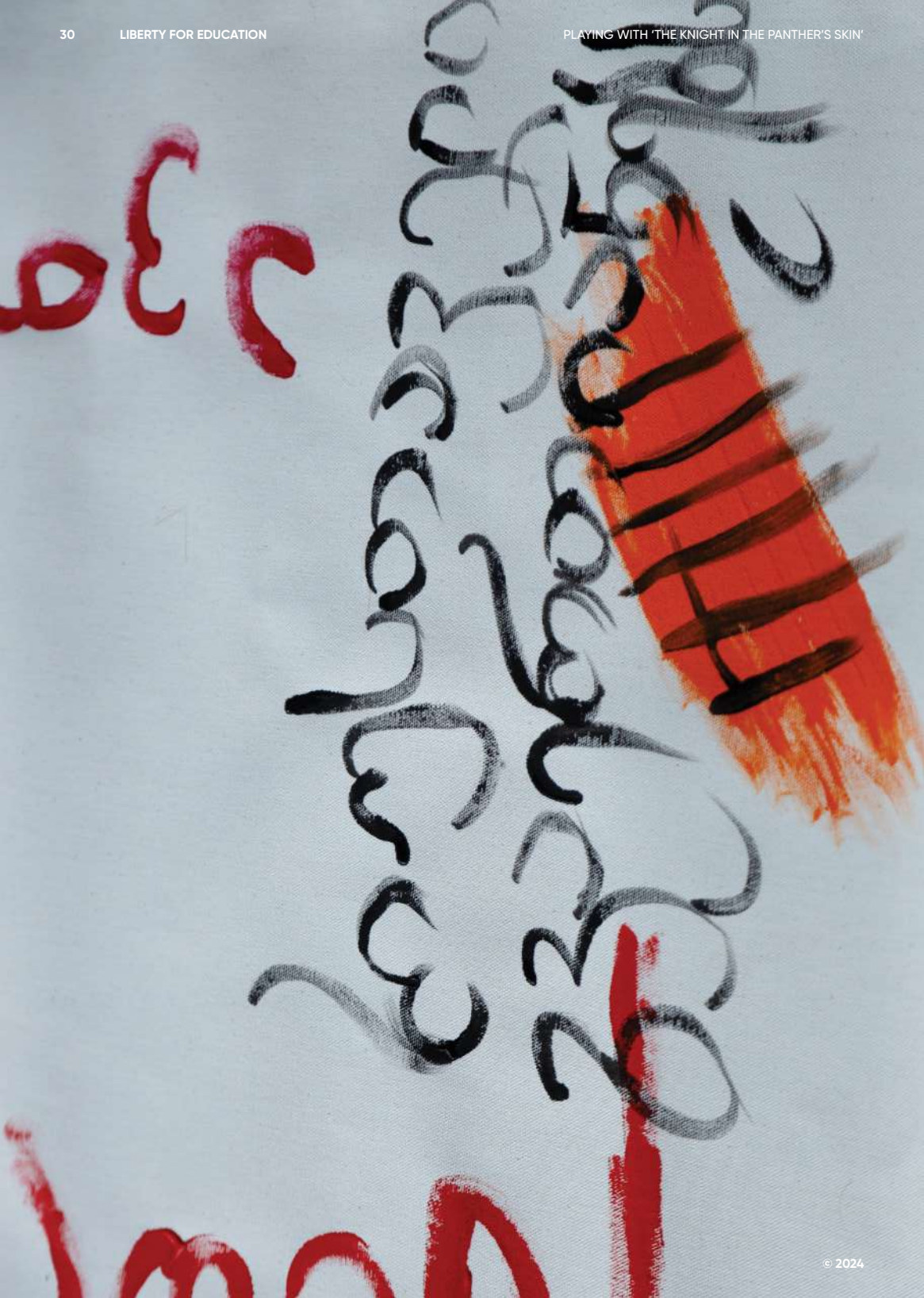


"We take immense pride in every initiative Liberty develops for the younger generation. 'Playing with The Knight in the Panther's Skin' helps students connect with the poem in a fresh, engaging way. The project received a warm welcome in schools throughout highland Adjara and Samegrelo-encouraging us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

NINI BUKIA

CSR MANAGER, LIBERTY BANK





04. STRATEGIC PARTNERSHIP WITH THE MILLENNIUM INNOVATION COMPETITION

ბიზნესის განვითარებისთვის
საუკეთესო პარტნიორის
ძიებაა



MILLENNIUM INNOVATIONS AWARD
საერთაშორისო 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"



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

A stylized illustration of a red planet with a ring system, set against a black background with stars and streaks of light. The planet is a vibrant red sphere with a subtle gradient, and it is surrounded by a thin, glowing white ring. The background is a deep black, speckled with small white stars and streaks of light in shades of blue and purple, suggesting a cosmic or space-themed environment.



“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

 **Austrian
Development
Cooperation**

ახალგაზრდული მენარმეობა სოფლის განვითარებისთვის
RURAL DEVELOPMENT THROUGH YOUTH ENTREPRENEURSHIP



LIBERTY



აღმსარებელი ადგილის განვითარების
პროექტი

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

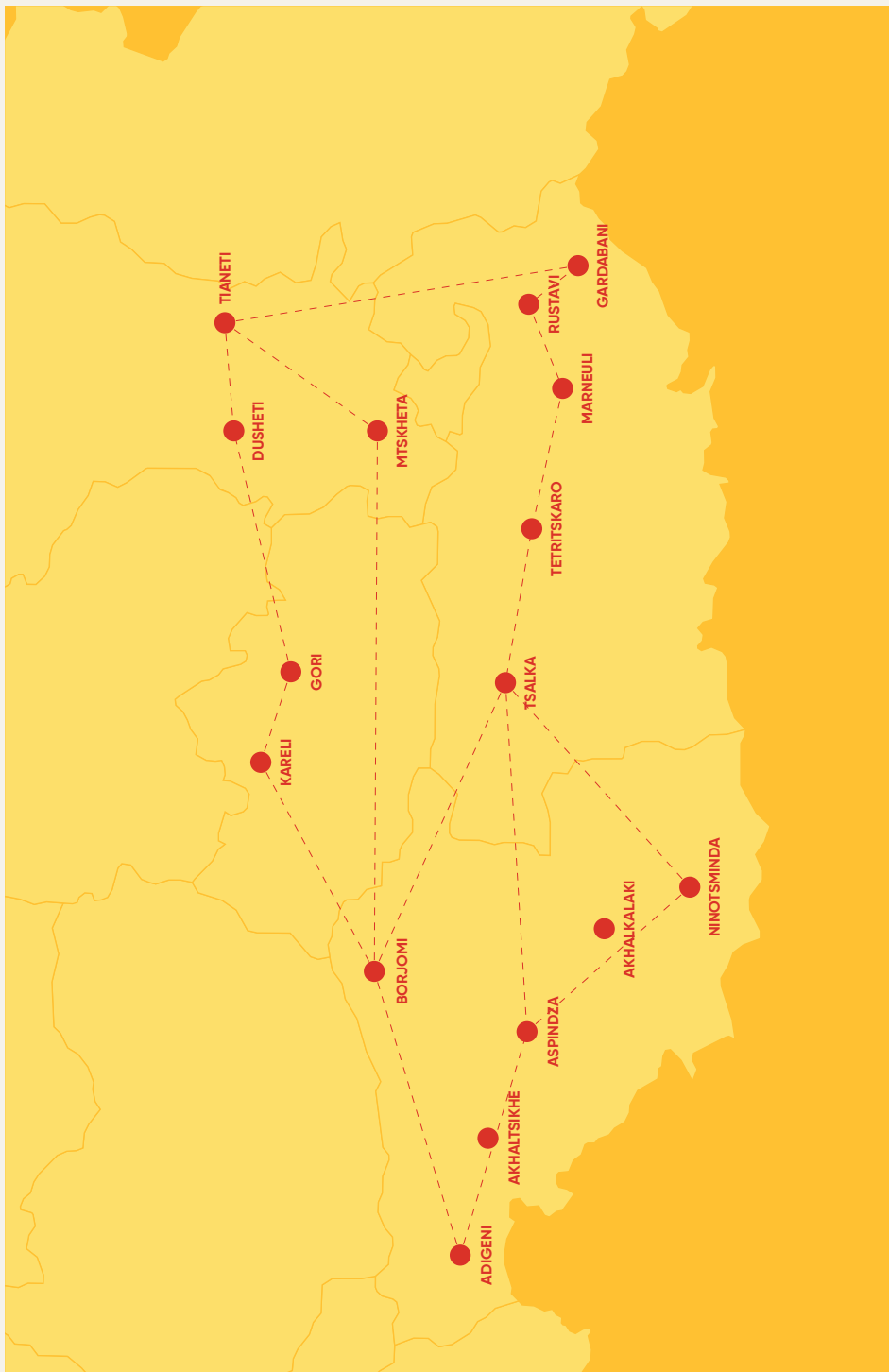
YOUTH-LED BUSINESSES ENTREPRENEURS RECEIVED

1 200 000

GEL

ბაზის მოცულობით ხետორქონ, არა მარტო, დოგმა, მრავალი.









754

BUSINESS IDEAS
SUBMITTED

175

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

156

BUSINESS PLANS
SUBMITTED

50%

OF THE
PARTICIPANTS
ARE WOMEN



"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

საქართველოს მთავრობის დახმარებით
ლიბერტი ბანკის მიერ

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.

Համայնքի Ազգությամբ Կովերի տնօրինիչ տնօրենի անձին

162
118

STUDENTS COMPLETED INTERNSHIPS AT LIBERTY

STUDENTS RECRUITED FOR THEIR FIRST JOB

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

ქვეყანა არაა უფრო იქნება, სწავლის განხორციელება.



In 2024, as part of the Inclusive Environment and Equal Opportunities initiative, Liberty, in partnership with the Georgian Development Foundation (GDF), began implementing physical and service-level accessibility improvements across its operations. Liberty is the first financial institution in Georgia to develop an accessibility standard that aligns with both global benchmarks and national legislation.

As part of the program:

- A formal Inclusivity Policy document was adopted
- A Physical Accessibility Guide was developed and approved
- The adaptation of selected branches commenced, due by the end of the year
- Customer Service procedures for serving people with disabilities were updated and approved

Liberty's Training Center, in partnership with GDF, also created a specialized "Inclusive Customer Service" training module, delivered in both online and in-person formats. This included Training of Trainers (ToT) sessions to scale knowledge across the organization.



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

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.

883

LIBERTY BANK
EMPLOYEES
JOINED THE FUND

286

TIMES ASSISTANCE
PROVIDED TO
BENEFICIARIES

589 125

GEL

მედიკამენტებისა და სამედიკინო მომსახურების ხარჯების დაფინანსებას.



"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."

NINKA 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

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.

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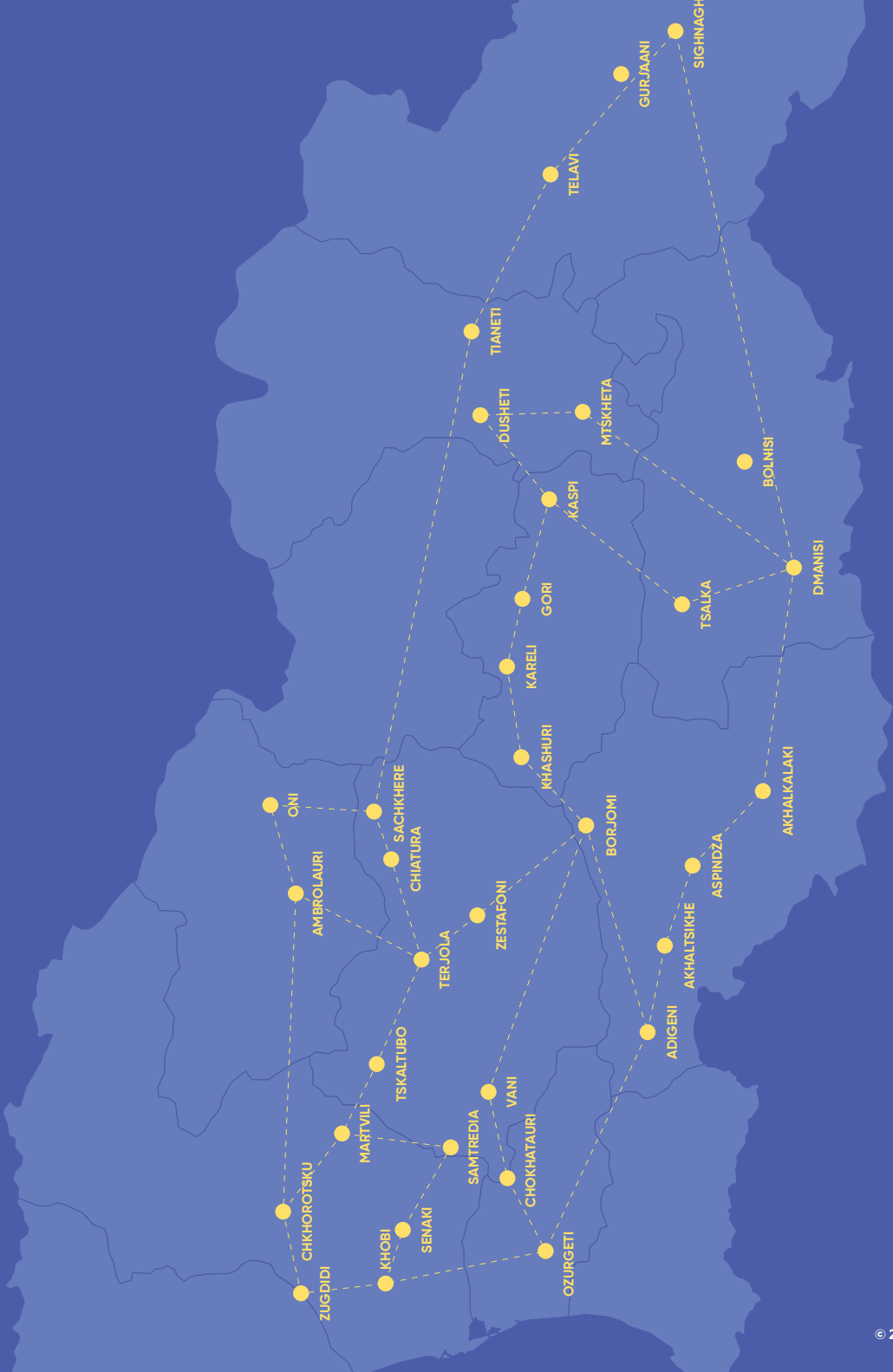
608

VILLAGES VISITED IN 2024

7 432

BENEFICIARIES RECEIVED FREE MEDICAL SERVICES





02.

UNIQUE LOYALTY PROGRAMS AND BENEFITS FOR SOCIAL CARD HOLDERS

საქართველოს
საზოგადოებრივი
მემკვიდრეობის
მინისტრის
ინიციატივით

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.

6 YEARS

SINCE ITS LAUNCH IN

2019

14

PARTNER BRANDS

THE PROGRAM HAS ENABLED CUSTOMERS TO SAVE IN TOTAL

35 317 244

GEL

ბოროტსა სძლია კეთილმან, აჩსება მისი ვრძელობა.

Liberty in support of the environment

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.



გზიქლი სიგყა მოკოქ ითქმის, შაილია ამაღ კაიჯი.

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