

	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	<a href="http://www.libertybank.ge">www.libertybank.ge</a>

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

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Table 1

Key metrics		According to IFRS				
		1Q-2023	4Q-2022	3Q-2022	2Q-2022	1Q-2022
N	Regulatory capital (amounts, GEL)					
<b>Based on Basel III framework</b>						
1	CE1 capital	339,091,387	318,182,648	315,643,039	299,049,758	286,430,869
2	Tier1 capital	343,656,771	322,748,032	320,208,423	303,615,142	290,996,253
3	Regulatory capital	410,327,315	379,786,204	380,938,395	367,075,078	360,190,740
4	CE1 capital total requirement	232,725,287	214,999,241	219,255,981	212,289,803	209,012,403
5	Tier1 capital total requirement	299,229,307	252,247,753	257,713,710	249,820,187	245,962,980
6	Regulatory capital total requirement	387,447,326	355,379,682	364,540,791	340,854,274	335,539,364
<b>Total Risk Weighted Assets (amounts, GEL)</b>						
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	2,591,303,309
<b>Capital Adequacy Ratios</b>						
<b>Based on Basel III framework *</b>						
8	CE1 capital	12.52%	12.19%	11.65%	11.36%	11.05%
9	Tier1 capital	12.69%	12.37%	11.82%	11.54%	11.23%
10	Regulatory capital	15.15%	14.55%	14.06%	13.95%	13.90%
11	CE1 capital total requirement	8.59%	8.24%	8.09%	8.07%	8.07%
12	Tier1 capital total requirement	13.05%	9.67%	9.51%	9.49%	9.49%
13	Regulatory capital total requirement	14.31%	13.62%	13.46%	12.95%	12.95%
<b>Income</b>						
14	Total Interest Income / Average Annual Assets	10.81%	13.27%	13.24%	13.23%	13.05%
15	Total Interest Expense / Average Annual Assets	4.58%	5.78%	5.75%	5.76%	5.53%
16	Earnings from Operations / Average Annual Assets	3.26%	3.20%	3.42%	3.27%	3.94%
17	Net Interest Margin	6.23%	7.49%	7.49%	7.54%	7.53%
18	Return on Average Assets (ROAA)	2.51%	1.70%	2.18%	2.22%	3.04%
19	Return on Average Equity (ROAE)	22.15%	14.79%	18.84%	18.99%	25.50%
<b>Asset Quality</b>						
20	Non Performing Loans / Total Loans	3.92%	3.77%	3.93%	4.01%	5.05%
21	ECL/Total Loans	4.67%	4.65%	4.58%	4.64%	6.02%
22	FX Loans/Total Loans	18.37%	20.15%	20.24%	20.71%	21.11%
23	FX Assets/Total Assets	23.50%	23.68%	26.49%	25.62%	25.11%
24	Loan Growth-YTD	3.38%	25.31%	20.40%	16.84%	16.13%
<b>Liquidity</b>						
25	Liquid Assets/Total Assets	19.80%				
26	FX Liabilities/Total Liabilities	27.98%	30.33%	31.42%	32.57%	31.17%
27	Current & Demand Deposits/Total Assets	34.37%	38.13%	40.97%	41.60%	38.72%
<b>Liquidity Coverage Ratio***</b>						
28	Total HQLA	736,552,742				
29	Net cash outflow	622,312,276				
30	LCR ratio (%)	118.36%				
<b>Net Stable Funding Ratio</b>						
31	Available stable funding	2,467,493,940	2,414,801,308	2,421,055,736	2,363,624,299	2,233,164,402
32	Required stable funding	1,960,963,020	1,922,368,208	1,842,535,961	1,795,103,272	1,782,816,497
33	Net stable funding ratio (%)	125.83%	125.62%	131.43%	131.67%	125.26%

\* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://nbg.gov.ge/pages/covid-19>)  
\*\*\* LCR calculated according to NBG's methodology which is more focused on local risks than Basel framework. See the table 14. LCR: Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

According to local GAAP			
4Q-2022	3Q-2022	2Q-2022	1Q-2022
304,656,174	280,035,312	261,959,760	257,291,649
309,221,558	284,600,696	266,525,144	261,857,039
395,215,136	373,531,018	357,475,246	357,374,745
233,364,270	214,071,353	209,656,603	205,689,771
262,986,370	252,043,780	246,912,400	242,241,418
372,963,463	357,498,213	337,282,930	330,837,183
2,789,371,291	2,673,360,965	2,612,920,174	2,563,491,447
10.92%	10.48%	10.03%	10.04%
11.09%	10.65%	10.20%	10.21%
14.17%	13.97%	13.68%	13.94%
8.01%	8.01%	8.02%	8.02%
9.43%	9.43%	9.45%	9.45%
13.37%	13.37%	12.91%	12.91%
13.15%	13.06%	12.86%	12.64%
5.69%	5.65%	5.59%	5.39%
3.72%	3.71%	3.51%	4.33%
7.45%	7.40%	7.37%	7.25%
2.01%	1.63%	1.30%	2.15%
18.30%	14.92%	11.78%	15.03%
3.98%	4.76%	5.12%	6.16%
5.23%	5.46%	5.53%	6.27%
20.37%	20.67%	21.11%	21.75%
23.60%	26.35%	25.46%	24.94%
26.68%	20.77%	17.26%	15.25%
21.84%	21.29%	23.50%	23.56%
30.56%	31.45%	32.59%	31.25%
38.59%	41.49%	42.06%	38.93%
852,167,490	813,211,528	754,163,154	769,039,033
698,703,042	672,577,687	682,221,144	694,403,522
122.84%	120.92%	108.95%	127.24%
2,401,282,842	2,386,018,650	2,326,534,317	2,204,025,168
1,845,372,133	1,763,874,902	1,726,191,008	1,767,994,242
130.12%	135.27%	134.78%	124.66%

Bank: JSC "Liberty Bank"  
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N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	<b>ASSETS</b>						
1	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>	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	Cash 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	<b>Financial assets held for trading</b>			0			0
2.1	of which: derivatives			0			0
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>	85,501,371	0	85,501,371	356,535	0	356,535
4	<b>Financial assets designated at fair value through profit or loss</b>			0			0
5	<b>Financial assets at fair value through other comprehensive income</b>	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	<b>Financial assets at amortised cost</b>	2,250,652,746	524,339,931	2,774,992,677	1,969,706,016	477,388,592	2,447,094,609
6.1	Debt securities	219,383,491	51,308,700	270,692,190	234,013,690	0	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	<b>Investments in subsidiaries, joint ventures and associates</b>	106,733		106,733	106,733	0	106,733
8	<b>Non-current assets and disposal groups classified as held for sale</b>			0		0	0
9	<b>Tangible assets</b>	182,878,808	0	182,878,808	182,568,559	0	182,568,559
9.1	Property, Plant and Equipment	180,685,706		180,685,706	179,077,563	0	179,077,563
9.2	Investment property	2,193,102		2,193,102	3,490,995	0	3,490,995
10	<b>Intangible assets</b>	57,297,951	0	57,297,951	54,986,718	0	54,986,718
10.1	Goodwill	0	0	0			0
10.2	Other intangible assets	57,297,951		57,297,951	54,986,718	0	54,986,718
11	<b>Tax assets</b>	1,982,361	0	1,982,361	3,551,650	0	3,551,650
11.1	Current tax assets	1,982,361	0	1,982,361	3,551,650	0	3,551,650
11.2	Deferred tax assets	0	0	0	0	0	0
13	<b>Other assets</b>	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	0	1,507,138	1,083,431	0	1,083,431
13.2	of which: dividends receivable			0			0
14	<b>TOTAL ASSETS</b>	2,846,008,080	874,399,129	3,720,407,208	2,447,075,203	820,536,467	3,267,611,670
	<b>LIABILITIES</b>						
15	<b>Financial liabilities held for trading</b>	4,042,788	26,810,187	30,852,976	2,772,955	32,619,363	35,392,318
15.1	of which: derivatives			0			0
16	<b>Financial liabilities designated at fair value through profit or loss</b>	31,843,820	0	31,843,820	14,986,722	399,548	15,386,271
17	<b>Financial liabilities measured at amortised cost</b>	2,284,140,171	808,513,898	3,092,654,068	1,944,071,937	758,979,972	2,703,051,909
17.1	Deposits	2,032,974,977	740,548,709	2,773,523,686	1,761,159,483	663,043,914	2,424,203,397
17.2	borrowings	251,165,193	67,965,189	319,130,382	182,912,454	95,936,058	278,848,512
17.3	Debt securities issued	0	0	0	0	0	0
17.4	Other financial liabilities			0			0
18	<b>Provisions</b>	1,065,801	105,426	1,171,227	1,306,211	240,966	1,547,177
19	<b>Tax liabilities</b>	23,047,710	0	23,047,710	3,301,286	0	3,301,286
19.1	Current tax liabilities	5,403,397	0	5,403,397	1,050,000	0	1,050,000
19.2	Deferred tax liabilities	17,644,314	0	17,644,314	2,251,286	0	2,251,286
20	<b>Subordinated liabilities</b>	6,487,030	82,980,975	89,468,005	6,487,030	106,065,991	112,553,021
21	<b>Other liabilities</b>	21,999,158	3,187,639	25,186,797	20,675,439	4,437,258	25,112,697
21.1	of which: dividends payable	119,845	0	119,845	187,397	0	187,397
22	<b>TOTAL LIABILITIES</b>	2,372,626,478	921,598,125	3,294,224,603	1,993,601,580	902,743,099	2,896,344,679
	<b>Equity</b>						
23	<b>Share capital</b>	54,628,743		54,628,743	54,628,743		54,628,743
24	preference share	61,391		61,391	61,391		61,391
25	Share premium	41,370,267		41,370,267	41,370,267		41,370,267
26	<b>(-) Treasury shares</b>	-10,154,020		-10,154,020	-10,154,020		-10,154,020
27	<b>Equity instruments issued other than capital</b>	0	0	0	0	0	0
27.1	Equity component of compound financial instruments			0	0		0
27.2	Other equity instruments issued			0	0		0
28	<b>Share-based payment reserve</b>			0			0
29	<b>Accumulated other comprehensive income</b>	22,084,149	0	22,084,149	22,140,286	0	22,140,286
29.1	revaluation reserve	22,084,149		22,084,149	22,140,286		22,140,286
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income			0			0
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income			0			0
30	<b>Retained earnings</b>	318,192,076		318,192,076	263,220,324		263,220,324
31	<b>TOTAL EQUITY</b>	426,182,605	0	426,182,605	371,266,991	0	371,266,991
32	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	2,798,809,083	921,598,125	3,720,407,208	2,364,868,571	902,743,099	3,267,611,670

Bank: JSC "Liberty Bank"  
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N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Interest income</b>	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	<b>(Interest expenses)</b>	-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	<b>Dividend income</b>	0		0			0
4	<b>Fee and commission income</b>	8,936,910	2,656,299	11,593,209	7,942,871	0	7,942,871
5	<b>(Fee and commission expenses)</b>	-1,247,929	-4,058,800	-5,306,729	-3,438,753	0	-3,438,753
6	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	31,828	0	31,828	379,382	0	379,382
7	<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>			0			0
8	<b>Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net</b>			0			0
9	<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</b>			0			0
10	<b>Exchange differences [gain or (-) loss], net</b>			0			0
11	<b>Gains or (-) losses on derecognition of non-financial assets, net</b>			0			0
12	<b>Other operating income</b>	5,087,072	0	5,087,072	6,072,627	0	6,072,627
13	<b>(Other operating expenses)</b>	-7,854,403		-7,854,403	-183,290		-183,290
14	<b>(Administrative expenses)</b>	-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	<b>(Depreciation and amortisation)</b>	-8,676,456		-8,676,456	-8,501,838		-8,501,838
16	<b>Modification gains or (-) losses, net</b>			0			0
17	<b>(Provisions or (-) reversal of provisions)</b>	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	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	-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	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>			0			0
20	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>			0			0
21	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method</b>			0			0
22	<b>PROFIT OR (-) LOSS BEFORE TAX</b>	17,437,189	7,515,285	24,952,474	22,049,325	3,573,590	25,622,916
23	<b>(Tax expense or (-) income</b>	3,194,091		3,194,091	2,598,960		2,598,960
24	<b>Profit or (-) loss after tax</b>	14,243,098	7,515,285	21,758,383	19,450,365	3,573,590	23,023,956

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N	Off-balance sheet items	reporting period			respective period of the previous year		
		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	Guarantees 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

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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	<b>Total Risk Weighted Assets</b>	<b>2,708,373,324</b>	<b>2,789,371,291</b>	<b>2,673,360,966</b>	<b>2,612,920,174</b>	<b>2,563,491,447</b>

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

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

Table 6

<b>Members of Supervisory Board</b>		<b>Independence status</b>
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
<b>Members of Board of Directors</b>		<b>Position/Subordinated business units</b>
1	Beka Gogichaishvili	CEO
2	Vakhtang Babunashvili	Chief Financial Officer, Deputy CEO
3	Giorgi Gvazava	Risk Director, Deputy CEO
<b>List of Shareholders owning 1% and more of issued capital, indicating Shares</b>		
1	Georgian Financial Group B.V.	91.985%
2	JSC "GALT & TAGGART" (Nominal owner)	4.258%
3	Other shareholders	3.757%
<b>List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares</b>		
1	Irakli Otar Rukhadze	30.662%
2	Benjamin Albert Marson	30.662%
3	Igor Alexeev	30.662%

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

		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>	515,165,051	-	515,165,051
1.1	Cash on hand	316,043,173		316,043,173
1.2	Cash 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	<b>Financial assets held for trading</b>			
2.1	of which: derivatives			
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>	85,501,371		85,501,371
4	<b>Financial assets designated at fair value through profit or loss</b>			-
5	<b>Financial assets at fair value through other comprehensive income</b>	-	-	-
5.1	Equity instruments			
5.2	Debt securities			
5.3	Loans and advances			
6	<b>Financial assets at amortised cost</b>	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	<b>Investments in subsidiaries, joint ventures and associates</b>	106,733	106,733	-
8	<b>Non-current assets and disposal groups classified as held for sale</b>			
9	<b>Tangible assets</b>	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	<b>Intangible assets</b>	57,297,951	57,297,951	-
10.1	Goodwill			
10.2	Other intangible assets	57,297,951	57,297,951	
11	<b>Tax assets</b>	1,982,361	-	1,982,361
11.1	Current tax assets	1,982,361		1,982,361
11.2	Deferred tax assets			
13	<b>Other assets</b>	102,482,255		102,482,255
13.1	of which: repossessed collateral	1,507,138		
13.2	of which: dividends receivable	-		
	<b>Total exposures subject to credit risk weighting before adjustments</b>	<b>3,720,407,208</b>	<b>79,488,834</b>	<b>3,640,918,374</b>



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

1	<b>Total carrying value of balance sheet items subject to credit risk weighting before adjustments</b>	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	<b>Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>	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	<b>Total exposures subject to credit risk weighting</b>	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"

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Table 9 Regulatory capital

N		in Lari
1	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	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	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	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	Intangible assets	57,297,951
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	0
12	Investments in own shares	0
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	0
14	Cash flow hedge reserve	0
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	0
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	0
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 (amount above 10% limit)	0
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	<b>Common Equity Tier 1</b>	339,091,387
25	<b>Additional tier 1 capital before regulatory adjustments</b>	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	<b>Regulatory Adjustments of Additional Tier 1 capital</b>	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
34	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
35	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	0
36	<b>Additional Tier 1 Capital</b>	4,565,384
37	<b>Tier 2 capital before regulatory adjustments</b>	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	<b>Regulatory Adjustments of Tier 2 Capital</b>	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	<b>Tier 2 Capital</b>	66,670,544

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Table 9.1 **Capital Adequacy Requirements**

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

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

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Table 10		Reconciliation of balance sheet to regulatory capital	Carrying values as reported in published stand-alone financial statements per IFRS	in Lari
N	On-balance sheet items per standardized regulatory report			linkage to capital table
1	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>		<b>515,165,051</b>	
1.1	Cash on hand		316,043,173	
1.2	Cash balances with National bank of Georgia		81,423,977	
1.3	Cash balances with other banks		117,697,902	
2	<b>Financial assets held for trading</b>			
2.1	of which: derivatives			
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>			
4	<b>Financial assets designated at fair value through profit or loss</b>		<b>85,501,371</b>	
5	<b>Financial assets at fair value through other comprehensive income</b>		<b>0</b>	
5.1	Equity instruments			
5.2	Debt securities			
5.3	Loans and advances			
6	<b>Financial assets at amortised cost</b>		<b>2,774,992,677</b>	
6.1	Debt securities		270,692,190	
6.2	Loans and advances		2,504,300,487	
7	<b>Investments in subsidiaries, joint ventures and associates</b>		<b>106,733</b>	
8	<b>Non-current assets and disposal groups classified as held for sale</b>			
9	<b>Tangible assets</b>		<b>182,878,808</b>	
9.1	Property, Plant and Equipment		180,685,706	
9.2	Investment property		2,193,102	
10	<b>Intangible assets</b>		<b>57,297,951</b>	Table 9 (Capital), N10
10.1	Goodwill			
10.2	Other intangible assets		57,297,951	
11	<b>Tax assets</b>		<b>1,982,361</b>	
11.1	Current tax assets		1,982,361	
11.2	Deferred tax assets			
13	<b>Other assets</b>		<b>102,482,255</b>	
13.1	of which: repossessed collateral			
13.2	of which: dividends receivable			
14	<b>TOTAL ASSETS</b>		<b>3,720,407,208</b>	
<b>LIABILITIES</b>				
15	<b>Financial liabilities held for trading</b>			
15.1	of which: derivatives			
16	<b>Financial liabilities designated at fair value through profit or loss</b>		<b>31,843,820</b>	
17	<b>Financial liabilities measured at amortised cost</b>		<b>3,123,507,044</b>	
17.1	Deposits		2,773,523,686	
17.2	Borrowings		319,130,382	
17.3	Debt securities issued			
17.4	Other financial liabilities		30,852,976	
18	<b>Provisions</b>		<b>1,171,227</b>	
19	<b>Tax liabilities</b>		<b>23,047,710</b>	
19.1	Current tax liabilities		5,403,397	
19.2	Deferred tax liabilities		17,644,314	
20	<b>Subordinated liabilities</b>		<b>89,468,005</b>	
21	<b>Other liabilities</b>		<b>25,066,952</b>	
21.1	of which: dividends payable		119,845	
22	<b>TOTAL LIABILITIES</b>		<b>3,294,104,758</b>	
<b>Equity</b>				
23	<b>Share capital</b>		<b>54,628,743</b>	
24	preference share		61,391	
25	<b>Share premium</b>		<b>41,370,267</b>	
26	<b>(-) Treasury shares</b>		<b>-10,154,020</b>	
27	<b>Equity instruments issued other than capital</b>		<b>0</b>	
27.1	Equity component of compound financial instruments			
27.2	Other equity instruments issued			
28	<b>Share-based payment reserve</b>			
29	<b>Accumulated other comprehensive income</b>		<b>22,084,149</b>	
29.1	revaluation reserve		22,084,149	
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income			
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income			
30	<b>Retained earnings</b>		<b>318,192,076</b>	
31	<b>TOTAL EQUITY</b>		<b>426,182,605</b>	
32	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>		<b>3,720,287,363</b>	

Bank: JSC "Liberty Bank"

Table 11  
Credit Risk Weighted Exposures  
(On-balance items and off-balance items after credit conversion factor)

[illegible]



Bank: JSC "Liberty Bank"  
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Table 13 Standardized approach - Effect of credit risk mitigation

		a	b	c	d	e	f
		On-balance sheet exposures	Off-balance sheet exposures		RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f <sub>re</sub> /(a+c)
			exposures - Nominal value	exposures post CCF			
Asset Classes							
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%
8	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	123,788,862	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%
12	Short-term claims on commercial banks and corporates						#DIV/0!
13	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%

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Table 11 Liquidity Coverage Ratio										
Total unweighted value (daily average)				Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)			
	GEL	FX	Total	GEL	FX	Total	GEL	FX	Total	
High-quality liquid assets										
1	Total HQLA			410,014,338	326,538,404	736,552,742	400,540,013	213,941,773	614,481,786	
Cash outflows										
2	Retail deposits	870,294,656	483,007,499	1,353,302,156	141,466,126	110,672,466	252,138,591	36,998,501	29,646,649	66,645,150
3	Unsecured wholesale funding	983,319,029	398,910,371	1,382,229,400	288,124,755	108,638,888	396,763,644	248,066,684	90,690,264	338,756,949
4	Secured wholesale funding	0	0	0	0	0	0	0	0	0
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	11,844	0	11,844	11,844	0	11,844	11,844	0	11,844
6	Other contractual funding obligations	35,554,836	7,751,320	43,306,156	15,991,853	18,458,345	34,450,098	5,438,638	6,409,401	11,848,040
7	Other contingent funding obligations	155,305,984	51,298,674	206,604,657	52,334,668	13,176,007	65,510,675	45,046,841	13,627,874	58,674,715
8	TOTAL CASH OUTFLOWS	2,044,486,348	940,967,864	2,985,454,212	497,929,245	250,945,606	748,874,850	341,156,051	140,374,188	481,530,239
Cash inflows										
9	Secured lending (ag reverse repos)	6,750,000	0	6,750,000	0	0	0	0	0	0
10	Inflows from fully performing exposures	1,825,996,640	555,340,973	2,385,337,613	95,000,605	28,455,008	123,455,618	104,510,550	150,493,123	255,003,673
11	Other cash inflows	40,604,583	17,360,580	57,965,162	3,107,957	0	3,107,957	3,107,957	0	3,107,957
12	TOTAL CASH INFLOWS	1,877,351,223	572,701,553	2,450,052,776	98,108,566	28,455,008	126,563,574	107,618,507	150,493,123	258,111,630
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)			
13	Total HQLA			410,014,338	326,538,404	736,552,742	400,540,013	213,941,773	614,481,786	
14	Net cash outflow			399,820,676	222,406,958	622,311,276	233,537,544	35,093,547	223,418,610	
15	Liquidity coverage ratio (%)				102.55%	146.77%	118.36%		609.63%	773.04%

\* 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.



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Table 15 Counterparty credit risk

		a	b	c	d	e	f	g	h	i	j	k	Counterparty Credit Risk Weighted Exposures
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	
1	<b>FX contracts</b>	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			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			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									0
1.6	Maturity over 5 years	0											0
2	<b>Interest rate contracts</b>	0		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year		0.5%	0									0
2.2	Maturity from 1 year up to 2 years		1.0%	0									0
2.3	Maturity from 2 years up to 3 years		2.0%	0									0
2.4	Maturity from 3 years up to 4 years		3.0%	0									0
2.5	Maturity from 4 years up to 5 years		4.0%	0									0
2.6	Maturity over 5 years												0
	<b>Total</b>	<b>167,401,445</b>		<b>10,763,625</b>	0	0	0	0	0	10,763,625	0	0	<b>10,763,625</b>

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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	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	3,802,933,042
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	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	<b>Total derivative exposures (sum of lines 4 to 10)</b>	10,763,625
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	-
Other off-balance 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	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	51,263,500
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
20	<b>Tier 1 capital</b>	343,656,771
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	3,864,960,167
Leverage ratio		
22	<b>Leverage ratio</b>	8.89%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

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

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Table 16 Net Stable Funding Ratio

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
Available stable funding						
1	Capital:	343,656,771	-	-	397,651,945	741,308,716
2	Regulatory capital	343,656,771			66,670,544	410,327,315
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				330,981,401	330,981,401
4	Redeemable 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	1,194,868,153
5	Residents' deposits	482,382,350	384,138,353	270,052,037	24,967,942	1,103,463,648
6	Non-residents' deposits	130,886,277	26,731,355	20,221,278	4,970,100	91,404,505
7	Wholesale funding	682,583,868	521,032,960	209,446,895	1,450,000	531,317,071
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	516,274,637
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	-	15,042,434
10	Liabilities with matching interdependent assets					
11	Other 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	Total available stable funding					2,467,493,940
Required stable funding						
15	Total high-quality liquid assets (HQLA)	672,379,889	253,418,927	-	-	26,243,866
16	Performing loans and securities:	7,985,598	613,964,539	427,410,286	1,302,353,453	1,566,024,398
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	24,222,926
19	Loans to non-financial institutions and retail customers, of which:		523,160,841	372,159,916	1,046,025,092	1,336,781,706
20	With a risk weight of less than or equal to 35%		-	-	-	-
21	Residential mortgages, of which:		39,534,846	34,427,006	233,517,793	188,767,492
22	With a risk weight of less than or equal to 35%		39,534,846	34,427,006	233,517,793	188,767,492
23	Securities that do not qualify as HQLA		2,594,522	1,085,958	16,955,334	16,252,274
24	Assets with matching interdependent liabilities	-	-	-	-	-
25	Other assets:	157,657,607	103,982,905	22,796,871	115,734,315	358,117,001
26	Assets related to derivatives		8,313	-	-	8,313
27	All other assets not included in the above categories	157,657,607	103,974,592	22,796,871	115,734,315	358,108,688
28	Off-balance sheet items	131,764,577	8,925,402	12,741,581	12,152,191	10,577,756
29	Total required stable funding					1,960,963,020
30	Net stable funding ratio					125.83%

\*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.

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**Table 17**

Risk classes	Distribution by residual maturity	Exposure of On-Balance Items				
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity
1	Claims or contingent claims on central governments or central banks	81,423,877	101,948,782	217,353,962	26,908,126	1,982,561
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0
3	Claims or contingent claims on public sector entities	0	0	0	0	0
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0
5	Claims or contingent claims on international organizations/institutions	0	153,054	36,216,548	0	0
6	Claims or contingent claims on commercial banks	117,025,246	791,873	0	0	0
7	Claims or contingent claims on corporates	58,933	239,450,593	85,870,573	140,331,359	0
8	Retail claims or contingent retail claims	9,516,370	329,792,125	1,160,683,964	222,179,874	0
9	Claims or contingent claims secured by mortgages on residential property	4,946	19,228,425	142,487,954	195,487,411	0
10	Past due items*	5,997,758	4,049,511	20,418,508	926,396	0
11	Items belonging to regulatory high-risk categories	0	0	0	0	2,193,102
12	Short-term claims on commercial banks and corporates	0	0	0	0	0
13	Claims in the form of collective investment undertakings ("CIU")	0	0	0	0	0
14	Other items	316,043,173	94,342,655	0	1,468,468	163,974,522
15	<b>Total</b>	<b>524,072,644</b>	<b>725,707,556</b>	<b>1,642,613,000</b>	<b>586,375,237</b>	<b>168,149,085</b>
						<b>3,640,918,374</b>

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

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Table 18

On Balance Assets		a	b	c	d	e	f
		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
<b>Risk classes</b>							
1	Claims or contingent claims on central governments or central banks	-	423,617,207	-	-	-	423,617,207.00
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	-
3	Claims or contingent claims on public sector entities	-	-	-	-	-	-
4	Claims or contingent claims on multilateral development banks	-	-	-	-	-	-
5	Claims or contingent claims on international organizations/institutions	-	36,369,402	-	-	-	36,369,402.00
6	Claims or contingent claims on commercial banks	-	117,817,118	-	-	-	117,817,118.00
7	Claims or contingent claims on corporates	-	469,638,292	3,906,834	-	565	465,711,458.00
8	Retail claims or contingent retail claims	97,704,023	1,783,981,263	109,512,953	-	3,657,307	1,722,172,333.00
9	Claims or contingent claims secured by mortgages on residential property	5,227,534	361,134,391	9,153,589	-	-	357,208,736.00
10	Past due items *	86,398,282	2,685,419	57,671,539	-	2,080,676	31,332,162.00
11	Items belonging to regulatory high-risk categories	-	2,193,102	-	-	-	2,193,102.00
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-
13	Claims in the form of collective investment undertakings (CIU)	-	-	-	-	-	-
14	Other items	-	595,317,651	-	-	-	595,317,651.00
15	<b>Total</b>	<b>102,931,957</b>	<b>3,740,048,626</b>	<b>122,573,376</b>	<b>-</b>	<b>3,657,872</b>	<b>3,720,407,207.00</b>
16	Of which: loans	102,932,156	2,520,941,709	122,573,375	-	3,657,872	2,501,300,489.36
17	Of which: securities	-	356,192,151	-	-	-	356,192,151.07

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

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Table 12

On Balance Assets	a	b	c	d	e	f
	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value (a+b-c-d)
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
<b>Risk classes</b>						
1 State, state organizations	24,715,263	1,065,891,338	38,528,573		0	1,052,078,025
2 Financial Institutions	0	164,640,970	248,432		0	164,392,537
3 Pawn-shops	0	76,824,345	30,402		0	76,793,943
4 Construction Development, Real Estate Development and other Land Loans	30,765	50,210,279	662,656		0	49,578,388
5 Real Estate Management	1,779,764	70,428,508	1,073,947		0	71,134,325
6 Construction Companies	14,035	7,256,502	146,589		0	7,123,948
7 Production and Trade of Construction Materials	100,754	21,158,715	432,146		0	20,827,324
8 Trade of Consumer Foods and Goods	48,007	6,330,196	127,394		0	6,250,809
9 Production of Consumer Foods and Goods	47,160	24,214,429	294,400		0	23,967,189
10 Production and Trade of Durable Goods	2,048	2,299,070	14,829		0	2,286,289
11 Production and Trade of Clothes, Shoes and Textiles	76,541	616,437	57,962		0	635,017
12 Trade (Other)	5,254,034	177,056,374	5,677,054		0	176,633,355
13 Other Production	696,056	49,247,337	928,904		0	49,014,489
14 Hotels, Tourism	3,220,040	46,238,133	2,591,176		0	46,866,997
15 Restaurants	659,588	15,169,162	652,588		0	15,176,163
16 Industry	0	26,883,513	213,556		0	26,669,957
17 Oil Importers, Filling stations, gas stations and Retailers	0	1,811,131	6,773		0	1,804,358
18 Energy	0	44,656,292	194,043		0	44,462,249
19 Auto Dealers	28,119	605,736	26,516		0	607,339
20 HealthCare	0	34,079,631	1,027,410		0	33,052,221
21 Pharmacy	0	7,746,562	11,129		0	7,735,433
22 Telecommunication	0	1,327,964	65,409		0	1,262,555
23 Service	5,430,560	84,466,196	5,660,883		7,384	84,235,874
24 Agriculture	13,957,056	379,895,413	16,590,336		0	377,262,133
25 Other	399,568	44,357,936	1,472,727		0	43,284,778
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	660,713,094
27 Other assets	0	677,672,592	1,114,173	0	0	676,558,419
28 <b>Total</b>	<b>102,931,957</b>	<b>3,740,046,627</b>	<b>122,573,378</b>	<b>0</b>	<b>3,657,872</b>	<b>3,720,407,205</b>

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**Table 20**

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

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**Table 21**

Changes in the stock of non-performing loans over the period		Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
<b>1</b>	<b>Opening balance</b>	95,816,109	
<b>2</b>	Inflows to non-performing portfolios	16,470,742	
<b>3</b>	Increase of non-performing portfolio, as a result of currency exchange rate changes	0	
<b>4</b>	Outflows from non-performing portfolios	9,354,696	
<b>5</b>	Outflow due to the decrease level of credit risk	2,987,785	
<b>6</b>	Outflow due to loan repayment, partial or total	2,123,273	
<b>7</b>	Outflows due to write-offs	3,657,872	
<b>8</b>	Outflow due to taking possession of collateral	72,368	
<b>9</b>	Outflow due to sale of portfolios	0	
<b>10</b>	Outflow due to other situations	0	
<b>11</b>	Decrease of non-performing portfolio, as a result of currency exchange rate changes	513,397	
<b>12</b>	<b>Closing balance</b>	<b>102,932,155</b>	



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**Table 24**

Sector of repayment source		Gross carrying value					Expected Credit Loss				
		1 <sup>st</sup> stage	2 <sup>nd</sup> stage	3 <sup>rd</sup> stage	POCI		1 <sup>st</sup> stage	2 <sup>nd</sup> stage	3 <sup>rd</sup> stage	POCI	
1	State, state organizations	666,989,391	634,231,274	8,042,854	24,715,263	0	38,528,573	15,429,194	3,153,584	19,945,795	0
2	Financial Institutions	46,823,852	46,823,852	0	0	0	248,432	248,432	0	0	0
3	Chain 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 Contractors	7,220,532	7,088,175	168,327	14,033	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 Goods 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 Goods and Goods	24,261,589	24,056,994	157,525	47,160	0	294,400	245,961	14,136	34,363	0
10	Production and Trade of Durable Goods	7,301,118	7,299,070	0	2,048	0	14,829	13,479	0	1,351	0
11	Production and Trade of Clothes, Shoes and Textiles	693,478	616,437	0	76,541	0	57,962	8,198	0	49,764	0
12	Trade (Other)	182,310,499	174,052,511	3,003,864	5,254,034	0	5,677,954	1,557,923	768,097	3,359,034	0
13	Other Production	49,943,093	48,530,717	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	1,389,554	0
15	Restaurants	15,828,750	14,861,637	308,125	699,588	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 stations, 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	633,835	605,736	0	28,119	0	26,516	6,910	0	19,606	0
20	HealthCare	34,679,631	21,591,660	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	1,327,864	96,108	1,231,856	0	0	68,409	1,626	63,773	0	0
23	Service	69,896,257	79,476,633	4,989,564	5,433,560	0	5,660,885	1,078,086	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	1,463,798	747,747	450,705	265,347	0
26	Assets on which the Sector of repayment source is not accounted for	70,426,464	628,336,214	30,627,852	46,472,398	0	4,723,370	3,018,093	8,331,154	29,673,224	0
27	<b>Total</b>	<b>2,656,879,865</b>	<b>2,497,598,283</b>	<b>86,340,427</b>	<b>102,932,156</b>	<b>0</b>	<b>121,450,277</b>	<b>34,694,754</b>	<b>19,677,389</b>	<b>66,878,154</b>	<b>0</b>

**Table 25**

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