

	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.

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Bank: JSC "Liberty Bank"
Date: 12/31/2022

Table 1

Key metrics

N		4Q-2022	3Q-2022	2Q-2022	1Q-2022	4Q-2021
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	304,656,174	280,035,312	261,959,760	257,291,649	239,971,505
2	Tier1 capital	309,221,558	284,600,696	266,525,144	261,857,033	244,536,889
3	Regulatory capital	395,255,136	373,535,018	357,475,246	357,374,745	342,241,352
4	CET1 capital total requirement	223,364,270	214,071,353	209,656,603	205,689,771	172,250,480
5	Tier1 capital total requirement	262,986,370	252,043,780	246,912,400	242,241,418	218,094,305
6	Regulatory capital total requirement	372,963,463	357,498,213	337,282,930	330,837,183	323,604,575
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	2,789,371,291	2,673,360,965	2,612,920,174	2,563,491,447	2,319,960,141
	Capital Adequacy Ratios					
	Based on Basel III framework *					
8	CET1 capital	10.92%	10.48%	10.03%	10.04%	10.34%
9	Tier1 capital	11.09%	10.65%	10.20%	10.21%	10.54%
10	Regulatory capital	14.17%	13.97%	13.68%	13.94%	14.75%
11	CET1 capital total requirement	8.01%	8.01%	8.02%	8.02%	7.42%
12	Tier1 capital total requirement	9.43%	9.43%	9.45%	9.45%	9.40%
13	Regulatory capital total requirement	13.37%	13.37%	12.91%	12.91%	13.95%
	Income					
14	Total Interest Income / Average Annual Assets	13.15%	13.06%	12.96%	12.64%	12.64%
15	Total Interest Expense / Average Annual Assets	5.69%	5.65%	5.59%	5.38%	5.09%
16	Earnings from Operations / Average Annual Assets	3.72%	3.71%	3.51%	4.33%	2.92%
17	Net Interest Margin	7.45%	7.40%	7.37%	7.25%	7.56%
18	Return on Average Assets (ROAA)	2.01%	1.63%	1.30%	2.15%	1.57%
19	Return on Average Equity (ROAE)	18.30%	14.92%	11.78%	19.03%	14.26%
	Asset Quality					
20	Non Performed Loans / Total Loans	3.98%	4.76%	5.12%	6.16%	7.31%
21	LLR/Total Loans	5.23%	5.46%	5.53%	6.27%	7.11%
22	FX Loans/Total Loans	20.37%	20.67%	21.11%	21.75%	21.38%
23	FX Assets/Total Assets	23.60%	26.35%	25.46%	24.94%	28.43%
24	Loan Growth-YTD	26.68%	20.77%	17.26%	15.25%	18.05%
	Liquidity					
25	Liquid Assets/Total Assets	21.84%	21.29%	23.50%	23.56%	29.00%
26	FX Liabilities/Total Liabilities	30.56%	31.45%	32.59%	31.25%	36.23%
27	Current & Demand Deposits/Total Assets	38.59%	41.49%	42.06%	38.93%	41.51%
	Liquidity Coverage Ratio***					
28	Total HQLA	852,167,490	813,311,528	754,163,154	769,039,033	857,932,874
29	Net cash outflow	693,701,042	672,577,687	692,221,114	604,403,522	604,862,125
30	LCR ratio (%)	122.84%	120.92%	108.95%	127.24%	141.84%
	Net Stable Funding Ratio					
31	Available stable funding	2,401,282,842	2,386,018,650	2,326,534,317	2,204,025,168	2,132,240,643
32	Required stable funding	1,845,372,133	1,763,874,902	1,726,191,008	1,767,994,242	1,456,959,715
33	Net stable funding ratio (%)	130.12%	135.27%	134.78%	124.66%	146.35%

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

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

Bank: JSC "Liberty Bank"
Date: 12/31/2022

Table 2 **Balance Sheet**

in Lari

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	Assets						
1	Cash	201,815,598	71,115,264	272,930,862	203,476,624	65,605,797	269,082,422
2	Due from NBG	57,717,150	75,533,634	133,250,784	38,911,093	75,802,220	114,713,313
3	Due from Banks	879,220	114,922,521	115,801,741	579,394	330,415,498	330,994,892
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	306,020,450	53,521,756	359,542,206	233,393,540	0	233,393,540
6.1	Loans	1,992,344,238	509,608,159	2,501,952,397	1,552,707,003	422,293,863	1,975,000,866
6.2	Less: Loan Loss Reserves	-111,586,717	-19,150,850	-130,737,567	-109,191,850	-31,142,212	-140,334,062
6	Net Loans	1,880,757,521	490,457,309	2,371,214,831	1,443,515,152	391,151,651	1,834,666,804
7	Accrued Interest and Dividends Receivable	40,276,716	2,988,363	43,265,079	31,551,329	2,562,590	34,113,919
8	Other Real Estate Owned & Repossessed Assets	390,232	0	390,232	116,954	0	116,954
9	Equity Investments	106,733	0	106,733	106,733	0	106,733
10	Fixed Assets and Intangible Assets	238,772,717	0	238,772,717	239,803,221	0	239,803,221
11	Other Assets	41,585,561	46,411,209	87,996,770	35,388,097	18,968,180	54,356,277
12	Total assets	2,768,321,899	854,950,056	3,623,271,954	2,226,842,139	884,505,937	3,111,348,075
	Liabilities						
13	Due to Banks	12,449,269	12,320,644	24,769,913	710,265	4,302,719	5,012,984
14	Current (Accounts) Deposits	661,458,434	386,393,562	1,047,851,995	663,602,443	356,939,806	1,020,542,249
15	Demand Deposits	190,729,877	159,600,838	350,330,714	121,152,116	149,949,220	271,101,336
16	Time Deposits	1,049,401,358	210,109,673	1,259,511,031	681,586,554	249,481,490	931,068,043
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	226,900,000	74,648,388	301,548,388	246,000,000	98,496,233	344,496,233
19	Accrued Interest and Dividends Payable	18,506,154	1,396,112	19,902,266	10,505,626	2,007,745	12,513,371
20	Other Liabilities	68,617,256	46,953,808	115,571,064	37,610,583	37,326,830	74,937,413
21	Subordinated Debentures	6,437,000	91,996,556	98,433,556	6,437,000	105,578,236	112,015,236
22	Total liabilities	2,234,499,347	983,419,581	3,217,918,928	1,767,604,586	1,004,082,278	2,771,686,865
	Equity Capital						
23	Common Stock	54,628,743	0	54,628,743	54,628,743	0	54,628,743
24	Preferred Stock	61,391	0	61,391	61,391	0	61,391
25	Less: Repurchased Shares	-10,154,020	0	-10,154,020	-10,154,020	0	-10,154,020
26	Share Premium	39,651,986	0	39,651,986	39,651,986	0	39,651,986
27	General Reserves	1,694,028	0	1,694,028	1,694,028	0	1,694,028
28	Retained Earnings	285,111,220	0	285,111,220	218,500,586	0	218,500,586
29	Asset Revaluation Reserves	34,359,679	0	34,359,679	35,278,498	0	35,278,498
30	Total Equity Capital	405,353,026	0	405,353,026	339,661,210	0	339,661,210
31	Total liabilities and Equity Capital	2,639,852,373	983,419,581	3,623,271,954	2,107,265,797	1,004,082,278	3,111,348,075

Bank: JSC "Liberty Bank"
Date: 12/31/2022

Table 3

Income statement

in Lari

N		Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	Interest Income						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	8,786,347	3,373,492	12,159,839	6,007,301	-224,686	5,782,615
2	Interest Income from Loans	354,742,644	32,120,616	386,863,259	294,935,135	28,061,574	322,996,709
2.1	from the Interbank Loans	0	0	0	0	0	0
2.2	from the Retail or Service Sector Loans	38,361,283	13,069,376	51,430,659	19,660,334	11,495,552	31,155,886
2.3	from the Energy Sector Loans	3,730,733	1,061,022	4,791,755	2,501,427	869,665	3,371,092
2.4	from the Agriculture and Forestry Sector Loans	5,288,652	114,505	5,403,157	1,530,862	50,192	1,581,055
2.5	from the Construction Sector Loans	790,583	6,174,165	6,964,748	141,128	4,434,959	4,576,087
2.6	from the Mining and Mineral Processing Sector Loans	1,225,979	1,236,455	2,462,434	6,084	180,122	186,206
2.7	from the Transportation or Communications Sector Loans	159,476	76,970	236,446	99,113	52,837	151,950
2.8	from Individuals Loans	299,345,664	7,666,395	307,012,059	266,443,201	7,860,689	274,303,890
2.9	from Other Sectors Loans	5,840,273	2,721,728	8,562,001	4,552,986	3,117,558	7,670,544
3	Fees/penalties income from loans to customers	10,985,168	949,078	11,934,246	8,730,765	720,852	9,451,617
4	Interest and Discount Income from Securities	23,313,972	13,477	23,327,448	22,701,341	0	22,701,341
5	Other Interest Income	2,433,932	71,113	2,505,045	1,732,623	33,965	1,766,589
6	Total Interest Income	400,262,063	36,527,775	436,789,838	334,107,165	28,591,706	362,698,870
	Interest Expense						
7	Interest Paid on Demand Deposits	52,786,546	1,323,097	54,109,643	45,607,574	1,520,433	47,128,007
8	Interest Paid on Time Deposits	103,612,095	3,953,648	107,565,744	63,702,270	6,322,791	70,025,061
9	Interest Paid on Banks Deposits	396,678	39,215	435,894	201,798	4,834	206,632
10	Interest Paid on Own Debt Securities	1,324,916	8,366,473	9,691,389	1,424,597	9,013,991	10,438,588
11	Interest Paid on Other Borrowings	13,319,390	2,413,707	15,733,098	13,801,802	2,332,035	16,133,837
12	Other Interest Expenses	281,140	1,319,720	1,600,860	271,414	1,716,563	1,987,977
13	Total Interest Expense	171,720,765	17,415,862	189,136,627	125,009,454	20,910,648	145,920,102
14	Net Interest Income	228,541,298	19,111,913	247,653,211	209,097,711	7,681,058	216,778,769
	Non-Interest Income						
15	Net Fee and Commission Income	28,123,479	-389,472	27,734,007	24,970,022	-3,441,493	21,528,529
15.1	Fee and Commission Income	34,592,516	13,564,693	48,157,209	30,012,509	7,774,223	37,786,732
15.2	Fee and Commission Expense	6,469,037	13,954,165	20,423,202	5,042,486	11,215,716	16,258,203
16	Dividend Income	0	0	0	0	0	0
17	Gain (Loss) from Dealing Securities	0	0	0	0	0	0
18	Gain (Loss) from Investment Securities	28,179	35,308	63,486	76,913	39,150	116,064
19	Gain (Loss) from Foreign Exchange Trading	31,549,762	0	31,549,762	3,823,329	0	3,823,329
20	Gain (Loss) from Foreign Exchange Translation	-24,304,690	0	-24,304,690	-5,230,363	0	-5,230,363
21	Gain (Loss) on Sales of Fixed Assets	280,672	0	280,672	-681,259	0	-681,259
22	Non-Interest Income from other Banking Operations	14,539	10,095	24,634	26,009	45,043	71,051
23	Other Non-Interest Income	7,582,372	8,381	7,590,753	7,100,157	13,079	7,113,236
24	Total Non-Interest Income	43,274,312	-335,688	42,938,624	30,084,809	-3,344,221	26,740,588
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	3,915,460	782	3,916,242	3,559,097	11,419	3,570,515
26	Bank Development, Consultation and Marketing Expenses	11,111,739	816,904	11,928,643	11,149,666	1,118,400	12,268,066
27	Personnel Expenses	97,337,610	0	97,337,610	76,798,904	0	76,798,904
28	Operating Costs of Fixed Assets	1,889,791	0	1,889,791	1,775,903	0	1,775,903
29	Depreciation Expense	34,733,117	0	34,733,117	34,317,136	0	34,317,136
30	Other Non-Interest Expenses	39,641,666	1,439,991	41,081,657	35,209,589	1,643,727	36,853,316
31	Total Non-Interest Expenses	188,629,383	2,257,677	190,887,061	162,810,294	2,773,546	165,583,840
32	Net Non-Interest Income	-145,355,071	-2,593,365	-147,948,436	-132,725,485	-6,117,767	-138,843,252
33	Net Income before Provisions	83,186,227	16,518,548	99,704,775	76,372,226	1,563,291	77,935,517
34	Loan Loss Reserve	29,368,161	-2,340,826	27,027,335	31,271,020	1,345,522	32,616,542
35	Provision for Possible Losses on Investments and Securities	300,000	0	300,000	0	0	0
36	Provision for Possible Losses on Other Assets	171,343	16,355	187,698	410,695	6,610	417,306
37	Total Provisions for Possible Losses	29,839,504	-2,324,471	27,515,033	31,681,715	1,352,132	33,033,847
38	Net Income before Taxes and Extraordinary Items	53,346,723	18,843,019	72,189,742	44,690,511	211,158	44,901,669
39	Taxation	5,250,130	0	5,250,130	0	0	0
40	Net Income after Taxation	48,096,593	18,843,019	66,939,612	44,690,511	211,158	44,901,669
41	Extraordinary Items	0	0	0	0	0	0
42	Net Income	48,096,593	18,843,019	66,939,612	44,690,511	211,158	44,901,669

Bank: JSC "Liberty Bank"
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Table 4

in Lari

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Contingent Liabilities and Commitments	92,871,295	71,424,012	164,295,307	84,661,024	57,189,366	141,850,390
1.1	Guarantees Issued	30,600,338	8,177,864	38,778,201	11,050,456	6,242,265	17,292,721
1.2	Letters of credit Issued	-	-	-	1,477,201	657,013	2,134,214
1.3	Undrawn loan commitments	61,870,958	63,246,148	125,117,106	71,733,367	50,290,087	122,023,454
1.4	Other Contingent Liabilities	400,000	-	400,000	400,000	-	400,000
2	Guarantees received as security for liabilities of the bank	-	-	-	-	-	-
3	Assets pledged as security for liabilities of the bank	247,088,000	-	247,088,000	267,100,000	-	267,100,000
3.1	Financial assets of the bank	247,088,000	-	247,088,000	267,100,000	-	267,100,000
3.2	Non-financial assets of the bank	-	-	-	-	-	-
4	Guarantees received as security for receivables of the bank	475,488,091	17,068,334,953	17,543,823,044	396,430,889	8,209,626,413	8,606,057,303
4.1	Surety, joint liability	-	-	-	-	-	-
4.2	Guarantees	475,488,091	17,068,334,953	17,543,823,044	396,430,889	8,209,626,413	8,606,057,303
5	Assets pledged as security for receivables of the bank	207,995,374	5,305,310,490	5,513,305,865	218,296,746	4,262,859,696	4,481,156,442
5.1	Cash	34,974,837	8,078,445	43,053,282	27,813,183	8,044,539	35,857,723
5.2	Precious metals and stones	83,340,740	111,561,348	194,902,087	73,449,598	98,955,707	172,405,305
5.3	Real Estate:	1,531,900	3,304,379,467	3,305,911,367	15,473,554	2,172,204,743	2,187,678,297
5.3.1	Residential Property	96,000	921,925,740	922,021,740	271,800	1,029,057,288	1,029,329,088
5.3.2	Commercial Property	299,000	929,690,609	929,989,609	183,000	618,363,431	618,546,431
5.3.3	Complex Real Estate	-	308,110,543	308,110,543	-	52,705,667	52,705,667
5.3.4	Land Parcel	1,085,900	1,026,136,634	1,027,222,534	349,700	427,852,599	428,202,299
5.3.5	Other	51,000	118,515,940	118,566,940	14,669,054	44,225,758	58,894,812
5.4	Movable Property	2,760,542	433,094,246	435,854,788	3,693,295	195,669,874	199,363,169
5.5	Shares Pledged	13,625,000	596,857,238	610,482,238	12,125,000	649,412,248	661,537,248
5.6	Securities	19,000,010	497,566,805	516,566,815	19,000,000	744,137,604	763,137,604
5.7	Other	52,762,345	353,772,942	406,535,287	66,742,116	394,434,982	461,177,097
6	Derivatives	176,112,344	286,870,981	462,983,325	180,347,927	358,115,308	538,463,235
6.1	Receivables through FX contracts (except options)	5,564,042	208,046,843	213,610,885	12,862,645	244,412,951	257,275,596
6.2	Payables through FX contracts (except options)	170,548,302	78,824,137	249,372,439	167,485,282	113,702,357	281,187,639
6.3	Principal of interest rate contracts (except options)	-	-	-	-	-	-
6.4	Options sold	-	-	-	-	-	-
6.5	Options purchased	-	-	-	-	-	-
6.6	Nominal value of potential receivables through other derivatives	-	-	-	-	-	-
6.7	Nominal value of potential payables through other derivatives	-	-	-	-	-	-
7	Receivables not recognized on-balance	162,225,685	2,540,625	164,766,310	117,377,452	2,173,273	119,550,725
7.1	Principal of receivables derecognized during last 3 month	3,996,971	847,407	4,844,378	354,754	-	354,754
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	-	-	-	-	-	-
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	162,225,685	2,540,625	164,766,310	117,377,452	2,173,273	119,550,725
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	-	-	-	-	-	-
8	Non-cancelable operating lease	3,232,547	31,669,844	34,902,391	3,436,142	40,942,866	44,379,008
8.1	Through indefinit term agreement	-	-	-	-	-	-
8.2	Within one year	768,843	6,618,681	7,387,524	1,486,829	7,855,339	9,342,168
8.3	From 1 to 2 years	490,191	5,907,148	6,397,340	487,868	6,838,087	7,325,955
8.4	From 2 to 3 years	469,293	4,996,534	5,465,827	357,473	6,293,204	6,650,677
8.5	From 3 to 4 years	436,743	4,094,471	4,531,215	347,673	5,342,039	5,689,712
8.6	From 4 to 5 years	425,754	3,741,414	4,167,169	315,123	4,336,403	4,651,527
8.7	More than 5 years	641,721	6,311,596	6,953,317	441,175	10,277,794	10,718,970
9	Capital expenditure commitment	492,501	1,335,413	1,827,914	110,211	1,787,221	1,897,432

Bank: JSC "Liberty Bank"
Date: 12/31/2022

Table 5		Risk Weighted Assets				
		in Lari				
N		4Q-2022	3Q-2022	2Q-2022	1Q-2022	4Q-2021
1	Risk Weighted Assets for Credit Risk	2,319,632,464	2,256,347,998	2,199,213,262	2,105,858,058	1,888,019,008
1.1	Balance sheet items *	2,275,311,777	2,189,681,516	2,115,399,084	2,039,225,964	1,846,189,665
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	33,496,203	55,902,857	69,844,562	51,890,568	27,912,616
1.3	Counterparty credit risk	10,824,484	10,763,625	13,969,616	14,741,526	13,916,727
2	Risk Weighted Assets for Market Risk	16,964,316	21,776,208	18,470,152	62,396,629	37,206,543
3	Risk Weighted Assets for Operational Risk	452,774,511	395,236,760	395,236,760	395,236,760	394,734,589
4	Total Risk Weighted Assets	2,789,371,291	2,673,360,966	2,612,920,174	2,563,491,447	2,319,960,140

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

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

	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
	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 capital, indicating Shares	
1	Georgian Financial Group B.V.	91.985%
2	JSC "GALT & TAGGART" (Nominal owner)	4.235%
3	Other shareholders	3.780%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Irakli Otar Rukhadze	30.662%
2	Benjamin Albert Marson	30.662%
3	Igor Alexeev	30.662%

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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 local accounting rules	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	272,930,862		272,930,862
2	Due from NBG	133,250,784		133,250,784
3	Due from Banks	115,801,741		115,801,741
4	Dealing Securities	-		-
5	Investment Securities	359,542,206		359,542,206
6.1	Loans	2,501,952,397		2,501,952,397
6.2	Less: Loan Loss Reserves	(130,737,567)		(130,737,567)
6	Net Loans	2,371,214,831		2,371,214,831
7	Accrued Interest and Dividends Receivable	43,265,079		43,265,079
8	Other Real Estate Owned & Repossessed Assets	390,232		390,232
9	Equity Investments	106,733	106,733	0
10	Fixed Assets and Intangible Assets	238,772,717	91,091,886	147,680,831
11	Other Assets	87,996,770		87,996,770
	Total exposures subject to credit risk weighting before adjustments	3,623,271,954	91,198,619	3,532,073,335

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

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	3,532,073,335
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	163,895,307
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	170,444,421
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	3,866,413,064
4	Effect of provisioning rules used for capital adequacy purposes	46,352,195
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-121,948,557
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-159,619,937
6	Effect of other adjustments *	
7	Total exposures subject to credit risk weighting	3,631,196,764

*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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N		In Lari
1	Common Equity Tier 1 capital before regulatory adjustments	398,891,794
2	Common shares that comply with the criteria for Common Equity Tier 1	44,490,460
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	35,132,256
4	Accumulated other comprehensive income	34,359,679
5	Other disclosed reserves	1,694,028
6	Retained earnings (loss)	283,215,371
7	Regulatory Adjustments of Common Equity Tier 1 capital	94,235,620
8	Revaluation reserves on assets	34,359,679
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	56,732,207
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	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	0
19	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	0
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	0
23	Common Equity Tier 1	304,656,174
24	Additional tier 1 capital before regulatory adjustments	4,565,384
25	Instruments that comply with the criteria for Additional tier 1 capital	45,654
26	Including: instruments classified as equity under the relevant accounting standards	45,654
27	Including: instruments classified as liabilities under the relevant accounting standards	0
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	4,519,730
29	Regulatory Adjustments of Additional Tier 1 capital	0
30	Investments in own Additional Tier 1 instruments	0
31	Reciprocal cross-holdings in Additional Tier 1 instruments	0
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
33	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	0
35	Additional Tier 1 Capital	4,565,384
36	Tier 2 capital before regulatory adjustments	86,033,578
37	Instruments that comply with the criteria for Tier 2 capital	57,038,172
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	0
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	28,995,406
40	Regulatory Adjustments of Tier 2 Capital	0
41	Investments in own shares that meet the criteria for Tier 2 capital	0
42	Reciprocal cross-holdings in Tier 2 capital	0
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
44	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
45	Tier 2 Capital	86,033,578

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Table 9.1 **Capital Adequacy Requirements**

	Minimum Requirements	Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	125,521,708
1.2	Minimum Tier 1 Requirement	6.00%	167,362,277
1.3	Minimum Regulatory Capital Requirement	8.00%	223,149,703
2	Combined Buffer		
2.1	Capital Conservation Buffer *	0.00%	-
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	1.50%	41,840,569
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	2.01%	56,001,993
3.2	Tier 1 Pillar2 Requirement	1.93%	53,783,523
3.3	Regulatory capital Pillar 2 Requirement	3.87%	107,973,191
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	8.01%	223,364,270
5	Tier 1	9.43%	262,986,370
6	Total regulatory Capital	13.37%	372,963,463

* 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

in Lari

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	272,930,862	
2	Due from NBS	133,250,784	
3	Due from Banks	115,801,741	
4	Dealing Securities	0	
5	Investment Securities	359,542,206	
6.1	Loans	2,501,952,397	
6.2	Less: Loan Loss Reserves	-130,737,567	
6.2.1	Of which: General Reserves	28,995,406	
6.2.2	Of which: COVID-19 Related Reserves	0	
6	Net Loans	2,371,214,831	
7	Accrued Interest and Dividends Receivable	43,265,079	
8	Other Real Estate Owned & Repossessed Assets	390,232	
9	Equity Investments	106,733	
9.1	Of which above 10% equity holdings in financial institutions	106,733	
9.2	Of which significant investments subject to limited recognition	0	
9.3	Of which below 10% equity holdings subject to limited recognition	0	
10	Fixed Assets and Intangible Assets	238,772,717	
10.1	Of which intangible assets	56,732,207	table 9 (Capital), N10
11	Other Assets	87,996,770	
12	Total assets	3,623,271,954	
13	Due to Banks	24,769,913	
14	Current (Accounts) Deposits	1,047,851,995	
15	Demand Deposits	350,330,714	
16	Time Deposits	1,259,511,031	
17	Own Debt Securities	0	
18	Borrowings	301,548,388	
19	Accrued Interest and Dividends Payable	19,902,266	
20	Other Liabilities	115,571,064	
20.1	Of which general reserves on other liabilities	-472,504	
21	Subordinated Debentures	102,810,010	
21.1	Of which tier 2 capital qualifying instruments	57,038,172	
22	Total liabilities	3,222,295,382	
23	Common Stock	54,628,743	
24	Preferred Stock	61,391	
25	Less: Repurchased Shares	-10,154,020	
26	Share Premium	39,651,986	
27	General Reserves	1,694,028	
28	Retained Earnings	285,111,220	
29	Asset Revaluation Reserves	34,359,679	
30	Total Equity Capital	405,353,026	

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Credit Risk Weighted Exposures

[illegible]

[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 - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
Asset Classes						
1 Claims or contingent claims on central governments or central banks	503,360,191			75,533,634	75,533,634	15%
2 Claims or contingent claims on regional governments or local authorities	-			-	-	nmtf
3 Claims or contingent claims on public sector entities	-			-	-	nmtf
4 Claims or contingent claims on multilateral development banks	-			-	-	nmtf
5 Claims or contingent claims on international organizations/institutions	-			-	-	nmtf
6 Claims or contingent claims on commercial banks	115,960,315			53,182,366	53,182,366	46%
7 Claims or contingent claims on corporates	508,360,305	96,224,275	18,827,628	527,187,933	484,170,241	92%
8 Retail claims or contingent retail claims	1,352,864,762	67,671,032	23,119,122	1,031,987,913	1,014,033,589	74%
9 Claims or contingent claims secured by mortgages on residential property	367,278,982			128,547,644	128,394,819	35%
10 Past due items	5,385,828			5,344,997	5,344,997	99%
11 Items belonging to regulatory high-risk categories	295,398,697			390,875,776	390,875,776	132%
12 Short-term claims on commercial banks and corporates	-			-	-	nmtf
13 Claims in the form of collective investment undertakings ("CIU")	-			-	-	nmtf
14 Other items	430,116,413			157,272,559	157,272,559	37%
Total	3,578,725,492	163,895,307	41,946,750	2,369,932,821	2,308,807,980	64%

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	Total unweighted value (daily average)			Total weighted values according to NBO'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				478,507,719	373,659,771	852,167,490	466,199,031	141,591,417	607,790,448
Cash outflows									
2 Retail deposits	840,555,655	495,176,081	1,335,731,736	133,703,753	115,388,074	249,091,827	35,104,803	30,340,340	65,445,143
3 Unsecured wholesale funding	1,029,849,313	400,835,115	1,430,784,429	349,632,782	104,339,984	453,971,776	292,204,358	87,610,729	379,815,087
4 Secured wholesale funding	-	-	-	-	-	-	-	-	-
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	18,226	-	18,226	18,226	-	18,226	18,226	-	18,226
6 Other contractual funding obligations	48,151,464	27,443,685	75,595,149	20,143,177	21,113,750	41,256,927	8,599,911	7,190,871	15,790,782
7 Other contingent funding obligations	149,066,115	58,143,763	206,809,878	46,939,558	20,717,687	67,657,245	44,678,192	21,014,517	65,692,709
8 TOTAL CASH OUTFLOWS	2,087,740,774	980,188,844	3,047,939,418	550,477,455	261,556,475	812,033,930	378,605,489	146,156,518	524,762,007
Cash inflows									
9 Secured lending (see reverse repos)	6,750,000	-	6,750,000	-	-	-	-	-	-
10 Inflows from fully performing exposures	1,736,959,882	647,869,054	2,384,828,936	94,475,021	22,225,324	116,700,344	106,811,548	298,181,852	364,993,400
11 Other cash inflows	39,108,819	20,507,558	59,616,377	1,634,544	-	1,634,544	1,634,544	-	1,634,544
12 TOTAL CASH INFLOWS	1,782,815,701	668,376,611	2,451,192,313	96,109,564	22,225,324	118,334,888	108,446,091	298,181,852	366,627,944
				Total value according to NBO's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				478,507,719	373,659,771	852,167,490	466,199,031	141,591,417	607,790,448
14 Net cash outflow				464,967,891	239,333,151	693,701,042	270,159,398	36,559,109	193,134,863
15 Liquidity coverage ratio (%)				105.31%	156.13%	122.84%	172.56%	387.51%	384.30%

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

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Table 15 Counterparty credit risk

		a	b	c	d	e	f	g	h	i	j	k	l
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	170,444,421		10,824,484	0	0	0	0	0	10,824,484	0	0	10,824,484
1.1	Maturity less than 1 year	67,584,120	2.0%	1,351,682						1,351,682			1,351,682
1.2	Maturity from 1 year up to 2 years	-	5.0%	0						-			0
1.3	Maturity from 2 years up to 3 years	61,304,374	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		14.0%	0									0
1.6	Maturity over 5 years	-											0
2	Interest rate contracts	0		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year		0.5%	0									0
2.2	Maturity from 1 year up to 2 years		1.0%	0									0
2.3	Maturity from 2 years up to 3 years		2.0%	0									0
2.4	Maturity from 3 years up to 4 years		3.0%	0									0
2.5	Maturity from 4 years up to 5 years		4.0%	0									0
2.6	Maturity over 5 years												0
	Total	170,444,421		10,824,484	0	0	0	0	0	10,824,484	0	0	10,824,484

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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) *	3,669,624,111
2	(Asset amounts deducted in determining Tier 1 capital)	(94,235,620)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	3,575,388,491
Derivative exposures		
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	10,824,484
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)	10,824,484
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	163,895,307
18	(Adjustments for conversion to credit equivalent amounts)	(112,957,157)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	50,938,150
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
20	Tier 1 capital	309,221,558
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	3,637,151,126
Leverage ratio		
22	Leverage ratio	8.50%
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:	309,221,566	-	-	422,288,867	731,510,433
2	Regulatory capital	309,221,566			57,038,172	366,259,738
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				365,250,695	365,250,695
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	630,058,637	380,832,075	261,722,229	28,176,574	1,147,272,218
5	Residents' deposits	481,362,959	350,260,555	247,862,921	24,685,701	1,048,963,529
6	Non-residents' deposits	148,695,678	30,571,520	13,859,308	3,490,873	98,308,689
7	Wholesale funding	770,897,232	437,254,003	122,247,194	28,982,570	522,500,190
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	711,734,033	182,036,583	91,367,181	28,982,570	507,060,184
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	59,163,198	255,217,419	30,880,012	-	15,440,006
10	Liabilities with matching interdependent assets					
11	Other liabilities:	29,036,381	68,405,428	5,403,953	61,179,240	-
12	Liabilities related to derivatives		41,500			-
13	All other liabilities and equity not included in the above categories	29,036,381	68,363,928	5,403,953	61,179,240	-
14	Total available stable funding					2,401,282,842
Required stable funding						
15	Total high-quality liquid assets (HQLA)	699,778,909	227,561,550	-	-	26,057,941
16	Performing loans and securities:	14,177,603	560,219,192	405,964,317	1,264,259,137	1,501,175,143
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	14,177,603	26,107,940	36,518,487	9,171,820	31,347,255
19	Loans to non-financial institutions and retail customers, of which:		494,965,670	336,091,823	995,852,479	1,262,003,353
20	With a risk weight of less than or equal to 35%		-	-	-	-
21	Residential mortgages, of which:		35,453,584	33,437,843	243,874,362	192,964,049
22	With a risk weight of less than or equal to 35%		35,453,584	33,437,843	243,874,362	192,964,049
23	Securities that do not qualify as HQLA		3,691,998	(83,836)	15,360,476	14,860,486
24	Assets with matching interdependent liabilities	-	-	-	-	
25	Other assets:	144,537,099	82,488,959	20,001,968	111,756,165	307,542,099
26	Assets related to derivatives		6,743			6,743
27	All other assets not included in the above categories	144,537,099	82,482,216	20,001,968	111,756,165	307,535,357
28	Off-balance sheet items	125,117,106	16,691,807	11,367,455	10,234,461	10,596,951
29	Total required stable funding					1,845,372,133
30	Net stable funding ratio					130.12%

*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 12

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	133,537,071	123,728,784	41,756,968	199,915,213	4,422,154	503,360,191
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	-	-	-	-	-	-
6	Claims or contingent claims on commercial banks	115,140,692	819,622	-	-	-	115,960,315
7	Claims or contingent claims on corporates	168,795	227,225,994	125,233,646	155,736,102	1,808	508,360,305
8	Retail claims or contingent retail claims	3,443,710	232,236,314	945,078,500	154,943,214	-	1,337,621,737
9	Claims or contingent claims secured by mortgages on residential property	-	20,087,548	141,357,188	206,100,620	-	367,545,357
10	Past due items*	730,544	1,044,645	2,932,271	658,368	-	5,385,828
11	Items belonging to regulatory high-risk categories	1,734,925	117,417,500	133,500,778	40,995,408	2,112,563	295,761,174
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-
13	Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-
14	Other items	272,930,944	4,876,889	-	2,013,758	150,294,822	430,116,413
15	Total	526,956,098	726,412,652	1,406,927,080	761,598,315	156,831,347	3,578,725,492

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.

On Balance Assets	a	b	c	d	e	f	g
	Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value (a-b-c-d-e)
	Of which: Loans and other Assets - Non Performing	Of which: Loans and other Assets other than Non Performing					
Risk classes							
1 Claims or contingent claims on central governments or central banks	-	503,360,191	-	-	-	-	503,360,190.53
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 organisations/institutions	-	-	-	-	-	-	-
6 Claims or contingent claims on commercial banks	-	115,960,315	-	-	-	-	115,960,314.62
7 Claims or contingent claims on corporates	1,218,655	511,769,609	4,619,959	8,226,784	-	24	500,133,321.97
8 Retail claims or contingent retail claims	89,219,825	1,342,219,847	74,208,922	25,137,127	-	4,843,164	1,332,292,622.80
9 Claims or contingent claims secured by mortgages on residential property	9,058,927	364,135,371	5,612,141	6,998,578	-	1,183	360,546,778.48
10 Past due items *	66,737,303	1,306,429	62,657,905	21,855	-	4,457,098	5,363,972.37
11 Items belonging to regulatory high-risk categories	1,078,499	299,729,123	1,046,448	5,797,682	-	7	289,963,492.71
12 Short term claims on commercial banks and corporates	-	-	-	-	-	-	-
13 Claims in the form of collective investment undertakings (CIU)	-	-	-	-	-	-	-
14 Other items	8,423,338	521,115,032	4,478,314	100,050	-	-	518,015,032.48
15 Total	109,059,422	3,054,569,698	95,914,996	46,460,179	-	4,844,378	3,013,271,954
16 Of which: loans	99,555,533	2,436,569,290	84,577,405	46,160,102	-	4,844,378	2,405,387,294
17 Of which: securities	-	568,401,458	-	-	-	-	568,401,458

Past due items* - Past due items will be filled in paragraph 10 and also will be redistributed to the claims 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.

On Balance Assets Sector of repayment source / counterparty type	a	b	c	d	e	f	g
	Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					(a-b-c-d-e)
1 State, state organizations	21,716,497	1,116,009,659	18,590,857	11,912,501		0	1,107,222,798
2 Financial Institutions	0	163,382,018	0	946,271		0	162,435,747
3 Pawn-shops	0	74,206,510	0	1,081,340		0	72,125,170
4 Construction Development, Real Estate Development and other Land Loans	23,547	66,840,455	23,547	933,417		0	65,980,031
5 Real Estate Management	1,829,025	67,340,796	2,334,768	1,088,731		0	65,746,313
6 Construction Companies	10,429	7,395,090	28,433	143,785		0	7,231,270
7 Production and Trade of Construction Materials	123,612	21,851,726	67,529	431,311		1,183	21,475,997
8 Trade of Consumer Foods and Goods	44,781	11,868,896	68,874	230,662		4,629	11,614,141
9 Production of Consumer Foods and Goods	72,270	26,321,131	67,783	511,789		0	25,813,830
10 Production and Trade of Durable Goods	2,155	2,445,798	2,155	48,591		0	2,397,208
11 Production and Trade of Clothes, Shoes and Textiles	62,614	643,681	62,614	12,682		0	631,000
12 Trade (Other)	5,386,587	133,353,890	4,267,372	2,630,877		31,471	131,842,229
13 Other Production	493,785	46,040,520	469,859	899,947		1,772	45,168,197
14 Hotels, Tourism	5,176,796	42,471,871	2,134,201	772,605		0	44,751,801
15 Restaurants	927,192	13,801,216	456,643	266,210		0	14,095,555
16 Industry	0	31,652,192	0	631,423		0	31,020,769
17 Oil Importers, Filling stations, gas stations and Retailers	0	4,597,094	0	91,562		0	4,505,432
18 Energy	0	59,357,705	0	1,182,360		0	58,175,344
19 Auto Dealers	183,755	980,271	183,755	5,972		0	984,300
20 HealthCare	53,922	31,872,974	1,347,549	368,505		0	30,210,382
21 Pharmacy	0	7,540,150	0	148,119		0	7,401,031
22 Telecommunication	0	4,195,846	807,958	23,118		0	3,387,888
23 Service	6,053,440	69,911,305	4,734,029	1,318,561		26,385	69,912,155
24 Agriculture	11,347,206	338,145,294	9,566,673	6,163,440		334,296	333,762,387
25 Other	1,313,400	120,905,508	1,101,814	2,335,207		1,248	119,801,681
26 Assets on which the Sector of repayment source is not accounted for	44,734,521	609,436,596	38,275,054	11,621,096		4,443,344	605,273,963
27 Other assets	9,503,889	598,699,892	9,339,520	300,068		0	598,564,193
28 Total	109,059,422	3,654,595,666	99,916,985	46,460,170		0	3,625,271,955

Bank: JSC "Liberty Bank"
Date: 12/31/2022

Table 20

Changes in reserve for loans and Corporate debt securities		Change in reserves for loans during the reporting period	Change in reserves for Corporate debt securities during the reporting period
1	Opening balance	130,133,356	
2	An increase in the reserve for possible losses on assets	25,526,417	0
2.1	As a result of the origination of the new assets	14,585,639	
2.2	As a result of classification of assets as a low quality	10,405,676	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	535,103	
2.4	As a result of an increase in "additional general reserves"	0	
3	Decrease in reserve for possible losses on assets	24,922,206	0
3.1	As a result of write-off of assets	4,844,378	
3.2	As a result of partial or total payment of standard assets	7,969,448	
3.3	As a result of partial or total payment of adversely classified assets	7,265,300	
3.4	As a result of classification of assets as a high quality	4,427,097	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	415,983	
3.6	As a result of an decrease in "additional general reserves"	0	
4	Closing balance	130,737,567	0

Bank: JSC "Liberty Bank"
Date: 12/31/2022

Table 21

Changes in the stock of non-performing loans over the period		Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
1	Opening balance	113,503,130	
2	Inflows to non-performing portfolios	16,619,815	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	9,319	
4	Outflows from non-performing portfolios	30,576,731	
5	Outflow to standard loan portfolio	2,269,695	
6	Outflow to watch loan portfolio	13,046,631	
7	Outflow due to loan repayment, partial or total	10,056,971	
8	Outflow due to taking possession of collateral	0	
9	Outflow due to sale of portfolios	0	
10	Outflows due to write-offs	4,844,378	
11	Outflows due to other situations	0	
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	359,056	
13	Closing balance	99,535,533	

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Loans		Gross carrying value					General and Special Reserves					Additional General Reserve	
		Standard	Watch	Sub-Standard	Doubtful	Loss	Standard	Watch	Sub-Standard	Doubtful	Loss		
Sector of repayment source	1 State, state organizations	625,294,822	596,286,905	7,291,420	3,578,115	2,700,203	15,438,179	30,503,358	11,912,501	729,142	1,073,435	1,350,101	15,438,179
	2 Financial Institutions	47,313,545	47,313,545	0	0	0	0	946,271	946,271	0	0	0	0
	3 Pawn shops	74,067,016	74,067,016	0	0	0	0	1,481,340	1,481,340	0	0	0	0
	4 Construction Development, Real Estate Development and other Land Loans	46,694,419	46,670,872	0	0	0	23,547	956,564	933,417	0	0	0	23,547
	5 Real Estate Mortgage	68,851,765	54,436,563	12,586,177	1,043,539	44,797	740,690	3,423,499	1,088,731	1,258,618	313,062	22,398	740,690
	6 Construction Companies	7,379,748	7,189,273	180,046	0	0	10,429	172,219	142,785	18,095	0	0	10,429
	7 Production and Trade of Construction Materials	21,894,975	19,816	180,793	99,816	8,381	15,215	499,541	431,811	18,079	29,945	4,291	15,215
	8 Trade of Consumer Foods and Goods	11,824,460	11,533,098	246,382	807	0	43,974	299,536	230,662	24,038	242	0	43,974
	9 Production of Consumer Foods and Goods	25,295,161	25,589,427	133,464	25,477	0	46,793	579,571	511,289	13,346	7,643	0	46,793
	10 Production and Trade of Durable Goods	2,431,690	2,429,535	0	0	0	2,155	50,745	48,591	0	0	0	2,155
	11 Production and Trade of Clothes, Shoes and Textiles	696,706	634,092	0	0	0	62,614	75,295	12,682	0	0	0	62,614
	12 Trade (Other)	137,773,841	131,545,137	844,117	1,484,160	329,431	3,572,996	6,898,248	2,630,877	84,412	445,248	164,716	3,572,996
	13 Other Production	45,844,969	44,997,363	373,821	61,956	43,876	387,953	1,365,807	899,947	37,382	13,567	21,938	387,953
	14 Hotels, Tourism	47,119,961	38,633,263	3,309,901	4,182,954	911,035	82,807	2,896,866	772,665	330,990	1,254,886	495,517	82,807
	15 Restaurants	14,609,957	13,310,504	372,261	688,925	51,055	187,211	722,853	266,210	37,236	206,678	25,527	187,211
	16 Industry	31,571,131	31,571,131	0	0	0	0	631,423	631,423	0	0	0	0
	17 Oil Importers/Filling stations/gas stations and Retailers	4,578,097	4,578,097	0	0	0	0	91,562	91,562	0	0	0	0
	18 Energy	59,118,022	59,118,022	0	0	0	0	1,182,360	1,182,360	0	0	0	0
	19 Auto Dealers	462,333	298,578	0	0	0	183,755	189,236	5,972	0	0	0	183,755
	20 Health/Care	31,835,881	18,448,234	13,313,725	53,922	0	0	1,716,514	368,965	1,331,372	16,177	0	0
	21 Pharmacy	7,405,938	7,405,938	0	0	0	0	148,119	148,119	0	0	0	0
	22 Telecommunication	8,181,468	103,884	8,079,584	0	0	0	810,076	2,118	807,958	0	0	0
	23 Service	75,168,215	65,928,049	3,186,726	1,547,075	1,110,263	3,296,102	6,052,590	1,318,561	318,873	464,123	555,132	3,396,102
	24 Agriculture	337,954,577	315,490,829	11,116,342	3,215,848	1,282,187	6,849,171	15,730,113	6,163,440	1,111,654	964,755	641,894	6,849,171
	25 Other	121,284,057	115,960,364	4,110,294	65,4789	303,527	338,083	3,417,021	2,315,207	411,029	202,437	150,263	338,083
	26 Assets on which the Sector of repayment source is not accounted for	446,673,636	386,490,075	15,449,025	7,901,323	4,946,887	31,886,311	49,896,150	11,621,096	1,544,903	2,370,397	2,473,444	31,886,311
	Total	2,501,552,397	2,321,632,387	80,774,478	24,359,706	11,729,842	63,367,985	130,737,567	46,160,102	8,077,448	7,367,612	5,864,421	63,367,985

Table 25

Table 25

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