	Pillar 3 quarterly report	
1	Name of a bank	JSC "Liberty Bank"
2	Chairman of the Supervisory Board	Murtaz Kikoria
3	CEO of a bank	Beka Gogichaishvili
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.

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

Table 1	Key metrics		According to IFRS			
N		1Q-2023	4Q-2022	3Q-2022	2Q-2022	1Q-2022
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
- 1	CET1 capital	339,091,387	318,182,648	315,643,039	299,049,758	286,430,86
	Tier1 capital	343,656,771	322,748,032	320,208,423	303,615,142	290,996,25
	Regulatory capital	410,327,315	379,786,204	380,938,395	367,075,078	360,190,74
	CET1 capital total requirement	232,725,287	214,999,241	219,255,981	212,289,803	209,012,40
	Tier1 capital total requirement	299,229,307	252,247,753	257,713,710	249,820,187	245,962,98
	Regulatory capital total requirement	387,447,326	355,379,682	364,540,791	340,854,274	335,539,36
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	2,708,373,324	2.609.882.837	2,708,577,039	2,631,468,594	2,591,303,30
	Capital Adequacy Ratios					
	Based on Basel III framework *					
8	CET1 capital	12.52%	12.19%	11.65%	11.36%	11.059
	Tier1 capital	12.69%	12.37%	11.82%	11.54%	11.23
10	Regulatory capital	15.15%	14.55%	14.06%	13.95%	13.909
	CET1 capital total requirement	8.59%	8.24%	8.09%	8.07%	8.07
	Tier1 capital total requirement	11.05%	9.67%	9.51%	9,49%	9.49
	Regulatory capital total requirement	14.31%	13.62%	13.46%	12.95%	12.959
	Income					
14	Total Interest Income /Average Annual Assets	10.81%	13.27%	13.24%	13.23%	13.059
	Total Interest Expense / Average Annual Assets	4.58%	5.78%	5.75%	5.70%	5.535
	Earnings from Operations / Average Annual Assets	3.26%	3.20%	3.42%	3.27%	3.945
	Net Interest Margin	6.23%	7.49%	7.49%	7.54%	7.535
	Return on Average Assets (ROAA)	2.51%	1.70%	2.18%	2.22%	3.049
	Return on Average Equity (ROAE)	22.15%	14.79%	18.84%	18.99%	25.509
	Asset Quality					
20	Non Performed Loans / Total Loans	3.92%	3.77%	3.93%	4.01%	5.055
	ECL/Total Loans	4.67%	4.65%	4.58%	4.64%	6.025
22	FX Loans/Total Loans	18.37%	20.15%	20.24%	20.71%	21.115
23	FX Assets/Total Assets	23.50%	23.68%	26.49%	25.62%	25.115
	Loan Growth-YTD	3.38%	25.31%	20.40%	16.84%	16.135
	Liquidity					
25	Liquid Assets/Total Assets	19.80%				
26	FX Liabilities/Total Liabilities	27.98%	30.33%	31.42%	32.57%	31.175
	Current & Demand Deposits/Total Assets	34.37%	38.13%	40.97%	41.60%	38.725
	Liquidity Coverage Ratio***					
28	Total HQLA	736,552,742				
29	Net cash outflow	622.311.276				
	LCR ratio (%)	118.36%				
	Net Stable Funding Ratio			1		
31	Available stable funding	2,467,493,940	2,414,809,308	2,421,655,736	2,363,624,299	2,233,164,402
	Required stable funding	1,960,963,020	1,922,368,208	1,842,535,961	1,795,103,272	1,782,816,497
	Net stable funding ratio (%)	125.83%	125.62%	131.43%	131.67%	125,265

304,656,174 280,035,312 261,998,760 257,25 309,272,558 286,600,696 266,535,144 261,8 395,555,136 375,555,018 375,752,246 357,3 223,346,170 214,071,355 290,656,600 390,666,600 390,600,600 390,600,600 390,600,600 390,600,600 390,600,600 390,600,600 390,600,600 390,600,600 390,600,600 390,600,600 390,600,600 390,600,600 390,600,600 390,600,600 390,600,		Accoring to lo	cal GAAP	
309.215.58 284.600,696 266.325,146 261,89 309.255,146 270 214.671,853 299.656,603 205,89 223.642.70 214.671,853 299.656,603 205,80 2172,963,463 357,489,213 377,823,90 380,8 2,789,371,291 2,673,800,965 2,612,900,174 2,563,40 10.92% 10.48% 10.03% 2 11.09% 10.65% 10.00% 1 11.09% 10.65% 10.00% 1 11.09% 10.65% 10.00% 1 13.57% 13.57% 12.59% 1 8.01% 8.01% 8.05% 10.00% 1 8.01% 8.01% 8.05% 10.00% 1 13.37% 13.37% 12.29% 1 13.57% 13.57% 12.29% 1 13.58% 5.45% 5.55% 1 13.77% 13.10% 12.00% 1 13.58% 1.50% 1.50% 1.00% 1 13.58% 1.50% 1.50% 1.00% 1 13.58% 1.50% 1.50% 1.00% 1 13.59% 1.50% 1.50% 1.00% 1 13.59% 1.50% 1.50% 1.00% 1 13.59% 1.50% 1.50% 1.00% 1 13.59% 1.50% 1.50% 1.00% 1 13.59% 1.50% 1.50% 1.00% 1 13.59% 1.50% 1.50% 1.00% 1 13.59% 1.50% 1.50% 1.00% 1 13.59% 1.50% 1.50% 1.00% 1 13.59% 1.50% 1.50% 1.00% 1 13.59% 1.50% 1.50% 1.00% 1 13.59% 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.10% 1 1.50% 1.50% 1.50% 1.50% 1 1.50% 1.50% 1.50% 1 1.50% 1.50% 1.50% 1 1.50% 1.50% 1.50% 1 1.50% 1.50% 1.50% 1 1.50% 1.50% 1.50% 1 1.50% 1.50% 1.50% 1 1.50% 1.50% 1 1.50% 1.50% 1 1.50% 1.50% 1 1.50% 1.50% 1 1.50% 1.50% 1 1.50% 1 1.50% 1.50% 1 1.50%	4Q-2022	3Q-2022	2Q-2022	1Q-2022
309.215.58				
985.55.186 972.53.0.18 357.475.246 357.37 223.184.270 214.071.233 270.96.55.603 20.231.862.20 262.986.370 252.043.780 246.912.00 242.2 377.983.463 357.498.213 337.28.290 242.2 19.372.983.471.291 2.673.509.655 2.612.990.174 2.5.63.4 10.9726 10.48% 10.03% 1 11.09% 10.65% 10.03% 1 11.19% 10.55% 10.03% 1 14.176 11.97% 13.65% 1 13.07% 13.65% 1 13.07% 13.65% 1 13.07% 13.05% 1 13.17% 13.17% 13.65% 1 13.17% 13.15% 13.05% 1 13.17% 13.15% 1 13.17% 13.15% 1 13.15% 13.10% 12.50% 1 13.17% 13.15% 1 13.17% 13.15% 1 13.15% 13.10% 12.50% 1 13.17% 13.15% 1 13.17% 13.15% 1 13.15% 13.10% 12.50% 1 13.17% 1.15% 1 13.15% 1.15% 1 13.17% 1.15% 1 13.15% 1.15% 1 13.17% 1 13.15% 1 13.17% 1 13.15% 1 13.17% 1 13.15% 1 13.15% 1 13.17% 1 13.15% 1 13.17% 1 13.15% 1 13.17% 1 13.15% 1 13.15% 1 13.17% 1 13.15%	304,656,174	280,035,312	261,959,760	257,291,649
223.34.70	309,221,558	284,600,696	266,525,144	261,857,033
25,986,70 25,264,780 246,512,600 242,27 373,963,461 357,488,213 337,282,930 330,8 27,89,373,391 2,673,800,965 2,619,290,174 2,563,4 10,925 10,485 10,036 1 10,925 10,485 10,036 1 11,1095 10,655 10,026 1 14,176 11,976 11,655 10,026 1 14,176 11,976 11,656 12,956 1 14,176 11,976 11,656 12,956 1 13,156 11,055 12,956 1 13,156 11,055 12,956 1 13,156 11,065 12,956 1 13,156 11,376 12,915 1 13,156 11,376 12,915 1 13,156 11,376 12,915 1 13,156 11,376 12,915 1 13,156 11,376 12,915 1 13,156 11,376 12,915 1 13,156 11,376 12,915 1 13,156 11,376 12,915 1 13,156 11,376 12,915 1 13,156 12,976 1 13,157 12,976 1 13,157 12,976 1 13,157 12,977 1 13,157 12,977 1 13,157 12,977 1 13,157 12,977 1 13,157 12,977 1 13,157	395,255,136	373,535,018	357,475,246	357,374,745
377,963,460 \$57,486,213 \$37,282,930 \$30,8 2,789,377,281 \$2,673,860,965 \$2,612,920,174 \$2,564,8 10.92% \$10,48% \$10,039% \$1 10.92% \$10,05% \$10,009% \$2 11.09% \$10,55% \$10,009% \$2 11.09% \$10,05% \$10,009% \$2 11.09% \$10,05% \$10,009% \$2 10,05% \$10,00% \$2 10,05% \$10,00% \$2 10,05% \$10,00% \$2 10,00% \$10,00% \$2 10,00% \$10,00% \$1 13,17% \$13,17% \$12,95% \$1 13,17% \$13,17% \$12,95% \$1 13,17% \$13,17% \$15,00% \$1 13,17% \$13,17% \$15,00% \$1 13,17% \$13,17% \$15,00% \$1 13,17% \$13,17% \$1,00% \$1 13,17% \$1,00% \$1,00% \$1 13,17% \$1,00% \$1,00% \$1 13,17% \$1,00% \$1,00% \$1 13,17% \$1,00% \$1,00% \$1 13,17% \$1,00% \$1,00% \$1 13,17% \$1,00% \$1,00% \$1 13,17% \$1,00% \$1,00% \$1 13,17% \$1,00% \$1,00% \$1 13,17% \$1,00% \$1,00% \$1 13,17% \$1,00% \$1 13,17% \$1,00% \$1 13,17% \$1 13,17% \$1,00% \$1 13,17% \$1 13,1	223,364,270	214,071,353	209,656,603	205,689,771
2.789.274.391	262,986,370	252,043,780	246,912,400	242,241,418
10.92% 10.48% 10.03% 1 11.09% 10.65% 10.20% 1 14.17% 11.97% 11.68% 1 8.01% 8.01% 8.02% 9.45% 1 13.37% 11.68% 1 13.37% 12.91% 9.45% 1 13.37% 12.91% 1 13.15% 12.06% 12.95% 1 13.15% 12.06% 2.29% 1 13.15% 12.06% 2.29% 1 13.15% 12.06% 2.29% 1 13.15% 12.06% 5.55% 5.99% 1 2.72% 2.72% 2.72% 2.72% 1 2.15% 1.65% 1.97% 1 2.15% 1.25% 1 2.15% 2.21% 5.25% 5.25% 1 1.29% 1 1.20% 1.25% 1	372,963,463	357,498,213	337,282,930	330,837,183
11.099	2,789,371,291	2,673,360,965	2,612,920,174	2,563,491,447
11.09% 10.65% 10.00% 1 14.17% 13.68% 1 8.01% 8.01% 8.02% 9.43% 9.43% 9.45% 1 13.37% 11.37% 12.91% 1 13.15% 13.06% 12.56% 1 13.37% 13.10% 12.56% 1 13.57% 13.00% 12.56% 1 13.57% 13.00% 12.56% 1 13.57% 13.00% 12.56% 1 13.57% 13.00% 12.56% 1 13.57% 13.00% 12.56% 1 13.57% 13.00% 12.55% 1 1.56% 13.00% 12.56% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.00% 1 1.56% 13.55% 1 1.56% 13.55% 1 1.56%				
141/76 13978 13698 1 8.01% 8.01% 8.02% 9.43% 9.43% 9.45% 1 1337% 1137% 12.91% 1 1337% 1137% 12.91% 1 1337% 11360% 12.96% 1 1337% 15.00% 5.55% 5.59% 1 2.00% 5.55% 5.59% 1 2.10% 1.37% 1.37% 1.31% 1.51% 1 2.01% 1.37% 1.37% 1.31% 1.51% 1 2.01% 1.49% 1.10% 1.29% 1 1.39% 1.49% 1.17% 1 1.39% 1.49% 1.17% 1 1.20% 1.20% 1.20% 1 1.20% 1.20% 1.20% 1 1.20% 1.20% 1.20% 1 1.20% 1.20% 1 1.20% 1.20% 1 1.20% 1.20% 1 1.20% 1.20% 1 1.20% 1.20% 1 1.20% 1.20% 1 1.20% 1 1.20% 1.20% 1 1.20% 1 1.20% 1.20% 1 1.20%				10.04%
8.01% 8.02% 8.02% 9.43% 9.45%				10.21%
9.42% 9.42% 9.45% 1 13.37% 113.07% 12.91% 1 13.15% 113.07% 12.95% 1 5.69% 5.65% 5.59% 5.59% 1 7.45% 7.40% 7.37% 13.15% 1 13.95% 14.92% 11.78% 1 13.95% 14.92% 11.78% 1 1.39% 14.92% 11.78% 1 1.39% 1.49% 1.20% 5.53% 1 1.20% 1.49% 1.20% 1 1.20% 1.20% 1 1.20% 1.20% 1				13.94%
13.176				9.45%
13.15% 13.06% 12.96% 1 5.69% 5.65% 5.59% 5.59% 3.72% 3.73% 3.75% 3.75% 3.51% 7.45% 7.40% 7.37% 1.00% 14.59% 13.00% 13.85% 1 1.00% 14.59% 11.76% 1 3.00% 4.76% 5.12% 5.23% 5.46% 5.53% 23.37% 20.26% 12.11% 2 23.60% 20.65% 21.11% 2 23.60% 20.65% 21.11% 2 24.64% 21.29% 23.50% 2 25.66% 3.25% 23.50% 2 25.66% 3.25% 23.50% 2 25.66% 3.25% 23.50% 2 25.66% 3.25% 23.50% 2 25.66% 3.25% 23.50% 2 25.66% 3.25% 23.50% 2 25.66% 3.25% 23.50% 2 25.66% 3.25% 23.50% 2 25.66% 3.25% 23.50% 2 25.66% 3.25% 23.50% 2 25.66% 3.25				12.91%
5.00% 5.50% 5.50% 5.50% 5.50% 5.20% 5.40% 5.21% 5.20% 5.40% 5.25% 5.20% 5.40% 5.25% 5.20% 5.40% 5.25% 5.20% 5.40% 5.25% 5.20% 5.40% 5.25% 5.20% 5.40% 5.25% 5.20% 5.40% 5.25% 5.40% 5.25% 5.30% 5.40% 5.25% 5.25% 5.25%	13.3/76	13.37%	12.91%	12.91%
3.72% 3.72% 3.51% 3.51% 7.40% 3.51% 7.40% 3.51% 1.00%	13.15%	13.06%	12.96%	12.64%
7.45% 7.40% 7.37% 7.37% 7.20% 7.20% 7.40% 7.37% 7.20% 7.20% 7.40%	5.69%	5.65%	5.59%	5.38%
2.015 1.63% 1.20% 1.30% 1.83% 1.452% 1.52%	3.72%	3.71%	3.51%	4.33%
18.30% 14.32% 11.78% 1 3.98% 4.76% 5.12% 5.23% 5.46% 5.53% 5.23% 5.46% 5.53% 5.23.60% 70.65% 71.11% 7 23.60% 70.65% 71.11% 7 23.60% 70.65% 71.11% 7 24.84% 71.25% 72.56% 7 25.85% 71.45% 72.56% 7 25.85% 71.45% 72.56% 7 25.85% 71.45% 72.56% 7 25.85% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 72.56% 7 25.35% 71.45% 7 25.35% 71.45% 7 25.35% 71.45% 7 25.35% 71.45% 7 25.35% 71.45% 7 25.3	7.45%	7.40%	7.37%	7.25%
3.98% 4.76% 5.12% 5.23% 5.40% 5.53% 5.40% 5.53% 5.40% 5.53% 5.40% 5.53% 5.40% 5.53% 5.40%	2.01%	1.63%	1.30%	2.15%
\$2,328 \$406 \$5,538 \$20,275 \$20,275 \$20,275 \$20,675 \$21,115 \$2,23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,607,607 \$23,607,607 \$23,607,607 \$23,707,607 \$23,707,607 \$27,577,687 \$22,2114 \$22,21	18.30%	14.92%	11.78%	19.03%
\$2,328 \$406 \$5,538 \$20,275 \$20,275 \$20,275 \$20,675 \$21,115 \$2,23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,606 \$23,607,607 \$23,607,607 \$23,607,607 \$23,707,607 \$23,707,607 \$27,577,687 \$22,2114 \$22,21				
90.795 20.676 21.118 2 21.696 26.2396 25.4696 2 26.689 20.778 17.2696 1 21.4896 21.2996 2 30.596 31.4596 22.5996 2 38.5996 41.4996 42.0696 3 38.5996 41.4996 42.0696 3 85.2167.400 813.311.532 754.163.154 766.03		4.76%	5.12%	6.16%
23.69% 26.35% 25.46% 2 26.68% 20.77% 17.26% 1 21.58% 21.29% 23.50% 2 30.56% 31.45% 22.59% 3 38.59% 41.69% 42.06% 3 882,167.40% 813,315.578 754,163,154 766,03		5.46%	5.53%	6.27%
26.688 20.77% 17.26% 1 21.88% 21.29% 23.00% 2 30.56% 31.45% 32.59% 3 38.59% 41.49% 42.00% 3 882,167.490 83.31.522 754,151.54 760,03 37.701,043 672,577,587 692,221,114 604,40	20.37%	20.67%	21.11%	21.75%
71.58% 71.29% 23.50% 2 30.56% 31.45% 32.59% 3 38.59% 41.49% 42.05% 3 38.21,77,490 813,715,28 754,154 760,40 693,701,042 673,57,7,687 692,221,114 60,40	23.60%	26.35%	25.46%	24.94%
30.56% 31.45% 32.59% 3 38.59% 41.49% 42.06% 3 852,167,490 813,311,528 754,163,154 769,03 693,701,042 672,577,687 692,221,114 604,40	26.68%	20.77%	17.26%	15.25%
30.56% 31.45% 32.59% 3 38.59% 41.49% 42.06% 3 852,167,490 813,311,528 754,163,154 769,03 693,701,042 672,577,687 692,221,114 604,40	21 84%	21 29%	23 50%	23.56%
38.59% 41.49% 42.06% 3 852,167,490 813,311,528 754,163,154 769,03 693,701,042 672,577,687 692,221,114 604,40				31.25%
693,701,042 672,577,687 692,221,114 604,40				38.93%
693,701,042 672,577,687 692,221,114 604,40				
	852,167,490	813,311,528	754,163,154	769,039,033
	693,701,042	672,577,687	692,221,114	604,403,522
122.84% 120.92% 108.95% 12	122.84%	120.92%	108.95%	127.24%
2,401,282,842 2,386,018,650 2,326,534,317 2,204,02	401 202 042	2 205 010 550	2 226 524 217	2 204 025 169
				2,204,025,168 1,767,994,242
				1,767,994,242

^{*}Regarding the numbers 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" (nic. https:///imp.gov.ge/page/covid-19) **LCR calculated according to NBCs methodology which is more boused on local risks than Basel framework. See the batel 4.1 CIR. Commercial banks are required to comply with the limits by coefficients calculated according to NBCs methodology. The numbers calculated within Basel framework are given by flishistation ysuppose.

	Statement of Financial Position		reporting period		respective	period of the pre	vious year
N	Statement of Financial Position	GEL	FX	Total	GEL	FX	Total
	ASSETS						
1	Cash, Cash balances with National Bank of Georgia and other banks	240,414,607	274,750,444	515,165,051	215,294,778	321,867,565	537,162,344
1.1	Cash on hand	232,878,916	83,164,258	316,043,173	186,551,388	86,552,480	273,103,869
1.2	Casha balances with National bank of Georgia	6,732,864	74,691,112	81,423,977	28,155,934	61,550,472	89,706,406
1.3	Cash balances with other banks	802,827	116,895,075	117,697,902	587,456	173,764,613	174,352,070
2.1	Financial assets held for trading of which: derivatives			0			0
2.1				0			0
3	Non-trading financial assets mandatorily at fair value through profit or loss Financial assets designated at fair value through profit or loss	85,501,371	0	85,501,371	356,535	0	356,535
5	Financial assets at fair value through other comprehensive income	0	0	0	0	0	0
5.1	Equity instruments			0			0
5.2	Debt securities			0			0
5.3	Loans and advances			0			0
6.1	Financial assets at amortised cost Debt securities	2,250,652,746 219,383,491	524,339,931 51,308,700	2,774,992,677 270,692,190	1,969,706,016 234.013.690	477,388,592	2,447,094,609 234.013.690
6.2	Loans and advances	2,031,269,255	473,031,231	2,504,300,487	1,735,692,326	477,388,592	2,213,080,919
7	Investments in subsidiaries, joint ventures and associates	106,733	,351,231	106,733	106,733	0	106,733
8	Non-current assets and disposal groups classified as held for sale			0	0	0	0
9	Tangible assets	182,878,808	0	182,878,808	182,568,559	0	182,568,559
9.1	Property, Plant and Equipment Investment property	180,685,706 2,193,102		180,685,706 2,193,102	179,077,563 3,490,995	0	179,077,563 3,490,995
10	Intangible assets	57,297,951	0	57,297,951	54,986,718	0	54,986,718
10.1	Goodwill	0	0	0	0 1,000,100		0
10.2	Other intangible assets	57,297,951		57,297,951	54,986,718	0	54,986,718
11	Tax assets	1,982,361	0	1,982,361	3,551,650	0	3,551,650
11.1 11.2	Current tax assets Deferred tax assets	1,982,361	0	1,982,361 0	3,551,650 0	0	3,551,650 0
13	Other assets	27,173,502	75,308,753	102,482,255	20,504,214	21,280,309	41,784,523
13.1	of which: repossessed collateral	1,507,138	73,308,733	1,507,138	1,083,431	0	1,083,431
						1	
13.2	of which: dividends receivable			0			0
13.2 14	TOTAL ASSETS	2,846,008,080	874,399,129	3,720,407,208	2,447,075,203	820,536,467	3,267,611,670
14	TOTAL ASSETS LIABILITIES			3,720,407,208			3,267,611,670
14	TOTAL ASSETS LIABILITIES Financial liabilities held for trading	2,846,008,080 4,042,788	874,399,129 26,810,187	v	2,447,075,203 2,772,955	820,536,467 32,619,363	-
14	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which: derivatives			3,720,407,208			3,267,611,670
14 15 15.1 16	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which: derivatives Financial liabilities designated at fair value through profit or loss	4,042,788	26,810,187	3,720,407,208 30,852,976 0 31,843,820	2,772,955 14,986,722	32,619,363 399,548	3,267,611,670 35,392,318 0 15,386,271
15 15.1 16 17	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which: derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost	4,042,788 31,843,820 2,284,140,171	26,810,187 0 808,513,898	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068	2,772,955 14,986,722 1,944,071,937	32,619,363 399,548 758,979,972	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909
14 15 15.1 16 17 17.1	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits	4,042,788 31,843,820 2,284,140,171 2,032,974,977	26,810,187 0 808,513,898 740,548,709	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686	2,772,955 14,986,722 1,944,071,937 1,761,159,483	32,619,363 399,548 758,979,972 663,043,914	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397
14 15 15.1 16 17 17.1 17.2	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which: derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits borrowings	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193	26,810,187 0 808,513,898 740,548,709 67,965,189	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454	32,619,363 399,548 758,979,972	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512
14 15 15.1 16 17 17.1	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits	4,042,788 31,843,820 2,284,140,171 2,032,974,977	26,810,187 0 808,513,898 740,548,709	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686	2,772,955 14,986,722 1,944,071,937 1,761,159,483	32,619,363 399,548 758,979,972 663,043,914 95,936,058	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397
14 15 15.1 16 17 17.1 17.2 17.3 17.4	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits borrowings Debt securities issued Other financial liabilities Provisions	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801	26,810,187 0 808,513,898 740,548,709 67,965,189 0	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,227	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 1,306,211	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 240,966	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 1,547,177
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which: derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Dorrowings Debt securities issued Other financial liabilities Provisions Tax liabilities	31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,227 23,047,710	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 1,306,211 3,301,286	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 240,966	3,267,611,670 35,392,318 0 15,386,271 2,703,051,099 2,424,203,397 278,848,512 0 0 1,547,177 3,301,286
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Derowings Debt securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0,1,171,227 23,047,100 5,403,397	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 1,306,211 3,301,286 1,050,000	32,619,363 399,548 758,979,72 663,043,914 95,936,058 0 240,966 0	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0 1,547,177 3,301,288 1,050,000
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19 19.1	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits borrowings Debt securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Deferred tax liabilities	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,227 23,047,710 5,403,397 17,644,314	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 1,306,211 3,301,286 1,050,000 2,251,286	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 240,966 0 0	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 1,547,177 3,301,286 1,050,000 2,251,286
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Derowings Debt securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,227 23,047,710 5,403,397 17,644,314 89,468,005	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 1,306,211 3,301,286 1,050,000 2,251,286 6,487,030	32,619,363 399,548 758,979,72 663,043,914 95,936,058 0 240,966 0	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0 1,547,177 3,301,286 1,050,000 2,251,286 112,553,021
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which: derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Derowings Debt securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Deferred tax liabilities Subordinated liabilities Subordinated liabilities	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 0 82,980,975	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,227 23,047,710 5,403,397 17,644,314	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 1,306,211 3,301,286 1,050,000 2,251,286	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 240,966 0 0 0 106,065,991	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 1,547,177 3,301,286 1,050,000 2,251,286
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Derowings Debt securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Current tax liabilities Subordinated liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 0 82,980,975 3,187,639	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,227 23,047,70 5,403,397 17,644,314 89,468,005 25,186,797	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 0 1,306,211 3,301,286 1,050,000 2,251,286 6,487,030 20,675,439	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 0 0 0 0 106,065,90 4,437,258	3,267,611,670 35,392,318 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0 1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21 21,1 22	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits borrowings Deth securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Deferred tax liabilities Subordinated liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities FOTAL LIABILITIES Equity	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 0 82,980,975 3,187,639 0	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0,1,171,227 23,047,710 5,403,397 17,644,314 89,468,005 25,186,797 119,845 3,294,224,603	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 1,306,211 3,301,286 1,050,000 2,251,286 6,487,303 20,675,439 187,397 1,993,601,580	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 240,966 0 0 106,065,991 4,437,258	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0,1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697 187,397 2,896,344,679
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21 21.1 22	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits borrowings Det securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Deferred tax liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 0 82,980,975 3,187,639 0	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 1,171,227 23,047,710 5,403,397 17,644,314 89,468,005 25,186,797 119,845 3,294,224,603	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 0 1,306,211 3,301,286 1,050,000 2,251,286 6,487,030 20,675,439 187,397 1,993,601,580	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 240,966 0 0 106,065,991 4,437,258	3,267,611,670 35,392,318 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0,1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 187,397 2,896,344,679
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21 21.1 22 23 24	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Deposits Derowings Debt securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Current tax liabilities Other Liabilities Format Liabilities Other Liabilities	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478 54,628,743 61,391	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 0 82,980,975 3,187,639 0	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,227 23,047,710 5,403,397 17,644,314 89,468,005 25,186,797 119,845 3,294,224,603 54,628,743 61,391	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 1,306,211 3,301,286 1,050,000 2,251,286 6,487,030 20,675,439 187,397 1,993,601,580 54,628,743 61,391	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 240,966 0 0 106,065,991 4,437,258	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0,1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697 187,379 2,896,344,679 54,628,743 61,391
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21 21.1 22	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits borrowings Det securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Deferred tax liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 0 82,980,975 3,187,639 0	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 1,171,227 23,047,710 5,403,397 17,644,314 89,468,005 25,186,797 119,845 3,294,224,603	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 0 1,306,211 3,301,286 1,050,000 2,251,286 6,487,030 20,675,439 187,397 1,993,601,580	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 240,966 0 0 106,065,991 4,437,258	3,267,611,670 35,392,318 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0,1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 187,397 2,896,344,679
14 15 15.1 16 17 17.1 17.2 17.3 19 19 19.1 19.2 20 21 21.1 22 23 24 25	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which: derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits borrowings Deth securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Deferred tax liabilities Subordinated liabilities Other liabilities Other liabilities Other liabilities Other liabilities Other Liabilities Other Liabilities Other Liabilities For which: dividends payable TOTAL LIABILITIES Equity Share capital preference share Share prenium	31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478 54,628,743 61,391 41,370,267	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 0 82,980,975 3,187,639 0	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0,1,171,227 23,047,710 5,403,397 17,644,314 89,468,005 25,186,797 119,845 3,294,224,603 61,391 41,370,267	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 1,306,211 3,301,286 1,050,000 2,251,286 6,487,303 20,675,439 187,397 1,993,601,580 54,628,743 41,370,267	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 240,966 0 0 106,065,991 4,437,258	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0 1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697 187,397 2,896,344,679 54,628,743 61,391 41,370,267
14 15 15.1 16 17 17.1 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21 21.2 21 22.2 23 24 25 26 27 27.1	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Derowings Det securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Deferred tax liabilities Subordinated liabilities Other liabilities Other liabilities Other liabilities TOTAL LIABILITIES Equity Share capital preference share Share premium (-) Treasury shares Equity instruments issued other than capital Equity component of compound financial instruments	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478 54,628,743 61,391 41,370,267 -10,154,020	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 0 82,980,763 3,187,639 921,598,125	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0,1,171,227 23,047,710 5,403,397 17,644,314 89,468,005 25,186,797 119,845 3,294,224,603 54,628,743 41,370,267 -10,154,020 0	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 1,306,211 3,301,286 1,050,000 2,251,286 6,487,303 20,675,439 187,397 1,993,601,580 54,628,743 41,370,267 -10,154,020 0	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 0 0 0 0 106,065,979 4,437,258 0 902,743,099	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0 1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697 187,397 2,896,344,679 54,628,743 61,391 41,370,267 -10,154,020 0
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21 21.1 22 23 24 25 26 27 27.1 27.2	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits borrowings Dett securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Deferred tax liabilities Other liabilities Equity Share capital preference share Share premium (-) Treasury shares Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478 54,628,743 61,391 41,370,267 -10,154,020	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 0 82,980,763 3,187,639 921,598,125	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 1,171,227 23,047,710 5,403,397 17,644,314 89,468,005 25,186,797 11,948 3,294,224,603 54,628,743 61,391 41,370,267 -10,154,020 0	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 1,306,211 3,301,286 6,487,030 22,51,286 6,487,030 20,675,439 187,397 1,993,601,580 54,628,743 61,391 41,370,267 -10,154,020 0	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 0 0 0 0 106,065,979 4,437,258 0 902,743,099	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0,1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697 187,379 2,896,344,679 54,628,743 61,391 41,370,267 -10,154,020 0
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21 21.1 22 23 24 25 26 27 27.1 27.2 28	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Deposits Derowings Debt securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Current tax liabilities Undered tax liabilities Other liabilities Other liabilities Other liabilities Other liabilities TOTAL LIABILITIES Equity Share capital preference share Share premium (-) Treasury shares Equity component of compound financial instruments Uther equity instruments issued Share-based payment reserve	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478 54,628,743 61,391 41,370,267 -10,154,020	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 82,980,975 3,187,639 0 921,598,125	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0,1,171,272 23,047,710 5,403,397 17,644,314 89,468,005 25,186,797 11,948 3,294,224,603 54,628,743 61,391 41,370,267 -10,154,020 0 0	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 1,306,211 3,301,286 6,487,030 22,675,439 187,397 1,993,601,580 54,628,743 61,391 41,370,267 -10,154,020 0 0	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 0 0 106,065,991 4,437,258 0 902,743,099	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0 1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697 187,397 2,896,344,679 41,370,267 -10,154,020 0 0 0
14 15 15.1 16 17 17.1 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21 21.1 22 23 24 25 26 27 27.1 27.2 28 29	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Derowings Debt securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Deferred tax liabilities Other liabilities Other liabilities Other liabilities Other liabilities TOTAL LIABILITIES Equity Share capital preference share Share premium (-) Treasury shares Equity instruments issued Equity component of compound financial instruments Other equity instruments issued Share-based payment reserve Accumulated other comprehensive income	31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478 54,628,743 61,391 41,370,267 -10,154,020 0	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 0 82,980,763 3,187,639 921,598,125	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,227 23,047,710 5,403,397 17,644,514 89,468,005 25,186,797 119,845 3,294,224,603 41,370,267 -10,154,020 0 0 0 0 22,084,149	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 1,306,211 3,301,286 1,050,000 2,251,286 6,487,303 20,675,439 187,397 1,993,601,580 54,628,743 61,391 41,370,267 -10,154,020 0 0 0 0 22,140,286	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 0 0 0 0 106,065,979 4,437,258 0 902,743,099	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0 1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697 187,397 2,896,344,679 54,628,743 61,391 41,370,267 -10,154,020 0 0 0 0 0 22,140,286
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19 19.1 19.1 22 20 21 21.1 22.1 22 23 24 25 26 27 27.1 27.2 28 29 29.1	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Derowings Debt securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Deferred tax liabilities Subordinated liabilities Other liabilities Other liabilities Other liabilities ToTAL LIABILITIES Equity Share capital preference share Share premium (-) Treasury shares Equity instruments issued Other equity instruments issued Share-based payment reserve Accumulated other comprehensive income revaluation reserve Fair value changes of equity instruments measured at fair value through other	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478 54,628,743 61,391 41,370,267 -10,154,020	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 82,980,975 3,187,639 0 921,598,125	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,272 23,047,710 5,403,397 17,644,314 89,468,005 25,186,797 119,845 3,294,224,603 41,370,267 -10,154,020 0 0 0 22,084,149 22,084,149	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 1,306,211 3,301,286 6,487,030 22,675,439 187,397 1,993,601,580 54,628,743 61,391 41,370,267 -10,154,020 0 0	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 0 0 106,065,991 4,437,258 0 902,743,099	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0 1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697 187,397 2,896,344,679 54,628,743 61,391 41,370,267 -10,154,020 0 0 0 0 22,140,286 22,140,286
14 15 15.1 16 17 17.1 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21 21.1 22 23 24 25 26 27 27.1 27.2 28	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Derrowings Det securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Current tax liabilities Other Itax liabilities Other Itax liabilities Other liabilities Equity Share capital preference share Share premium (-) Treasury shares Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Share-based payment reserve Accumulated other component for compound financial instruments Other equity instruments issued Fair value changes of equity instruments measured at fair value through other comprehensive income	31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478 54,628,743 61,391 41,370,267 -10,154,020 0	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 82,980,975 3,187,639 0 921,598,125	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,227 23,047,710 5,403,397 17,644,514 89,468,005 25,186,797 119,845 3,294,224,603 41,370,267 -10,154,020 0 0 0 0 22,084,149	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 1,306,211 3,301,286 1,050,000 2,251,286 6,487,303 20,675,439 187,397 1,993,601,580 54,628,743 61,391 41,370,267 -10,154,020 0 0 0 0 22,140,286	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 0 0 106,065,991 4,437,258 0 902,743,099	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0 1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697 187,397 2,896,344,679 54,628,743 61,391 41,370,267 -10,154,020 0 0 0 0 0 22,140,286
14 15 15.1 16 17 17.1 17.2 17.3 17.4 18 19 19.1 19.1 20 21 21.2 21 22.2 23 24 25 26 27 27.1 27.2 28 29 29.1	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Derowings Debt securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Deferred tax liabilities Subordinated liabilities Other liabilities Other liabilities Other liabilities ToTAL LIABILITIES Equity Share capital preference share Share premium (-) Treasury shares Equity instruments issued Other equity instruments issued Share-based payment reserve Accumulated other comprehensive income revaluation reserve Fair value changes of equity instruments measured at fair value through other	31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478 54,628,743 61,391 41,370,267 -10,154,020 0	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 82,980,975 3,187,639 0 921,598,125	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,272 23,047,710 5,403,397 17,644,314 89,468,005 25,186,797 119,845 3,294,224,603 41,370,267 -10,154,020 0 0 0 22,084,149 22,084,149	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 1,306,211 3,301,286 1,050,000 2,251,286 6,487,303 20,675,439 187,397 1,993,601,580 54,628,743 61,391 41,370,267 -10,154,020 0 0 0 0 22,140,286	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 0 0 106,065,991 4,437,258 0 902,743,099	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0 1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697 187,397 2,896,344,679 54,628,743 61,391 41,370,267 -10,154,020 0 0 0 0 22,140,286 22,140,286
14 15 15.1 16 17 17.1 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21 21.1 22 25 26 27 27.1 28 29 29.1 29.2 30 30	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Derowings Debt securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Current tax liabilities Other itabilities Other itabilities Other liabilities Other liabilities For a liabilities Other liabilities Other liabilities Equity Share capital preference share Share premium (-) Treasury shares Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Share-based payment reserve Accumulated other comprehensive income revaluation reserve Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of edet instruments measured at fair value through other comprehensive income	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478 54,628,743 61,391 41,370,267 -10,154,020 0 22,084,149 22,084,149	26,810,187 0 808,513,898 740,548,709 67,965,189 0 0 0 0 82,980,975 3,187,639 0 921,598,125	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0 1,171,227 23,047,704 5,403,397 17,644,314 89,468,005 25,186,797 119,845 3,294,224,603 41,370,267 -10,154,020 0 0 0 0 0 22,084,149 0 0 318,192,076	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 0 1,306,211 3,301,286 1,050,000 2,251,286 6,487,030 20,675,439 187,397 1,993,601,580 54,628,743 61,391 41,370,267 -10,154,020 0 0 22,140,286 22,140,286	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 0 0 0 0 106,065,00 4,437,258 0 902,743,099	3,267,611,670 35,392,318 0 15,386,271 2,703,051,909 2,424,203,397 278,848,512 0 0,1,547,177 3,301,286 1,050,000 2,251,286 112,553,021 25,112,697 187,397 2,896,344,679 0 0 0 0 0 22,140,286 22,140,286 0 0 0 0 263,220,324
14 15 15 16 17 17.1 17.2 17.3 17.4 18 19 19.1 19.2 20 21 21.1 22 23 24 25 26 27 27.2 28 29.1 29.2	TOTAL ASSETS LIABILITIES Financial liabilities held for trading of which:derivatives Financial liabilities designated at fair value through profit or loss Financial liabilities measured at amortised cost Deposits Detrowings Dets securities issued Other financial liabilities Provisions Tax liabilities Current tax liabilities Current tax liabilities Other Ilabilities Other Ilabilities Other Ilabilities Other Ilabilities Other Ilabilities Equity Share capital preference share Share premium (-) Treasury shares Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Share-based payment reserve Accumulated other comprehensive income revaluation reserve Fair value changes of debt instruments measured at fair value through other comprehensive income Fair value changes of debt instruments measured at fair value through other comprehensive income	4,042,788 31,843,820 2,284,140,171 2,032,974,977 251,165,193 0 1,065,801 23,047,710 5,403,397 17,644,314 6,487,030 21,999,158 119,845 2,372,626,478 54,628,743 61,391 41,370,267 -10,154,020 0 22,084,149 22,084,149	26,810,187 0 808,513,898 740,548,709 67,965,189 0 105,426 0 0 82,980,975 3,187,639 0 921,598,125	3,720,407,208 30,852,976 0 31,843,820 3,092,654,068 2,773,523,686 319,130,382 0 0,1,171,227 23,047,710 5,403,397 17,644,310 89,468,005 25,186,797 119,845 3,294,224,603 41,370,267 -10,154,020 0 0 0 0 0 22,084,149 22,084,149	2,772,955 14,986,722 1,944,071,937 1,761,159,483 182,912,454 0 0 1,306,211 3,301,286 1,050,000 2,251,286 6,487,303 187,397 1,993,601,580 54,628,743 61,391 41,370,267 -10,154,020 0 0 0 22,140,286	32,619,363 399,548 758,979,972 663,043,914 95,936,058 0 0 0 106,065,991 4,437,258 0 902,743,099	3,267,611,67 35,392,31 15,386,27 2,703,051,90 2,424,203,39 278,848,51 1,547,17 3,301,28 1,050,00 2,251,28 112,553,02 25,112,69 187,39 2,896,344,67 54,628,74 61,39 41,370,26 -10,154,02 22,140,28 22,140,28

NI	Statement of profit or loss reporting period			respective period of the previous year			
N	· ·	GEL	FX	Total	GEL	FX	Total
1	Interest income	111,585,493	11,107,175	122,692,668	91,717,579	7,289,049	99,006,628
1.1	Financial assets held for trading			0			0
1.2	Non-trading financial assets mandatorily at fair value through profit or loss			0			0
1.3	Financial assets designated at fair value through profit or loss			0			0
1.4	Financial assets at fair value through other comprehensive income			0			0
1.5	Financial assets at amortised cost	108,835,828	11,007,756	119,843,584	88,844,856	7,289,049	96,133,905
1.6	Other assets	2,749,665	99,418	2,849,084	2,872,724	0	2,872,724
2	(Interest expenses)	-50,229,243	-3,852,512	-54,081,756	-38,204,411	-3,715,459	-41,919,870
2.1	(Financial liabilities held for trading)			0			0
2.2	(Financial liabilities designated at fair value through profit or loss)			0			0
2.3	(Financial liabilities measured at amortised cost)	-50,120,308	-3,618,263	-53,738,571	-37,790,301	-3,715,459	-41,505,760
2.4	(Other liabilities)	-108,935	-234,249	-343,184	-414,110	0	-414,110
3	Dividend income	0		0			0
4	Fee and commission income	8,936,910	2,656,299	11,593,209	7,942,871	0	7,942,871
5	(Fee and commission expenses)	-1,247,929	-4,058,800	-5,306,729	-3,438,753	0	-3,438,753
6	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	31,828	0	31,828	379,382	0	379,382
7	Gains or (-) losses on financial assets and liabilities held for trading, net			0			0
8	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net			0			0
9	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net			0			0
10	Exchange differences [gain or (-) loss], net			0			0
11	Gains or (-) losses on derecognition of non-financial assets, net			0			0
12	Other operating income	5,087,072	0	5,087,072	6,072,627	0	6,072,627
13	(Other operating expenses)	-7,854,403		-7,854,403	-183,290		-183,290
14	(Administrative expenses)	-30,104,204	0	-30,104,204	-25,398,405	0	-25,398,405
14.1	(Staff expenses)	-28,183,365		-28,183,365	-22,483,985		-22,483,985
14.2	(Other administrative expenses)	-1,920,839		-1,920,839	-2,914,420		-2,914,420
15	(Depreciation and amortisation)	-8,676,456		-8,676,456	-8,501,838		-8,501,838
16	Modification gains or (-) losses, net			0			0
17	(Provisions or (-) reversal of provisions)	208,555	53,436	261,991	-92,334	0	-92,334
17.1	(Commitments and guarantees given)	431,867	44,077	475,944	218,994	0	218,994
17.2	(Other provisions)	-223,312	9,359	-213,954	-311,329	0	-311,329
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-10,300,434	1,609,688	-8,690,746	-8,244,103	0	-8,244,103
18.1	(Financial assets at fair value through other comprehensive income)	-1,670,989	0	-1,670,989	-5,913,157	0	-5,913,157
18.2	(Financial assets at amortised cost)	-8,629,446	1,609,688	-7,019,757	-2,330,946	0	-2,330,946
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	-,,,	,,	0	, = = -, 3 - 0		0
20	(Impairment or (-) reversal of impairment on non-financial assets)			0			0
21	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method			0			0
22	PROFIT OR (-) LOSS BEFORE TAX	17,437,189	7,515,285	24,952,474	22,049,325	3,573,590	25,622,916
23	(Tax expense or (-) income	3,194,091	,,	3,194,091	2,598,960	.,,	2,598,960
24	Profit or (-) loss after tax	14,243,098	7,515,285	21,758,383	19,450,365	3,573,590	23,023,956
		_ :,_ ::,050	.,===,=00	,,	,,,505	-,,550	

N	Off-balance sheet items	reporting period		respective period of the previou		ious year	
	OII-balance sheet items	GEL	FX	Total	GEL	FX	Total
1	Loan commitments received	0	0	0	0	0	0
2	Guarantees received as security for liabilities of the bank	0	0	0	0	0	0
3	Guaratees received as security for receivables of the bank	469,436,443	16,177,777,695	16,647,214,138	382,297,457	8,360,664,555	8,742,962,012
3.1	Surety, joint liability	0	0	0	0	0	0
3.2	Guarantees	469,436,443	16,177,777,695	16,647,214,138	382,297,457	8,360,664,555	8,742,962,012
4	Assets pledged as security for liabilities of the bank	276,157,000	0	276,157,000	201,655,000	0	201,655,000
4.1	Financial assets of the bank	276,157,000	0	276,157,000	201,655,000	0	201,655,000
4.2	Non-financial assets of the bank	0	0	0	0	0	0
5	Assets pledged as security for receivables of the bank	211,757,666	5,027,990,579	5,239,748,246	210,704,530	5,741,078,769	5,951,783,299
5.1	Cash	34,938,224	7,685,398	42,623,622	28,389,789	8,775,578	37,165,368
5.2	Precious metals and stones	87,139,645	104,995,248	192,134,893	78,018,209	128,413,458	206,431,666
5.3	Real Estate:	1,531,900	3,131,212,641	3,132,744,541	1,098,500	3,553,747,638	3,554,846,138
5.3.1	Residential Property	0	726,593,732	726,593,732	430,800	1,562,909,084	1,563,339,884
5.3.2	Commercial Property	299,000	927,295,947	927,594,947	183,000	836,969,806	837,152,806
5.3.3	Complex Real Estate	0	297,810,851	297,810,851	0	360,438,213	360,438,213
5.3.4	Land Parcel	1,181,900	1,061,795,156	1,062,977,056	433,700	708,777,469	709,211,169
5.3.5	Other	51,000	117,716,956	117,767,956	51,000	84,653,067	84,704,067
5.4	Movable Property	2,760,542	410,397,671	413,158,213	3,923,203	229,146,266	233,069,470
5.5	Shares Pledged	13,625,000	565,608,248	579,233,248	12,125,000	674,534,278	686,659,278
5.6	Securities	19,000,010	472,391,805	491,391,815	19,000,010	744,030,506	763,030,516
5.7	Other	52,762,345	335,699,568	388,461,913	68,149,819	402,431,045	470,580,863
6	Loan commitments given	61,301,192	85,825,786	147,126,977	76,224,102	99,302,956	175,527,058
7	guarantees given	25,314,657	9,152,371	34,467,028	16,860,354	6,392,080	23,252,434
8	Letters of credit Issued	0	0	0	1,841,345	54,072	1,895,417
9	Derivatives	110,399,951	107,065,043	217,464,994	198,428,153	349,289,083	547,717,236
9.1	Receivables through FX contracts (except options)	5,879,000	84,647,230	90,526,230	20,323,571	240,126,134	260,449,705
9.2	Payables through FX contracts (except options)	104,520,951	22,417,813	126,938,764	178,104,582	109,162,949	287,267,531
9.3	Principal of interest rate contracts (except options)	0	0	0	0	0	0
9.4	Options sold	0	0	0	0	0	0
9.5	Options purchased	0	0	0	0	0	0
9.6	Nominal value of potential receivables through other derivatives	0	0	0	0	0	0
9.7	Nominal value of potential payables through other derivatives	0	0	0	0	0	0
10	Receivables not recognized on-balance	163,256,256	2,775,368	166,031,623	144,524,401	1,698,607	146,223,008
10.1	Principal of receivables derecognized during last 3 month	3,136,280	158,019	3,294,298	13,924,202	0	13,924,202
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	0	0	0	0	0	0
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	160,119,976	2,617,349	162,737,325	130,600,199	1,698,607	132,298,806
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	0	0	0	0	0	0
11	Capital expenditure commitment	2,182,273	1,407,093	3,589,366	788,269	3,759,924	4,548,193

Table 5 Risk Weighted Assets in Lari

Table 5	Risk Weighted Assets	in Lari				
N		1Q-2023	4Q-2022	3Q-2022	2Q-2022	1Q-2022
1	Risk Weighted Assets for Credit Risk	2,241,296,157	2,319,632,464	2,256,347,998	2,199,213,262	2,105,858,058
1.1	Balance sheet items *	2,196,812,703	2,275,311,777	2,189,681,516	2,115,399,084	2,039,225,964
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	33,719,829	33,496,203	55,902,857	69,844,562	51,890,568
1.3	Counterparty credit risk	10,763,625	10,824,484	10,763,625	13,969,616	14,741,526
2	Risk Weighted Assets for Market Risk	15,507,878	16,964,316	21,776,208	18,470,152	62,396,629
3	Risk Weighted Assets for Operational Risk	451,569,289	452,774,511	395,236,760	395,236,760	395,236,760
4	Total Risk Weighted Assets	2.708.373.324	2,789,371,291	2,673,360,966	2,612,920,174	2,563,491,447

 $^{^{\}star}$ COVID 19 related provisions are deducted from balance sheet items after applying relevant risks weights and mitigation

JSC "Liberty Bank" Bank:

3/31/2023 Date:

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

_	- Charles and Char	
	Members of Supervisory Board	Independence status
1	Murtaz Kikoria	Chairman
2	Irakli Otar Rukhadze	Non-independent member
3	Mamuka Tsereteli	Independent member
4	Magda Magradze	Independent member
5	Bruno Juan Balvanera	Independent member
		2 ** 6 1 1 1
	Members of Board of Directors	Position/Subordinated business units
1	Beka Gogichaishvili	CEO
2	Vakhtang Babunashvili	Chief Financial Officer, Deputy CEO
3	Giorgi Gvazava	Risk Director, Deputy CEO
	List of Shareholders owning 1% and more of issued ca	· · ·
1	Georgian Financial Group B.V.	91.985%
2	JSC "GALT & TAGGART" (Nominal owner)	4.258%
3	Other shareholders	3.757%
	List of bank beneficiaries indicating names of direct or indirect I	nolders of 5% or more of shares
1	Irakli Otar Rukhadze	30.662%
2	Benjamin Albert Marson	30.662%
3	Igor Alexeev	30.662%

Table 7	Linkages between financial statement assets and balance sheet items subject to credit risk weighting				
		а	b	С	
			Carrying val	ues of items	
	Account name of standardazed supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting	
	Cash, Cash balances with National Bank of Georgia and other	515,165,051		515,165,051	
1	banks	, ,			
1.1	Cash on hand	316,043,173		316,043,173	
1.2	Casha balances with National bank of Georgia	81,423,977		81,423,977	
1.3	Cash balances with other banks	117,697,902		117,697,902	
2	Financial assets held for trading				
2.1	of which:derivatives Non-trading financial assets mandatorily at fair value through				
3	profit or loss	85,501,371		85,501,371	
4	Financial assets designated at fair value through profit or loss			1	
5	Financial assets at fair value through other comprehensive income	-	-	1	
5.1	Equity instruments				
5.2	Debt securities				
5.3	Loans and advances				
6	Financial assets at amortised cost	2,774,992,677	-	2,774,992,677	
6.1	Debt securities	270,692,190		270,692,190	
6.2	Loans and advances	2,504,300,487		2,504,300,487	
7	Investments in subsidiaries, joint ventures and associates	106,733	106,733	-	
8	Non-current assets and disposal groups classified as held for sale				
9	Tangible assets	182,878,808	22,084,149	160,794,659	
9.1	Property, Plant and Equipment	180,685,706	22,084,149	158,601,557	
9.2	Investment property	2,193,102		2,193,102	
10	Intangible assets	57,297,951	57,297,951	•	
10.1	Goodwill				
10.2	Other intangible assets	57,297,951	57,297,951		
11	Tax assets	1,982,361	-	1,982,361	
11.1	Current tax assets	1,982,361		1,982,361	
11.2	Deferred tax assets				
13	Other assets	102,482,255		102,482,255	
13.1	of which: repossessed collateral	1,507,138			
13.2	of which: dividends receivable	-			
	Total exposures subject to credit risk weighting before adjustments	3,720,407,208	79,488,834	3,640,918,374	

Bank: JSC "Liberty Bank" 3/31/2023 Date:

Table 8	Differences between values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts used for	in Lari
1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	3,640,918,374
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	180,139,354
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	167,401,445
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	3,988,459,173
4	Effect of provisioning rules used for capital adequacy purposes	
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-139,609,847
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-156,637,820
6	Effect of other adjustments *	
7	Total exposures subject to credit risk weighting	3,692,211,506

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

Table 9 Regulatory capital

Table 9	Regulatory capital	
N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	421,617,221
2	Common shares that comply with the criteria for Common Equity Tier 1	44,490,459
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	36,850,537
4	Accumulated other comprehensive income	22,084,149
5	Other disclosed reserves	0
6	Retained earnings (loss)	318,192,076
7	Regulatory Adjustments of Common Equity Tier 1 capital	82,525,834
8	Revaluation reserves on assets	22,084,149
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	Intancible assets	57,297,951
11	The applied Gooding of the stock of provisions to the provisions based on the Asset Classification	37,237,331
12	Investments in own shares	
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	0
14	Trecuprocal cross indicating in the capital of commercial ballias, insurance entities and other manifeld insulations Cash flow hedge reserve	0
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	0
	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	0
16	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	Other deductions	0
19	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	0
20	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	0
	(amount above 10% limit)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
22	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	0
23	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	0
24	Common Equity Tier 1	339,091,387
25	Additional tier 1 capital before regulatory adjustments	4,565,384
26	Instruments that comply with the criteria for Additional tier 1 capital	45,654
27	Including:instruments classified as equity under the relevant accounting standards	45,654
28	Including: instruments classified as liabilities under the relevant accounting standards	0
29	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	4,519,730
30	Regulatory Adjustments of Additional Tier 1 capital	0
31	Investments in own Additional Tier 1 instruments	0
32	Reciprocal cross-holdings in Additional Tier 1 instruments	0
33	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
H	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	n
34	(amount above 10% limit)	
35	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	0
36	Additional Tier 1 Capital	4,565,384
37	Tier 2 capital before regulatory adjustments	66,670,544
38	Instruments that comply with the criteria for Tier 2 capital	66,670,544
39	Stock surplus (share premium) that meet the criteria for Tier 2 capital	0
40	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	0
41	Regulatory Adjustments of Tier 2 Capital	0
42	Investments in own shares that meet the criteria for Tier 2 capital	0
43	Reciprocal cross-holdings in Tier 2 capital	0
44	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
45	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)	0
46		66 670 544
40	Tier 2 Capital	66,670,544

Bank: JSC "Liberty Bank"

Date: 3/31/2023

Table 9.1 Capital Adequacy Requirements

	Minimum Requirements	Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.	Minimum CET1 Requirement	4.50%	121,876,800
1.	Minimum Tier 1 Requirement	6.00%	162,502,399
1.	Minimum Regulatory Capital Requirement	8.00%	216,669,866
2	Combined Buffer		
2.	Capital Conservation Buffer *	0.00%	0
2.	Countercyclical Buffer	0.00%	0
2.	Systemic Risk Buffer	1.00%	27083733
3	Pillar 2 Requirements		
3.	CET1 Pillar 2 Requirement	3.09%	83764754
3.	Tier 1 Pillar2 Requirement	4.05%	109643174
3.	Regulatory capital Pillar 2 Requirement	5.31%	143693726
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	8.59%	232,725,287
5	Tier 1	11.05%	299,229,307
6	Total regulatory Capital	14.31%	387,447,326

^{*} Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Goergia "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&Ing=eng)

Table 10	Reconcilation of balance sheet to regulatory capital		in La
N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial	linkage to capital table
		statements per IFRS	ilinage to capital table
1	Cash, Cash balances with National Bank of Georgia and other banks	515,165,051	
1.1	Cash on hand	316,043,173	
1.2	Casha balances with National bank of Georgia	81,423,977	
1.3	Cash balances with other banks	117,697,902	
2	Financial assets held for trading		
2.1	of which:derivatives		
3	Non-trading financial assets mandatorily at fair value through profit or loss		
4	Financial assets designated at fair value through profit or loss	85,501,371	
5	Financial assets at fair value through other comprehensive income	0	
5.1	Equity instruments		
5.2	Debt securities		
5.3	Loans and advances		
6	Financial assets at amortised cost	2,774,992,677	
6.1	Debt securities	270,692,190	
6.2	Loans and advances	2,504,300,487	
7	Investments in subsidiaries, joint ventures and associates	106,733	
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	182,878,808	
9.1	Property, Plant and Equipment	180,685,706	
9.2	Investment property	2,193,102	
10	Intangible assets	57,297,951	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	57,297,951	
11	Tax assets	1,982,361	
11.1	Current tax assets	1.982.361	
11.2	Deferred tax assets	, , , , ,	
13	Other assets	102,482,255	
13.1	of which: repossessed collateral		
13.2	of which: dividends receivable		
14	TOTAL ASSETS	3,720,407,208	
14	LIABILITIES	0); 20)407 j200	
15	Financial liabilities held for trading		
15.1	of which:derivatives		
16	Financial liabilities designated at fair value through profit or loss	31,843,820	
17	Financial liabilities measured at amortised cost	3,123,507,044	
17.1		2.773.523.686	
	Deposits	319,130,382	
17.2	borrowings Debt securities issued	319,130,302	
17.3		20.052.076	
17.4 18	Other financial liabilities	30,852,976 1,171,227	
	Provisions		
19	Tax liabilities	23,047,710	
19.1	Current tax liabilities	5,403,397	
19.2	Deferred tax liabilities	17,644,314	
20	Subordinated liabilities	89,468,005	
21	Other liabilities	25,066,952	
21.1	of which: dividends payable	119,845	
22	TOTAL LIABILITIES	3,294,104,758	
	Equity		
23	Share capital	54,628,743	
24	preference share	61,391	
25	Share premium	41,370,267	
26	(-) Treasury shares	-10,154,020	
27	Equity instruments issued other than capital	0	
	Equity component of compound financial instruments		
27.1		1	
27.1 27.2	Other equity instruments issued		
27.1			
27.1 27.2	Other equity instruments issued	22,084,149	
27.1 27.2 28	Other equity instruments issued Share-based payment reserve	22,084,149 22,084,149	
27.1 27.2 28 29	Other equity instruments issued Share-based payment reserve Accumulated other comprehensive income		
27.1 27.2 28 29 29.1	Other equity instruments issued Share-based payment reserve Accumulated other comprehensive income revaluation reserve		
27.1 27.2 28 29 29.1 29.2	Other equity instruments issued Share-based payment reserve Accumulated other comprehensive income revaluation reserve Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of edet instruments measured at fair value through other comprehensive income		
27.1 27.2 28 29 29.1 29.2 29.3	Other equity instruments issued Share-based payment reserve Accumulated other comprehensive income revaluation reserve Fair value changes of equity instruments measured at fair value through other comprehensive income	22,084,149	

Table 11	Credit Risk Weighted Exposures (On-balance items and off-balance items after credit conversion factor)																	
			ь	ε	d		f		h	-		k	_	m				
	Flak wrights		os.		20%	3	5%		sons.	75N		20	00%	27	oon.	250	ns.	Risk Weighted Exposures before Credit Risk Mitigation
	Exposure classes	On-balance sheet	Off-balance sheet	On-balance	Off-balance sheet	On-balance	Off-balance	On-balance	Off-balance	On-balance sheet	Off-balance	On-balance	Off-balance	On-balance	Off-balance	On-balance	Off-balance	
		amount	amount	sheet amount	amount		sheet amount							sheet amount			sheet amount	in the state of th
-	Claims or continued claims on central occurrences or central binds	348,926,095										74.690.112						74,691,112
- 2	Claims or continuent claims on serional programments or local sufficielles																	
- 3	Claims or cretimant claims on rublic suctor artifics																	
-	Claims or continued claims on multipleased development hands																	
-	Claims or continued claims on international renanisationalisations											36.369.603						36 369 670
	Claims or contingent claims on commercial banks			71.215.413				28.418.626				8.183.079						41,635,475
	Claims or contingent claims on corporates											465.711.459	20.749.450					486,460,909
	Retail claims or contingent retail claims									1,693,306,569	19,790,056				_		_	1,284,814,968
	Claims or contingent claims secured by mortgages on residential property					254,742,338									_		_	124.159.818
	Past due terre							2.461.627				25.627.934		3.243.431				31,723,064
	term belonging to regulatory high-risk categories															2.193.102		5.482.755
	Short-term claims on commercial banks and corporates																	
12	Claims in the form of collective investment undertakings (CIU)																	
14	Other Betts	216.043.173				********						199.782.666						199.792.666

Rate ST State Stat

	Ordeniese sheet reling	Cash or deposit with, or each assimilated instruments	Date securities bound by cerebal governments, or cerebal banks, regional governments or head submiring public senior emilies, multi-alered development hands, and internalizada engarications fronthistiens.	regional poservenesis or local authorities, public tendor artifles, multiplessal dendinament banks.	Celain ensulties in sound by other entities, which securities have a result experience of the hard been determined by NSC in the accountained with resultinguishy sings 3 or above under the rules. In the risk weighting of experience in comments.	been small assessment.	Equities or comerciale bonds that are included in a main index	Danderi gridindan oreşdeleri	Dalid samurilles without credit sating boundity commented barries	Cernisal governments or sented banks	Engineel generoments or local authorities	Multipliered structurement banks	International organisations / institutions	Public senior emilies	Commencial banks	Other composale emilies that have a credit accessment, which has been ablent and by NSE to her associated with credit quality step 2 or above more than subset for the six animals are the six animals are the six animals are the six animals are the six animals.	Total Credit Risk Mitigation On Indianae sheet	Total Cords Risk Milipation - Officializate sheet	Total Condit Halo Miliprian

Table 13 Standardized approach - Effect of credit risk mitigation

Table 13	Standardized approach - Effect of credit risk mitigation						
		а	b	c	d	e	f
				sheet exposures			
		On-balance sheet exposures	Off-balance sheet	Off-balance sheet	RWA before Credit	RWA post Credit Risk	RWA Density
		Oil-balance sheet exposures	exposures -		Risk Mitigation	Mitigation	f=e/(a+c)
	Asset Classes		Nominal value	exposures post CCF			
1	Claims or contingent claims on central governments or central banks	423,617,207			74,691,112	74,691,112	18%
2	Claims or contingent claims on regional governments or local authorities						#DIV/0!
3	Claims or contingent claims on public sector entities						#DIV/0!
4	Claims or contingent claims on multilateral development banks						#DIV/0!
5	Claims or contingent claims on international organizations/institutions	36,369,602			36,369,602	153,054	0%
6	Claims or contingent claims on commercial banks	117,817,118			41,635,475	41,635,475	35%
7	Claims or contingent claims on corporates	465,711,458	117,868,569	20,749,450	486,460,909	478,480,298	98%
	Retail claims or contingent retail claims	1,693,306,569	62,270,785	19,780,056	1,284,814,968	1,274,795,147	74%
9	Claims or contingent claims secured by mortgages on residential property	354,742,338			124,159,818	123,788,962	35%
10	Past due items	31,332,162			31,723,064	31,723,064	101%
11	Items belonging to regulatory high-risk categories	2,193,102			5,482,755	5,482,755	250%
	Short-term claims on commercial banks and corporates	·					#DIV/0!
	Claims in the form of collective investment undertakings ('CIU')						#DIV/0!
14	Other items	515,828,818			199,782,666	199,782,666	39%
	Total	3,640,918,374	180,139,354	40,529,506	2,285,120,369	2,230,532,532	61%

| Total consequence | Tota

^{*} 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 illustratory purposes.

Bank: Date:	JSC "Liberty Bank" 3/31/2023												
Table 15	Counterparty credit risk												
		a	b	c	d	e	1	a a	h			k	1
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	167,401,445		10,763,625	0	0	0	0	0	10,763,625	0	0	10,763,625
1.1	Maturity less than 1 year	64,541,144	2.0%	1,290,823						1,290,823		í	1,290,823
1.2	Maturity from 1 year up to 2 years	0	5.0%	0						0			0
1.3	Maturity from 2 years up to 3 years	61,394,374	8.0%	4,911,550						4,911,550		í	4,911,550
1.4	Maturity from 3 years up to 4 years	41,465,927	11.0%	4,561,252						4,561,252			4,561,252
1.5	Maturity from 4 years up to 5 years	0	14.0%	0								í	0
1.6	Maturity over 5 years	0											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								í	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								í	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								í	0
2.6	Maturity over 5 years												0
	Total	167.401.445		10,763,625	0	0	0	0	0	10,763,625	0	0	10.763.625

Bank: JSC "Liberty Bank"

Date: 3/31/2023

Table 15.1 Leverage Ratio

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) *	3,720,407,208
2	(Asset amounts deducted in determining Tier 1 capital)	82,525,834
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	3,802,933,042
Derivative e	xposures	
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	10,763,625
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)	10,763,625
Securities fin	ancing 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-ba	lance sheet exposures	
17	Off-balance sheet exposures at gross notional amount	180,139,354
18	(Adjustments for conversion to credit equivalent amounts)	(128,875,853)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	51,263,500
Exempted e	xposures 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	343,656,771
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	3,864,960,167
Leverage ra	tio	
22	Leverage ratio	8.89%
Choice on t	ransitional 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	
	<u> </u>	

^{*}COVID 19 related provisions are deducted from balance sheet items

Table 16

Net Stable Funding Ratio

			Unweighted value b	y residual maturity		Matabasal
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	Weighted value
	Available stable funding					
1 Capi	ital:	343,656,771	-	-	397,651,945	741,308,
2	Regulatory capital	343,656,771			66,670,544	410,327,
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				330,981,401	330,981,
4 Rede	eemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	613,268,626	410,869,709	290,273,314	29,938,042	1,194,868,
5	Residents' deposits	482,382,350	384,138,353	270,052,037	24,967,942	1,103,463,
6	Non-residents' deposits	130,886,277	26,731,355	20,221,278	4,970,100	91,404,
7 Who	olesale funding	682,583,868	521,032,960	209,446,895	1,450,000	531,317,
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.	623,000,363	228,736,884	179,362,027	1,450,000	516,274,
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	59,583,504	292,296,075	30,084,867	-	15,042,
	ilities with matching interdependent assets					
11 Othe	er liabilities:	647,536	38,096,707	13,087,812	65,982,369	
12	Liabilities related to derivatives		11,373	-	-	
13	All other liabilities and equity not included in the above categories	647,536	38,085,334	13,087,812	65,982,369	
14 Tota	al available stable funding					2,467,493
	Required stable funding					
15 Tota	al high-quality liquid assets (HQLA)	672,379,889	253,418,927	-	-	26,243
16 Perfe	forming loans and securities:	7,985,598	613,964,539	427,410,286	1,302,353,453	1,566,024
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	7,985,598	48,674,330	19,737,406	5,855,234	24,222
19	Loans to non-financial institutions and retail customers, of which:		523,160,841	372,159,916	1,046,025,092	1,336,781
	With a risk weight of less than or equal to 35%		-	-	-	
20					233,517,793	188,767
20 21	Residential mortgages, of which:		39,534,846	34,427,006	233,317,733	
	Residential mortgages, of which: With a risk weight of less than or equal to 35%		39,534,846 39,534,846	34,427,006 34,427,006	233,517,793	188,767
21				- , ,		188,767 16,252
21 22 23	With a risk weight of less than or equal to 35%	-	39,534,846	34,427,006	233,517,793	
21 22 23 24 Asse	With a risk weight of less than or equal to 35% Securities that do not qualify as HQLA	- 157,657,607	39,534,846	34,427,006	233,517,793	16,252
21 22 23 24 Asse	With a risk weight of less than or equal to 35% Securities that do not qualify as HQLA ets with matching interdependent liabilities	157,657,607	39,534,846 2,594,522 -	34,427,006 1,085,958	233,517,793 16,955,334	
21 22 23 24 Asse 25 Othe	With a risk weight of less than or equal to 35% Securities that do not qualify as MQLA ts with matching interdependent liabilities er assets:	157,657,607 157,657,607	39,534,846 2,594,522 - 103,982,905	34,427,006 1,085,958	233,517,793 16,955,334	16,253 358,11
21 22 23 24 Asse 25 Othe 26 27	With a risk weight of less than or equal to 35% Securities that do not qualify as HQLA ets with matching interdependent liabilities er assets: Assets related to derivatives		39,534,846 2,594,522 - 103,982,905 8,313	34,427,006 1,085,958 - 22,796,871	233,517,793 16,955,334 - 115,734,315	16,252 358,117

^{*}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.

Distribution by residual meturity		Exposures of On-Balance Items									
Risk classes	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	81,423,977	101,948,782	217,353,962	20,908,126	1,982,361	423,617,207					
2 Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0					
3 Claims or contingent claims on public sector entities	0	0	0	0	0	0					
4 Claims or contingent claims on multilateral development banks	0	0	0	0	0	0					
5 Claims or contingent claims on international organizations/institutions	0	153,054	36,216,548	0	0	36,369,602					
6 Claims or contingent claims on commercial banks	117,025,246	791,873	0	0	0	117,817,118					
7 Claims or contingent claims on corporates	58,933	239,450,593	85,870,573	140,331,359	0	465,711,458					
8 Retail claims or contingent retail claims	9,516,370	329,792,125	1,160,683,964	222,179,874	0	1,722,172,333					
9 Claims or contingent claims secured by mortgages on residential property	4,946	19,228,425	142,487,954	195,487,411	0	357,208,736					
10 Past due items *	5,937,738	4,049,521	20,418,508	926,396	0	31,332,162					
11 Items belonging to regulatory high-risk categories	0	0	0	0	2,193,102	2,193,102					
12 Short-term claims on commercial banks and corporates	0	0	0	0	0	0					
13 Claims in the form of collective investment undertakings ("CIU")	0	0	0	0	0	0					
14 Other items	316,043,173	34,342,655	0	1,468,468	163,974,522	515,828,818					
15 Total	524,072,644	725,707,506	1,642,613,002	580,375,237	168,149,985	3,640,918,374					

Past due items" - Past due items will be filled in paragraph 10 and also will be redistributed to the classes in which they were

Bank: JSC "Liberty Bank"
Date: 3/31/2023 **Table 18**

		a	b	c	d	e	f
	On Balance Assets	Gross carr	ying values	Expected Credit Loss	General Reserve	Accumulated write-off,	Net Value
		Of which: Loans and other Assets - Non-	Of which: Loans and other Assets - other	T *		during the reporting period	(a+b-c-d)
tisk classes		Performing	than Non-Performing				
	1 Claims or contingent claims on central governments or central banks	-	423,617,207	-	-	-	423,617,207.0
	2 Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	-
	Claims or contingent claims on public sector entities	-	-	-	-	-	-
	4 Claims or contingent claims on multilateral development banks	-	-	-	-	-	-
	Claims or contingent claims on international organizations/institutions	-	36,369,602	-	-	-	36,369,602.0
	6 Claims or contingent claims on commercial banks	-	117,817,118	-	-	-	117,817,118.0
	7 Claims or contingent claims on corporates	-	469,618,292	3,906,834	-	565	465,711,458.0
	B Retail claims or contingent retail claims	97,704,023	1,733,981,263	109,512,953	-	3,657,307	1,722,172,333.0
	9 Claims or contingent claims secured by mortgages on residential property	5,227,934	361,134,391	9,153,589	-	-	357,208,736.0
1	D Past due items*	86,398,282	2,605,419	57,671,539	-	2,080,676	31,332,162.0
1	1 Items belonging to regulatory high-risk categories	-	2,193,102	-	-	-	2,193,102.0
1	2 Short-term claims on commercial banks and corporates	-	-	-	-	-	-
1	Claims in the form of collective investment undertakings ('CIU')	-	-	-	-	-	-
1	4 Other items	-	595,317,651	-	-	-	595,317,651.0
1	Total	102,931,957	3,740,048,626	122,573,376	-	3,657,872	3,720,407,207.0
10	6 Of which: loans	102,932,156	2,520,941,709	122,573,375	-	3,657,872	2,501,300,489.3
1	Of which: securities		356,192,151				356,192,151.0

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 tems'. An overdue loan line is not included in the formula for eliminating double counting.

Bank: JSC "Liberty Bank"
Date: 3/31/2023 **Table 19**

Table 19					1	
	a	b	c	d	e	f
On Balance Assets	Gross o	carrying values	Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting	Net Value
Risk classes	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing	•		period	(a+b-c-d)
1 State, state organizations	24,715,263		38,528,573		0	1,052,078,02
2 Financial Institutions	(164,640,970	248,432		0	164,392,53
3 Pawn-shops	(76,824,345	30,402		0	76,793,94
4 Construction Development, Real Estate Development and other Land Loans	30,765		662,656		0	49,578,38
5 Real Estate Management	1,779,764		1,073,947		0	71,134,32
6 Construction Companies	14,035		146,589		0	7,123,94
7 Production and Trade of Construction Materials	100,754		432,146		0	20,827,32
8 Trade of Consumer Foods and Goods	48,007		127,394		0	6,250,80
9 Production of Consumer Foods and Goods	47,160		294,400		0	23,967,18
10 Production and Trade of Durable Goods	2,048		14,829		0	2,286,28
11 Production and Trade of Clothes, Shoes and Textiles	76,541	616,437	57,962		0	635,01
12 Trade (Other)	5,254,034		5,677,054		0	176,633,35
13 Other Production	696,056	49,247,337	928,904		0	49,014,48
14 Hotels, Tourism	3,220,040	46,238,133	2,591,176		0	46,866,99
15 Restaurants	659,588	15,169,162	652,588		0	15,176,16
16 Industry	(26,883,513	213,556		0	26,669,95
17 Oil Importers, Filling stationas, gas stations and Retailers	(1,811,131	6,773		0	1,804,35
18 Energy	(44,656,292	194,043		0	44,462,24
19 Auto Dealers	28,119	605,736	26,516		0	607,33
20 HealthCare		34,079,631	1,027,410		0	33,052,22
21 Pharmacy	(7,746,562	11,129		0	7,735,43
22 Telecommunication	(1,327,964	65,409		0	1,262,55
23 Service	5,430,560	84,466,196	5,660,883		7,384	84,235,87
24 Agriculture	13,957,056	379,895,413	16,590,336		0	377,262,13
25 Other	399,568		1,472,727		0	43,284,77
26 Assets on which the Sector of repayment source is not accounted for	46,472,598	658,963,866	44,723,370		3,650,488	660,713,09
27 Other assets	(677,672,592	1,114,173	0	0	676,558,41
28 Total	102,931,957	3,740,048,627	122,573,378	0	3,657,872	3,720,407,20

Bank: Date: Table 20 JSC "Liberty Bank" 3/31/2023

	Changes in Expected Credit Loss for loans and Corporate debt securities	Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	119,024,618	
2	An increase in the ECL for possible losses on assets	16,453,527	0
2.1	As a result of the origination of the new assets	12,510,308	
2.2	As a result of classification of assets as a low quality	3,943,219	
3	Decrease in ECL for possible losses on assets	13,697,255	0
3.1	As a result of write-off of assets	3,687,791	
3.2	As a result of partial or total payment of assets	7,727,783	
3.3	As a result of classification of assets as a high quality	2,281,682	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	792,489	
5	Closing balance of Expected Credit Loss	122,573,378	0

Bank: Date: **Table 21** JSC "Liberty Bank" 3/31/2023

	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	95,816,109	
2	Inflows to non-performing portfolios	16,470,742	
3	Increase of non-performing portfolio, as e result of currency exchange rate changes	0	
4	Outflows from non-performing portfolios	9,354,696	
5	Outflow due to the decrease level of credit risk	2,987,785	
6	Outflow due to loan repayment, partial or total	2,123,273	
7	Outflows due to write-offs	3,657,872	
8	Outflow due to taking possession of collateral	72,368	
9	Outflow due to sale of portfolios	0	
10	Outflow due to other situations	0	
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	513,397	
12	Closing balance	102,932,155	

ter Street

_	 an, tais consists and till below down to so and their tild have sell for the day					Gene cercitogradue of	ism ad listraturine, somind	raise of GHI balance share form	_							
		-														
			100													

Social All Schools Social Schools Social Schools Social So

	nd considing to EFF state, Repeated Godin Loss, Talyo of the part house property by property according to Godin																							
-	per des des	-	Part due » 30 deps	Part due 1 10 days o	Place above - 960 abops	New days - 360 days	Per duc Midon	Paralae - Ni dep	[Part day - 36 days	Paur deur 130 deps x 90 deps	Partitur - 90 days x 180 days	Parties 180 days 1 Year	But the 11 Year of Year	Pundar - 2 Year - 5 Year	Parales d Years	1	Part due » 30 dep	Pare desc : 30 days : 90 days	Part due : 90 days x 180 day	Part due 1 180 days a 1 Year	But due : 1 Year of Year	Partition 2 Year + 5 Year	Part day of Years

Bank: JSC "Liberty Bank" Date: 3/31/2023 Table 24

Louis			Gross carrying va	due				Expected Cree	lit Loss	
Sector of repsyment source		1 st stage	2 nd stage	3 rd stage	POCI		1 st stage	2 nd stage	3 rd stage	POCI
1 State, state organizations	666 989 391	634.231.274	8.042.854	24.715.263		38.528.573	15.429.194	3.153.584	19.945.795	
2 Financial Institutions	46.823.852	46.823.852	0,042,0.34	24,713,203	0	248.432	248 432	3,133,364	17,743,773	0
3 Pawn-shops	76.824.345	76.824.345	0	0	0	30,402	30.402	0	0	0
4 Construction Development Real Estate Development and other Land Loans	50.241.045	48.165.499	2.044.781	30.765	0	662,656	430,204	212.270	20.183	0
5 Real Estate Management	72.208.272	68.997.180	1.431.328	1.779.764	0	1.073.947	517.720	142,924	413.303	0
6 Construction Companies	7 270 537	7.088.175	168.327	14.035	0	146,589	73.309	63,487	9,794	0
7 Production and Trade of Construction Materials	21 259 469	20.905.309	253.406	100.754	0	432,146	283.442	95,603	53.101	0
8 Trade of Consumer Foods and Goods	6 378 203	6.266,697	63.499	48.007	0	127.394	62.678	24,003	40,713	0
9 Production of Consumer Foods and Goods	24.261.589	24.056.904	157.525	47.160	0	294,400	245.901	14,136	34.363	0
10 Production and Trade of Durable Goods	2.301.118	2.299.070	0	2,048	0	14.829	13,479	0	1,351	0
11 Production and Trade of Clothes Shoes and Textiles	692 978	616,437	0	76.541	0	57.962	8.198	0	49.764	0
12 Trade (Other)	182.310.409	174,052,511	3,003,864	5,254,034	0	5,677,054	1,557,923	760,097	3,359,034	0
13 Other Production	49.943.393	48,520,717	726,620	696,056	0	928,904	398,371	108,620	421,913	0
14 Hotels, Tourism	49,458,173	41,339,522	4,898,612	3,220,040	0	2,591,176	374,587	926,995	1,289,594	0
15 Restaurants	15,828,750	14,861,037	308,125	659,588	0	652,588	112,500	116,813	423,275	0
16 Industry	26.883.513	26,883,513	0	0	0	213,556	213,556	0	0	0
17 Oil Importers, Filling stationas, gas stations and Retailers	1,811,131	1,811,131	0	0	0	6,773	6,773	0	0	0
18 Energy	47,656,292	47,656,292	0	0	0	194,043	194,043	0	0	0
19 Auto Dealers	633,855	605,736	0	28,119	0	26,516	6,910	0	19,606	0
20 HealthCare	34,079,631	21,391,660	12,687,971	0	0	1,027,410	51,747	975,663	0	0
21 Pharmacy	7,746,562	7,746,562	0	0	0	11,129	11,129	0	0	0
22 Telecommunication	1,327,964	96,108	1,231,856	0	0	65,409	1,636	63,773	0	0
23 Service	89,896,757	79,476,633	4,989,564	5,430,560	0	5,660,883	1,078,096	1,133,070	3,449,717	0
24 Agriculture	393,852,470	365,376,643	14,518,770	13,957,056	0	16,590,336	5,477,765	3,104,492	8,008,079	0
25 Other	44,757,704	43,169,263	1,188,673	399,767	0	1,463,799	747,747	450,705	265,347	0
26 Assets on which the Sector of repayment source is not accounted for	705,436,464	628,336,214	30,627,652	46,472,598	0	44,723,370	7,318,993	8,331,154	29,073,224	0
27 Total	2,626,873,865	2,437,598,283	86,343,427	102,932,156	0	121,450,277	34,894,734	19,677,389	66,878,154	0

Bank: ISC "Liberty Bank"
Date: 3(31/2023
Table 25

Conse corpling challplanded within the Officiation of distribution controlling to Chinaria Upper

| Description | Property | Propert

$\overline{}$				minerical Principal de					Sono carroller value of a			Exercised Conditions							r	ı .		
	Setal Franch	Г	l'age	2 nd mage	3" mgr	POG		Coop	2" mage	3"may	POCI	lг	l'esp	Expensed Credit ion 2 nd stage	3" mage	POCI	Number of leave	Weighted average numinal interest rate or quarterly distanced learn.	Weighted average affective interest rate or quarterly distanced leave.	on Minighted average numinal interest rate (or Residual Contractual salar of Learn)	Weighted assenger remaining mature [months] assending to the Equition Contraction) value of linears	
	Auto hom.	114.873	76.945	34.86			136.066	80.802			-	11.812	1317	14495	6			4.0				
******	Desertion	940 206 175	906,248,838	11.425.145	54.339.213		1,009,296,590	104130327	30,276,576	62,890,889		75.055.233	20161345	9,859,164	66,247,600		623,690	25.43	3031			
	Director incom									۰						۰	۰	0.09	601	501		
	Monte de la companya del companya de la companya del companya de la companya de l	7 750 200	4.778.475	19819	200.00		130.50	433349	100.00	1114114		175150	500 MAY	135.657	1.490.400	•	76 448	11.60	111			
******	F Controls	7,616,737	9.3943		1603.630		7,341,747	18314311	100.100	758,267		775150	176.141	13940	1 800 480	۰	3110	1744	2279			
*******	Motara Motara	20,424,177	29.202.125	19178	130.69		20,850,245	14314311	140.00	1104.000		3 3303188	126,341	274.027	1,800,040	۰	21.100	0.39	210			
*******	Montages - Turchage of constituted engineers	200 408 408	200.000.000	1.802.408	139340		225.317.486	358368474	1401008	1365200		1 1843330	474.041	851409 700004	730 886	۰	2,882	11.19	1121			
*******	Montages - Continue or continue of and regar under construction	5495377	6,695,127	1100 200	1196	-	5333.96	411100	******	1141111		1 15005	14.604	100002	10.10		1101	9110	114			
	Manager for Buffers Services	18.178.844	93030	440 133			74.007.007	14134343	475.09	7.00		3 333343	66.630	1073403	75.00			20.00	200			
	Strail Francisco Joans	M 113 344	00 BM 700	947 040	70.00		100 888 407	20111111	100,000	1 770 783		220,000		22,000	200.000							
ARTESTS.	States loss		-										0					639		609		
*****	Treat hout Justices	1,545,786,807	1,250,547,069	37 506 440	65,315,306		1375311367	1241212400	38.479.506	71187861	-	83237390	22753433	11484797	45,131,035		534,309	28.89	26.01	21.79		
	Returner them: Learnissed on the historif income from a presion or other state social dishuments	135.895.434	360,885,217	A17.70	25.156.520		384,902,803	367322495	874 788	36400 117		27.726.185	17007834	124424	10.730.003		361,817	2.0	20.00	29.09		