

EDUCATION 
FOR FREEDOM
LIBERTY



Corporate Social Responsibility Report 2023

Liberty is one of the largest commercial banks in the country, providing services to over 1.7 million individuals and more than 50 000 small and medium-sized businesses.

The bank's assets total 4 billion GEL, and it employs over 5 000 people. Liberty has a widespread presence across the country with

infrastructure that includes up to 500 service centers, 632 ATMs, self-service terminals, and 7 000 POS terminals in every region and municipality.

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





BEKA GOGICHAISHVILI

CEO, Liberty

In 2023, we once again prioritized the promotion of education as the cornerstone of our CSR strategy. Education is vital for both individual and societal development, opening doors to new opportunities and fostering continuous growth. Investing in education is essential for the future and well-being of our country. Acknowledging its transformative power, we are committed to facilitating knowledge sharing within our company and among our clients.

Through long-term strategic partnerships, educational initiatives, and innovation programs, we aim to enhance knowledge and skills, empowering people to keep pace with the rapid changes of today's world.

Our initiatives are driven by the individuals at the heart of these projects: children in highland villages who now have access to new books; high school students in Lechkhumi who had the rare opportunity to engage with and interpret "The Knight in the Panther Skin"* alongside renowned scientists and writers; young entrepreneurs with innovative business ideas; and women entrepreneurs focused on education and economic empowerment.

The Liberty team remains dedicated to being a catalyst for positive change in the lives of individuals.

*"The Knight in the Panther Skin" - Georgian medieval epic poem by Shota Rustaveli

Education acquired by

27 943

INDIVIDUALS



Funding received by

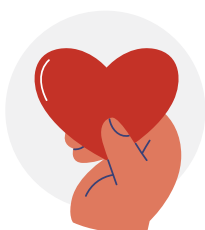
54

**YOUNG ENTREPRENEURS
IN REGIONS**

Organized by
Liberty employees

104

TRAINING SESSIONS



"With Heart for Each Other"
fund established by Liberty
employees provided emergency
medical assistance to

222

**EMPLOYEES AND THEIR
FAMILIES**

Gifted to children in
highland villages

3 780

BOOKS



Participants in
Entrepreneurship
Empowerment Projects

70%
WOMEN



Liberty's Social Loyalty
Projects Engage

80
PARTNER COMPANIES



Customers Saved

€22 025 552

through Unique Social
Loyalty Projects

Free medical diagnostics
provided to

5 264
PEOPLE IN VILLAGES

Georgian language
learning process involved

15 000
EMIGRANTS



LIBERTY
FOR EDUCATION



"MTIELI TSIGNEBI"

"Mtieli Tsignebi" was created to deliver the works of modern Georgian and foreign authors to children and adolescents residing in the highlands, helping them develop a love for reading.

The project aims to ensure that no child is left without the precious gift of a book. In 2023, Liberty became a partner of "Mtieli Tsignebi". Through this partnership, nearly 3,000 children were gifted with a book of their choice.



120
VILLAGES



3 780
BOOKS



35
LIBRARIES



2 647
CHILDREN

„Although the “Mtieli Tsignebi” project has only been active for two years, it has already brought joy to children.

This adventure began with a single book, which I gifted to the first child I encountered on a village road during one of my camping trips. Later, I met other children but had no books left for them, which saddened me. Upon returning to Tbilisi, I shared my intention with my friends. They all liked the idea, so we started gathering books, filled our red off-road vehicle with them, and set off for Svaneti. We then visited Racha-Lechkhumi, followed by other highland areas and the most inaccessible villages. Eventually, we gained the trust of the community, and the number of our supporters increased. One of our outstanding partners is Liberty, through whose assistance we delivered up to 4,000 books to highland villages in Guria, Adjara, and Samtskhe-Javakheti. Currently, Liberty



GIORGI KIVILADZE
Founder of “Mtieli Tsignebi”

is an integral part of our team, and the work we do with them is extremely important and in high demand.



TAMAR ZAKARIADZE
Head of Corporate Social
Responsibility Direction, Liberty

“Education liberates” is the main idea behind our corporate responsibility strategy.

Meeting each child eagerly awaiting the promised books brings real happiness. This is when you truly realize that you are part of something that will have a significant impact. Even a single book can completely change an child’s world.”





GLOBAL TEACHER PRIZE



Liberty – the partner since

2017

**4 663
TEACHERS**

Nominated for the award

Annual award ceremony held on

OCTOBER 5

**778
APPLICATIONS**

Submitted in 2023

**7
TEACHERS**

from various regions of Georgia
awarded with Global Teacher
Prize

Every year Liberty supports the global campaign, the National Teacher Award.

The essence of the National Teacher Award is to popularize the teaching profession, particularly by identifying outstanding

teachers and introducing them to the public. This project allows society to become acquainted with dozens of teachers every year who, through remarkable enthusiasm and unique teaching methods, strive to share their knowledge with their students.

"The future lies in education, and teachers determine its quality. This belief is the foundation upon which we established the Global Teacher Prize in 2017. With this award, we aim to clearly demonstrate to the public the significance of the teaching profession, make it more attractive, and most importantly, appreciate teachers' hard work through support.

I will never forget and will always remain thankful for the fact that eight years ago, Liberty immediately responded to this campaign and expressed their willingness to support it. They understand that achieving freedom is difficult without education, and therefore, supporting education is everyone's duty, including businesses.

For us, Liberty Bank is a team of individuals with whom we build the Global Teacher Prize. I am happy that the involvement



IRINA KHANTADZE

Founder of the National Teacher Coalition

and support of this team make it possible to continue and further develop the project."



LEVAN SAMUSHIA

Head of the State Sector Funding and Remuneration Projects Department, Liberty

"It is an honor to care for teachers and be engaged in supporting the popularization of the most valuable profession. The Global Teacher Prize continues to gain more and more public recognition.

The mission of the award is not only to identify outstanding individuals but also to emphasize that education is a process rooted in a teacher's individuality and affection for their students."





CONVERSATIONS ABOUT “THE KNIGHT IN THE PANTHER SKIN”

Conversations about “The Knight in the Panther Skin” is a significant educational project implemented through a collaboration between Liberty and the Tsageri Historical Museum. As part of this project, writers and scientists delivered six lectures to high school students in Lechkumi.

Students from Bardnala, Okureshi, Lailashi, Zubi, Tvishi, Ghvirishi, Orbeli, and other villages discussed the adventures described in the book and the poem's European values with Dato Turashvili and Rati Amaghlobeli. Tamar Abuladze and Levan Taktakishvili organized small prompt exhibitions of unique “The Knight in the Panther Skin”

releases and manuscripts, showcasing thirty-seven unique publications of the poem, including an ancient copy by Tavakarashvili. They also informed the audience about the history of copying and printing the masterpiece. Giorgi Lobzhanidze spoke about similarities between Rustaveli and contemporary oriental literature, while Andro Dgebuadze encouraged students to view “The Knight in the Panther Skin” from the perspective of the origins of thinking.

Due to the high interest generated by these events, anyone can now listen to the lectures on Liberty's YouTube channel.



6

SPEAKERS



Listen to the lectures
in Georgian



12

LECTURES



600

PARTICIPANTS





NATO ZAKARIAZDZE

Tsageri Historical Museum Manager

"We wanted to give the high school students of all villages in Lechkumi an opportunity to deeply understand the artistic and philosophical world of "The Knight in the Panther Skin". Our goal was to provide a

comprehensive and engaging perspective on how this glorious piece of work reached us, revealing its history and secrets beyond what they could learn in school.

This project aimed to offer a completely new and memorable introduction to Rustaveli. Naturally, we sought outstanding narrators —writers and scientists for whom the poem is not just a subject of study but a source of profound emotion.

With the support of Liberty, the project expanded and became accessible to everyone.

Six narrators delivered twelve lectures to all high school students in Lechkumi, providing them with an exceptional experience. The students asked many questions, various issues were discussed, and most importantly, their bright eyes reflected an untamed thirst for knowledge and a keen interest in new perspectives."

Conversations about "The Knight in the Panther Skin" is another educational project by Liberty, implemented in collaboration with Tsageri Historical Museum. Prior to the project, we had a single goal: to engage students with stories related to the poem that would spark their interest in this masterpiece. We are pleased that we recorded the lecture sessions, allowing us to share them with anyone interested."



NINI BUKIA

**Corporate Responsibility and
Communication Manager, Liberty**







THIS DAY IS OURS – 26 of May

26 May is one of the most important days in Georgian history. To commemorate this day, Liberty launched awareness campaign that visually showcased interesting stories published in newspapers on 26 May, 1918 when Georgia announced its independence.

These stories were discovered in the archive of Georgian newspapers maintained at the National Library. The project involved young graphic designers who created illustrations depicting the stories from that historic day.

"26 of May marks the day when our country regained its independence.

It was crucial, within the scope of this project, to bring to life specific stories that unfolded on the streets of Tbilisi on May 26th, illustrating how the Georgian people celebrated this day.

In the archives of Georgian National Library, we explored the newspapers dated May 26th, 1918, searching for interesting facts. Young artists then endeavored to retell these published stories through their illustrations. We believe that with this visual campaign, we have succeeded in conveying the narrative of our country's most important day to the new generation with an engaging story telling."



TAMAR MEGRELISHVILI

Head of Marketing and
Communications Department, Liberty





Competition is held since **2014**

3 000 school students from
all regions of Georgia took part
in the competition

Over the past nine years, more
than **100** new technologies and
prototypes reached the final
stage

The "Millennium Innovation Award" aims to promote innovation, foster the creation of new technologies, and increase interest in STEM (science, technology, engineering, and mathematics) among high school students.

In 2023, the competition featured 12 finalist teams from schools in Tbilisi, Kutaisi, Senaki, Batumi, Zugdidi, Akhmeta, and Mtskheta. These teams presented projects spanning various fields including space exploration, aviation, robotics, mobile technologies and applications, environmental protection, healthcare, energy, and transportation.

The first-place prize and a trip to NASA summer school were awarded to the TerraTech team for their development of a high-tech smart uniform and a mining robot designed to ensure a safe working environment for miners.

The second-place winner was the FSTF (From

Seeable To Freetable) team from Tbilisi 167 Public School, recognized for creating a portable device that translates printed text into Braille for blind individuals. Supported by Georgia's Innovation and Technology Agency (GITA), team members will attend the "iD Tech" technology camp at Stanford University in the USA.

The third-place winner, earning a study visit to the European Organization for Nuclear Research (CERN) in Switzerland, was the Optical Visionaries team comprised of students from schools in Tbilisi and Batumi. Their creation, a robot-ophthalmologist equipped with a mini diagnostic mobile system, can assess perimeter and visual acuity. Funding for the trip to Switzerland is provided by Liberty Bank.

The team "Halove" was selected by EPAM company, and its members will embark on a study visit to EPAM Lietuva.



MAGDA MAGHRADZE
CEO, Millennium Fund

"In 2014, we launched the Millennium Innovation Competition with the aim of promoting STEM fields and popularizing science. This project, conducted in collaboration with NASA, has become one of the most esteemed initiatives among the youth in Georgia. As you browse through the remarkable projects and prototypes crafted by students aged 13-18, it becomes evident just how immense the potential of Georgia's youth is today. We take great pride in identifying and nurturing these talented young individuals, firmly believing that they will undoubtedly achieve success in the future."



TORNIKE BENIDZE
Information Technology Director,
Liberty Bank

"The Millennium Innovation Award competition plays a significant role in advancing the future generation. It greatly enhances the motivation of hundreds of schoolchildren and ignites their aspirations toward new discoveries. This generation is continuously driven to create something innovative and impactful. Each of their inventions is aimed at making the world a better place and safeguarding both humanity and the environment."

OPTICAL VISIONARIES

"Our project, "Robot Ophthalmologist," represents a groundbreaking innovation. It independently conducts a comprehensive eye diagnosis without the need for a doctor's intervention."



Anano
Bakhtadze

Marta
Todua



Nika
Lipinski

Mariam
Ghurchumelia

Lizi
Tkhebuchava

Registered to participate

3 209

YOUNG ADULTS

Intensive BET business trainings attended by

175

PARTICIPANTS

127 two-day basic entrepreneur training attended by

1 556

YOUNG ADULTS

Funded

54

BUSINESS IDEAS

Business ideas presented by

744

PARTICIPANTS

Winners secured over

₦500 000

in funding

Business plans presented by

161

PARTICIPANTS

Implemented in

18

MUNICIPALITIES

With funding from

 Austrian
Development
Cooperation

ახალგაზრდული მენარმეობა სოფლის განვითარებისთვის
RURAL DEVELOPMENT THROUGH YOUTH ENTREPRENEURSHIP



LIBERTY



Rural Development through Youth Entrepreneurship

Rural Development through Youth Entrepreneurship (RDYE) is a three-year project implemented by Mercy Corps Georgia and funded by the Austrian Development Cooperation (ADC) and Liberty Bank. The International Foundation of Sport, Tourism, and Youth also provides support for the project. RDYE aims to deepen the entrepreneurship skills and knowledge of young people aged 18–35. It supports both agricultural and non-agricultural businesses, facilitates access to funding, and assists in establishing market connections.

The project is driven by the goal of increasing the social and economic engagement of young people, improving their welfare, and promoting their entrepreneurial potential.

As part of the initiative, Liberty team has developed a financial literacy training module specifically for the project's training program. This module has already been learned by more than 1 500 young people.

"Two years ago, when we launched the RDYE project, our objective was ambitious: to enhance the lives of young entrepreneurs residing in 18 municipalities across Georgia. As the entities involved in the project, we remain actively engaged in bolstering the entrepreneurial potential of each participant and fostering the growth of their enterprises. I firmly believe that the RDYE project significantly contributes to the social and economic support of young people. It addresses crucial aspects such as employment, migration prevention, competency development, access to financing, and the nurturing of an entrepreneurial ecosystem.

Without the support of Liberty, we would not have achieved all that we have thus far. Together, our joint initiative holds the promise of achieving even greater results in the future."



UCHA VARAMASHVILI
RDYE Project Director



VAZHA MENABDE
Small and Medium Business
Director, Liberty

"It is crucial for Liberty to play a role in fostering the development of businesses run by young entrepreneurs in rural areas. Throughout the project, we have encountered numerous young entrepreneurs with incredibly innovative ideas. By providing financial education and support, we aim to empower these individuals to establish successful and responsible companies, thereby strengthening their local communities and contributing to regional development."



ლინგვინგ
Lingwing

საბ

„LINGWING“

Georgian language course for individuals
from different countries of the world

15 000

EMIGRANTS



VATO VELASHVILI

Founder of Lingwing

"Lingwing stands as a leading online platform, offering innovative learning methods through technology. Our primary goal is to teach language in the simplest, most accessible, and enjoyable manner possible. To date, over 280 000 individuals in Georgia are benefiting from our services. The collaboration between Liberty and Lingwing embodies our commitment to promoting Georgian language. It brings us double joy to know that the future generation growing up abroad will also have the opportunity to learn Georgian language."

"We are thrilled that 15 000 individuals have expressed their interest to learn the Georgian language through our partnership with Lingwing. We are especially delighted with the enthusiasm shown by Georgians living abroad. Through this initiative, we believe we have provided immigrants with another opportunity to reconnect with the Georgian language and their homeland."



NINI BUKIA

Corporate Responsibility and
Communications Manager, Liberty



COOPERATION WITH VOCATIONAL SCHOOLS

In 2023, Liberty Bank initiated a partnership with 18 vocational schools. As part of this collaboration, Liberty established fully equipped bank service simulation spaces within these schools, providing students with an additional opportunity to study and apply their acquired knowledge into practice.

Specialized training sessions were conducted to enhance the qualifications of vocational school employees. Students enrolled in financial service sector programs across all participating schools completed practical training offered by the course at Liberty branches.

გილდგავთ გულით



NINO CHIKHLADZE

Head of the Human Resources Management Department, Liberty

"In 2023, Liberty Bank introduced a cutting edge online learning platform for its employees, providing with the opportunity to deepen their knowledge across various domains. This platform utilizes the latest teaching methodologies and allows participants to engage in the learning process from any location, a feature particularly important for Liberty employees. Furthermore, the platform offers training courses tailored to individual interests, further enhancing the diversity of training areas.

Additionally, Liberty launched a proactive campaign in 2023 to raise awareness among its employees about preventing sexual harassment.

The bank also continued its program of economic empowerment for women by partnering with the United Nations Women's Organization to conduct training sessions for participants of girls' camps.

Training center aims to create the best learning and development experience for

Liberty is committed to supporting vocational colleges and promoting their importance.

In collaboration with these colleges, the bank provides practical programs tailored specifically for students, enhancing their theoretical knowledge with hands-on experience and offering employment opportunities within the bank upon graduation."



MAKHARE MERESHVILI

Manager of the Training Center, Liberty

Liberty employees. Since its launch one year ago, the introduction of e-learning methodologies has significantly improved the efficiency of training processes, leading to increased employee engagement and competence."



LIBERTY FOR THE ELDERLY

The MyDoc+ logo is positioned at the top left of the page. It features the word "MyDoc" in a white, sans-serif font, with a small blue plus sign to its right. The background of the entire page is a photograph of a red and blue mobile clinic van. The van has "MyDoc" written on its side in large white letters, and a white sticker with the Georgian text "ენ-336000" is visible on the red section. The van is parked outdoors, and its reflection is visible in a glass surface on the right side of the image.

MyDoc+



Global Compact
Network Georgia

MyDoc – Mobile Clinic

The joint project between Liberty and Teleclinic MyDoc, designed to address the medical needs of elderly clients, was launched in spring of 2022 and remains ongoing.

The mobile clinic equipped with modern technologies – MyDoc with help of Liberty Mobile Bank's vehicles, visited 421 villages. During these visits, free high-tech medical examinations were provided to 5 265 Liberty customers, focusing on cardiovascular and respiratory diseases.

This initiative got an international recognition for Liberty, resulting in winning the Global Compact Award 2022.

421
VILLAGES

5 265
MEDICAL CHECKS



IRAKLI SASANIA

Managing Partner at Teleclinic - MyDoc

"MyDoc has created individual protected medical e-cards for each beneficiary. These cards contain the results of all medical examinations and can be accessed by the beneficiaries whenever needed. As part of this project, we have also made access to vital modern medical services as easy as possible for the public. Previously, individuals had to travel long distances and pay significant amounts of money for these services, which is particularly crucial for regions lacking specialists in various medical fields."

"The aim of implementing unique social projects in Liberty is to enhance the quality of life for the older generation and provide them with care.

We have a deep understanding of our customers, their needs, and their desires. This understanding has led us to develop an innovative project involving mobile clinics. Within this initiative, elderly individuals residing in rural areas receive advanced medical diagnostic examinations, which were previously difficult for them to access.

We are thrilled by the growing interest in Teleclinic MyDoc, which motivates us to expand the project even further."



GIORGI KOROGHLISHVILI

Head of Digital Banking and
Innovation Office, Liberty



LOYALTY PROGRAMS FOR SOCIAL CARD HOLDERS

Since 2019, Liberty has been implementing a unique loyalty programs for social cardholders. This project involves 11 partner companies, offering privileged terms and special offers to Liberty's senior customers and all other social card holders.



Customers Saved

₾22 025 552

through Unique Social Loyalty Projects



MARIKA NUTSUBIDZE

Social Projects Manager, Liberty

"Liberty's Social Loyalty Project is dedicated to caring for senior citizens.

For the past six years, in collaboration with our partner companies, we have been executing loyalty program in healthcare, food, and cultural sectors. This program enables senior citizens and recipients of social benefits to enjoy special terms and benefits when purchasing various products or receiving services at supermarket chains, pharmacies or health clinics."



**LIBERTY FOR EQUAL
OPPORTUNITIES**

LIBERTY FOR EQUAL OPPORTUNITIES



In 2023, Liberty continued its work on a widescale accessibility project for people with disabilities. This initiative is based on the standards of the UN Convention on the Rights of Persons with Disabilities, aiming to ensure equal opportunities for individuals with disabilities when accessing services at bank branches or remotely.

Liberty aspires to become one of the first financial institutions in the country to comprehensively address the needs of people with disabilities in alignment with its global policy.

The project is being implemented in several stages, with a detailed action plan scheduled over three years.



Improving physical accessibility



Creating adapted services



Training personnel



Raising awareness on issues regarding people with disabilities



Advocacy process involving the non-governmental sector





KETI MARGALITADZE

Expert in Human Rights Protection and Social Policy

"Today, for the first time in the Georgian banking sector, Liberty Bank is developing

and introducing a standard for the accessibility of banking services for people with disabilities. Protecting the rights of these individuals is one of the key priorities of our organization – the Georgian Development Foundation. Despite having a thorough understanding of the challenges faced by this group, our work on this initiative has revealed numerous issues that are hard to believe still exist in the twenty-first century. For instance, people with disabilities were unable to exercise fundamental human rights simply because adapted services were unavailable, and society was not adequately informed about how to communicate with individuals with disabilities.

We are proud that Liberty Bank is the first in the Georgian banking sector to take such an initiative in this direction."

"Since 2022, the Liberty Bank team has been implementing the Service Accessibility project. As the largest systematic bank with the widest network in Georgia, we are now able to provide services to people with disabilities and their family members.

During this transformation, it is crucial for us to create an inclusive environment and offer services and products tailored to their needs. I am pleased that experienced experts are involved in this process. Together, we are committed to the idea of creating equal opportunities, which is a fundamental aspect of the UN's human rights protection."



TORNIKE KORDZAIA

Retail Banking Director, Liberty

„HEY“ – PLACE WHERE SELFCONFIDENCE RETURNS

“HEY” is the place where every child finds their own share of happiness. It has been three years, that young adults with hearing impairments acquire the skills crucial for them and get ready for independent life in “HEY”.

The outstanding, interesting, educational,

and diverse projects offered by the organization make childrens daily lives colorful and help them discover their individuality. “HEY’s” objectives include finding ways to integrate hearing-impaired children into society and developing their personal, social, perceptual, cognitive, and practical skills.



KHATUNA RAZMDZE
Founder of „HEY“

“With us, every child is a genius! Each has unique interests and abilities. It is these interests and abilities that the “HEY” team uses to offer them the most important things—self-belief and self-confidence.

The results are immediate. Along with knowledge, “HEY” children engage with art. In art therapy classes, they show great enthusiasm and willingness to learn, working with various materials to create handicrafts, drawings, and other artworks. They proudly exhibit their creations at charity trade fairs.

We have organized nine trade fairs for our children's handicrafts, each time striving to make it different and better than the last. Each fair showcases more refined and interesting pieces than the previous one. These events significantly boost the children's self-esteem and reinforce the hope and belief in the future that has been ignited in their hearts.”

“Hey, notice us, we are here!” This is the call from the project participants seeking our attention. There is no limit to people's daring and determination. The key is to see them and be eager to participate.

It was a great honor for our team to get involved in this project. We noticed HEI, they are one of us. Now, the important thing is to let as many people as possible hear about this small but significant initiative.”



NINO BERIDZE
Head of Customer Experience, Liberty

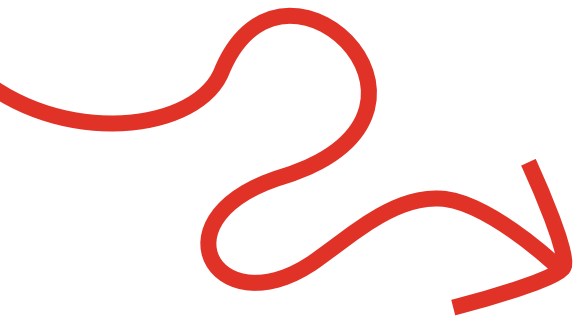


WOMEN'S FOOTBALL CLUB "LANCHKHUTI"

Since 2021, Liberty has been supporting the WFC "Lanchkhuti". Our objective, along with empowering women, is to challenge and break the existing stereotypes in society.

Liberty employees have been actively cheering for WFC "Lanchkhuti" throughout the National Championship all year.

In 2021, together with our support, the club became the National Champion of Georgia and also won the Georgian Cup. Two players from WFC "Lanchkhuti" team, Kharia Chkonia and Eter Sulashvili, were nominated as the best Georgian female football players. This year, WFC "Lanchkhuti" will once again try its luck in the Champions League qualifying round.



IA ALELISHVILI

Captain of the WFC "Lanchkhuti"

"At a certain stage in life, everyone breaks stereotypes. For my teammates and me, this happened through football on the stadium. In my opinion, the growing popularity of women's football in Georgia is a result of our determination, devoted fans, supportive partners, and an overall attitude toward this sport."

"Georgian women have brought recognition to the country many times in arts and sports. It is enough to mention Georgian school of women's chess, where no other country has achieved similar success.

I believe that with proper attention and fan support, Georgian women's football will be equally successful!"



VATO BABUNASHVILI

CFO, Liberty

"WITH HEART FOR EACH OTHER" EMPLOYEES CHARITY FUND



The fund was established by the Liberty employees aims to provide emergency medical care for Liberty employees and their family members.

Since its launch, the fund has assisted 222 employees, distributing a total of 481 500 GEL.

222

EMPLOYEES AND THEIR FAMILIES

PAID SINCE LAUNCH

₾ 481 500

COMMITMENT TO ENVIRONMENT

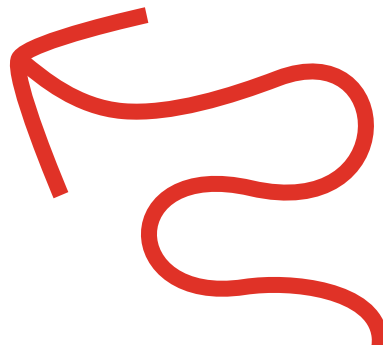
Since 2021, Liberty Bank has had an environmental protection and social risk management policy document in place.

In 2023, under the agreement with the "Enterprise Georgia" and the World Bank, eco-friendly companies received active co-financing.

Last year, to comply with National Bank of Georgia regulations, NACE codes were integrated into our electronic system,

allowing loans to be classified based on environmental risks.

Additionally, an agreement was concluded with the European Investment Bank (EIB) to adopt best international practices in the ESG (Environmental, Social, and Governance) field and fully integrate them into Liberty's processes. This agreement also includes awareness-raising activities for relevant employees.





ALL PROJECTS AND PROGRAMS IMPLEMENTED
IN 2023 ARE THE RESULT OF THE COLLABORATIVE
EFFORTS OF OUR CUSTOMERS, PARTNERS AND
EMPLOYEES.

WE WOULD LIKE TO EXPRESS OUR GRATITUDE
TO EACH OF THEM FOR THEIR ACTIVE SUPPORT
AND SUCCESSFUL COOPERATION.

EDUCATION 
FOR FREEDOM
LIBERTY

