

Pillar 3 quarterly report		
1	Name of a bank	JSC "Liberty Bank"
2	Chairman of the Supervisory Board	Irakli Otar Rukhadze
3	CEO of a bank	Vasil Khodeli
4	Bank's web page	<a href="http://www.libertybank.ge">www.libertybank.ge</a>

Senior management of the bank ensures fair presentation and accuracy of the information provided within Pillar 3 disclosure report. The report is prepared in accordance with internal review and control processes coordinated with the board. The report meets the requirements of the decree N92/04 of the Governor of the National Bank of Georgia on "Disclosure requirements for commercial banks within Pillar 3" and other relevant decrees and regulations of NBG.

Table of contents	
1	<a href="#">Key ratios</a>
2	<a href="#">Balance Sheet</a>
3	<a href="#">Income statement</a>
4	<a href="#">Off-balance sheet</a>
5	<a href="#">Risk-Weighted Assets (RWA)</a>
6	<a href="#">Information about supervisory board, senior management and shareholders</a>
7	<a href="#">Linkages between financial statement assets and balance sheet items subject to credit risk weighting</a>
8	<a href="#">Differences between carrying values of balance sheet items and exposure amounts subject to credit risk weighting</a>
9	<a href="#">Regulatory Capital</a>
9.1	<a href="#">Capital Adequacy Requirements</a>
10	<a href="#">Reconciliation of regulatory capital to balance sheet</a>
11	<a href="#">Credit risk weighted exposures</a>
12	<a href="#">Credit risk mitigation</a>
13	<a href="#">Standardized approach - effect of credit risk mitigation</a>
14	<a href="#">Liquidity Coverage Ratio</a>
15	<a href="#">Counterparty credit risk</a>
15.1	<a href="#">Leverage Ratio</a>
16	<a href="#">Net Stable Funding Ratio</a>
17	<a href="#">Exposures distributed by residual maturity and Risk Classes</a>
18	<a href="#">Gross carrying value, book value, reserves and write-offs by risk classes</a>
19	<a href="#">Gross carrying value, book value, reserves and write-offs by Sectors of income source</a>
20	<a href="#">Change in reserve for loans and Corporate debt securities</a>
21	<a href="#">Changes in the stock of non-performing loans over the period</a>
22	<a href="#">Distribution of loans, Debt securities, and Off-balance-sheet items according to Risk classification and Past due days</a>
23	<a href="#">Loans Distributed according to LTV ratio, Loan reserves, Value of collateral for loans and loans secured by guarantees according to Risk classification and past due days</a>
24	<a href="#">Loans and reserves on loans distributed according to Sectors of income source and risk classification</a>
25	<a href="#">Loans, corporate debt securities and Off-balance-sheet items distributed by type of collateral</a>

Bank: JSC "Liberty Bank"  
Date: 6/30/2021

Table 1 Key metrics

N		2Q-2021	1Q-2021	4Q-2020	3Q-2020	2Q-2020
	<b>Regulatory capital (amounts, GEL)</b>					
	<b>Based on Basel III framework</b>					
1	CET1 capital	224,739,535	211,452,027	196,387,103	194,769,480	192,765,835
2	Tier1 capital	229,304,919	216,017,411	200,952,487	199,334,864	197,331,219
3	Regulatory capital	323,037,052	319,112,127	306,902,021	305,061,513	299,722,775
4	CET1 capital total requirement	151,151,923	154,956,950	143,082,330	126,490,666	119,321,971
5	Tier1 capital total requirement	192,858,925	197,756,433	181,893,340	162,474,975	153,532,027
6	Regulatory capital total requirement	284,201,484	291,851,680	292,053,620	264,570,340	274,685,915
	<b>Total Risk Weighted Assets (amounts, GEL)</b>					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	2,175,440,354	2,220,042,169	2,227,009,638	2,067,258,476	1,861,303,735
	<b>Capital Adequacy Ratios</b>					
	<b>Based on Basel III framework *</b>					
8	CET1 capital	10.33%	9.52%	8.82%	9.42%	10.36%
9	Tier1 capital	10.54%	9.73%	9.02%	9.64%	10.60%
10	Regulatory capital	14.85%	14.37%	13.78%	14.76%	16.10%
11	CET1 capital total requirement	6.95%	6.98%	6.42%	6.12%	6.41%
12	Tier1 capital total requirement	8.87%	8.91%	8.17%	7.86%	8.25%
13	Regulatory capital total requirement	13.06%	13.15%	13.11%	12.80%	14.76%
	<b>Income</b>					
14	Total Interest Income / Average Annual Assets	12.30%	11.69%	11.44%	11.57%	11.69%
15	Total Interest Expense / Average Annual Assets	4.95%	4.85%	5.30%	5.32%	5.22%
16	Earnings from Operations / Average Annual Assets	2.26%	2.56%	0.96%	1.04%	1.22%
17	Net Interest Margin	7.35%	6.83%	6.14%	6.25%	6.46%
18	Return on Average Assets (ROAA)	1.65%	1.50%	-0.60%	-0.96%	-1.78%
19	Return on Average Equity (ROAE)	15.51%	14.56%	-5.26%	-7.95%	-13.89%
	<b>Asset Quality</b>					
20	Non Performed Loans / Total Loans	6.77%	7.15%	6.19%	6.41%	5.28%
21	LLR/Total Loans	6.58%	6.98%	7.03%	8.19%	8.65%
22	FX Loans/Total Loans	21.47%	23.94%	23.23%	23.37%	23.33%
23	FX Assets/Total Assets	23.21%	25.73%	33.75%	34.66%	30.75%
24	Loan Growth-YTD	8.93%	6.12%	34.83%	21.50%	7.87%
	<b>Liquidity</b>					
25	Liquid Assets/Total Assets	23.07%	26.03%	33.96%	37.36%	37.06%
26	FX Liabilities/Total Liabilities	31.44%	32.96%	40.77%	40.47%	36.10%
27	Current & Demand Deposits/Total Assets	39.55%	38.25%	44.29%	43.92%	45.73%
	<b>Liquidity Coverage Ratio***</b>					
28	Total HQLA	648,546,874	814,442,837	1,034,394,124	1,000,524,134	817,895,759
29	Net cash outflow	489,804,713	538,830,446	638,901,245	554,996,448	496,101,117
30	LCR ratio (%)	132.41%	151.15%	161.90%	180.28%	164.86%
	<b>Net Stable Funding Ratio</b>					
31	Available stable funding	1,960,511,450	1,941,745,935	2,055,857,761	2,014,507,373	1,826,882,284
32	Required stable funding	1,460,869,260	1,441,264,537	1,387,652,210	1,270,421,324	1,162,676,209
33	Net stable funding ratio (%)	134.20%	134.73%	148.15%	158.57%	157.13%

\* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng>)

\*\*\* LCR calculated according to NBG's methodology which is more focused on local risks than Basel framework. See the table 14. LCR: Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustrative purposes.

Bank: JSC "Liberty Bank"  
Date: 6/30/2021

Table 2 **Balance Sheet** in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	190,178,153	73,516,398	263,694,551	173,578,480	60,734,018	234,312,498
2	Due from NBG	45,961,714	133,567,555	179,529,269	71,073,873	144,495,957	215,569,830
3	Due from Banks	579,564	66,757,672	67,337,236	559,473	239,048,914	239,608,386
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	248,029,388	0	248,029,388	199,683,550	0	199,683,550
6.1	Loans	1,431,167,186	391,270,383	1,822,437,569	1,026,258,291	312,204,747	1,338,463,038
6.2	Less: Loan Loss Reserves	-89,517,161	-30,328,100	-119,845,261	-100,185,756	-15,566,311	-115,752,067
6	Net Loans	1,341,650,025	360,942,283	1,702,592,308	926,072,535	296,638,436	1,222,710,971
7	Accrued Interest and Dividends Receivable	34,292,293	3,388,471	37,680,764	54,117,932	5,602,325	59,720,257
8	Other Real Estate Owned & Repossessed Assets	128,586	0	128,586	43,120	0	43,120
9	Equity Investments	106,733	0	106,733	106,733	0	106,733
10	Fixed Assets and Intangible Assets	238,188,554	0	238,188,554	242,948,810	0	242,948,810
11	Other Assets	44,537,254	9,730,760	54,268,015	32,349,883	8,529,113	40,878,996
12	<b>Total assets</b>	<b>2,143,652,265</b>	<b>647,903,139</b>	<b>2,791,555,404</b>	<b>1,700,534,389</b>	<b>755,048,763</b>	<b>2,455,583,152</b>
	<b>Liabilities</b>						
13	Due to Banks	735,720	3,710,143	4,445,863	780,197	5,658,468	6,438,664
14	Current (Accounts) Deposits	658,206,831	170,694,040	828,900,872	574,334,129	274,561,900	848,896,029
15	Demand Deposits	145,175,680	129,881,089	275,056,769	171,388,206	102,765,533	274,153,739
16	Time Deposits	627,066,677	237,324,783	864,391,460	577,273,335	245,144,822	822,418,156
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	214,000,000	78,850,130	292,850,130	13,000,000	15,509,700	28,509,700
19	Accrued Interest and Dividends Payable	10,159,236	1,944,693	12,103,930	8,769,710	1,814,743	10,584,453
20	Other Liabilities	33,577,709	52,168,147	85,745,856	38,066,632	40,470,964	78,537,595
21	Subordinated Debentures	6,437,000	102,840,611	109,277,611	6,437,000	99,312,705	105,749,705
22	<b>Total liabilities</b>	<b>1,695,358,855</b>	<b>777,413,636</b>	<b>2,472,772,491</b>	<b>1,390,049,207</b>	<b>785,238,835</b>	<b>2,175,288,042</b>
	<b>Equity Capital</b>						
23	Common Stock	54,628,743	0	54,628,743	54,628,743	0	54,628,743
24	Preferred Stock	61,391	0	61,391	61,391	0	61,391
25	Less: Repurchased Shares	-10,154,020	0	-10,154,020	-10,154,020	0	-10,154,020
26	Share Premium	39,651,986	0	39,651,986	39,651,986	0	39,651,986
27	General Reserves	1,694,028	0	1,694,028	1,694,028	0	1,694,028
28	Retained Earnings	197,622,288	0	197,622,288	164,994,987	0	164,994,987
29	Asset Revaluation Reserves	35,278,498	0	35,278,498	29,417,995	0	29,417,995
30	<b>Total Equity Capital</b>	<b>318,782,913</b>	<b>0</b>	<b>318,782,913</b>	<b>280,295,110</b>	<b>0</b>	<b>280,295,110</b>
31	<b>Total liabilities and Equity Capital</b>	<b>2,014,141,768</b>	<b>777,413,636</b>	<b>2,791,555,404</b>	<b>1,670,344,317</b>	<b>785,238,835</b>	<b>2,455,583,152</b>

Bank: JSC "Liberty Bank"  
Date: 6/30/2021

Table 3 **Income statement** in Lari

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	<b>Interest Income</b>						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	2,579,171	-170,302	2,408,870	3,219,096	1,258,814	4,477,910
2	Interest Income from Loans	140,102,849	13,840,109	153,942,958	109,766,672	10,782,832	120,549,503
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	8,857,870	5,831,917	14,689,787	6,768,874	5,159,124	11,927,998
2.3	from the Energy Sector Loans	1,307,147	349,240	1,656,387	590,448	0	590,448
2.4	from the Agriculture and Forestry Sector Loans	616,233	24,583	640,816	92,158	26,047	118,205
2.5	from the Construction Sector Loans	31,264	1,993,257	2,024,520	1,792	618,948	620,740
2.6	from the Mining and Mineral Processing Sector Loans	1,493	22,406	23,899	87,421	0	87,421
2.7	from the Transportation or Communications Sector Loans	47,373	36,889	84,262	3,903	4,630	8,533
2.8	from Individuals Loans	127,146,429	3,980,867	131,127,296	101,863,272	3,231,554	105,094,826
2.9	from Other Sectors Loans	2,095,041	1,600,950	3,695,991	358,805	1,742,529	2,101,333
3	Fees/penalties income from loans to customers	3,773,345	393,032	4,166,377	2,704,038	185,796	2,889,834
4	Interest and Discount Income from Securities	11,721,357	0	11,721,357	5,999,362	0	5,999,362
5	Other Interest Income	1,099,132	13,599	1,112,731	69,631	21,144	90,775
6	<b>Total Interest Income</b>	<b>159,275,854</b>	<b>14,076,438</b>	<b>173,352,293</b>	<b>121,758,799</b>	<b>12,248,585</b>	<b>134,007,384</b>
	<b>Interest Expense</b>						
7	Interest Paid on Demand Deposits	19,569,926	905,523	20,475,448	18,219,209	3,001,822	21,221,031
8	Interest Paid on Time Deposits	30,792,767	3,420,133	34,212,900	26,931,111	4,817,783	31,748,894
9	Interest Paid on Banks Deposits	96,188	2,319	98,507	153,945	24,335	178,280
10	Interest Paid on Own Debt Securities	704,558	4,517,802	5,222,360	537,264	4,117,848	4,655,112
11	Interest Paid on Other Borrowings	7,678,809	1,038,970	8,717,779	893,097	45,211	938,308
12	Other Interest Expenses	129,256	938,726	1,067,982	171,380	991,997	1,163,377
13	<b>Total Interest Expense</b>	<b>58,971,505</b>	<b>10,823,472</b>	<b>69,794,977</b>	<b>46,906,004</b>	<b>12,998,996</b>	<b>59,905,001</b>
14	<b>Net Interest Income</b>	<b>100,304,350</b>	<b>3,252,966</b>	<b>103,557,315</b>	<b>74,852,795</b>	<b>-750,411</b>	<b>74,102,384</b>
	<b>Non-Interest Income</b>						
15	Net Fee and Commission Income	12,634,182	-1,840,183	10,794,000	9,422,886	-1,398,728	8,024,157
15.1	Fee and Commission Income	14,906,435	4,233,639	19,140,073	11,405,985	3,157,056	14,563,041
15.2	Fee and Commission Expense	2,272,252	6,073,822	8,346,074	1,983,099	4,555,785	6,538,884
16	Dividend Income	0	0	0	0	0	0
17	Gain (Loss) from Dealing Securities	0	0	0	0	0	0
18	Gain (Loss) from Investment Securities	38,285	19,308	57,592	24,464	17,830	42,294
19	Gain (Loss) from Foreign Exchange Trading	-4,495,132	0	-4,495,132	6,108,733	0	6,108,733
20	Gain (Loss) from Foreign Exchange Translation	4,906,136	0	4,906,136	-1,448,036	0	-1,448,036
21	Gain (Loss) on Sales of Fixed Assets	-542,292	0	-542,292	51,976	0	51,976
22	Non-Interest Income from other Banking Operations	2,627	30,324	32,951	63,049	2,324	65,372
23	Other Non-Interest Income	3,923,682	7,575	3,931,258	1,409,689	84,687	1,494,376
24	<b>Total Non-Interest Income</b>	<b>16,467,490</b>	<b>-1,782,976</b>	<b>14,684,514</b>	<b>15,632,760</b>	<b>-1,293,888</b>	<b>14,338,873</b>
	<b>Non-Interest Expenses</b>						
25	Non-Interest Expenses from other Banking Operations	1,755,868	9,937	1,765,805	1,616,768	2,353	1,619,122
26	Bank Development, Consultation and Marketing Expenses	3,367,304	389,859	3,757,163	3,872,699	341,784	4,214,484
27	Personnel Expenses	39,429,050	0	39,429,050	40,057,766	0	40,057,766
28	Operating Costs of Fixed Assets	823,788	0	823,788	817,633	0	817,633
29	Depreciation Expense	17,189,236	0	17,189,236	15,966,208	0	15,966,208
30	Other Non-Interest Expenses	17,709,732	1,222,812	18,932,544	13,143,008	43,950	13,186,959
31	<b>Total Non-Interest Expenses</b>	<b>80,274,977</b>	<b>1,622,608</b>	<b>81,897,585</b>	<b>75,474,082</b>	<b>388,088</b>	<b>75,862,170</b>
32	<b>Net Non-Interest Income</b>	<b>-63,807,487</b>	<b>-3,405,585</b>	<b>-67,213,072</b>	<b>-59,841,322</b>	<b>-1,681,976</b>	<b>-61,523,298</b>
33	<b>Net Income before Provisions</b>	<b>36,496,863</b>	<b>-152,619</b>	<b>36,344,244</b>	<b>15,011,472</b>	<b>-2,432,387</b>	<b>12,579,086</b>
34	Loan Loss Reserve	11,818,702	1,045,052	12,863,754	31,209,523	1,607,863	32,817,386
35	Provision for Possible Losses on Investments and Securities	0	0	0	-104,000	0	-104,000
36	Provision for Possible Losses on Other Assets	227,396	5,837	233,233	225,810	-3,189	222,621
37	<b>Total Provisions for Possible Losses</b>	<b>12,046,098</b>	<b>1,050,889</b>	<b>13,096,987</b>	<b>31,331,333</b>	<b>1,604,674</b>	<b>32,936,007</b>
38	<b>Net Income before Taxes and Extraordinary Items</b>	<b>24,450,765</b>	<b>-1,203,508</b>	<b>23,247,257</b>	<b>-16,319,861</b>	<b>-4,037,061</b>	<b>-20,356,921</b>
39	Taxation			0			0
40	<b>Net Income after Taxation</b>	<b>24,450,765</b>	<b>-1,203,508</b>	<b>23,247,257</b>	<b>-16,319,861</b>	<b>-4,037,061</b>	<b>-20,356,921</b>
41	Extraordinary Items			0			0
42	<b>Net Income</b>	<b>24,450,765</b>	<b>-1,203,508</b>	<b>23,247,257</b>	<b>-16,319,861</b>	<b>-4,037,061</b>	<b>-20,356,921</b>

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Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Contingent Liabilities and Commitments</b>	85,831,585	52,771,903	138,603,488	67,443,717	71,312,635	138,756,352
1.1	Guarantees Issued	4,742,739	6,527,630	11,270,369	5,343,020	5,067,227	10,410,248
1.2	Letters of credit Issued	-	-	-	5,206,723	-	5,206,723
1.3	Undrawn loan commitments	80,688,846	46,244,273	126,933,120	56,693,973	66,144,205	122,838,179
1.4	Other Contingent Liabilities	400,000	-	400,000	200,000	101,202	301,202
2	<b>Guarantees received as security for liabilities of the bank</b>	-	-	-	-	-	-
3	<b>Assets pledged as security for liabilities of the bank</b>	229,106,000	-	229,106,000	13,086,000	-	13,086,000
3.1	Financial assets of the bank	229,106,000	-	229,106,000	13,086,000	-	13,086,000
3.2	Non-financial assets of the bank	-	-	-	-	-	-
4	<b>Guarantees received as security for receivables of the bank</b>	422,270,006	4,096,145,706	4,518,415,712	504,594,917	2,418,106,185	2,922,701,101
4.1	Surety, joint liability	-	-	-	-	-	-
4.2	Guarantees	422,270,006	4,096,145,706	4,518,415,712	504,594,917	2,418,106,185	2,922,701,101
5	<b>Assets pledged as security for receivables of the bank</b>	225,024,525	3,209,658,285	3,434,682,809	151,266,733	2,436,757,894	2,588,024,627
5.1	Cash	20,503,201	3,385,469	23,888,669	6,581,984	39,806,127	46,388,111
5.2	Precious metals and stones	66,297,177	101,076,908	167,374,085	75,089,028	102,335,534	177,424,562
5.3	Real Estate:	684,500	1,992,243,151	1,992,927,651	380,246	1,383,810,832	1,384,191,078
5.3.1	Residential Property	400,800	1,020,538,090	1,020,938,890	118,246	455,611,011	455,729,257
5.3.2	Commercial Property	11,000	544,399,671	544,410,671	-	177,165,869	177,165,869
5.3.3	Complex Real Estate	-	50,918,757	50,918,757	-	47,428,928	47,428,928
5.3.4	Land Parcel	237,700	288,281,005	288,518,705	-	34,044,091	34,044,091
5.3.5	Other	35,000	88,105,628	88,140,628	262,000	669,560,933	669,822,933
5.4	Movable Property	3,797,531	184,445,994	188,243,525	4,470,276	171,291,345	175,761,621
5.5	Shares Pledged	10,000,000	335,719,403	345,719,403	10,000,000	195,217,400	205,217,400
5.6	Securities	9,000,000	217,307,924	226,307,924	9,000,000	198,257,012	207,257,012
5.7	Other	114,742,116	375,479,436	490,221,551	45,745,198	346,039,645	391,784,843
6	<b>Derivatives</b>	152,528,292	398,046,524	550,574,816	154,245,530	351,095,855	505,341,384
6.1	Receivables through FX contracts (except options)	9,260,853	254,717,424	263,978,277	57,058,735	187,276,470	244,335,204
6.2	Payables through FX contracts (except options)	143,267,439	143,329,100	286,596,539	97,186,795	163,819,385	261,006,180
6.3	Principal of interest rate contracts (except options)	-	-	-	-	-	-
6.4	Options sold	-	-	-	-	-	-
6.5	Options purchased	-	-	-	-	-	-
6.6	Nominal value of potential receivables through other derivatives	-	-	-	-	-	-
6.7	Nominal value of potential payables through other derivatives	-	-	-	-	-	-
7	<b>Receivables not recognized on-balance</b>	120,814,547	2,275,891	123,090,438	110,144,760	2,024,906	112,169,666
7.1	Principal of receivables derecognized during last 3 month	10,282,385	248,079	10,530,464	61,100	-	61,100
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	-	-	-	-	-	-
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	120,814,547	2,275,891	123,090,438	110,144,760	2,024,906	112,169,666
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	-	-	-	-	-	-
8	<b>Non-cancelable operating lease</b>	4,230,070	41,056,840	45,286,910	2,551,839	49,852,180	52,404,019
8.1	Through indefinit term agreement	-	-	-	-	-	-
8.2	Within one year	1,568,489	8,022,403	9,590,892	160,475	9,569,724	9,730,199
8.3	From 1 to 2 years	1,000,758	6,986,663	7,987,421	415,022	8,611,668	9,026,690
8.4	From 2 to 3 years	376,708	6,141,520	6,518,228	392,288	7,500,424	7,892,712
8.5	From 3 to 4 years	347,273	5,480,527	5,827,801	364,393	5,996,881	6,361,274
8.6	From 4 to 5 years	329,713	4,391,077	4,720,790	339,438	5,216,110	5,555,548
8.7	More than 5 years	607,127	10,034,650	10,641,777	880,223	12,957,374	13,837,596
9	<b>Capital expenditure commitment</b>	66,806	4,383,846	4,450,652	405,788	4,232,805	4,638,593

Bank: JSC "Liberty Bank"  
 Date: 6/30/2021

Table 5 **Risk Weighted Assets** *in Lari*

N		2Q-2021	1Q-2021	4Q-2020	3Q-2020	2Q-2020
1	Risk Weighted Assets for Credit Risk	1,778,050,219	1,800,373,042	1,802,773,676	1,648,923,127	1,454,246,071
1.1	Balance sheet items *	1,740,250,366	1,761,942,211	1,764,850,264	1,599,721,772	1,408,185,152
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-	-	-
1.2	Off-balance sheet items	24,450,112	21,616,449	22,533,462	36,684,353	33,326,941
1.3	Counterparty credit risk	13,349,741	16,814,381	15,389,950	12,517,002	12,733,977
2	Risk Weighted Assets for Market Risk	15,556,362	37,835,355	42,402,190	17,478,869	6,201,184
3	Risk Weighted Assets for Operational Risk	381,833,773	381,833,773	381,833,773	400,856,480	400,856,480
4	<b>Total Risk Weighted Assets</b>	<b>2,175,440,354</b>	<b>2,220,042,169</b>	<b>2,227,009,638</b>	<b>2,067,258,476</b>	<b>1,861,303,735</b>

\* COVID 19 related provisions are deducted from balance sheet items after applying relevant risks weights and mitigation

Bank: JSC "Liberty Bank"

Date: 6/30/2021

Table 6 **Information about supervisory board, directorate, beneficiary owners and shareholders**

<b>Members of Supervisory Board</b>		<b>Independence status</b>
1	Irakli Otar Rukhadze	Chairman
2	Mamuka Tsereteli	Independent member
3	Murtaz Kikoria	Independent member
4	Magda Magradze	Independent member
5	Beka Gogichaishvili	Non-independent member
<b>Members of Board of Directors</b>		<b>Position/Subordinated business units</b>
1	Vasil Khodeli	CEO
2	Vakhtang Babunashvili	Chief Financial Officer, Deputy CEO
3	David Abashidze	Risk Director, Deputy CEO
<b>List of Shareholders owning 1% and more of issued capital, indicating Shares</b>		
1	Georgian Financial Group B.V.	91.99%
2	JSC "GALT & TAGGART" (Nominal owner)	4.25%
3	JSC "Heritage Securities" (Nominal owner)	1.07%
4	Other shareholders	2.69%
<b>List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares</b>		
1	Irakli Otar Rukhadze	30.66%
2	Benjamin Albert Marson	30.66%
3	Igor Alexeev	30.66%

Bank: JSC "Liberty Bank"  
Date: 6/30/2021

Table 7 | Linkages between financial statement assets and balance sheet items subject to credit risk weighting

	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per local accounting rules	b Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	c Subject to credit risk weighting
1	Cash	263,694,551		263,694,551
2	Due from NBG	179,529,269		179,529,269
3	Due from Banks	67,337,236		67,337,236
4	Dealing Securities	0		0
5	Investment Securities	248,029,388		248,029,388
6.1	Loans	1,822,437,569		1,822,437,569
6.2	Less: Loan Loss Reserves	-119,845,261		-119,845,261
6	Net Loans	1,702,592,308		1,702,592,308
7	Accrued Interest and Dividends Receivable	37,680,764		37,680,764
8	Other Real Estate Owned & Repossessed Assets	128,586		128,586
9	Equity Investments	106,733	106,733	0
10	Fixed Assets and Intangible Assets	238,188,554	86,334,261	151,854,292
11	Other Assets	54,268,015		54,268,015
	<b>Total exposures subject to credit risk weighting before adjustments</b>	<b>2,791,555,404</b>	<b>86,440,995</b>	<b>2,705,114,410</b>



Bank: JSC "Liberty Bank"  
 Date: 6/30/2021

Table 8 **Differences between carrying values per standardized balance sheet used for regulatory reporting purposes and the exposure amount** *in Lari*

1	<b>Total carrying value of balance sheet items subject to credit risk weighting before adjustments</b>	2,705,114,410
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	138,203,488
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	268,730,542
3	<b>Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>	3,112,048,439
4	Effect of provisioning rules used for capital adequacy purposes	31,994,660
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-109,997,207
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-255,380,800
6	Effect of other adjustments *	0
7	<b>Total exposures subject to credit risk weighting</b>	2,778,665,092

\*Other adjustments include COVID 19 related provisions too. These provisions are deducted from risk weighted balance sheet items. See table "5.RWA"

Bank: JSC "Liberty Bank"  
Date: 6/30/2021

Table 9 **Regulatory capital**

N		in Lari
1	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	314,217,531
2	Common shares that comply with the criteria for Common Equity Tier 1	44,490,460
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	35,132,256
4	Accumulated other comprehensive income	35,278,498
5	Other disclosed reserves	1,694,028
6	Retained earnings (loss)	197,622,289
7	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	89,477,996
8	Revaluation reserves on assets	35,278,498
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss	3,037,001
10	Intangible assets	51,055,764
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	-
12	Investments in own shares	-
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	-
14	Cash flow hedge reserve	-
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	-
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	-
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	106,733
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	-
19	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	-
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	-
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	-
23	<b>Common Equity Tier 1</b>	224,739,535
24	<b>Additional tier 1 capital before regulatory adjustments</b>	4,565,384
25	Instruments that comply with the criteria for Additional tier 1 capital	45,654
26	Including: instruments classified as equity under the relevant accounting standards	45,654
27	Including: instruments classified as liabilities under the relevant accounting standards	-
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	4,519,730
29	<b>Regulatory Adjustments of Additional Tier 1 capital</b>	-
30	Investments in own Additional Tier 1 instruments	-
31	Reciprocal cross-holdings in Additional Tier 1 instruments	-
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	-
33	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	-
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	-
35	<b>Additional Tier 1 Capital</b>	4,565,384
36	<b>Tier 2 capital before regulatory adjustments</b>	93,732,132
37	Instruments that comply with the criteria for Tier 2 capital	71,506,505
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	-
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	22,225,628
40	<b>Regulatory Adjustments of Tier 2 Capital</b>	-
41	Investments in own shares that meet the criteria for Tier 2 capital	-
42	Reciprocal cross-holdings in Tier 2 capital	-
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	-
44	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	-
45	<b>Tier 2 Capital</b>	93,732,132

Bank: JSC "Liberty Bank"

Date: 6/30/2021

Table 9.1 **Capital Adequacy Requirements**

<b>Minimum Requirements</b>		<b>Ratios</b>	<b>Amounts (GEL)</b>
<b>1</b>	<b>Pillar 1 Requirements</b>		
1.1	Minimum CET1 Requirement	4.50%	97,894,816
1.2	Minimum Tier 1 Requirement	6.00%	130,526,421
1.3	Minimum Regulatory Capital Requirement	8.00%	174,035,228
<b>2</b>	<b>Combined Buffer</b>		
2.1	Capital Conservation Buffer *	0.00%	-
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	1.20%	26,105,284
<b>3</b>	<b>Pillar 2 Requirements</b>		
3.1	CET1 Pillar 2 Requirement	1.25%	27,151,823
3.2	Tier 1 Pillar2 Requirement	1.67%	36,227,219
3.3	Regulatory capital Pillar 2 Requirement	3.86%	84,060,971
	<b>Total Requirements</b>	<b>Ratios</b>	<b>Amounts (GEL)</b>
<b>4</b>	CET1	6.95%	151,151,923
<b>5</b>	Tier 1	8.87%	192,858,925
<b>6</b>	Total regulatory Capital	13.06%	284,201,484

\* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng> )

Bank: JSC "Liberty Bank"  
Date: 6/30/2021

Table 10 **Reconciliation of balance sheet to regulatory capital** in Lari

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	263,694,551	
2	Due from NBG	179,529,269	
3	Due from Banks	67,337,236	
4	Dealing Securities	-	
5	Investment Securities	248,029,388	
6.1	Loans	1,822,437,569	
6.2	Less: Loan Loss Reserves	(119,645,261)	
6.2.1	of which loan loss general reserves	22,225,628	
6.2.2	of which Covid-19 reserve	-	
6	Net Loans	1,702,592,308	
7	Accrued Interest and Dividends Receivable	37,680,764	
8	Other Real Estate Owned & Repossessed Assets	128,586	
9	Equity Investments	106,733	
9.1	Of which above 10% equity holdings in financial institutions	106,733	
9.2	Of which significant investments subject to limited recognition	-	
9.3	Of which below 10% equity holdings subject to limited recognition	-	
10	Fixed Assets and Intangible Assets	238,188,554	
10.1	Of which intangible assets	51,055,764	table 9 (Capital), N10
11	Other Assets	54,268,015	
12	<b>Total assets</b>	<b>2,791,555,404</b>	
13	Due to Banks	4,445,863	
14	Current (Accounts) Deposits	828,900,872	
15	Demand Deposits	275,056,769	
16	Time Deposits	864,391,460	
17	Own Debt Securities	-	
18	Borrowings	292,850,130	
19	Accrued Interest and Dividends Payable	12,103,930	
20	Other Liabilities	85,745,856	
20.1	of which off-balance general reserves	(66,465)	
21	Subordinated Debentures	109,277,611	
21.1	Of which tier II capital qualifying instruments	71,506,505	
22	<b>Total liabilities</b>	<b>2,472,772,491</b>	
23	Common Stock	54,628,743	
24	Preferred Stock	61,391	
25	Less: Repurchased Shares	(10,154,020)	
26	Share Premium	39,651,986	
27	General Reserves	1,694,028	
28	Retained Earnings	197,622,288	
29	Asset Revaluation Reserves	35,278,498	
30	<b>Total Equity Capital</b>	<b>318,782,913</b>	

Bank: JSC "Liberty Bank"  
Date: 6/30/2021

**Credit Risk Weighted Exposures**  
(On-balance items and off-balance items after credit conversion factor)

Table 11	Risk weights	Credit Risk Weighted Exposures																		Risk Weighted Exposures before Credit Risk Mitigation
		0%		20%		35%		50%		75%		100%		150%		200%				
Exposure class		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			
1 Claims or contingent claims on central governments or central banks		307,474,712	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	307,474,712		
2 Claims or contingent claims on central governments or local authorities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3 Claims or contingent claims on public sector entities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4 Claims or contingent claims on multilateral development banks		446,335	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	446,335		
5 Claims or contingent claims on international organizations/institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6 Claims or contingent claims on corporations		-	52,876,554	-	-	-	5,078,205	-	-	-	-	851,742	-	-	-	-	-	58,756,501		
7 Retail claims or contingent credit claims		-	-	-	-	-	-	-	1,054,315,782	11,250,202	-	307,718,111	18,554,988	-	-	-	-	1,373,889,883		
8 Claims or contingent claims secured by mortgages on residential properties		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9 Retail claims or contingent credit claims		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10 Claims or contingent claims secured by mortgages on non-residential properties		-	-	-	-	459,151,993	-	-	-	-	-	-	-	-	-	-	-	459,151,993		
11 Retail claims or contingent credit claims		-	-	-	-	-	14,726,281	-	-	-	-	4,461,298	-	1,250,381	-	-	-	19,468,960		
12 Retail claims or contingent credit claims		-	-	-	-	-	-	-	-	-	-	-	-	-	-	73,260,980	-	73,260,980		
13 Retail claims or contingent credit claims		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Retail claims or contingent claims on corporations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,000,000	2,000,000		
15 Claims or contingent claims on corporations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16 Claims or contingent claims on corporations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17 Other items		283,160,293	-	676,247	-	498,107,048	-	18,850,001	-	1,014,353,518	11,240,202	156,011,819	18,554,988	-	-	2,000,000	-	1,536,436,366		
Total		571,029,954	-	532,976,641	-	948,107,048	-	18,850,001	-	1,014,353,518	11,240,202	307,978,930	18,554,988	-	-	2,000,000	-	1,953,019,942		



Table 13 Standardized approach - Effect of credit risk mitigation

	a	b Off-balance sheet exposures		d RWA before Credit Risk Mitigation	e RWA post Credit Risk Mitigation	f RWA Density f=e/(a+c)
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value			
<b>Asset Classes</b>						
1	441,341,418	-	-	133,567,712	133,567,712	30%
2	-	-	-	-	-	nmf
3	-	-	-	-	-	nmf
4	648,396	-	-	-	-	0%
5	844,742	-	-	844,742	844,742	100%
6	68,988,508	-	-	16,068,629	16,068,629	23%
7	321,778,111	75,834,858	16,955,998	338,734,110	331,907,862	98%
8	1,014,315,188	62,368,630	11,250,283	769,174,103	760,548,361	74%
9	249,151,094	-	-	87,202,883	87,202,883	35%
10	20,381,764	-	-	13,645,914	13,188,732	65%
11	199,920,404	-	-	265,222,252	265,222,252	133%
12	-	-	-	-	-	nmf
13	-	-	-	-	-	nmf
14	419,739,445	-	-	156,149,304	156,149,304	37%
<b>Total</b>	<b>2,737,109,071</b>	<b>138,203,488</b>	<b>28,206,281</b>	<b>1,780,609,649</b>	<b>1,764,700,478</b>	<b>64%</b>

Bank: JSC "Liberty Bank"  
Date: 6/30/2021

Table 11

Liquidity Coverage Ratio

	Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)		
	GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
<b>High-quality liquid assets</b>									
1 Total HQLA				371,942,160	276,604,714	648,546,874	361,423,631	201,651,325	563,074,958
<b>Cash outflows</b>									
2 Retail deposits	762,792,092	420,552,505	1,183,344,597	124,625,332	77,499,128	202,124,460	30,301,356	19,419,220	49,720,576
3 Unsecured wholesale funding	587,641,278	228,903,255	816,544,533	226,865,608	46,464,609	273,330,217	186,728,902	36,493,508	223,222,410
4 Secured wholesale funding	0	0	0	0	0	0	0	0	0
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	1,200,590	0	1,200,590	16,716	0	16,716	16,716	0	16,716
6 Other contractual funding obligations	60,561,684	3,678,275	64,239,959	21,000,455	13,760,201	34,760,657	6,657,345	5,025,028	11,682,374
7 Other contingent funding obligations	78,201,958	55,437,082	133,639,040	36,082,496	12,508,380	48,590,876	85,796,081	12,822,437	98,618,518
8 <b>TOTAL CASH OUTFLOWS</b>	<b>1,487,416,148</b>	<b>708,561,118</b>	<b>2,195,977,266</b>	<b>408,590,608</b>	<b>150,232,318</b>	<b>558,822,926</b>	<b>259,488,407</b>	<b>73,760,173</b>	<b>333,248,580</b>
<b>Cash inflows</b>									
9 Secured lending (eg reverse repos)	15,750,000	0	15,750,000	0	0	0	0	0	0
10 Inflows from fully performing exposures	1,231,617,110	342,830,878	1,574,447,987	56,834,686	10,427,622	67,262,308	65,354,284	85,940,074	151,294,382
11 Other cash inflows	47,549,586	4,616,808	52,166,394	1,755,904	0	1,755,904	1,755,904	0	1,755,904
12 <b>TOTAL CASH INFLOWS</b>	<b>1,294,916,696</b>	<b>347,447,686</b>	<b>1,642,364,381</b>	<b>58,590,590</b>	<b>10,427,622</b>	<b>69,018,210</b>	<b>67,110,188</b>	<b>85,940,074</b>	<b>153,050,266</b>
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				371,942,160	276,604,714	648,546,874	361,423,631	201,651,325	563,074,958
14 Net cash outflow				350,000,017	139,804,696	489,804,713	192,378,219	18,440,043	180,198,317
15 Liquidity coverage ratio (%)				106.27%	197.85%	132.41%	188.91%	109.15%	311.59%

\* Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustrative purposes.



Bank: JSC "Liberty Bank"  
 Date: 6/30/2021

Table 15 Counterparty credit risk

	a	b	c	d	e	f	g	h	i	j	k	l
	Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	<b>FX contracts</b>											
	268,730,542		13,349,741	0	0	0	0	0	13,349,741	0	0	13,349,741
1.1	Maturity less than 1 year	2.0%	3,071,054						3,071,054			3,071,054
1.2	Maturity from 1 year up to 2 years	5.0%	0						-			-
1.3	Maturity from 2 years up to 3 years	8.0%	7,794,950						7,794,950			7,794,950
1.4	Maturity from 3 years up to 4 years	11.0%	0						-			-
1.5	Maturity from 4 years up to 5 years	14.0%	2,483,737						2,483,737			2,483,737
1.6	Maturity over 5 years	-	-						-			-
2	<b>Interest rate contracts</b>											
	0		0	0	0	0	0	0	0	0	0	-
2.1	Maturity less than 1 year	0.5%	0						-			-
2.2	Maturity from 1 year up to 2 years	1.0%	0						-			-
2.3	Maturity from 2 years up to 3 years	2.0%	0						-			-
2.4	Maturity from 3 years up to 4 years	3.0%	0						-			-
2.5	Maturity from 4 years up to 5 years	4.0%	0						-			-
2.6	Maturity over 5 years	-	-						-			-
	<b>Total</b>		<b>13,349,741</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,349,741</b>	<b>0</b>	<b>0</b>	<b>13,349,741</b>

Bank: JSC "Liberty Bank"  
Date: 6/30/2021

Table 15.1 Leverage Ratio

<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	2,823,550,066
2	(Asset amounts deducted in determining Tier 1 capital)	(89,477,996)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>2,734,072,070</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	13,349,741
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>13,349,741</b>
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	138,203,488
18	(Adjustments for conversion to credit equivalent amounts)	(101,199,269)
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	<b>37,004,219</b>
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)</b>		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
<b>Capital and total exposures</b>		
20	<b>Tier 1 capital</b>	<b>229,304,919</b>
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	<b>2,784,426,031</b>
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	<b>8.24%</b>
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

\*COVID 19 related provisions are deducted from balance sheet items

Bank: JSC "Liberty Bank"  
Date: 6/30/2021

Table 16 Net Stable Funding Ratio

	No maturity	Unweighted value by residual maturity			Weighted value
		< 6 month	6 month to <1yr	>= 1 yr	
<b>Available stable funding</b>					
1 Capital:	223,100,362	-	-	407,781,960	630,882,322
2 Regulatory capital	223,100,362			71,506,505	294,606,867
3 Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				336,275,455	336,275,455
4 Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	541,290,215	322,128,367	216,292,777	25,224,222	1,018,073,456
5 Residents' deposits	500,001,036	310,720,916	199,002,874	24,954,430	982,945,294
6 Non-residents' deposits	41,289,179	11,407,452	17,289,902	269,792	35,128,162
7 Wholesale funding	563,768,941	235,130,679	53,955,747	9,350,000	311,555,672
8 Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the government or enterprises controlled by the government, international financial institutions and legal entities, excluding representatives of financial sector	550,146,951	9,658,647	41,778,759	9,350,000	305,467,179
9 Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	13,621,989	225,472,033	12,176,988	-	6,088,494
10 Liabilities with matching interdependent assets					
11 Other liabilities:	22,292,093	45,130,444	4,790,608	47,862,268	-
12 Liabilities related to derivatives		9,919	-	-	-
13 All other liabilities and equity not included in the above categories	22,292,093	45,120,526	4,790,608	47,862,268	-
14 Total available stable funding					1,960,511,450
<b>Required stable funding</b>					
15 Total high-quality liquid assets (HQLA)	620,196,942	216,501,477	-	-	19,673,730
16 Performing loans and securities:	460,173	419,538,970	208,359,866	882,101,499	1,030,269,709
17 Loans and deposits to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	460,173	21,366,809	16,086,785	1,305,406	12,622,846
19 Loans to non-financial institutions and retail customers, of which:		383,945,576	176,550,581	739,226,303	908,590,436
20 With a risk weight of less than or equal to 35%		-	-	-	-
21 Residential mortgages, of which:		12,982,832	13,969,522	131,262,184	98,796,596
22 With a risk weight of less than or equal to 35%		12,982,832	13,969,522	131,262,184	98,796,596
23 Securities that do not qualify as HQLA		1,243,754	1,752,978	10,307,607	10,259,831
24 Assets with matching interdependent liabilities	-	-	-	-	-
25 Other assets:	238,188,554	73,625,388	8,345,119	124,237,416	403,412,205
26 Assets related to derivatives		1,964	-	173,699	175,663
27 All other assets not included in the above categories	238,188,554	73,623,424	8,345,119	124,063,717	403,236,542
28 Off-balance sheet items	126,933,120	7,481,914	2,990,005	798,449	7,513,615
29 Total required stable funding					1,460,869,260
30 Net stable funding ratio					134.20%

\*Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, current/demand deposits, etc.

Table 17

Bank claims	Distribution by residual maturity	Exposure of On-Balance Items					Total
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	
1	Claims or contingent claims on central governments or central banks	177,240,620	67,841,048	128,997,808	60,962,109	5,692,878	441,341,413
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	-
3	Claims or contingent claims on public sector entities	-	-	-	-	-	-
4	Claims or contingent claims on multilateral development banks	-	-	-	648,396	-	648,396
5	Claims or contingent claims on international organizations/institutions	-	-	-	844,742	-	844,742
6	Claims or contingent claims on commercial banks	66,978,408	1,872,300	-	587,749	-	68,438,457
7	Claims or contingent claims on cooperatives	76,279	162,992,006	30,530,887	142,733,512	2,114	512,540,698
8	Retail claims or contingent retail claims	1,818,704	194,113,318	616,789,613	206,793,466	-	1,019,515,101
9	Claims or contingent claims secured by mortgages on residential property	6,000	6,135,143	83,696,118	197,035,837	-	282,868,101
10	Past due items*	433,379	1,402,054	2,791,418	15,803,033	-	20,430,884
11	Items belonging to regulatory high-risk categories	1,140,440	78,536,596	92,877,728	26,486,194	3,066,880	200,277,838
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-
13	Claims in the form of collective investment undertakings (CIU)	-	-	-	-	-	-
14	Other items	268,624,581	2,115,798	44,178	1,181,068	132,679,889	419,779,448
15	Total	911,053,025	518,596,613	954,105,800	977,708,354	160,648,761	2,781,109,971

\* Past due items\* - Past due items will be filled in paragraph 10 and also will be redistributed to the classes in which they were recorded before they were classified as "Past due items". An overdue loan line is not included in the formula for eliminating double counting.

Table 18

Risk classes	a		b		c	d	e	f	g
	Gross carrying values		Special Reserve	General Reserve					
	Of which: Loans and other Assets - Non Performing	Of which: Loans and other Assets - Non Performing			other than Non Performing				
1	claims or contingent claims on central governments or central banks	-	441,341,418	-	-	-	-	-	441,341,418
2	claims or contingent claims on international organizations or local authorities	-	-	-	-	-	-	-	-
3	claims or contingent claims on public sector entities	-	-	-	-	-	-	-	-
4	claims or contingent claims on multilateral development banks	-	648,396	-	-	-	-	-	648,396
5	claims or contingent claims on international organizations/institutions	-	844,742	-	-	-	-	-	844,742
6	claims or contingent claims on commercial banks	-	48,988,508	-	-	-	-	-	48,988,508
7	claims or contingent claims on corporations	24,389,818	24,389,818	11,898,313	5,256,483	-	-	-	89,198,375
8	real estate claims or contingent real estate claims	82,714,475	1,005,549,792	48,745,185	18,462,658	-	10,403,368	-	1,001,051,415
9	claims or contingent claims secured by mortgages on residential property	12,211,400	246,479,461	8,302,261	4,771,476	-	128,992	-	245,116,807
10	non due items*	78,162,097	1,666,117	40,000,508	31,143	-	10,257,788	-	25,355,366
11	items belonging to regulatory high-risk categories	59,281	200,295,945	57,587	3,001,852	-	412	-	196,395,807
12	short-term claims on commercial banks and corporations	-	-	-	-	-	-	-	-
13	claims in the form of collective investment undertakings (CIU)	-	-	-	-	-	-	-	-
14	other items	8,164,707	426,051,814	8,057,214	-	-	-	-	591,489,447
15	<b>Total</b>	<b>192,461,695</b>	<b>2,788,259,448</b>	<b>97,161,247</b>	<b>31,999,459</b>	<b>-</b>	<b>10,258,464</b>	<b>-</b>	<b>2,791,955,695</b>
16	Of which: loans	123,370,814	1,729,910,999	88,199,013	31,646,248	-	10,530,464	-	1,731,436,553
17	Of which: securities	-	294,226,713	-	-	-	-	-	294,226,713

\*Part due items\*: Part due items will be filled in paragraph 10 and also will be redistributed to the classes in which they were recorded before they were classified as "Part due items". An overdue loan line is not included in the formula for alternative double counting.

On Balance Assets	Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					(a+b+c-d-e)
1 State, state organizations	16,834,197	1,039,557,647	14,379,764	11,635,557		0	1,030,576,523
2 Financial Institutions	0	121,933,271	0	1,051,834		0	120,881,437
3 Pawnshops	0	58,103,207	0	1,330,638		0	56,772,569
4 Construction Development, Real Estate Development and other Land Loans	4,139,990	42,629,741	2,502,507	393,526		0	43,673,700
5 Real Estate Management	3,246,270	61,874,782	4,808,668	463,273		0	59,849,112
6 Construction Companies	10,429	392,250	10,429	2,843		0	381,426
7 Production and Trade of Construction Materials	110,163	6,146,136	80,024	114,989		0	6,061,287
8 Trade of Consumer Foods and Goods	48,118	1,729,965	49,815	32,113		0	1,696,155
9 Production of Consumer Foods and Goods	121,773	276,379	113,738	5,407		0	278,047
10 Production and Trade of Durable Goods	13,055	306,483	13,055	6,095		0	300,317
11 Production and Trade of Clothes, Shoes and Textiles	55,792	496,382	18,798	9,374		0	524,002
12 Trade (Other)	6,215,025	82,585,490	4,181,035	1,515,797		61,920	83,103,682
13 Other Production	1,094,571	34,548,256	423,886	684,947		0	34,703,099
14 Hotels, Tourism	4,694,824	59,470,082	3,652,947	762,991		18,559	59,748,967
15 Restaurants	1,325,723	7,180,919	670,670	111,860		8,245	7,722,132
16 Industry	0	0	0	0		0	0
17 Oil Instructors, Fillers, stations, gas stations and Retailers	0	4,057,208	0	80,911		0	3,976,297
18 Energy	0	51,141,113	0	1,018,842		0	50,122,271
19 Auto Dealers	369,869	2,207,119	125,653	6,378		0	2,081,546
20 HealthCare	19,334,101	3,231,242	5,801,721	65,985		0	16,997,687
21 Pharmacy	24,012	8,273,697	7,204	162,964		0	8,127,541
22 Telecommunication	0	1,546,240	0	30,723		0	1,515,517
23 Service	9,238,423	67,781,509	5,506,866	1,172,805		184,476	70,340,661
24 Agriculture	11,444,243	181,111,223	9,180,105	3,288,084		412,692	180,077,277
25 Other	375,121	3,340,836	400,597	104,933		3,168	3,330,448
26 Assets on which the Sector of repayment source is not accounted for	44,505,415	399,902,207	36,181,530	7,557,232		9,841,403	400,668,939
27 Other assets	9,090,821	348,012,523	8,362,235	352,181		0	347,788,728
<b>28 Total</b>	<b>137,461,635</b>	<b>2,788,253,448</b>	<b>97,161,247</b>	<b>31,099,439</b>	<b>0</b>	<b>10,530,464</b>	<b>2,791,555,466</b>

Bank: JSC "Liberty Bank"  
 Date: 6/30/2021

**Table 20**

<b>Changes in reserve for loans and Corporate debt securities</b>		<b>Change in reserves for loans during the reporting period</b>	<b>Change in reserves for Corporate debt securities during the reporting period</b>
<b>1</b>	<b>Opening balance</b>		
<b>2</b>	<b>An increase in the reserve for possible losses on assets</b>		
2.1	As a result of the origination of the new assets	123,885,457	0
2.2	As a result of classification of assets as a low quality	20,742,154	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	10,282,174	
2.4	As a result of an increase in "additional general reserves"	10,459,980	
<b>3</b>	<b>Decrease in reserve for possible losses on assets</b>		
3.1	As a result of write-off of assets	24,782,351	0
3.2	As a result of partial or total payment of standard assets	10,530,464	
3.3	As a result of partial or total payment of adversely classified assets	6,351,115	
3.4	As a result of classification of assets as a high quality	5,107,568	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	677,855	
3.6	As a result of an decrease in "additional general reserves"	2,115,349	
<b>4</b>	<b>Closing balance</b>	<b>119,845,261</b>	<b>0</b>

Bank: JSC "Liberty Bank"  
 Date: 6/30/2021

**Table 21**

Changes in the stock of non-performing loans over the period		Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
<b>1</b>	<b>Opening balance</b>	126,929,051	
2	Inflows to non-performing portfolios	31,337,615	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	12,396	
4	Outflows from non-performing portfolios	34,908,248	
5	Outflow to standard loan portfolio	2,154	
6	Outflow to watch loan portfolio	0	
7	Outflow due to loan repayment, partial or total	24,259,503	
8	Outflow due to taking possession of collateral	36,277	36,277
9	Outflow due to sale of portfolios		
10	Outflows due to write-offs	10,530,464	
11	Outflow due to other situations		
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	79,849	
<b>13</b>	<b>Closing balance</b>	<b>128,370,814</b>	







Sector of repayment source	Gross carrying value					General and Special Reserves					Additional General Reserve	
	Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss		
1 State, state organizations	603,775,530	582,203,077	4,738,257	2,562,608	2,368,866	12,002,723	26,015,320	11,635,557	473,826	768,782	1,134,433	12,002,723
2 Financial Institutions	52,591,710	52,591,710	0	0	0	0	1,051,834	1,051,834	0	0	0	0
3 Pawnshops	52,591,710	52,591,710	0	0	0	0	1,051,834	1,051,834	0	0	0	0
4 Construction Development, Real Estate Development and other Land Loans	16,421,977	29,676,200	12,605,297	4,139,990	0	0	3,496,033	593,526	1,260,510	1,241,997	0	0
5 Real Estate Management	16,421,977	23,163,647	38,130,259	3,180,520	85,527	17,222	5,271,940	463,273	3,813,026	954,136	24,264	17,222
6 Construction Companies	401,625	391,496	0	0	0	0	10,429	18,292	2,624	0	0	10,429
7 Production and Trade of Construction Materials	6,209,294	5,748,453	360,095	81,267	18,643	10,253	19,013	114,989	36,970	24,380	9,322	19,253
8 Trade of Consumer Foods and Goods	1,746,246	1,609,662	92,466	7,928	4,000	36,190	81,928	32,113	9,247	2,378	2,000	36,190
9 Production of Consumer Foods and Goods	392,112	270,339	0	0	16,070	105,203	119,145	5,407	0	0	8,035	105,203
10 Production and Trade of Durable Goods	216,319	303,364	0	0	0	13,053	19,121	6,865	0	0	0	13,053
11 Production and Trade of Clothes, Shoes and Textiles	541,597	468,700	17,105	55,291	0	500	28,172	9,374	1,710	16,587	0	500
12 Trade (Other)	87,608,944	75,289,851	5,094,068	3,148,423	799,000	2,267,601	15,496,832	3,515,797	569,407	944,527	399,500	2,267,601
13 Other Production	15,338,294	34,247,472	27,151	818,495	140,307	106,469	1,108,833	684,947	7,715	2,053,449	70,153	106,469
14 Hotels, Tourism	62,859,670	38,149,567	20,011,278	3,668,551	990,038	76,235	4,415,939	762,991	2,001,128	1,100,565	473,019	76,235
15 Restaurants	8,416,413	5,692,985	1,397,705	992,131	200,664	132,928	784,530	113,860	139,771	297,639	100,332	132,928
16 Industry	0	0	0	0	0	0	0	0	0	0	0	0
17 Oil Importers, Filling stations, gas stations and Resellers	4,045,549	4,045,549	0	0	0	0	80,911	0	0	0	0	0
18 Energy	50,942,079	50,942,079	0	0	0	0	1,018,842	1,018,842	0	0	0	0
19 Auto Dealers	688,562	318,884	0	348,878	0	20,991	132,693	6,578	0	104,663	0	20,991
20 Healthcare	22,633,338	3,299,236	0	19,331,973	0	2,129	5,862,705	65,985	0	5,995,592	0	2,129
21 Pharmacy	8,172,189	8,148,178	0	24,012	0	0	170,167	162,964	0	7,204	0	0
22 Telecommunication	1,536,079	1,536,079	0	0	0	0	30,722	30,722	0	0	0	0
23 Service	19,853,572	58,420,228	7,954,921	5,365,660	1,544,974	2,529,789	6,079,671	1,172,805	795,492	1,609,098	772,487	2,529,789
24 Agriculture	185,930,326	168,236,510	6,249,573	1,788,370	3,254,473	6,401,400	12,478,189	3,288,084	624,957	536,511	1,627,237	6,401,400
25 Other	8,861,374	5,246,593	29,057	89,463	71,732	432,927	1,685,529	104,932	3,866	26,839	25,866	432,927
26 Assets on which the Sector of repayment source is not accounted for	437,545,587	380,829,123	12,211,049	10,115,854	4,927,783	29,461,278	33,738,762	7,557,232	1,221,105	3,034,756	2,463,892	29,461,278
<b>27 Total</b>	<b>1,822,497,569</b>	<b>1,589,337,475</b>	<b>109,529,280</b>	<b>55,717,415</b>	<b>14,246,078</b>	<b>53,408,321</b>	<b>119,846,261</b>	<b>31,646,248</b>	<b>10,952,928</b>	<b>16,719,225</b>	<b>7,122,539</b>	<b>53,408,321</b>

