



LIBERTY

CORPORATE RESPONSIBILITY REPORT ©2025

Liberty is one of the largest commercial banks in Georgia, providing services to over 1.8 million individuals and over 64,000 small and medium businesses. Its assets amount to 5.8 billion GEL and the number of its employees exceeds 5,600. Liberty's network is the largest in the country with up to 500 service centers, 700 ATMs, self-service kiosks, and 11,000 POS terminals found in all regions and municipalities of Georgia.

In addition to the well-developed infrastructure for both individual and business customers, the bank offers modern digital and remote services. The mission of Liberty is to improve the lives of individuals, their families, and businesses in Georgia.

LIBERTY

At Liberty, Corporate Social Responsibility is not merely a collection of individual projects—it is the strategic foundation of our development as a sustainable business.

In 2025, our activities were further strengthened through closer alignment with the principles of the United Nations Global Compact and the Sustainable Development Goals.

Quality education remains a key priority for us. We believe that literacy is the cornerstone of education, empowering individuals to access information effectively, think critically, and unlock new opportunities.

Liberty's educational initiatives reflect this commitment, including the "Mountain Books" program, which expands access to books and promotes literacy in regions where educational resources are in high demand.

As an organization dedicated to driving positive change, we continue to build an environment where education and literacy serve as a foundation for creating real opportunities and promoting sustainable development.

Years ago, when we identified education as our key priority, we recognized that meaningful impact could only be achieved through consistent, long-term commitment. Today, the number of beneficiaries of Liberty's educational initiatives exceeds 40,000, reinforcing our belief that access to education creates equal opportunities and lays the foundation for progress.

In 2025, we further strengthened our strategic focus on enhancing literacy levels. Liberty's contribution to Georgia's progress toward the Sustainable Development Goals is primarily reflected in our support for quality education. Reducing regional disparities remains our core priority, ensuring that no region in Georgia—including the most remote highland villages—is left without access to essential educational resources.

However, education is not limited to access to books; the content and values we share with future generations are equally crucial. For instance, Georgia's most significant cultural monument, The Knight in the Panther's Skin, is not only a historical legacy but also a vital source of cultural identity and critical thinking. Therefore, through the "We Are Playing The Knight in the Panther's Skin" project and other innovative initiatives, we strive to integrate these fundamental cultural values into young people's everyday lives using modern, interactive approaches.

Liberty continues to advance the implementation of international standards for inclusion, equity, and equal opportunity. Our objective remains clear: to empower individuals with the motivation and resources needed to transform knowledge into success—for themselves, their communities, and the country.

Our CSR strategy is a promise backed by action and measurable results, demonstrating Liberty's ongoing contribution not only as a financial partner, but as an active driver of well-being for future generations.

BEKA GOGICHAISHVILI

CEO
LIBERTY BANK

41 952

YOUNG PEOPLE
BECAME PARTICIPANTS IN
EDUCATIONAL PROJECTS

60

YOUNG
ENTREPRENEURS
STARTED SELLING THEIR
PRODUCTS

7 482

BOOKS WERE DONATED TO
CHILDREN IN REMOTE
HIGHLAND VILLAGES

235

CHILDREN FROM MOUNTAINOUS
REGIONS TOOK PART IN THE "WE
ARE PLAYING THE KNIGHT IN THE
PANTHER'S SKIN" PROJECT

401

LIBERTY EMPLOYEES RECEIVED
FINANCIAL SUPPORT FOR
EMERGENCY MEDICAL CARE
THROUGH THE "WITH HEART
FOR ONE ANOTHER"
FOUNDATION

70%

OF THE BENEFICIARIES OF
LIBERTY'S CORPORATE
SUSTAINABILITY PROJECTS ARE
WOMEN



40 575 083

IS THE AMOUNT SAVED BY
CUSTOMERS THROUGH THE
UNIQUE SOCIAL LOYALTY
PROGRAM

80

PARTNER ORGANIZATIONS
WERE ENGAGED IN LIBERTY'S
SOCIAL LOYALTY PROJECT

10 537

INDIVIDUALS RECEIVED FREE
PRIMARY MEDICAL DIAGNOSTICS IN
REGIONS THROUGH THE "MYDOC"
PROJECT

30%

PERCENTAGE OF FEMALE
EMPLOYEES AT LIBERTY BANK

OF BANK
EMPLOYEES IN TOP
MANAGEMENT

50%

OF BANK
EMPLOYEES IN
MANAGERIAL
POSITIONS

80%

OF BANK
EMPLOYEES

LIBERTY **FOR EDUCATION**

01.

MOUNTAIN BOOKS

QUALITY
EDUCATION



REDUCED
INEQUALITY



PARTNERSHIP
FOR THE GOALS



THE "MOUNTAIN BOOKS" PROJECT HAS BEEN SUPPORTING ACCESS TO BOOKS AND LITERACY DEVELOPMENT FOR CHILDREN IN HIGHLAND VILLAGES FOR FOUR CONSECUTIVE YEARS. THE PROJECT PROMOTES A READING CULTURE, ENCOURAGES INTEREST IN LITERATURE, AND SUPPORTS THE DEVELOPMENT OF CRITICAL THINKING IN ENVIRONMENTS WHERE LIMITED ACCESS TO EDUCATIONAL RESOURCES MAKES THESE EFFORTS ESPECIALLY IMPORTANT.



LIBERTY HAS BEEN A STRATEGIC PARTNER OF THE "MOUNTAIN BOOKS" PROJECT FOR FOUR CONSECUTIVE YEARS. IN PARTNERSHIP WITH THE INITIATIVE'S FOUNDERS, ONE OF THE CORE COMMITMENTS UNDER THE BANK'S CORPORATE RESPONSIBILITY FRAMEWORK IS TO ENSURE THAT NO CHILD IN GEORGIA'S HIGHLAND VILLAGES IS DEPRIVED OF ACCESS TO BOOKS.

THE INITIATIVE PLAYS A VITAL ROLE IN IMPROVING LITERACY LEVELS ACROSS THESE MOUNTAINOUS COMMUNITIES. ACCESS TO BOOKS ENCOURAGES CHILDREN TO DEVELOP AN INTEREST IN READING WHILE ENHANCING THEIR CRITICAL THINKING SKILLS.

IN 2025, "MOUNTAIN BOOKS" VISITED THE IMERETI REGION. THIS MARKED THE PROJECT'S SIXTH LARGE-SCALE OUTREACH EFFORT, THROUGH WHICH OVER 3,000 BOOKS WERE DISTRIBUTED TO LOCAL HIGHLAND VILLAGES. THE PROJECT CONTINUES TO GROW, WITH ITS NEXT PHASE PLANNED FOR SAMEGRELO TO EXPAND ITS GEOGRAPHICAL COVERAGE EVEN FURTHER.





"Over the past four years, Mountain Books has brought joy to countless children by delivering books they had long hoped for and building meaningful connections with local communities. Every time the team visits, children welcome us with great excitement and anticipation. Our strategic partnership with Liberty has significantly strengthened the project's capacity, increasing its visibility, expanding its reach, and enhancing its social impact. As a result, each year more children gain access to books and educational resources, fulfilling the core goal of the Mountain Books initiative since its inception.

We remain confident that our shared commitment to bringing joy to children in Georgia's highland communities and supporting their literacy will continue to unite us for many years to come."

GIORGI KIVILADZE

CO-FOUNDER, MOUNTAIN BOOKS



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"For each member of our team, the true essence of Mountain Books goes far beyond numbers. Above all, it is reflected in the sincere joy in children's eyes and the realization that even a single book gifted today can help shape a child's future. The emotions children express when we hand them books, talk with them, exchange ideas, and share impressions are truly unforgettable. These interactions are where a genuine passion for reading begins to grow.

This is why we choose to visit every village in person—not only to deliver books, but to share the joy of reading. Alongside the books themselves, we believe this personal connection and emotional involvement are key factors that nurture a lifelong love for learning."

TAPI ZAKARIADZE

HEAD OF CORPORATE SOCIAL RESPONSIBILITY UNIT, LIBERTY BANK

OVER THE PAST 4 YEARS, WITHIN THE SCOPE OF THE PROJECT

2025 YEAR FIGURES

5 047

CHILDREN

2400**7 482**

BOOKS

3 702**2 500**BOOKS FOR THE CHILDREN
REACHED DURING THE JOURNEY**1100****60**

LIBRARIES

25**212**

VILLAGES

92

02.

ONE FRAME ONE STORY

QUALITY
EDUCATION



REDUCED
INEQUALITY



PARTNERSHIP
FOR THE GOALS



THE "ONE FRAME, ONE STORY" PROJECT COMBINES A SHORT FILM WITH AN ONLINE PHOTO ALBUM TO CAPTURE THE FOUR-YEAR JOURNEY OF MOUNTAIN BOOKS AND LIBERTY THROUGH THE LENS OF SOME OF GEORGIA'S LEADING PHOTOGRAPHERS.

THE VIDEO AND PHOTO COLLECTION HIGHLIGHT THE INITIATIVE'S UNIQUE EDUCATIONAL AND SOCIAL SIGNIFICANCE, ILLUSTRATING THE POSITIVE IMPACT THIS PARTNERSHIP CONTINUES TO CREATE FOR CHILDREN.

ONE FRAME ONE STORY

IN 2025, THE FOUR-YEAR PARTNERSHIP BETWEEN LIBERTY AND MOUNTAIN BOOKS WAS COMMEMORATED THROUGH THE PROJECT'S FIRST BRAND VIDEO. THE "ONE FRAME, ONE STORY" PROJECT PRESENTS AN EMOTIONAL NARRATIVE TOLD IN JUST A FEW MINUTES, CAPTURING THE JOY OF CHILDREN RECEIVING LONG-AWAITED BOOKS, WITH SOME OF GEORGIA'S LEADING PHOTOGRAPHERS SERVING AS NARRATORS.

WITH LIBERTY'S SUPPORT, AN ONLINE CATALOG FEATURING WORKS BY THE PHOTOGRAPHERS INVOLVED IN THE "ONE FRAME, ONE STORY" INITIATIVE WAS ALSO CREATED. THIS COLLECTION REPRESENTS A VALUABLE CONTRIBUTION TO THE HISTORY OF GEORGIAN PHOTOGRAPHY AND A LEGACY FOR FUTURE GENERATIONS.



"THE ONE FRAME, ONE STORY PROJECT WAS CREATED BY FIVE DISTINGUISHED GEORGIAN PHOTOGRAPHERS: NATELA GRIGALASHVILI, LELI BLAGONRAVOVA, DINA OGANOVA, KETI GULISASHVILI, AND ANA TCHUMBURIDZE. EACH OF THEM JOINED THE MOUNTAIN BOOKS PROJECT AT DIFFERENT STAGES OF ITS JOURNEY, CAPTURING UNFORGETTABLE MOMENTS, LANDSCAPES, AND THE CHILDREN WHOSE LIVES THE INITIATIVE HAS TOUCHED.

FOR ME PERSONALLY, MOUNTAIN BOOKS IS A UNIQUE BLEND OF WORK AND TRAVEL THAT FILLS US WITH SOME OF THE MOST POWERFUL EMOTIONS ONE CAN EXPERIENCE. BEYOND THE JOY OF CONTRIBUTING TO SOMEONE ELSE'S HAPPINESS, THE PROJECT OFFERS AN OPPORTUNITY TO DISCOVER YOUR COUNTRY MORE DEEPLY, CONNECT WITH ITS PEOPLE, AND FEEL A PROFOUND SENSE OF BELONGING. THESE FEELINGS ARE SHARED BY EVERYONE INVOLVED IN THE INITIATIVE, AND I WAS CERTAIN THE PHOTOGRAPHERS WOULD BE NO EXCEPTION.

AND INDEED, THEY WERE NOT. IN THE VIDEO CREATED IN COLLABORATION WITH DIRECTOR LUKA NAKASHIDZE AND THE CREATIVE TEAM, VIEWERS WILL NOT ONLY SEE THE PHOTOGRAPHERS' REMARKABLE IMAGES, BUT ALSO HEAR THEM REFLECT ON THESE JOURNEYS AND THE WAYS MOUNTAIN BOOKS HAS TOUCHED THEIR LIVES AS WELL."

NINI BUKIA

CORPORATE SOCIAL RESPONSIBILITY MANAGER, LIBERTY BANK

"There are few moments as touching as seeing children hold their new books with shining eyes and genuine joy."

NATELA GRIGALASHVILI
PHOTOGRAPHER



PHOTO CREDIT: NATELA GRIGALASHVILI

LIBERTY FOR EDUCATION



"For me, the true story of our project is the hopeful glow reflected in the faces of these young readers as they open their books."

ANA TCHUMBURIDZE
PHOTOGRAPHER



"I have seen how bringing joy to others can become one's ultimate purpose in life, and I have learned that if we truly set our minds to it, we can become more compassionate, kinder, and simply better human beings."

KETI GULISASHVILI
PHOTOGRAPHER



"In some areas, we could barely find the school, and in others, it no longer existed. Giorgi would look for children, find them, and speak to each one individually, connecting with everyone in a unique way. He would tell them about the book he was personally gifting them, and I could see his eyes light up as he spoke. The main character of my story is Giorgi Kiviladze. In many ways, he is just like the children he visits with his arms full of books. I guess the project could not have worked any other way."

DINA OGANOVA
PHOTOGRAPHER



"Many of us remember that feeling from childhood—when someone makes you a promise, and all you can do is wait. Time passes, and you start to think it was just an empty promise. Eventually, you almost forget about it, left only with disappointment. But then, one day, you realize no one deceived you. The promise was real all along. What you feel in that moment is pure joy. It is trust. It is so many things. Isn't that what the story of these books is truly about?"

LELI BLAGONRAVOVA
PHOTOGRAPHER

ONE FRAME ONE STORY

Links



Links



03.

WE ARE PLAYING "THE KNIGHT IN THE PANTHER'S SKIN"

- INNOVATION IN EDUCATION

QUALITY
EDUCATION



REDUCED
INEQUALITY



THE WE ARE PLAYING "THE KNIGHT IN THE PANTHER'S SKIN" PROJECT IS AN INNOVATIVE EDUCATIONAL INITIATIVE BASED ON MODERN, INTERACTIVE TEACHING METHODOLOGIES.

THROUGH A VARIETY OF ENGAGING MEDIA FORMATS, THE PROJECT HELPS STUDENTS EXPLORE ONE OF GEORGIA'S MOST SIGNIFICANT LITERARY MASTERPIECES, FOSTERS AN APPRECIATION FOR CULTURAL HERITAGE, AND STRENGTHENS CRITICAL THINKING SKILLS.



03.

WE ARE PLAYING "THE KNIGHT IN THE PANTHER'S SKIN"

Access to cultural heritage, alongside the promotion of literacy and literary awareness, plays a crucial role in delivering inclusive, equitable, and quality education while fostering creativity and critical thinking among young people. This is why, since 2024, the "We Are Playing "The Knight in the Panther's Skin" initiative has been implemented through the support and strategic partnership of Liberty's Corporate Social Responsibility Unit.

THE PROJECT AIMS TO SPARK DEEPER ENGAGEMENT WITH ONE OF THE MOST SIGNIFICANT MASTERPIECES OF GEORGIAN LITERATURE. BY OFFERING A DIVERSE RANGE OF INTERACTIVE EDUCATIONAL RESOURCES, THE INITIATIVE TRANSFORMS THE LEARNING PROCESS, MAKING IT MORE MODERN, ENGAGING, AND IMPACTFUL FOR BOTH STUDENTS AND TEACHERS.



As part of the initiative, literary scholar Levan Gelashvili delivered an educational lecture entitled "Interesting Stories About Rustaveli" at schools across highland Adjara and Samegrelo. Following the presentation, students joined the author to play an interactive board game based on *The Knight in the Panther's Skin*.

The "We Are Playing "The Knight in the Panther's Skin" project continues to evolve and will be presented to the public in the coming year with an expanded scope and a richer variety of educational resources and activities.

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“DESPITE ITS CENTURIES-LONG POPULARITY, THERE REMAINS A VITAL NEED IN TODAY'S WORLD TO CONTINUOUSLY PROMOTE THE KNIGHT IN THE PANTHER'S SKIN AND ADAPT IT FOR CONTEMPORARY, INTERACTIVE LEARNING ENVIRONMENTS.

A LITERARY BOARD GAME OFFERS A UNIQUE PATHWAY FOR THIS: IT IMMERSES PLAYERS DIRECTLY INTO RUSTAVELI'S UNIVERSE, ALLOWING THEM TO BECOME ACTIVE PARTICIPANTS IN THE NARRATIVE.

TRUE COMPREHENSION OF THE TEXT REQUIRES READERS TO IDENTIFY WITH ITS CHARACTERS OR THE STORY AS A WHOLE. BOARD GAMES UNLOCK IMMENSE EDUCATIONAL POTENTIAL HERE—BY PLAYING, ONE TRAVELS THROUGH A TANGIBLE LITERARY WORLD WHERE APHORISMS OPEN THE DOOR TO AN EXPERIENCE IN WHICH THE READER BECOMES AN INTEGRAL PART.”

LEVAN GELASHVILI
LITERARY SCHOLAR



WE ARE PLAYING "THE KNIGHT IN THE PANTHER'S SKIN" IS AN INTERACTIVE BOARD GAME SERIES DESIGNED TO FOSTER A DEEPER UNDERSTANDING AND APPRECIATION OF RUSTAVELI'S EPIC POEM. THROUGH APHORISM ANALYSIS, NARRATIVE EXPLORATION OF CHARACTERS, AND IMMERSIVE GAMEPLAY, THE PROJECT HAS PROVEN HIGHLY ENGAGING FOR STUDENTS ACROSS GEORGIA, INCLUDING HIGHLAND ADJARA, SAMEGRELO, AND RACHA.

THE INITIATIVE AIMS TO PRESENT THE CORE VALUES OF THE KNIGHT IN THE PANTHER'S SKIN—FRIENDSHIP, FREEDOM, LOVE, EQUALITY, AND THE PURSUIT OF KNOWLEDGE—IN A MODERN, ACCESSIBLE FORMAT FOR YOUNG PEOPLE, REINFORCING PRINCIPLES THAT UNDERPIN A PROGRESSIVE SOCIETY.

FOR LIBERTY, SUPPORTING PROJECTS THAT ADVANCE EDUCATION, EMPOWER YOUTH THROUGH KNOWLEDGE SHARING, AND PRESERVE CULTURAL HERITAGE REMAINS A STRATEGIC PRIORITY."

NINI BUKIA

CORPORATE SOCIAL RESPONSIBILITY MANAGER, LIBERTY BANK

OVER 2 YEARS THE WE ARE PLAYING THE KNIGHT IN THE PANTHER'S SKIN PROJECT INVOLVED

2025 YEAR DATA

8

VILLAGES

3

235

CHILDREN

125



04.

FORWARD AND FORWARD – FINANCIAL LITERACY GAME

QUALITY
EDUCATION



REDUCED
INEQUALITY



DECENT WORK
ECONOMIC GROWTH



THE INTERACTIVE PROJECT “FORWARD AND FORWARD – FINANCIAL LITERACY GAME” AIMS TO ENGAGE STUDENTS IN THE IMPORTANCE OF FINANCIAL EDUCATION AND, MOST IMPORTANTLY, TO MAKE THIS LEARNING PROCESS ACCESSIBLE TO AS MANY YOUNG PEOPLE AS POSSIBLE.

THE INITIATIVE IS IMPLEMENTED NATIONWIDE ACROSS GEORGIA AND SUPPORTS THE DEVELOPMENT OF CRITICAL THINKING AND PROBLEM-SOLVING SKILLS AMONG YOUNG PEOPLE.



04.

LIBERTY ACTIVELY SUPPORTS THE DEVELOPMENT OF EDUCATIONAL INITIATIVES FOR SCHOOL CHILDREN. IN 2025, THE BANK BECAME A SUPPORTER AND PARTNER OF THE "FORWARD AND FORWARD – FINANCIAL LITERACY GAME" PROJECT.

THE PROJECT WAS IMPLEMENTED BY THE NATIONAL BANK OF GEORGIA AND FINEDU.

"FORWARD AND FORWARD – FINANCIAL LITERACY GAME" IS THE FIRST GEORGIAN INTERACTIVE THEATRICAL PERFORMANCE DEDICATED TO FINANCIAL EDUCATION FOR YOUNG AUDIENCES. DEVELOPED IN PARTNERSHIP WITH "TAMASHOBANA", THE INITIATIVE AIMS TO PROMOTE FINANCIAL LITERACY AMONG PRIMARY SCHOOL STUDENTS.

THROUGH A COMBINATION OF PERFORMANCE, PLAY, AND AUDIENCE INTERACTION, THE PRODUCTION INTRODUCES CHILDREN TO KEY FINANCIAL CONCEPTS, INCLUDING FINANCIAL SECURITY, SAVING, GOAL SETTING, AND THE FUNDAMENTALS OF ENTREPRENEURSHIP.

THROUGH ACTIVE PARTNERSHIP WITH LIBERTY, THE PERFORMANCE WAS STAGED IN VARIOUS REGIONS ACROSS GEORGIA. AS PART OF THE INITIATIVE, 700 STUDENTS AGED 8–12 ATTENDED THE PRODUCTION, CONTRIBUTING TO THE DEVELOPMENT OF FINANCIAL LITERACY, AWARENESS, AND PRACTICAL FINANCIAL SKILLS AMONG CHILDREN.





"For the past ten years, FinEdu has been developing financial education resources for children, young people, and adults. Throughout this journey, collaboration with the financial sector has been invaluable. Liberty has actively supported our initiatives for many years, and the interactive performance "Forward and Forward – Financial Literacy Game" is the result of our joint efforts and a shared vision brought to life.

Until now, our primary focus was on creating educational materials. This interactive performance represents an attempt to offer a meaningful experience—an opportunity for young people to reflect, learn, and discover alongside the characters how financial literacy empowers them to achieve their goals.

While topics like budgeting, saving, and

cybersecurity were previously introduced through books and educational materials, this performance allows students to engage with these concepts in a dynamic, immersive way. Together with the characters Marta and Toma, they manage a budget, respond to cyber threats, and work toward achieving their aspirations.

With Liberty's support, the performance was staged in two regions of Georgia. This is a major milestone and a core strength of the project, given the logistical challenges often associated with implementing educational initiatives outside major urban centers.

I am confident that the children involved in this inspiring experience will be well equipped to achieve their goals. Guided by FinEdu and the financial knowledge they have gained, they have already taken their first steps toward success."

KETI AKHALKATSI

HEAD OF THE FINANCIAL EDUCATION AND STRATEGIC DEVELOPMENT
DEPARTMENT, NATIONAL BANK OF GEORGIA

IN 2025

WITHIN THE SCOPE OF THE PROJECT

2

PERFORMANCES

700

CHILDREN

05.

MTSIGNOBARI

QUALITY
EDUCATION



REDUCED
INEQUALITY



PARTNERSHIP
FOR THE GOALS



"MTSIGNOBARI" IS A LITERARY COMPETITION AIMED AT PROMOTING LITERACY AMONG YOUTH AND SUPPORTING EDUCATIONAL SPACES IN GEORGIA'S REGIONS. BUILT ON CROSS-SECTOR COLLABORATION, THE INITIATIVE STRENGTHENS READING CULTURE, ENCOURAGES KNOWLEDGE SHARING, AND FOSTERS ACTIVE PARTICIPATION OF YOUNG PEOPLE IN LEARNING PROCESSES.



IN 2025, LIBERTY PARTNERED WITH ANOTHER IMPACTFUL EDUCATIONAL PROJECT:

"MTSIGNOBARI", A LITERARY COMPETITION NAMED AFTER THE RENOWNED GEORGIAN TRANSLATOR, WRITER, AND PHILOSOPHER BACHANA BREGVADZE. THE EVENT IS HELD ANNUALLY IN THE AMBROLAURI MUNICIPALITY OF RACHA.

THE INITIATIVE AIMS TO PROMOTE LITERACY AMONG YOUTH AND SUPPORT THE REVITALIZATION OF TRADITIONAL LIBRARY SPACES. AS A READING COMPETITION, "MTSIGNOBARI" IDENTIFIES AND HONORS OUTSTANDING YOUNG READERS ACROSS VARIOUS CATEGORIES.



LIBERTY AWARDED LIZI GOGSADZE, THE WINNER OF "THE KNIGHT IN THE PANTHER'S SKIN" CATEGORY AT THE "MTSIGNOBARI 2025" LITERARY COMPETITION.



AS PART OF THE "MOUNTAIN BOOKS" INITIATIVE, PARTICIPANTS WERE GIFTED WITH BOOKS. CONTESTANTS ALSO HAD THE OPPORTUNITY TO ATTEND A LECTURE DELIVERED BY LITERARY SCHOLAR LEVAN GELASHVILI AND PLAY AN INTERACTIVE BOARD GAME BASED ON "THE KNIGHT IN THE PANTHER'S SKIN" ALONGSIDE HIM.





"LITERARY AND EDUCATIONAL PROJECTS CARRY PARTICULAR SIGNIFICANCE IN GEORGIA'S REGIONS, WHERE THEY CREATE VALUABLE OPPORTUNITIES FOR YOUTH TO BROADEN THEIR HORIZONS.

FOR MANY YEARS, "MTSIGNOBARI" HAS SUCCESSFULLY BROUGHT TOGETHER THOUSANDS OF STUDENTS AND YOUNG READERS FROM ACROSS THE COUNTRY. THE INITIATIVE PROMOTES BOTH CLASSICAL AND CONTEMPORARY LITERATURE AMONG THE YOUNGER GENERATION, WHILE FOSTERING SPACES TO CONNECT WITH LIKE-MINDED PEERS TO EXCHANGE IDEAS AND EXPERIENCES.

WITH LIBERTY'S SUPPORT, THE COMPETITION EXPANDED FURTHER IN 2025, INCREASING ITS PRIZE FUND AND REINFORCING PUBLIC TRUST IN THE PROJECT. AT THE SAME TIME, OUR LONG-STANDING PARTNERSHIP WITH THE "MOUNTAIN BOOKS" INITIATIVE WAS FURTHER STRENGTHENED."

GURAM GORDEZIANI
FOUNDER OF "MTSIGNOBARI"

06.

MILLENNIUM INNOVATION COMPETITION

QUALITY
EDUCATION



REDUCED
INEQUALITY



DECENT WORK AND
ECONOMIC GROWTH



PARTNERSHIP
FOR THE GOALS



The Millennium Innovation Competition is a platform designed to foster technological literacy and innovative thinking among youth. The initiative supports access to quality, 21st-century education, while its collaborative framework underscores the power of effective partnerships in unlocking the full potential of the next generation.



LIBERTY HAS BEEN A STRATEGIC PARTNER OF THE "MILLENNIUM INNOVATION COMPETITION" FOR FOUR CONSECUTIVE YEARS. THE INITIATIVE FULLY ALIGNS WITH THE BANK'S VISION OF SUPPORTING YOUTH EDUCATION AND FOSTERING INNOVATIVE THINKING. THE COMPETITION AIMS TO ENCOURAGE HIGH SCHOOL STUDENTS TO DEVELOP NEW TECHNOLOGIES AND SPARK INTEREST IN STEM (SCIENCE, TECHNOLOGY, ENGINEERING, AND MATHEMATICS) DISCIPLINES.

IN 2025, 12 TEAMS REPRESENTING VARIOUS REGIONS OF GEORGIA REACHED THE FINAL STAGE OF THE COMPETITION. THE FINALISTS PRESENTED PROJECTS IN SPACE, AVIATION, ROBOTICS, MOBILE TECHNOLOGIES AND APPLICATIONS, ENVIRONMENTAL PROTECTION, HEALTHCARE, ENERGY, AND TRANSPORTATION.

First place and the Grand Prize—a scholarship to attend the NASA Space Center University Summer School in the United States—were awarded to "Clusters", a team from Tbilisi Komarovi Physics and Mathematics Public School No. 199.

The team's project, "RescuedBy", is an AI-powered search-and-rescue system utilizing drone technology. Designed for operation in hard-to-reach areas and disaster zones, it enables the rapid and precise identification of missing persons.

"CLUSTERS"



Second place and the prize—participation in a technology camp at Stanford University—were awarded by the Georgian Innovation and Technology Agency (GITA) to team "Armmo". Comprising students from Tbilisi Public School No. 9, Poti Public School No. 5, and the British-Georgian Academy, the team presented a wearable exoskeleton designed to support the recovery of motor functions in post-stroke patients.

Third place went to "RiskTrackers", a team with members representing St. Alexi Shushania Orthodox School-Gymnasium, American International School Progress (Kutaisi), Poti Ivane Javakhishvili Public School No. 3, and Tbilisi Komarovi Physics and Mathematics Public School No. 199. The team developed an early warning monitoring system for landslide-prone areas.

With Liberty's support, the third-place team will participate in an educational visit to the European Organization for Nuclear Research (CERN) in Switzerland. Through this sponsorship, Liberty reinforces youth interest in science, technology, and innovation, while encouraging young innovators to build solutions for real-world societal challenges.

"Armmo"



"RiskTrackers"



“

"The development of innovation requires an ecosystem where ideas, education, and opportunity converge. The Millennium Innovation Competition is a prime example of such a framework in Georgia, having successfully brought together young talent, academic learning, and practical experience for a decade.

Within this initiative, the strategic partnership with Liberty is of particular significance. The Bank's support helps bridge local ingenuity with world-class scientific institutions. Providing winning teams the opportunity to visit the European Organization for Nuclear Research (CERN) represents more than just international exposure—it proves to young innovators that their ideas can compete on a global scale, empowering them to become key contributors to the international technology landscape."

MAGDA MAGHRADZE
CEO, MILLENNIUM FOUNDATION

876

TEAMS ENGAGED IN THE
COMPETITION

3 500

NUMBER OF THE
STUDENTS HAVING
PARTICIPATED IN THE
COMPETITION SINCE 2014

2025 YEAR FIGURES

101

PARTICIPANT TEAMS

337

PARTICIPANT STUDENTS

53%

PARTICIPANT STUDENTS
REPRESENTING REGIONS

47%

PARTICIPANTS
REPRESENTING
TBILISI

54%

FEMALE
PARTICIPANTS

46%

MALE PARTICIPANTS

12

TEAMS REACHED THE FINAL ROUND

150

PROTOTYPES DEVELOPED BY
FINALIST TEAMS OVER 11 YEARS

07.

RURAL DEVELOPMENT THROUGH YOUTH ENTREPRENEURSHIP (RDYE)

QUALITY
EDUCATION



REDUCED
INEQUALITY



DECENT WORK AND
ECONOMIC GROWTH



PARTNERSHIP
FOR THE GOALS



THE "RURAL DEVELOPMENT THROUGH YOUTH ENTREPRENEURSHIP" (RDYE) INITIATIVE IS BUILT ON A MULTI-STAKEHOLDER PARTNERSHIP APPROACH. THE PROJECT ENABLES YOUNG PEOPLE TO BUILD ENTREPRENEURIAL SKILLS AND ESTABLISH OR EXPAND OVER 50 ENTERPRISES, DRIVING ECONOMIC OPPORTUNITIES AND PROMOTING MORE EQUITABLE CONDITIONS ACROSS GEORGIA'S REGIONS. TO REINFORCE THE INITIATIVE'S LONG-TERM SOCIAL IMPACT, LIBERTY SUPPORTED THE IMPLEMENTATION OF A DEDICATED FINANCIAL LITERACY PROGRAM.

A red folder with the word "RDYE" in large white letters is the central focus. It is placed on a desk with various items, including a pencil, papers, and a small black object. The background is slightly blurred, showing more of the desk and some colorful objects.

RDYE

ANOTHER KEY INITIATIVE IMPLEMENTED UNDER LIBERTY'S STRATEGIC PARTNERSHIP—"RURAL DEVELOPMENT THROUGH YOUTH ENTREPRENEURSHIP" (RDYE)—WAS SUCCESSFULLY COMPLETED IN 2025.

RDYE IS A 3.5-YEAR PROGRAM CARRIED OUT BY MERCY CORPS GEORGIA WITH FUNDING FROM THE AUSTRIAN DEVELOPMENT COOPERATION (ADC). THE PROJECT WAS SUPPORTED BY LIBERTY AND THE INTERNATIONAL SPORTS, TOURISM, AND YOUTH FOUNDATION.

The project provided more than 1,500 young people aged 18–35—including representatives of ethnic and religious minority groups, high-mountain residents, eco-migrants, and internally displaced persons (IDPs)—with opportunities to build entrepreneurial skills and establish or expand over 50 sustainable enterprises across both agricultural and non-agricultural sectors. Liberty's financial contribution supported young entrepreneurs through comprehensive training, advisory services, and mentorship sessions, fostering their business potential.

Additionally, a dedicated financial literacy module created by Liberty specifically for the project was completed by nearly 1,600 participants.

Liberty also provided extensive communications support for the initiative, driving media engagement and sharing information across various channels and social media platforms. These efforts played a key role in boosting the project's visibility at both regional and local levels.





"THE RDYE PROJECT PLAYS A VITAL ROLE IN DEVELOPING YOUNG PEOPLE'S ENTREPRENEURIAL SKILLS AND SUPPORTING THE GROWTH OF THEIR BUSINESSES. I AM PARTICULARLY PLEASED THAT THE INITIATIVE HAS PROVIDED FINANCIAL BACKING TO 60 YOUNG ENTREPRENEURS ACROSS FOUR REGIONS OF GEORGIA, ENABLING THEM TO STRENGTHEN THEIR ENTERPRISES AND EXPAND MARKET ACCESS BOTH NATIONALLY AND INTERNATIONALLY.

AN EQUALLY IMPORTANT MILESTONE OF THE PROJECT IS ITS CONTRIBUTION TO JOB CREATION. THROUGH SUPPORTED ENTERPRISES, A TOTAL OF 219 JOBS WERE CREATED ACROSS FULL-TIME, PART-TIME, AND SEASONAL POSITIONS—WITH 132 OF THESE ROLES HELD BY WOMEN. WOMEN'S EMPOWERMENT REMAINS ONE OF OUR CORE PRIORITIES, AND IT IS ESPECIALLY ENCOURAGING THAT 31 OF THE FUNDED ENTREPRENEURS WERE WOMEN AND 29 WERE MEN.

I AM CONFIDENT THEY WILL CONTINUE TO SCALE THEIR BUSINESSES, AND THEIR ACHIEVEMENTS WILL CONTRIBUTE TO STRENGTHENING LOCAL ECONOMIES, REDUCING YOUTH OUTMIGRATION, AND INSPIRING NEW ENTREPRENEURIAL INITIATIVES.

I WOULD LIKE TO EXPRESS MY SINCERE GRATITUDE TO OUR DONORS AND PROJECT PARTNERS FOR THEIR STEADFAST SUPPORT. WITHOUT THEM, SUCH REMARKABLE OUTCOMES WOULD NOT HAVE BEEN POSSIBLE."

GIGA SARUKHANASHVILI

RDYE PROJECT DIRECTOR

“

"THROUGH THE INITIATIVE, YOUNG ENTREPRENEURS HAVE BEEN ABLE TO TRANSFORM THEIR IDEAS INTO PRACTICE AND BRING COMPETITIVE PRODUCTS TO MARKET. TO DATE, NEARLY 60 PARTICIPANTS HAVE RECEIVED SUPPORT, REFLECTING THE SUSTAINABLE AND SCALABLE IMPACT OF THE PROJECT.

THE INITIATIVE DRIVES THE ECONOMIC EMPOWERMENT OF YOUTH BY CREATING OPPORTUNITIES FOR EMPLOYMENT AND SELF-REALIZATION ACROSS GEORGIA'S REGIONS. IN DOING SO, IT HELPS MITIGATE MIGRATION RISKS AND STRENGTHENS THE RESILIENCE OF LOCAL ECONOMIES. THESE OUTCOMES CLOSELY ALIGN WITH OUR OBJECTIVES OF PROMOTING DECENT WORK AND ECONOMIC GROWTH, WHILE EXPANDING EQUAL OPPORTUNITIES NATIONWIDE—REFLECTING LIBERTY'S STRATEGIC COMMITMENT TO SUSTAINABLE DEVELOPMENT."

VAZHA MENABDE

SMALL AND MEDIUM BUSINESS DIRECTOR, LIBERTY BANK

1 600

YOUNG PEOPLE COMPLETED
LIBERTY'S FINANCIAL LITERACY
MODULE

1 500

PROJECT
PARTICIPANTS

60

YOUNG
ENTREPRENEURS
RECEIVED FUNDING

24

START-UPS, WHICH RECEIVED
FUNDING

36

EXISTING
BUSINESSES
RECEIVED FUNDING

219

PEOPLE WERE EMPLOYED
WITHIN THE PROJECT SCOPE

75

WOMEN EMPLOYED
WITHIN THE
PROJECT SCOPE

33

NEW PRODUCTS CREATED
WITHIN THE PROJECT SCOPE

30

NEW SERVICES
INTRODUCED WITHIN THE
PROJECT SCOPE

08.

STEAM Challenge Georgia

QUALITY
EDUCATION



DECENT WORK AND
ECONOMIC GROWTH



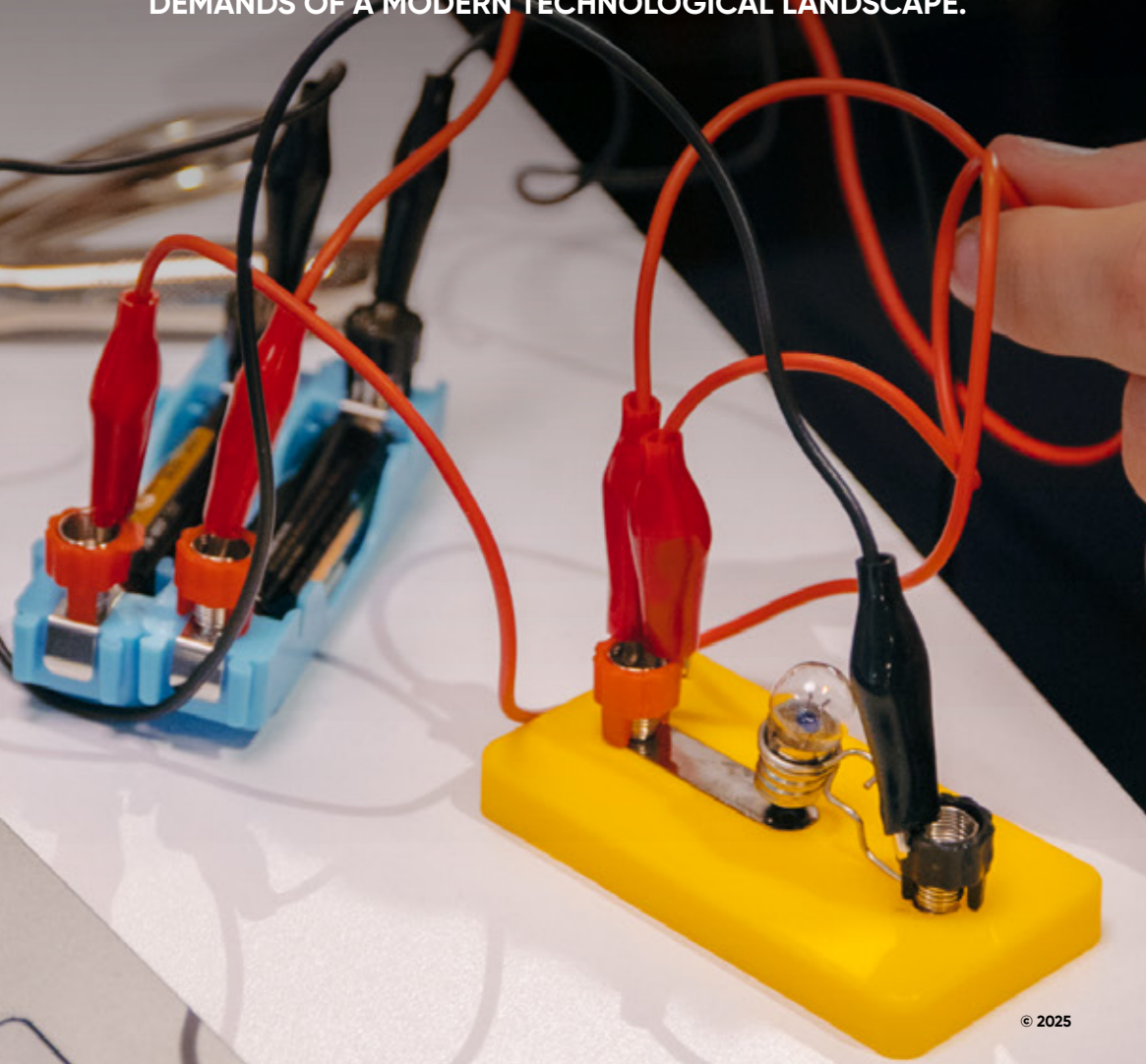
PARTNERSHIP
FOR THE GOALS



THE "STEAM CHALLENGE GEORGIA" OLYMPIAD WAS IMPLEMENTED IN PARTNERSHIP WITH LIBERTY, THE TECHNOLOGY PLATFORM SKILLWILL, AND STEAM IT. BY PROMOTING A MODERN EDUCATIONAL FORMAT, THE INITIATIVE FOSTERS PRACTICAL THINKING, CREATIVITY, AND TEAMWORK AMONG SCHOOLCHILDREN, CONTRIBUTING TO IMPROVED ACCESS TO QUALITY EDUCATION AND, IN THE LONG TERM, EXPANDED ECONOMIC OPPORTUNITIES.

THE "STEAM CHALLENGE GEORGIA" WIDE-SCALE OLYMPIAD WAS IMPLEMENTED THROUGH THE STRATEGIC PARTNERSHIP OF LIBERTY, THE TECHNOLOGY PLATFORM SKILLWILL, AND STEAM !T, AN ORGANIZATION DEDICATED TO CREATING EDUCATIONAL RESOURCES BASED ON THE STEAM APPROACH.

THE COMPETITION AIMED TO CULTIVATE PRACTICAL THINKING, CREATIVITY, AND TEAMWORK AMONG SCHOOLCHILDREN, HELPING PREPARE THEM FOR THE DEMANDS OF A MODERN TECHNOLOGICAL LANDSCAPE.





THE GRAND PRIZE, SPONSORED BY LIBERTY, WAS AWARDED TO "KOMAROV FIVE", A TEAM FROM TBILISI KOMAROV PHYSICS AND MATHEMATICS PUBLIC SCHOOL NO. 199.



"FOR LIBERTY, SUPPORTING EDUCATION IS A STRATEGIC PRIORITY. WE PLACE PARTICULAR IMPORTANCE ON INITIATIVES THAT NOT ONLY ENHANCE STUDENTS' ACADEMIC KNOWLEDGE, BUT ALSO STRENGTHEN CONFIDENCE IN THEIR OWN ABILITIES. "STEAM CHALLENGE GEORGIA" IS PRECISELY SUCH A PROJECT—COMBINING CREATIVITY, TECHNOLOGY, AND INNOVATION TO EMPOWER YOUNG PEOPLE AS ACTIVE CONTRIBUTORS TO A SUCCESSFUL FUTURE. WE BELIEVE THIS PRACTICAL EXPERIENCE IS CRITICAL FOR SHAPING A GENERATION OF FREE-THINKING, HIGHLY QUALIFIED PROFESSIONALS."

LEVAN SAMUSHIA

HEAD OF PUBLIC SECTOR FINANCING AND PAYROLL PROJECTS DEPARTMENT, LIBERTY BANK



30

TEAMS PARTICIPATED IN
THE OLYMPIAD

150

STUDENTS PARTICIPATED IN
THE OLYMPIAD

09.

LIBERTY INTERNSHIP PROJECT "Craft Your Future Career"

QUALITY
EDUCATION



DECENT WORK AND
ECONOMIC GROWTH



PARTNERSHIP
FOR THE GOALS



STRATEGIC COOPERATION WITH VOCATIONAL EDUCATION INSTITUTIONS AIMS TO SUPPORT THE DEVELOPMENT OF VOCATIONAL EDUCATION AND FOSTER AN ECOSYSTEM ALIGNED WITH LABOUR MARKET NEEDS. BY CREATING PRACTICAL LEARNING ENVIRONMENTS WITHIN THE EDUCATIONAL PROCESS AND ENSURING ACTIVE ENGAGEMENT OF INDUSTRY PROFESSIONALS, STUDENTS ARE PROVIDED WITH OPPORTUNITIES TO PARTICIPATE IN REAL WORKPLACE SETTINGS. EFFECTIVE PARTNERSHIP BETWEEN THE EDUCATION SECTOR AND BUSINESS CONTRIBUTES TO INCREASED EMPLOYMENT OPPORTUNITIES.

Craft your future >> career



THE STRATEGIC PARTNERSHIP BETWEEN LIBERTY AND VOCATIONAL EDUCATION INSTITUTIONS HAS BEEN ONGOING FOR SIX YEARS. IN 2019, LIBERTY BECAME THE FIRST BANK IN GEORGIA TO INITIATE SUPPORT FOR THIS SECTOR. THE COLLABORATION AIMS TO PROMOTE VOCATIONAL EDUCATION AND ALIGN IT MORE CLOSELY WITH THE NEEDS OF MODERN BUSINESS.

WITHIN THE FRAMEWORK OF THIS INITIATIVE, SIMULATED BANKING SERVICE SPACES HAVE BEEN ESTABLISHED IN VOCATIONAL COLLEGES, ENABLING STUDENTS TO TRANSLATE THEORETICAL KNOWLEDGE INTO PRACTICAL APPLICATION. EXPOSURE TO REAL-WORLD, PROJECT-BASED LEARNING AND TIME MANAGEMENT IN OPERATIONAL CONTEXTS SUPPORTS THE DEVELOPMENT OF PROFESSIONAL COMPETENCIES AND THE ACCUMULATION OF HANDS-ON EXPERIENCE. AS A RESULT, LIBERTY HAS BECOME THE FIRST EMPLOYER FOR MANY YOUNG PEOPLE.

09.

Liberty's Training Center trainers regularly deliver specialized training sessions aimed at enhancing the qualifications of vocational education staff. Additionally, all students in the financial services track complete their practical training at Liberty branches.

In 2024, Liberty was honored with the "Business Partner of Vocational Education" award.

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"THROUGH LIBERTY'S INITIATIVE, HUNDREDS OF YOUNG PEOPLE IN VOCATIONAL EDUCATION INSTITUTIONS ARE ALREADY ACQUIRING SKILLS IN BANKING, SIGNIFICANTLY ENHANCING OUR CAPACITY TO PREPARE QUALIFIED AND COMPETITIVE PROFESSIONALS FOR THE SECTOR. THE LEARNING PROCESS IS FURTHER STRENGTHENED THROUGH SPECIALLY DESIGNED SIMULATION SPACES AND PRACTICE-BASED TEACHING APPROACHES. THIS ENABLES STUDENTS TO GAIN, IN A SHORT PERIOD, THE ESSENTIAL KNOWLEDGE, SKILLS, AND EXPERIENCE REQUIRED TO SUCCESSFULLY BEGIN THEIR PROFESSIONAL CAREERS."

NINO CHIKHLADZE

HEAD OF HUMAN RESOURCES AND ADMINISTRATION
DEPARTMENT, LIBERTY BANK

LIBERTY
FOR EQUAL
OPPORTUNITIES

10.

INCLUSIVE ENVIRONMENT & EQUAL OPPORTUNITIES

QUALITY
EDUCATION



REDUCED
INEQUALITY



THE "INCLUSIVE ENVIRONMENT AND EQUAL OPPORTUNITIES" INITIATIVE IS IMPLEMENTED IN PARTNERSHIP BETWEEN LIBERTY AND THE GEORGIAN DEVELOPMENT FOUNDATION (GDF), WITH A FOCUS ON CREATING AN ACCESSIBLE AND ADAPTED SERVICE ENVIRONMENT FOR PERSONS WITH DISABILITIES (PWDS). WITHIN THE FRAMEWORK OF THE PROJECT, A SPATIAL ACCESSIBILITY STANDARD AND A PWD POLICY DOCUMENT WERE DEVELOPED AND INTRODUCED. THESE MEASURES SUPPORT THE CREATION OF AN INCLUSIVE, USER-CENTERED SERVICE MODEL.



10.

LIBERTY IS THE FIRST FINANCIAL INSTITUTION IN GEORGIA TO HAVE DEVELOPED A SPATIAL ACCESSIBILITY STANDARD IN LINE WITH INTERNATIONAL STANDARDS AND NATIONAL LEGISLATION. THE INITIATIVE IS BEING IMPLEMENTED IN STAGES UNDER A THREE-YEAR ACTION PLAN.

The “Inclusive Environment and Equal Opportunities” project is implemented through a partnership between Liberty’s team and the Georgian Development Foundation (GDF), and aims to establish a fully accessible and adapted service environment for persons with disabilities (PWDs).

In 2024, inclusive standards were developed within the framework of the project, and the implementation of spatial accessibility measures was initiated. In 2025, the PWD policy document was approved, the integration of service standards began, and a model for an accessible branch was developed. In addition, a service standard for blind customers was prepared, with implementation planned for 2026.

AS PART OF THE PROJECT, A PILOT BRANCH WAS FULLY ADAPTED TO ACCESSIBILITY STANDARDS AND IS ALREADY OPERATING A SERVICE MODEL FOR BLIND CUSTOMERS ON A PILOT BASIS. THE NEXT PHASE OF THE INITIATIVE ENVISAGES THE FULL ADAPTATION OF AN ADDITIONAL 10 BRANCHES. A KEY MILESTONE OF THE PROJECT WAS THE DEVELOPMENT OF AN "INCLUSIVE SERVICE" TRAINING MODULE BY LIBERTY'S LEARNING CENTER IN PARTNERSHIP WITH THE GEORGIA DEVELOPMENT FOUNDATION. THE PROGRAMME COVERS BOTH ONLINE AND FACE-TO-FACE CUSTOMER COMMUNICATION. THIS INCLUDED A TRAINING OF TRAINERS (TOT) PROGRAMME, AND THE MODULE WAS DELIVERED TO 309 EMPLOYEES.



"THE IMPLEMENTATION OF UPDATED STANDARDS AND NEW POLICIES PROVIDES US WITH A CLEAR ROADMAP FOR MAKING OUR SERVICES EVEN MORE INCLUSIVE. WE ARE CONTINUOUSLY EVOLVING OUR APPROACH TO ENSURE THAT EVERY PERSON WHO VISITS LIBERTY RECEIVES DIGNIFIED SERVICE, TAILORED TO THEIR INDIVIDUAL REQUIREMENTS."

NINO BERIDZE

HEAD OF CUSTOMER EXPERIENCE MANAGEMENT UNIT, LIBERTY BANK



"AN ACCESSIBLE ENVIRONMENT ENABLES PEOPLE TO FULLY PARTICIPATE IN BOTH PUBLIC AND EVERYDAY LIFE. THAT IS WHY LIBERTY PLACES PARTICULAR EMPHASIS ON SIMPLIFYING SERVICE PROCESSES AND ADAPTING ITS BRANCHES.

I AM PROUD TO BE PART OF THE ONGOING TRANSFORMATION IN THIS AREA AND TO CONTRIBUTE TO CREATING A MORE ACCESSIBLE AND INCLUSIVE ENVIRONMENT FOR ALL."

NIKA GIGOLASHVILI

STRATEGIC PROJECT MANAGER, PRODUCT AND PROCESS DEVELOPMENT
DEPARTMENT, LIBERTY BANK



"FOR US, AS A RESPONSIBLE FINANCIAL INSTITUTION, ENSURING ACCESSIBLE AND DIGNIFIED SERVICES FOR PERSONS WITH DISABILITIES IS NOT ONLY AN OBLIGATION BUT ALSO A CORE VALUE. IN 2025, WE TOOK IMPORTANT STEPS IN THIS DIRECTION BY LAUNCHING TARGETED CAPACITY-BUILDING PROGRAMMES FOR OUR FRONTLINE EMPLOYEES, ENABLING THEM TO BETTER SERVE EACH CUSTOMER WITH CONSIDERATION FOR THEIR INDIVIDUAL NEEDS.

WITH THE ACTIVE INVOLVEMENT OF LIBERTY'S LEARNING CENTER (TALENT FACTORY), THIS EFFORT HAS BECOME PART OF A BROADER CULTURE OF CONTINUOUS DEVELOPMENT, HELPING TO CREATE A MORE INCLUSIVE ENVIRONMENT FOR BOTH CUSTOMERS AND EMPLOYEES. WE BELIEVE THAT HIGH-QUALITY SERVICE BEGINS WITH AWARENESS, IS STRENGTHENED THROUGH KNOWLEDGE, AND IS ULTIMATELY DELIVERED WITH EMPATHY."

MAKHARE MEREBASHVILI

MANAGER OF THE TRAINING CENTER



**INCLUSIVE
SERVICE
TRAINING WAS
COMPLETED BY**

309

LIBERTY EMPLOYEES

11.

WITH HEART FOR ONE ANOTHER

DECENT WORK AND
ECONOMIC GROWTH



GOOD HEALTH
AND WELL BEING



"WITH HEART FOR ONE ANOTHER" IS LIBERTY'S EMPLOYEE CHARITABLE FUND, ESTABLISHED IN 2020 TO PROVIDE FINANCIAL SUPPORT FOR EMERGENCY MEDICAL TREATMENT AND HEALTHCARE NEEDS OF THE BANK'S EMPLOYEES AND THEIR FAMILY MEMBERS. THE INITIATIVE REFLECTS THE ORGANIZATION'S COMMITMENT TO EMPLOYEE WELL-BEING AND FOSTERS A CULTURE OF SOLIDARITY.

874

EMPLOYEES CONTRIBUTING
TO THE FUND

LIBERTY





"WE STRIVE TO BUILD NOT ONLY A SUCCESSFUL ORGANIZATION, BUT ALSO A STRONG CORPORATE CULTURE WHERE HUMAN VALUE COMES FIRST. BEYOND PROFESSIONALISM AND THE DEMANDS OF HARD WORK, WE ARE UNITED BY GENUINE RELATIONSHIPS AND MUTUAL EMOTIONAL SUPPORT. THE PURPOSE OF THIS FUND IS TO STAND BY OUR EMPLOYEES WHEN THEY ARE FACING SOME OF THE MOST CHALLENGING MOMENTS IN THEIR LIVES."

NINO CHIKHLADZE

HEAD OF HUMAN RESOURCES AND ADMINISTRATION DEPARTMENT, LIBERTY BANK

OVER FIVE YEARS THROUGH THE "LIBERTY WITH HEART" PROJECT

2025 YEAR DATA

401

EMPLOYEES
RECEIVED FINANCIAL
SUPPORT

97

DONATION DELIVERED



803 291



157 990

SINCE 2020 LIBERTY HAS
TRANSFERRED TO THE FUND

£300 000

LIBERTY **FOR** **SENIORS**

12.

MyDoc+ MOBILE CLINIC

GOOD HEALTH AND
WELL-BEING



REDUCED
INEQUALITY



Liberty's social initiative "MYDOC" expands access to quality healthcare for individuals in underserved areas. Equipped with modern medical technology, the mobile clinic provides free healthcare services across Georgia to individuals aged 60 and above, as well as beneficiaries of social assistance programmes, significantly

reducing barriers to healthcare in the regions.

In 2025, the programme was expanded to include ophthalmological screening services, further strengthening its preventive healthcare component.



In 2025, Liberty's social initiative "MYDOC" entered a new stage of development. The programme was established four years ago specifically to support older generations, assisting individuals whose access to quality healthcare is often limited by geographic or other barriers.

"MYDOC" operates as a mobile clinic equipped with modern medical technology. Working in coordination with Liberty's Express vehicles, it travels across Georgia to provide free, on-site medical services to Liberty customers aged 60 and above.

To date, the programme has delivered advanced diagnostic services focusing on cardiovascular and respiratory health. Starting in December 2025, the initiative expanded to include an ophthalmology component, offering free, high-tech screening for cataracts and glaucoma for retirees.

IN 2025, THE "MYDOC" MOBILE CLINIC VISITED 244 VILLAGES ACROSS GEORGIA AND PROVIDED FREE MEDICAL SERVICES TO 2,489 LIBERTY CUSTOMERS.

THE SOCIAL IMPACT OF THE PROJECT HAS BEEN RECOGNIZED AT THE INTERNATIONAL LEVEL, AS THE INITIATIVE WAS NAMED A WINNER OF THE 2022 UN GLOBAL COMPACT AWARDS.



"THE "MYDOC" TELECLINIC IS ONE OF LIBERTY'S FLAGSHIP LOYALTY DEVELOPMENT INITIATIVES. WITHIN THE FRAMEWORK OF THE PROGRAMME, ELDERLY POPULATIONS IN RURAL AREAS RECEIVE ON-SITE, HIGH-TECH, FREE MEDICAL AND DIAGNOSTIC SERVICES—CARE THAT IS OFTEN DIFFICULT TO ACCESS FOR MANY BENEFICIARIES. EACH VISIT PROVIDES A TANGIBLE OPPORTUNITY TO PRIORITIZE HEALTH, ENABLING PEOPLE TO GET A TIMELY DIAGNOSIS AND ONGOING MONITORING OF MEDICAL CONDITIONS. WE HAVE BEEN PROGRESSIVELY EXPANDING THE PROGRAMME. IN 2025, ALONGSIDE CARDIOVASCULAR AND RESPIRATORY DIAGNOSTICS, OPHTHALMOLOGY WAS INTRODUCED AS AN ADDITIONAL KEY AREA FOR OLDER ADULTS, OFFERING HIGH-TECH SCREENING FOR GLAUCOMA AND CATARACTS. TO DATE, NEARLY 11,000 INDIVIDUALS ACROSS GEORGIA HAVE RECEIVED SERVICES THROUGH THE INITIATIVE. THE SUCCESS OF THE PROGRAMME IS REFLECTED IN THE SATISFACTION OF ITS BENEFICIARIES. STRONG DEMAND AND POSITIVE OUTCOMES SERVE AS ADDITIONAL MOTIVATION TO FURTHER ENHANCE THE INITIATIVE AND DIVERSIFY INNOVATIVE APPROACHES TO ACCESSIBLE HEALTHCARE."

DAREJAN MALAGURADZE

HEAD OF DIGITAL BANKING AND INNOVATION OFFICE,
LOYALTY DEVELOPMENT UNIT, LIBERTY BANK

2025 YEAR DATA

10 537	INDIVIDUALS	2 489
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<i>951</i>	VILLAGES	<i>244</i>
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13.

BENEFITS FOR SOCIAL CARD HOLDERS

DECENT WORK



REDUCED
INEQUALITY



PARTNERSHIP
FOR THE GOALS



Liberty's loyalty programme for Social Card holders aims to improve beneficiaries' access to a range of products and services, as well as to reduce their daily living expenses. In 2025, the programme was expanded to include savings opportunities

on essential goods, a broader range of services, and special offers. This expansion contributes to improving customers' financial capacity and creating more equitable social conditions.



FOR SIX YEARS, LIBERTY HAS BEEN IMPLEMENTING A UNIQUE LOYALTY PROGRAMME FOR SOCIAL CARD HOLDERS. IN RESPONSE TO THE CONTINUED RELEVANCE OF THE PROGRAMME FOR BENEFICIARIES, THE NETWORK OF PARTNER COMPANIES WAS SIGNIFICANTLY EXPANDED IN 2025.

A photograph of a woman with short dark hair and glasses, wearing a light-colored jacket and a patterned scarf, holding a white rectangular box. She is looking towards an elderly man with a white beard and hair, wearing a dark blue jacket and a red scarf. They are standing in a store with shelves of bottles in the background.

The programme currently includes 22 partner companies across Georgia, spanning retail supermarket chains, pharmacies, and theatres. Within the framework of the initiative, Liberty's senior customers and other Social Card holders benefit from special offers and preferential conditions.

Since 2019, total savings accumulated by customers through the loyalty programme have exceeded 40 million GEL

THE AMOUNT SAVED BY CUSTOMERS THROUGH THE UNIQUE LOYALTY PROGRAMME IS

£40 575 083

22

PARTNER COMPANIES ARE ENGAGED IN LIBERTY'S
SOCIAL LOYALTY PROJECTS

LIBERTY **FOR** **ENVIRONMENTAL** **PROTECTION**

14.

SHARING INTERNATIONAL ESG EXPERIENCE

QUALITY
EDUCATION



DECENT WORK AND
ECONOMIC GROWTH

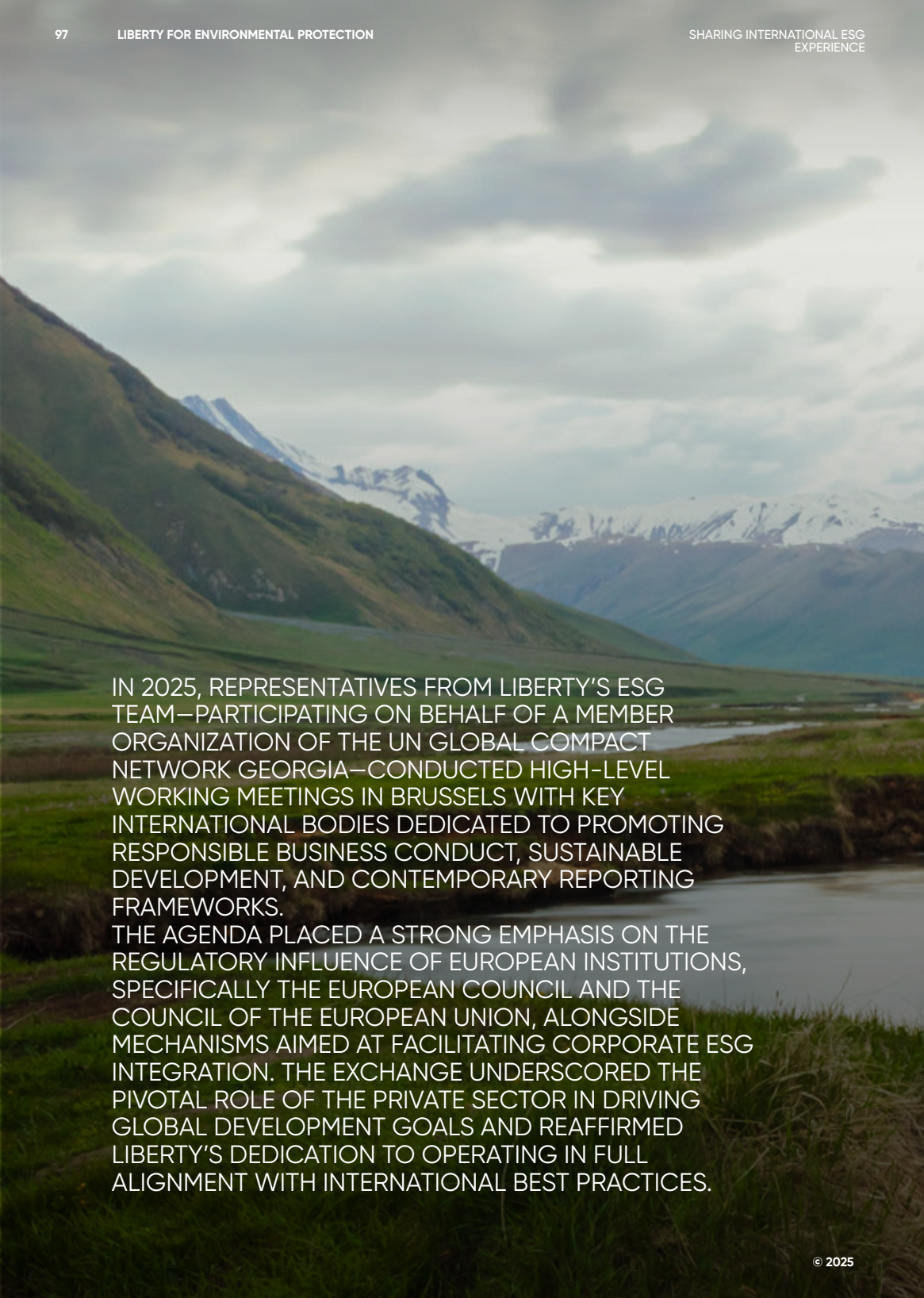


PARTNERSHIP
FOR THE GOALS



In 2025, following the meetings with international partners in Brussels, Liberty further strengthened its ESG practices. During the visit, working sessions focused on familiarization with European institutions and European Union Council regulations.

These exchanges support the practical integration of ESG principles, reinforce the role of business in advancing global development priorities, and ensure alignment with best international working practices.



IN 2025, REPRESENTATIVES FROM LIBERTY'S ESG TEAM—PARTICIPATING ON BEHALF OF A MEMBER ORGANIZATION OF THE UN GLOBAL COMPACT NETWORK GEORGIA—CONDUCTED HIGH-LEVEL WORKING MEETINGS IN BRUSSELS WITH KEY INTERNATIONAL BODIES DEDICATED TO PROMOTING RESPONSIBLE BUSINESS CONDUCT, SUSTAINABLE DEVELOPMENT, AND CONTEMPORARY REPORTING FRAMEWORKS.

THE AGENDA PLACED A STRONG EMPHASIS ON THE REGULATORY INFLUENCE OF EUROPEAN INSTITUTIONS, SPECIFICALLY THE EUROPEAN COUNCIL AND THE COUNCIL OF THE EUROPEAN UNION, ALONGSIDE MECHANISMS AIMED AT FACILITATING CORPORATE ESG INTEGRATION. THE EXCHANGE UNDERScoreD THE PIVOTAL ROLE OF THE PRIVATE SECTOR IN DRIVING GLOBAL DEVELOPMENT GOALS AND REAFFIRMED LIBERTY'S DEDICATION TO OPERATING IN FULL ALIGNMENT WITH INTERNATIONAL BEST PRACTICES.



"THE WORKING VISIT TO BELGIUM REPRESENTED A SIGNIFICANT MILESTONE FOR THE GEORGIAN PRIVATE SECTOR IN DEEPENING ITS UNDERSTANDING OF THE EU SUSTAINABILITY FRAMEWORK AND ADVANCING ITS PRACTICAL INTEGRATION. DIRECT ENGAGEMENT WITH EUROPEAN INSTITUTIONS, INCLUDING THE EUROPEAN COMMISSION, THE EUROPEAN PARLIAMENT, AND RELEVANT INDUSTRY PLATFORMS, OFFERED PARTICIPANTS KEY INSIGHTS INTO CRITICAL AREAS SUCH AS SUSTAINABLE FINANCE, CLIMATE POLICY, AND CORPORATE SUSTAINABILITY REPORTING.

THE INSIGHTS GAINED ARE HIGHLY RELEVANT TO ONGOING ESG TRANSFORMATION PROCESSES, ENABLING GEORGIAN ENTERPRISES TO ANTICIPATE REGULATORY SHIFTS AND PREPARE IN ADVANCE FOR REQUIREMENTS THAT ARE INCREASINGLY DEFINING OPERATIONS ACROSS EUROPEAN AND PARTNER MARKETS. ULTIMATELY, SUCH EXCHANGES FOSTER STRONGER PARTNERSHIPS, FACILITATE KNOWLEDGE SHARING, AND SUPPORT GEORGIAN COMPANIES IN ALIGNING WITH EUROPEAN BEST PRACTICES TO DRIVE COMPETITIVENESS AND LONG-TERM SUSTAINABLE DEVELOPMENT."

NINO KVANTRISHVILI

DEPUTY CHIEF EXECUTIVE OFFICER, UN GLOBAL COMPACT NETWORK GEORGIA



THE WORKING VISIT TO BELGIUM OFFERED A VALUABLE OPPORTUNITY TO OBSERVE HOW SUSTAINABILITY IS TRANSLATED FROM REGULATORY FRAMEWORKS INTO PRACTICAL DECISION-MAKING WITHIN THE FINANCIAL SECTOR.

REPRESENTING LIBERTY BANK'S ESG TEAM, IT WAS PARTICULARLY INSIGHTFUL TO EVALUATE HOW EUROPEAN INSTITUTIONS AND PRIVATE ENTITIES SYSTEMATICALLY INCORPORATE CLIMATE-RELATED RISKS AND OPPORTUNITIES ACROSS STRATEGIC PLANNING, OPERATIONAL PROCESSES, AND FINANCIAL PRODUCT DESIGN. ESG TRANSFORMATION HAS MOVED BEYOND A LONG-TERM GOAL OR COMPLIANCE OBLIGATION—IT IS AN ONGOING DRIVER OF ORGANIZATIONAL RESILIENCE, RISK MANAGEMENT STANDARDS, AND MARKET COMPETITIVENESS.

LEARNING ABOUT CONCRETE METHODOLOGIES AND TOOLS FOR ASSESSING CLIMATE RISKS AND SCALING GREEN FINANCE ALLOWS US TO LEVERAGE EUROPEAN BEST PRACTICES AS WE PROACTIVELY PREPARE FOR STRUCTURAL DEVELOPMENTS ACROSS EUROPEAN AND PARTNER FINANCIAL MARKETS."

NUTSA KIKNADZE

ESG AND RISK MANAGEMENT OFFICER, LIBERTY BANK

15.

TECHNICAL ASSISTANCE PARTNERSHIP BETWEEN LIBERTY AND THE EUROPEAN INVESTMENT BANK (EIB)

QUALITY
EDUCATION



CLIMATE ACTION



PARTNERSHIP
FOR THE GOALS



The partnership with the European Investment Bank (EIB) played a key role in supporting the systematic integration of Environmental, Social, and Governance (ESG) principles into Liberty's operational framework.

Training programs and practical workshops delivered within the project scope enhanced professional qualifications across

teams while supporting the implementation of a dedicated green finance policy and robust climate risk assessment mechanisms. This initiative further strengthens the Bank's capacity to operate in alignment with international standards and build impactful partnerships that advance long-term sustainability goals.



IN 2025, LIBERTY BANK SUCCESSFULLY CONCLUDED ITS JOINT TECHNICAL ASSISTANCE PROJECT WITH THE EUROPEAN INVESTMENT BANK (EIB), DESIGNED TO OPERATIONALIZE THE NATIONAL BANK OF GEORGIA'S ESG GUIDELINES ACROSS THE ORGANIZATION.

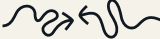
The project delivered comprehensive employee training and capacity-building workshops, significantly strengthening institutional awareness of sustainability principles. Concurrently, a suite of strategic and operational documents was introduced—notably a Green Finance Strategy, Climate Risk Assessment Guidelines, and a Green Finance Framework. These instruments establish a rigorous structure for risk management, climate integration, and sustainable product development.

Particularly vital was the identification of high-priority economic sectors to facilitate the gradual greening of the Bank's loan portfolio. Supported by specific, measurable, and time-bound targets, these frameworks allow for effective progress monitoring. Ultimately, this milestone reinforces Liberty's ESG transformation and elevates its alignment with both national regulations and international stakeholder expectations.

Every initiative implemented throughout 2025 stands as the result of shared responsibility and collective dedication. For Liberty, inclusive and sustainable development extends far beyond a theoretical concept; it represents a tangible objective whose achievement relies on a unified vision and proactive engagement.

Our greatest asset remains the unwavering trust and support of our customers, business partners, and team members. Their confidence provides the foundation for our success, while their expertise and commitment allow us to translate strategic ambitions into reality.

Through this report, we convey our heartfelt gratitude to each of you who continues to stand alongside us in building a sustainable future.

EDUCATION 
TOWARDS FREEDOM
LIBERTY