

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	www.libertybank.ge

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.

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Bank: JSC "Liberty Bank"
Date: 9/30/2021

Table 1 Key metrics

N		3Q-2021	2Q-2021	1Q-2021	4Q-2020	3Q-2020
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	238,023,902	224,739,535	211,452,027	196,387,103	194,769,480
2	Tier1 capital	242,589,286	229,304,919	216,017,411	200,952,487	199,334,864
3	Regulatory capital	334,343,588	323,037,052	319,112,127	306,902,021	305,061,513
4	CET1 capital total requirement	156,018,979	151,151,923	154,956,950	143,082,330	126,490,666
5	Tier1 capital total requirement	199,262,144	192,858,925	197,756,433	181,893,340	162,474,975
6	Regulatory capital total requirement	298,191,777	284,201,484	291,851,680	292,053,620	264,570,340
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	2,197,094,475	2,175,440,354	2,220,042,169	2,227,009,638	2,067,258,476
	Capital Adequacy Ratios					
	Based on Basel III framework *					
8	CET1 capital	10.83%	10.33%	9.52%	8.82%	9.42%
9	Tier1 capital	11.04%	10.54%	9.73%	9.02%	9.64%
10	Regulatory capital	15.22%	14.85%	14.37%	13.78%	14.76%
11	CET1 capital total requirement	7.10%	6.95%	6.98%	6.42%	6.12%
12	Tier1 capital total requirement	9.07%	8.87%	8.91%	8.17%	7.86%
13	Regulatory capital total requirement	13.57%	13.06%	13.15%	13.11%	12.80%
	Income					
14	Total Interest Income /Average Annual Assets	12.62%	12.30%	11.69%	11.44%	11.57%
15	Total Interest Expense / Average Annual Assets	5.04%	4.95%	4.85%	5.30%	5.32%
16	Earnings from Operations / Average Annual Assets	2.73%	2.26%	2.56%	0.96%	1.04%
17	Net Interest Margin	7.58%	7.35%	6.83%	6.14%	6.25%
18	Return on Average Assets (ROAA)	1.72%	1.65%	1.50%	-0.60%	-0.96%
19	Return on Average Equity (ROAE)	15.71%	15.51%	14.56%	-5.26%	-7.95%
	Asset Quality					
20	Non Performed Loans / Total Loans	7.16%	6.77%	7.15%	6.19%	6.41%
21	LLR/Total Loans	6.83%	6.58%	6.98%	7.03%	8.19%
22	FX Loans/Total Loans	21.15%	21.47%	23.94%	23.23%	23.37%
23	FX Assets/Total Assets	26.25%	23.21%	25.73%	33.75%	34.66%
24	Loan Growth-YTD	12.81%	8.93%	6.12%	34.83%	21.50%
	Liquidity					
25	Liquid Assets/Total Assets	25.81%	23.07%	26.03%	33.96%	37.36%
26	FX Liabilities/Total Liabilities	33.79%	31.44%	32.96%	40.77%	40.47%
27	Current & Demand Deposits/Total Assets	43.14%	39.55%	38.25%	44.29%	43.92%
	Liquidity Coverage Ratio***					
28	Total HQLA	719,088,089	648,546,874	814,442,837	1,034,394,124	1,000,524,134
29	Net cash outflow	518,291,442	489,804,713	538,830,446	638,901,245	554,996,448
30	LCR ratio (%)	138.74%	132.41%	151.15%	161.90%	180.28%
	Net Stable Funding Ratio					
31	Available stable funding	2,077,660,400	1,960,511,450	1,941,745,935	2,055,857,761	2,014,507,373
32	Required stable funding	1,501,117,105	1,460,869,260	1,441,264,537	1,387,652,210	1,270,421,324
33	Net stable funding ratio (%)	138.41%	134.20%	134.73%	148.15%	158.57%

* 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: 9/30/2021

Table 2

Balance Sheet

in Lari

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	206,559,495	72,252,226	278,811,722	179,365,140	61,298,157	240,663,297
2	Due from NBG	325,486	62,631,945	62,957,431	0	169,835,875	169,835,875
3	Due from Banks	581,532	236,836,532	237,418,063	566,120	380,584,587	381,150,706
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	233,842,166	0	233,842,166	251,289,889	0	251,289,889
6.1	Loans	1,488,097,679	399,121,720	1,887,219,399	1,155,287,667	352,279,107	1,507,566,774
6.2	Less: Loan Loss Reserves	-98,236,429	-30,662,849	-128,899,278	-99,999,707	-23,454,166	-123,453,873
6	Net Loans	1,389,861,250	368,458,871	1,758,320,121	1,055,287,960	328,824,941	1,384,112,901
7	Accrued Interest and Dividends Receivable	32,885,325	2,863,381	35,748,705	44,222,867	4,472,666	48,695,532
8	Other Real Estate Owned & Repossessed Assets	144,456	0	144,456	33,530	0	33,530
9	Equity Investments	106,733	0	106,733	106,733	0	106,733
10	Fixed Assets and Intangible Assets	233,922,284	0	233,922,284	240,638,713	0	240,638,713
11	Other Assets	33,250,095	15,598,914	48,849,009	34,475,383	12,971,781	47,447,165
12	Total assets	2,131,478,822	758,641,869	2,890,120,691	1,805,986,335	957,988,007	2,763,974,341
	Liabilities						
13	Due to Banks	3,788,812	3,594,036	7,382,848	8,206,157	5,870,490	14,076,647
14	Current (Accounts) Deposits	716,329,596	238,737,265	955,066,861	557,332,865	353,213,532	910,546,398
15	Demand Deposits	149,062,689	142,605,534	291,668,223	174,012,408	129,428,301	303,440,709
16	Time Deposits	639,558,714	247,682,457	887,241,171	600,639,490	280,464,435	881,103,925
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	136,500,000	84,479,590	220,979,590	80,534,742	80,980,519	161,515,261
19	Accrued Interest and Dividends Payable	9,961,924	1,865,383	11,827,307	9,613,507	2,180,034	11,793,541
20	Other Liabilities	32,787,171	40,334,890	73,122,060	40,356,360	45,160,101	85,516,461
21	Subordinated Debentures	6,437,000	105,324,762	111,761,762	6,437,000	106,949,155	113,386,155
22	Total liabilities	1,694,425,904	864,623,916	2,559,049,821	1,477,132,530	1,004,246,566	2,481,379,097
	Equity Capital						
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	209,910,245	0	209,910,245	167,639,169	0	167,639,169
29	Asset Revaluation Reserves	35,278,498	0	35,278,498	29,073,949	0	29,073,949
30	Total Equity Capital	331,070,870	0	331,070,870	282,595,245	0	282,595,245
31	Total liabilities and Equity Capital	2,025,496,774	864,623,916	2,890,120,691	1,759,727,775	1,004,246,566	2,763,974,341

Bank: JSC "Liberty Bank"
Date: 9/30/2021

Table 3

Income statement

in Lari

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	Interest Income						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	4,230,088	-219,408	4,010,680	4,708,242	1,241,779	5,950,021
2	Interest Income from Loans	216,429,243	21,041,998	237,471,241	169,129,518	16,072,000	185,201,518
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	13,777,604	8,790,879	22,568,483	10,208,161	7,616,969	17,825,130
2.3	from the Energy Sector Loans	2,014,750	607,066	2,621,816	1,072,506	5,560	1,078,066
2.4	from the Agriculture and Forestry Sector Loans	1,018,836	39,531	1,058,368	147,730	40,171	187,902
2.5	from the Construction Sector Loans	79,001	3,186,691	3,265,692	1,792	992,077	993,869
2.6	from the Mining and Mineral Processing Sector Loans	3,318	40,167	43,485	100,556	0	100,556
2.7	from the Transportation or Communications Sector Loans	75,762	45,224	120,986	11,765	4,630	16,395
2.8	from Individuals Loans	196,500,478	5,955,171	202,455,649	156,905,448	4,830,336	161,735,784
2.9	from Other Sectors Loans	2,959,493	2,377,268	5,336,761	681,560	2,582,257	3,263,817
3	Fees/penalties income from loans to customers	6,126,247	564,141	6,690,389	4,825,123	309,694	5,134,817
4	Interest and Discount Income from Securities	17,212,224	0	17,212,224	11,440,491	0	11,440,491
5	Other Interest Income	1,445,944	23,671	1,469,614	108,069	33,491	141,560
6	Total Interest Income	245,443,746	21,410,401	266,854,148	190,211,443	17,656,964	207,868,407
	Interest Expense						
7	Interest Paid on Demand Deposits	32,096,808	1,175,929	33,272,738	28,921,264	5,570,105	34,491,369
8	Interest Paid on Time Deposits	46,609,933	4,916,148	51,526,082	42,982,291	7,241,234	50,223,525
9	Interest Paid on Banks Deposits	133,573	2,908	136,482	215,036	25,197	240,232
10	Interest Paid on Own Debt Securities	1,066,053	6,748,606	7,814,659	854,373	6,232,576	7,086,949
11	Interest Paid on Other Borrowings	10,592,319	1,605,846	12,198,165	1,545,199	276,965	1,822,164
12	Other Interest Expenses	198,633	1,334,817	1,533,450	245,236	1,502,272	1,747,507
13	Total Interest Expense	90,697,320	15,784,256	106,481,575	74,763,399	20,848,348	95,611,747
14	Net Interest Income	154,746,426	5,626,146	160,372,572	115,448,045	-3,191,384	112,256,661
	Non-Interest Income						
15	Net Fee and Commission Income	18,660,723	-2,082,731	16,577,992	15,912,254	-2,162,958	13,749,296
15.1	Fee and Commission Income	22,072,805	6,082,520	28,155,325	19,001,355	4,455,970	23,457,325
15.2	Fee and Commission Expense	3,412,082	8,165,250	11,577,332	3,089,101	6,618,927	9,708,029
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	61,820	25,425	87,244	35,352	26,228	61,581
19	Gain (Loss) from Foreign Exchange Trading	-1,228,765	0	-1,228,765	2,734,185	0	2,734,185
20	Gain (Loss) from Foreign Exchange Translation	840,120	0	840,120	3,833,304	0	3,833,304
21	Gain (Loss) on Sales of Fixed Assets	-573,903	0	-573,903	116,688	0	116,688
22	Non-Interest Income from other Banking Operations	18,452	36,890	55,342	80,991	2,575	83,567
23	Other Non-Interest Income	4,218,140	7,575	4,225,715	3,356,029	85,033	3,441,062
24	Total Non-Interest Income	21,996,587	-2,012,841	19,983,746	26,068,804	-2,049,121	24,019,683
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	2,642,854	9,937	2,652,792	2,392,988	4,365	2,397,352
26	Bank Development, Consultation and Marketing Expenses	6,367,626	608,193	6,975,819	5,327,036	666,485	5,993,521
27	Personnel Expenses	57,929,258	0	57,929,258	58,754,975	0	58,754,975
28	Operating Costs of Fixed Assets	1,246,193	0	1,246,193	1,251,586	0	1,251,586
29	Depreciation Expense	25,814,121	0	25,814,121	24,264,959	0	24,264,959
30	Other Non-Interest Expenses	26,323,985	1,414,793	27,738,778	20,582,753	278,974	20,861,726
31	Total Non-Interest Expenses	120,324,037	2,032,924	122,356,961	112,574,297	949,823	113,524,120
32	Net Non-Interest Income	-98,327,450	-4,045,765	-102,373,215	-86,505,493	-2,998,945	-89,504,438
33	Net Income before Provisions	56,418,976	1,580,381	57,999,358	28,942,552	-6,190,329	22,752,223
34	Loan Loss Reserve	20,176,742	1,201,180	21,377,922	36,364,638	3,342,564	39,707,202
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	303,496	6,610	310,107	425,557	4,134	429,691
37	Total Provisions for Possible Losses	20,480,238	1,207,791	21,688,029	36,686,195	3,346,698	40,032,893
38	Net Income before Taxes and Extraordinary Items	35,938,738	372,591	36,311,329	-7,743,644	-9,537,027	-17,280,670
39	Taxation	0	0	0	0	0	0
40	Net Income after Taxation	35,938,738	372,591	36,311,329	-7,743,644	-9,537,027	-17,280,670
41	Extraordinary Items	0	0	0	0	0	0
42	Net Income	35,938,738	372,591	36,311,329	-7,743,644	-9,537,027	-17,280,670

Bank: JSC "Liberty Bank"
Date: 9/30/2021

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	Contingent Liabilities and Commitments	74,719,095	48,351,978	123,071,074	86,313,826	78,206,521	164,520,348
1.1	Guarantees Issued	5,191,979	6,187,572	11,379,551	5,555,078	7,262,169	12,817,247
1.2	Letters of credit Issued	1,477,201	756,732	2,233,933	3,803,569	-	3,803,569
1.3	Undrawn loan commitments	67,649,916	41,407,674	109,057,590	76,755,179	70,835,446	147,590,625
1.4	Other Contingent Liabilities	400,000	-	400,000	200,000	108,907	308,907
2	Guarantees received as security for liabilities of the bank	-	-	-	-	-	-
3	Assets pledged as security for liabilities of the bank	109,708,000	-	109,708,000	85,010,000	-	85,010,000
3.1	Financial assets of the bank	109,708,000	-	109,708,000	85,010,000	-	85,010,000
3.2	Non-financial assets of the bank	-	-	-	-	-	-
4	Guarantees received as security for receivables of the bank	426,530,449	7,800,827,099	8,227,357,548	484,313,639	2,686,031,615	3,170,345,254
4.1	Surety, joint liability	-	-	-	-	-	-
4.2	Guarantees	426,530,449	7,800,827,099	8,227,357,548	484,313,639	2,686,031,615	3,170,345,254
5	Assets pledged as security for receivables of the bank	194,066,906	3,295,803,041	3,489,869,947	154,991,429	2,757,473,783	2,912,465,212
5.1	Cash	27,744,502	8,049,000	35,793,503	6,477,647	42,564,552	49,042,199
5.2	Precious metals and stones	66,130,465	99,088,652	165,219,118	78,711,495	106,203,723	184,915,218
5.3	Real Estate:	743,500	2,084,165,696	2,084,909,196	1,040,031	1,594,977,505	1,596,017,536
5.3.1	Residential Property	413,800	1,026,116,148	1,026,529,948	948,531	853,180,123	854,128,654
5.3.2	Commercial Property	11,000	558,926,935	558,937,935	11,000	454,141,582	454,152,582
5.3.3	Complex Real Estate	-	53,006,410	53,006,410	-	52,105,058	52,105,058
5.3.4	Land Parcel	283,700	357,358,478	357,642,178	80,500	148,510,268	148,590,768
5.3.5	Other	35,000	88,757,724	88,792,724	-	87,040,475	87,040,475
5.4	Movable Property	3,706,323	188,632,277	192,338,599	4,017,058	186,773,689	190,790,747
5.5	Shares Pledged	10,000,000	330,456,103	340,456,103	10,000,000	211,007,300	221,007,300
5.6	Securities	9,000,000	214,441,395	223,441,395	9,000,000	219,337,867	228,337,867
5.7	Other	76,742,116	370,969,918	447,712,034	45,745,198	396,609,146	442,354,344
6	Derivatives	162,066,043	380,361,885	542,427,928	143,722,592	375,297,950	519,020,542
6.1	Receivables through FX contracts (except options)	11,402,984	248,287,890	259,690,874	42,492,933	210,134,591	252,627,524
6.2	Payables through FX contracts (except options)	150,663,059	132,073,995	282,737,054	101,229,659	165,163,360	266,393,018
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	Receivables not recognized on-balance	120,819,983	2,231,812	123,051,795	95,111,108	1,937,879	97,048,986
7.1	Principal of receivables derecognized during last 3 month	241,469	3,313	244,782	80,655	-	80,655
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)	120,819,983	2,231,812	123,051,795	95,111,108	1,937,879	97,048,986
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	-	-	-	-	-	-
8	Non-cancelable operating lease	3,830,235	43,537,682	47,367,917	3,322,776	50,701,280	54,024,056
8.1	Through indefinit term agreement	-	-	-	-	-	-
8.2	Within one year	1,509,898	8,159,362	9,669,260	925,338	10,024,249	10,949,586
8.3	From 1 to 2 years	747,160	7,139,525	7,886,686	416,944	8,903,392	9,320,336
8.4	From 2 to 3 years	368,063	6,502,240	6,870,303	402,358	7,438,078	7,840,436
8.5	From 3 to 4 years	349,223	5,671,294	6,020,517	369,968	6,154,653	6,524,621
8.6	From 4 to 5 years	322,873	4,608,059	4,930,932	353,928	5,244,623	5,598,551
8.7	More than 5 years	533,016	11,457,203	11,990,219	854,241	12,936,286	13,790,526
9	Capital expenditure commitment	44,607	1,589,726	1,634,333	609,585	3,443,446	4,053,031

Bank: JSC "Liberty Bank"
Date: 9/30/2021

Table 5

Risk Weighted Assets

in Lari

N		3Q-2021	2Q-2021	1Q-2021	4Q-2020	3Q-2020
1	Risk Weighted Assets for Credit Risk	1,780,598,580	1,778,050,219	1,800,373,042	1,802,773,676	1,648,923,127
1.1	Balance sheet items *	1,744,461,000	1,740,250,366	1,761,942,211	1,764,850,264	1,599,721,772
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0	0	0
1.2	Off-balance sheet items	22,603,941	24,450,112	21,616,449	22,533,462	36,684,353
1.3	Counterparty credit risk	13,533,639	13,349,741	16,814,381	15,389,950	12,517,002
2	Risk Weighted Assets for Market Risk	34,662,122	15,556,362	37,835,355	42,402,190	17,478,869
3	Risk Weighted Assets for Operational Risk	381,833,773	381,833,773	381,833,773	381,833,773	400,856,480
4	Total Risk Weighted Assets	2,197,094,475	2,175,440,354	2,220,042,169	2,227,009,638	2,067,258,476

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

Bank: JSC "Liberty Bank"

Date: 9/30/2021

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

Members of Supervisory Board		Independence status
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
Members of Board of Directors		Position/Subordinated business units
1	Vasil Khodeli	CEO
2	Vakhtang Babunashvili	Chief Financial Officer, Deputy CEO
3	David Abashidze	Risk Director, Deputy CEO
List of Shareholders owning 1% and more of issued capital, indicating Shares		
1	Georgian Financial Group B.V.	91.985%
2	JSC "GALT & TAGGART" (Nominal owner)	4.236%
3	JSC "Heritage Securities" (Nominal owner)	1.034%
4	Other shareholders	2.745%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares		
1	Irakli Otar Rukhadze	30.662%
2	Benjamin Albert Marson	30.662%
3	Igor Alexeev	30.662%

Bank: JSC "Liberty Bank"
Date: 9/30/2021

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

		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	278,811,722		278,811,722
2	Due from NBG	62,957,431		62,957,431
3	Due from Banks	237,418,063		237,418,063
4	Dealing Securities	-		-
5	Investment Securities	233,842,166		233,842,166
6.1	Loans	1,887,219,399		1,887,219,399
6.2	Less: Loan Loss Reserves	(128,899,278)		(128,899,278)
6	Net Loans	1,758,320,121		1,758,320,121
7	Accrued Interest and Dividends Receivable	35,748,705		35,748,705
8	Other Real Estate Owned & Repossessed Assets	144,456		144,456
9	Equity Investments	106,733	106,733	-
10	Fixed Assets and Intangible Assets	233,922,284	85,337,851	148,584,434
11	Other Assets	48,849,009		48,849,009
	Total exposures subject to credit risk weighting before adjustments	2,890,120,691	85,444,584	2,804,676,106

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	2,804,676,106
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	122,671,074
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	277,925,435
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	3,205,272,616
4	Effect of provisioning rules used for capital adequacy purposes	32,878,530
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-95,615,825
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-264,391,796
6	Effect of other adjustments *	
7	Total exposures subject to credit risk weighting	2,878,243,524

*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: 9/30/2021

Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	326,505,487
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)	209,910,245
7	Regulatory Adjustments of Common Equity Tier 1 capital	88,481,585
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	50,059,353
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	Common Equity Tier 1	238,023,902
24	Additional tier 1 capital before regulatory adjustments	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	Regulatory Adjustments of Additional Tier 1 capital	0
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	Additional Tier 1 Capital	4,565,384
36	Tier 2 capital before regulatory adjustments	91,754,302
37	Instruments that comply with the criteria for Tier 2 capital	69,496,820
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	22,257,482
40	Regulatory Adjustments of Tier 2 Capital	0
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	Tier 2 Capital	91,754,302

Bank: JSC "Liberty Bank"

Date: 9/30/2021

Table 9.1 **Capital Adequacy Requirements**

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	98,869,251
1.2	Minimum Tier 1 Requirement	6.00%	131,825,668
1.3	Minimum Regulatory Capital Requirement	8.00%	175,767,558
2	Combined Buffer		
2.1	Capital Conservation Buffer *	0.00%	-
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	1.20%	26,365,134
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	1.40%	30,784,594
3.2	Tier 1 Pillar2 Requirement	1.87%	41,071,342
3.3	Regulatory capital Pillar 2 Requirement	4.37%	96,059,086
Total Requirements		Ratios	Amounts (GEL)
4	CET1	7.10%	156,018,979
5	Tier 1	9.07%	199,262,144
6	Total regulatory Capital	13.57%	298,191,777

* 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: 9/30/2021

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	278,811,722	
2	Due from NBG	62,957,431	
3	Due from Banks	237,418,063	
4	Dealing Securities	0	
5	Investment Securities	233,842,166	
6.1	Loans	1,887,219,399	
6.2	Less: Loan Loss Reserves	-128,899,278	
6.2.1	Of which: General Reserves	22,257,482	
6.2.2	Of which: COVID-19 Related Reserves	0	
6	Net Loans	1,758,320,121	
7	Accrued Interest and Dividends Receivable	35,748,705	
8	Other Real Estate Owned & Repossessed Assets	144,456	
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	0	
9.3	Of which below 10% equity holdings subject to limited recognition	0	
10	Fixed Assets and Intangible Assets	233,922,284	
10.1	Of which intangible assets	50,059,353	table 9 (Capital), N10
11	Other Assets	48,849,009	
12	Total assets	2,890,120,691	
13	Due to Banks	7,382,848	
14	Current (Accounts) Deposits	955,066,861	
15	Demand Deposits	291,668,223	
16	Time Deposits	887,241,171	
17	Own Debt Securities	0	
18	Borrowings	220,979,590	
19	Accrued Interest and Dividends Payable	11,827,307	
20	Other Liabilities	73,122,060	
20.1	Of which general reserves on other liabilities	-105,219	
21	Subordinated Debentures	111,761,762	
21.1	Of which tier 2 capital qualifying instruments	69,496,820	
22	Total liabilities	2,559,049,821	
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	209,910,245	
29	Asset Revaluation Reserves	35,278,498	
30	Total Equity Capital	331,070,870	

Table 4.4
Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit

[illegible]

Bank: JSC "Liberty Bank"
Date: 9/30/2021

Table 13 Standardized approach - Effect of credit risk mitigation

	a	b		c	d	e	f
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value				
Asset Classes				RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation		RWA Density f=e/(a+c)
1 Claims or contingent claims on central governments or central banks	309,704,946	-	-	62,632,493	62,632,493		20%
2 Claims or contingent claims on regional governments or local authorities	-	-	-	-	-		nmf
3 Claims or contingent claims on public sector entities	-	-	-	-	-		nmf
4 Claims or contingent claims on multilateral development banks	625,358	-	-	-	-		0%
5 Claims or contingent claims on international organizations/institutions	773,891	-	-	773,891	773,891		100%
6 Claims or contingent claims on commercial banks	239,369,287	-	-	50,051,091	50,051,091		21%
7 Claims or contingent claims on corporates	345,748,228	63,249,264	15,810,431	361,558,660	346,946,141		96%
8 Retail claims or contingent retail claims	1,019,811,636	59,421,810	11,344,818	773,367,340	762,047,981		74%
9 Claims or contingent claims secured by mortgages on residential property	262,829,852	-	-	91,990,448	91,990,448		35%
10 Past due items	8,169,944	-	-	8,051,501	7,610,047		93%
11 Items belonging to regulatory high-risk categories	219,499,491	-	-	292,699,847	292,699,847		133%
12 Short-term claims on commercial banks and corporates	-	-	-	-	-		nmf
13 Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-		nmf
14 Other items	431,022,001	-	-	152,313,001	152,313,001		35%
Total	2,837,554,633	122,671,074	27,155,249	1,793,438,271	1,767,064,941		62%

Bank: JSC "Liberty Bank"
Date: 9/30/2021

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
High-quality liquid assets									
1 Total HQLA				418,001,199	301,086,890	719,088,089	406,353,562	154,481,851	560,835,413
Cash outflows									
2 Retail deposits	751,583,535	413,958,736	1,165,542,271	121,098,342	73,464,463	194,562,804	30,071,591	18,894,410	48,966,001
3 Unsecured wholesale funding	679,893,958	244,905,972	924,803,930	272,907,190	57,343,670	330,250,860	219,280,274	43,074,404	262,354,678
4 Secured wholesale funding	-	-	-	-	-	-	-	-	-
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	287,309	-	287,309	9,080	-	9,080	9,080	-	9,080
6 Other contractual funding obligations	58,291,043	5,131,095	63,422,138	20,309,566	12,570,084	32,879,651	6,395,891	4,198,097	10,593,988
7 Other contingent funding obligations	75,233,363	40,063,517	115,296,880	13,981,438	7,721,500	21,702,938	3,822,214	8,061,525	11,883,739
8 TOTAL CASH OUTFLOWS	1,565,288,106	713,052,720	2,278,341,827	447,405,615	151,099,719	598,505,335	288,579,050	74,228,540	362,807,590
Cash inflows									
9 Secured lending (eg reverse repos)	15,750,000	-	15,750,000	-	-	-	-	-	-
10 Inflows from fully performing exposures	1,275,661,583	410,587,021	1,686,248,604	65,054,957	13,076,677	78,131,634	76,702,928	160,481,254	237,184,182
11 Other cash inflows	35,858,700	4,627,325	40,486,025	2,082,258	-	2,082,258	2,082,258	-	2,082,258
12 TOTAL CASH INFLOWS	1,327,270,283	415,214,346	1,742,484,630	67,137,215	13,076,677	80,213,893	78,785,186	160,481,254	239,266,440
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				418,001,199	301,086,890	719,088,089	406,353,562	154,481,851	560,835,413
14 Net cash outflow				380,268,400	138,023,042	518,291,442	209,793,864	18,557,135	228,351,000
15 Liquidity coverage ratio (%)				109.92%	218.14%	138.74%	193.69%	832.47%	453.97%

* 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: 9/30/2021

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	FX contracts	277,925,435		13,533,639	0	0	0	0	0	13,533,639	0	0	13,533,639
1.1	Maturity less than 1 year	162,747,576	2.0%	3,254,952						3,254,952			3,254,952
1.2	Maturity from 1 year up to 2 years	-	5.0%	0									0
1.3	Maturity from 2 years up to 3 years	97,436,878	8.0%	7,794,950						7,794,950			7,794,950
1.4	Maturity from 3 years up to 4 years	-	11.0%	0						-			0
1.5	Maturity from 4 years up to 5 years	17,740,981	14.0%	2,483,737						2,483,737			2,483,737
1.6	Maturity over 5 years	-								-			0
2	Interest rate contracts	0		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year		0.5%	0									0
2.2	Maturity from 1 year up to 2 years		1.0%	0									0
2.3	Maturity from 2 years up to 3 years		2.0%	0									0
2.4	Maturity from 3 years up to 4 years		3.0%	0									0
2.5	Maturity from 4 years up to 5 years		4.0%	0									0
2.6	Maturity over 5 years												0
	Total	277,925,435		13,533,639	0	0	0	0	0	13,533,639	0	0	13,533,639

Bank: JSC "Liberty Bank"
Date: 9/30/2021

Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	2,922,999,218
2	(Asset amounts deducted in determining Tier 1 capital)	(88,481,585)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	2,834,517,633
Derivative exposures		
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	13,533,639
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	Total derivative exposures (sum of lines 4 to 10)	13,533,639
Securities financing transaction exposures		
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	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	122,671,074
18	(Adjustments for conversion to credit equivalent amounts)	(88,024,906)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	34,646,168
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
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))	
Capital and total exposures		
20	Tier 1 capital	242,589,286
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	2,882,697,440
Leverage ratio		
22	Leverage ratio	8.42%
Choice on transitional arrangements and amount of derecognised fiduciary items		
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: 9/30/2021

Table 16 Net Stable Funding Ratio

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
Available stable funding						
1	Capital:	242,589,278	-	-	416,005,823	658,595,102
2	Regulatory capital	242,589,278			69,496,820	312,086,098
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				346,509,003	346,509,003
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	545,613,973	315,328,355	235,190,747	35,282,685	1,045,058,853
5	Residents' deposits	507,083,907	301,343,783	221,860,047	34,936,647	1,011,963,165
6	Non-residents' deposits	38,530,067	13,984,572	13,330,700	346,038	33,095,688
7	Wholesale funding	702,234,282	186,323,389	28,771,194	9,350,000	374,006,445
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	669,553,247	40,338,450	9,933,508	9,350,000	364,587,603
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	32,681,036	145,984,939	18,837,686	-	9,418,843
10	Liabilities with matching interdependent assets					
11	Other liabilities:	22,347,566	27,705,148	5,483,859	51,670,275	-
12	Liabilities related to derivatives		6,681	-	454,286	-
13	All other liabilities and equity not included in the above categories	22,347,566	27,698,467	5,483,859	51,215,989	-
14	Total available stable funding					2,077,660,400
Required stable funding						
15	Total high-quality liquid assets (HQLA)	740,950,486	140,387,880	-	-	26,978,461
16	Performing loans and securities:	393,026	432,701,484	220,306,499	925,034,807	1,070,465,672
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	393,026	31,749,597	5,718,039	8,463,248	16,143,661
19	Loans to non-financial institutions and retail customers, of which:	-	381,979,071	197,305,213	744,354,553	922,343,512
20	With a risk weight of less than or equal to 35%	-	-	-	-	-
21	Residential mortgages, of which:	-	18,196,621	15,059,246	162,669,936	122,363,392
22	With a risk weight of less than or equal to 35%	-	18,196,621	15,059,246	162,669,936	122,363,392
23	Securities that do not qualify as HQLA	-	776,196	2,224,001	9,547,070	9,615,107
24	Assets with matching interdependent liabilities	-	-	-	-	-
25	Other assets:	233,922,284	57,024,997	10,109,138	129,290,089	396,781,547
26	Assets related to derivatives		4,213	-	-	4,213
27	All other assets not included in the above categories	233,922,284	57,020,784	10,109,138	129,290,089	396,777,334
28	Off-balance sheet items	109,057,590	5,862,168	6,207,388	1,543,928	6,891,424
29	Total required stable funding					1,501,117,105
30	Net stable funding ratio					138.41%

*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.

Bank: JSC "Liberty Bank"
Date: 9/30/2021
Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	59,522,899	65,814,784	118,302,436	60,143,373	5,921,453	309,704,946
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	-	-	-	625,358	-	625,358
5	Claims or contingent claims on international organizations/institutions	-	-	-	773,891	-	773,891
6	Claims or contingent claims on commercial banks	236,847,691	2,521,596	-	-	-	239,369,287
7	Claims or contingent claims on corporates	67,858	148,725,987	61,338,068	136,597,549	2,089	346,731,551
8	Retail claims or contingent retail claims	2,136,606	186,026,881	684,047,270	203,788,439	-	1,026,003,196
9	Claims or contingent claims secured by mortgages on residential property	5,799	6,595,731	95,506,522	161,263,208	-	263,369,261
10	Past due items*	603,636	1,548,176	3,496,919	2,521,213	-	8,169,944
11	Items belonging to regulatory high-risk categories	1,729,870	83,600,895	106,151,832	26,405,666	2,066,880	219,955,143
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-
13	Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-
14	Other items	278,811,720	1,624,183	64,178	1,168,454	149,353,466	431,022,001
15	Total	579,122,442	494,912,059	1,015,410,306	590,765,938	157,343,888	2,837,554,633

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.

Bank: JSC "Liberty Bank"
Date: 9/30/2021
Table 18

On Balance Assets	a		b		c	d	e	f	g	
	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 Claims or contingent claims on central governments or central banks	-		309,704,946	-	-	-	-	-	309,704,946.66	
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	-		625,338	-	-	-	-	-	625,338.40	
5 Claims or contingent claims on international organizations/institutions	-		773,891	-	-	-	-	-	773,890.54	
6 Claims or contingent claims on commercial banks	-		229,369,282	-	-	-	-	-	229,369,286.86	
7 Claims or contingent claims on corporates	-		21,743,660	336,213,198	11,224,307	5,443,108	-	-	341,288,443.07	
8 Retail claims or contingent retail claims	-		95,214,954	1,007,129,831	76,941,386	18,990,096	242,871	-	1,007,413,196.70	
9 Claims or contingent claims secured by mortgages on residential property	-		19,170,653	293,161,496	8,953,798	4,149,089	-	-	298,330,171.24	
10 Past due items*	-		89,052,568	1,448,376	62,531,000	31,076	-	46,990	8,138,018.09	
11 Items belonging to regulatory high-risk categories	-		54,520	219,949,251	48,638	4,296,337	-	1,931	219,658,816.19	
12 Short-term claims on commercial banks and corporates	-		-	-	-	-	-	-	-	
13 Claims in the form of collective investment undertakings (CUI)	-		-	-	-	-	-	-	-	
14 Other items	-		8,206,244	516,322,129	8,061,788	-	-	-	516,466,585.54	
15 Total	-		144,845,099	2,883,854,956	105,300,117	32,878,590	-	244,783	2,896,120,688	
16 Of which: loans	-		135,181,819	1,782,366,182	96,187,392	32,737,885	-	244,783	1,788,603,663	
17 Of which: securities	-		-	238,944,681	-	-	-	-	238,944,681	

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 determining double exposure.

Bank: JSC "Liberty Bank"
Date: 9/30/2021

Table 12

On Balance Assets Sector of repayment source / counterparty type	a		b		c	d	e	f	g
	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	21,213,598	905,885,970	18,444,151		11,593,959			0	897,059,464
2 Financial institutions	0	289,920,361	0		827,186			0	289,093,175
3 Pensions	0	59,741,257	0		1,193,454			0	58,547,803
4 Construction Development, Real Estate Development and other Land Loans	3,795,648	43,777,713	2,271,083		644,027			0	44,456,290
5 Real Estate Management	2,789,485	60,360,461	4,420,271		483,208			0	58,146,406
6 Construction Leasing	10,429	912,091	10,429		10,429			0	901,662
7 Production and Trade of Construction Materials	107,413	5,743,180	44,511		113,913			0	5,629,266
8 Trade of Consumer Goods and Goods	48,233	1,747,792	52,012		32,426			0	1,715,467
9 Production of Consumer Goods and Goods	122,262	3,594,541	14,602		71,757			0	3,579,114
10 Production and Trade of Durable Goods	13,296	1,380,209	12,179		25,510			0	1,352,811
11 Production and Trade of Clothes, Shoes and Textiles	46,894	437,921	28,288		8,263			3,653	446,264
12 Trade (Other)	7,344,534	62,641,747	4,495,483		1,568,754			0	60,577,510
13 Other Production	1,095,184	34,343,576	480,783		476,311			0	34,279,580
14 Hotels, Tourism	7,040,152	55,110,478	4,720,910		470,349			0	52,249,320
15 Restaurants	1,333,639	7,367,714	664,413		119,039			0	7,917,436
16 Industry	0	14,733,856	0		294,311			0	14,439,544
17 Oil Importers, Filling stations, gas stations and Retailers	0	3,402,775	0		66,047			0	3,336,728
18 Energy	0	46,378,208	0		952,149			0	45,426,059
19 Auto Dealers	365,730	293,853	193,360		1,851			0	460,371
20 Healthcare	18,533,840	3,621,583	5,560,966		71,843			0	16,524,405
21 Pharmacy	19,891	12,209,530	5,907		241,584			0	11,981,859
22 Telecommunication	0	1,991,280	0		39,416			0	1,951,864
23 Service	10,504,056	46,672,931	1,173,543		1,173,543			0	46,991,726
24 Agriculture	11,737,712	308,981,677	9,251,846		3,769,732			11,390	307,697,811
25 Other	568,410	5,719,187	498,070		111,271			0	5,217,359
26 Assets on which the Sector of repayment source is not accounted for	48,471,407	424,064,072	39,346,473		8,018,255			229,738	423,176,748
27 Other assets	9,183,181	502,415,782	9,037,056		140,430		0	0	502,421,277
28 Total	144,245,099	2,885,854,596	105,200,117		52,876,530		0	244,782	2,890,126,689

Bank: JSC "Liberty Bank"
Date: 9/30/2021
Table 20

Changes in reserve for loans and Corporate debt securities		Change in reserves for loans during the reporting period	Change in reserves for Corporate debt securities during the reporting period
1	Opening balance	120,481,658	
2	An increase in the reserve for possible losses on assets	21,844,557	0
2.1	As a result of the origination of the new assets	10,534,710	
2.2	As a result of classification of assets as a low quality	11,309,847	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	0	
2.4	As a result of an increase in "additional general reserves"	0	
3	Decrease in reserve for possible losses on assets	13,426,937	0
3.1	As a result of write-off of assets	244,782	
3.2	As a result of partial or total payment of standard assets	5,685,819	
3.3	As a result of partial or total payment of adversely classified assets	6,253,872	
3.4	As a result of classification of assets as a high quality	584,618	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	657,846	
3.6	As a result of an decrease in "additional general reserves"	0	
4	Closing balance	128,899,278	0

Bank: JSC "Liberty Bank"
Date: 9/30/2021
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
1	Opening balance	123,370,814	
2	Inflows to non-performing portfolios	24,070,698	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	0	
4	Outflows from non-performing portfolios	12,272,966	
5	Outflow to standard loan portfolio	461,227	
6	Outflow to watch loan portfolio	36,640	
7	Outflow due to loan repayment, partial or total	10,239,961	
8	Outflow due to taking possession of collateral	15,870	15,870
9	Outflow due to sale of portfolios		
10	Outflows due to write-offs	244,782	
11	Outflow due to other situations		
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	1,274,486	
13	Closing balance	135,168,546	

[illegible]

Bank: JSC "Liberty Bank"
Date: 9/30/2021
Table 24

Sectors 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		496,899,772	580,209,602	5,436,571	3,124,260	2,252,243	15,837,095	30,040,111	11,595,959	543,657	937,278	1,126,122	15,837,095
2 Financial Institutions		41,359,303	41,359,302	0	0	0	0	827,186	827,186	0	0	0	0
3 Private firms		59,672,682	59,672,682	0	0	0	0	1,193,454	1,193,454	0	0	0	0
4 Construction Development, Real Estate Development and other Land Loans		47,203,824	32,201,508	11,325,769	3,795,088	0	0	2,515,111	444,027	0	0	1,138,706	0
5 Real Estate Management		63,927,315	24,160,401	35,622,429	2,726,049	46,443	16,992	4,903,479	483,208	3,542,243	817,815	23,222	16,992
6 Construction Companies		117,180	506,873	0	0	0	18,429	20,566	10,137	0	0	18,429	0
7 Production and Trade of Construction Materials		5,819,833	5,495,649	16,751	79,986	17,174	10,253	158,424	113,913	1,675	23,996	8,587	10,253
8 Trade of Consumer Goods and Goods		1,748,051	1,631,519	88,498	0	8,344	39,890	85,538	32,626	8,850	0	4,172	39,890
9 Production of Consumer Goods and Goods		1,710,213	3,542,851	0	0	16,660	105,709	138,780	71,757	0	0	8,348	105,709
10 Production and Trade of Durable Goods		1,288,819	1,279,524	0	1,596	0	11,700	37,687	25,510	0	479	0	11,700
11 Production and Trade of Clothes, Shoes and Textiles		474,646	413,105	14,587	28,464	0	18,230	36,551	8,263	1,459	8,599	0	18,230
12 Trade (Other)		39,016,756	78,433,114	3,795,068	3,897,648	893,244	2,553,682	6,063,795	1,548,254	328,907	1,149,294	446,422	2,553,682
13 Other Production		14,967,405	33,815,564	56,757	784,069	142,292	148,743	1,157,895	676,311	5,674	235,221	71,146	148,743
14 Health, Tourism		41,727,207	35,372,133	18,814,524	6,029,454	940,233	70,440	4,501,209	670,349	1,881,492	1,888,836	670,116	70,440
15 Restaurants		6,603,246	5,951,965	1,308,147	1,000,025	202,037	131,572	785,452	119,039	131,815	300,008	101,019	131,572
16 Industry		14,715,555	14,715,555	0	0	0	0	294,311	294,311	0	0	0	0
17 Oil Importers, Filling stations, gas stations and Retailers		1,402,446	1,402,446	0	0	0	0	68,549	68,049	0	0	0	0
18 Energy		46,177,455	46,177,455	0	0	0	0	925,549	925,549	0	0	0	0
19 Auto Dealers		658,286	292,556	0	0	344,738	20,991	199,212	5,851	0	0	172,349	20,991
20 Healthcare		22,128,020	3,392,140	0	18,532,707	0	1,134	5,632,809	71,843	0	5,559,812	0	1,134
21 Pharmacies		12,079,096	12,079,205	0	19,891	0	0	247,551	241,584	0	5,967	0	0
22 Telecommunication		1,980,772	1,980,772	0	0	0	0	39,616	39,616	0	0	0	0
23 Service		76,094,092	57,677,154	7,914,932	6,323,369	1,663,222	2,515,425	2,189,873	1,153,543	791,493	1,897,611	831,611	2,515,425
24 Agriculture		212,405,657	195,348,739	5,510,206	2,001,240	1,273,839	6,462,634	13,021,578	3,769,732	551,521	400,372	1,636,919	6,462,634
25 Other		6,271,471	5,578,555	124,506	89,046	39,717	439,647	610,241	111,571	12,451	26,714	19,859	439,647
26 Assets on which the Sector of repayment source is not accounted for		603,867,692	603,867,138	13,546,491	10,816,159	5,429,513	31,832,422	42,363,047	8,016,572	1,354,449	3,244,848	2,914,756	31,832,422
27 Total		1,867,213,399	1,648,994,298	103,056,616	59,251,851	13,660,700	60,246,594	128,899,378	32,796,217	10,305,462	17,775,595	7,854,890	60,246,594
													0

Bank: JSC "Liberty Bank"
Date: 9/30/2021
Table 25

Table 25

	a	b	c	d	e	f	g	h	i
Gross carrying value/nominal values - distribution according to Collateral type	Secured by deposits	Secured by the state and state institutions	Secured by bank and /or financial institutions	Secured by gold / gold jewelry	Secured by immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party institution	Unsecured Amount
Total:	29 728 060	450 696	0	133 106 507	680 855 024	25 035 038	477 444 241	41 006 085	505 409 918
Loans,									
- Corporate debt securities									
- Off balance sheet loans	8 352 550								
- CF which Non-Performing Loans	0								
- CF which Non-Performing Corporate debt securities	0			1 183 024	54 699 817	0	23 881 493		55 399 431

Bank: JSC "Liberty Bank"
Date: 9/30/2021

Table 24

Retail Products	Gross carrying value of Loans						Revenues						Number of Loans	Weighted average nominal interest rate on quarterly disbursed loans	Weighted average effective interest rate on quarterly disbursed loans	Weighted average nominal interest rate (on Gross carrying value of Loans)	Weighted average maturity of loans according to the remaining maturity (months)
	Standard	Watch	Sub-Standard	Doubtful	Loss		Standard	Watch	Sub-Standard	Doubtful	Loss						
***** Auto Loan	155,783	155,783	0	0	0	0	3,075	3,075	0	0	0	0	3	0.0%	0.0%	0.0%	35.5%
***** Consumer Loans	850,781,809	765,724,112	13,059,527	9,278,386	7,473,373	38,391,487	31,149,053	14,860,802	1,305,093	3,783,080	3,389,648	26,381,482	477,835	24.2%	29.3%	24.2%	36.7
***** Pay Day Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0
***** Mortgage Subsidies	10,500,044	1,001,120	401,401	101,101	101,001	14,254,014	14,466,421	21,841	48,084	17,109	48,501	14,214,014	24,871	24.0%	26.8%	24.0%	1.8
***** Credit Cards	1,938,054	2,221,360	8,474	112,221	88,204	2,238,873	2,401,781	147,001	36,254	35,181	26,217	81,111	89,791	28.9%	35.0%	28.9%	14.2
***** Cash Loans	14,553,019	11,401,188	453,501	112,019	104,011	1,030,011	1,030,301	107,101	48,001	30,504	10,011	1,001,011	10,819	38.7%	39.0%	38.7%	10.8
***** Mortgages	151,401,104	143,241,328	3,418,448	3,847,407	343,443	380,381	4,211,391	2,801,302	341,864	1,148,102	22,301	360,002	1,034	11.9%	14.6%	11.9%	181.1
***** Mortgages - Purchase of completed real estate	151,117,188	143,001,141	3,344,458	3,847,407	344,443	376,381	4,211,391	2,644,001	291,448	1,148,102	22,301	358,561	1,047	11.4%	14.3%	11.4%	181.1
***** Mortgages - Construction, the purchase of real estate under construction	1,728,189	2,728,182	0	0	0	0	14,564	50,564	0	0	0	0	38	11.4%	14.6%	11.4%	177.7
***** Mortgages - Buy Back Loans Subsidies	10,000,000	9,400,000	500,000	0	0	30,000	300,000	100,000	50,000	0	0	70,000	371	12.0%	12.0%	12.0%	12.0
***** Retail Payable Items	10,448,148	11,424,424	301,478	400,000	104,004	100,000	1,400,400	30,000	101,109	29,541	400,000	49,074	10,774	34.9%	34.9%	34.9%	8.7
***** Credit Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0
***** Total Retail Products	1,873,479,096	1,681,315,348	19,873,192	18,548,406	8,481,796	67,480,316	77,461,112	11,461,406	1,497,218	6,418,128	6,446,879	67,469,016	602,408	22.6%	26.7%	22.6%	46.8
***** Revenues from: Loans issued on the basis of income from a provision or other state credit	383,197,001	364,461,528	9,236,662	1,421,803	1,484,813	14,001,001	30,403,871	7,200,128	232,066	485,501	141,487	14,001,001	403,801	30.7%	35.4%	30.7%	13.5