

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 N82/04 of the Governor of the National Bank of Georgia on "Disclosure requirements for commercial banks within Pillar 3" and other relevant decrees and regulations of NBG.

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Bank: JSC "Liberty Bank"
Date: 9/30/2023

Table 1

Key metrics		According to IFRS				
		3Q-2023	2Q-2023	1Q-2023	4Q-2022	3Q-2022
N	Regulatory capital (amounts, GEL)					
Based on Basel III framework						
1	CET1 capital	384,960,812	362,755,876	339,091,387	318,182,648	315,643,039
2	Tier1 capital	389,524,196	367,221,260	343,656,771	322,748,032	320,208,423
3	Regulatory capital	453,121,387	430,902,274	410,127,315	379,786,204	380,938,355
4	CET1 capital total requirement	252,182,501	232,545,219	232,855,011	214,999,241	219,255,981
5	Tier1 capital total requirement	322,149,483	299,246,194	299,397,120	252,247,753	257,713,710
6	Regulatory capital total requirement	414,960,764	387,727,507	387,665,681	355,379,682	364,540,791
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	2,847,959,232	2,724,116,052	2,709,991,780	2,609,882,837	2,708,577,039
Capital Adequacy Ratios						
Based on Basel III framework *						
8	CET1 capital	13.52%	13.32%	12.51%	12.19%	11.65%
9	Tier1 capital	13.68%	13.48%	12.68%	12.37%	11.82%
10	Regulatory capital	15.91%	15.82%	15.14%	14.55%	14.06%
11	CET1 capital total requirement	8.85%	8.54%	8.59%	8.24%	8.09%
12	Tier1 capital total requirement	11.31%	10.99%	11.05%	9.67%	9.51%
13	Regulatory capital total requirement	14.57%	14.23%	14.31%	13.62%	13.46%
Income						
14	Total Interest Income / Average Annual Assets	13.76%	13.68%	13.39%	13.27%	13.24%
15	Total Interest Expense / Average Annual Assets	6.18%	6.11%	5.90%	5.78%	5.75%
16	Earnings from Operations / Average Annual Assets	3.60%	3.48%	3.04%	3.20%	3.42%
17	Net Interest Margin	7.58%	7.57%	7.49%	7.49%	7.49%
18	Return on Average Assets (ROAA)	2.27%	2.16%	2.37%	1.70%	2.18%
19	Return on Average Equity (ROAE)	19.15%	18.54%	20.95%	14.79%	18.84%
Asset Quality						
20	Non Performed Loans / Total Loans	4.11%	4.21%	3.92%	3.77%	3.93%
21	ECL/Total Loans	4.63%	4.74%	4.67%	4.65%	4.58%
22	FX Loans/Total Loans	19.40%	17.58%	18.37%	20.15%	20.24%
23	FX Assets/Total Assets	21.86%	20.94%	23.50%	23.68%	26.49%
24	Loan Growth-YTD	12.30%	7.17%	3.38%	25.31%	20.40%
Liquidity						
25	Liquid Assets/Total Assets	21.31%	19.67%	19.80%	0.00%	0.00%
26	FX Liabilities/Total Liabilities	26.38%	25.89%	27.98%	30.33%	31.42%
27	Current & Demand Deposits/Total Assets	35.41%	33.47%	34.37%	38.13%	40.97%
Liquidity Coverage Ratio***						
28	Total HQLA	837,435,511	734,978,241	736,552,742	0	0
29	Net cash outflow	669,862,744	623,121,546	622,311,276	0	0
30	LCR ratio (%)	125.02%	117.95%	118.36%	0.00%	0.00%
Net Stable Funding Ratio						
31	Available stable funding	2,681,906,835	2,534,523,176	2,467,493,940	2,414,809,308	2,421,055,730
32	Required stable funding	2,078,238,398	1,992,478,760	1,960,363,020	1,927,368,208	1,842,535,961
33	Net stable funding ratio (%)	129.05%	127.20%	125.83%	125.62%	131.43%

* 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/page/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			
2Q-2023	1Q-2023	4Q-2022	3Q-2022
		304,656,174	280,051,312
		309,271,558	284,608,686
		395,255,136	373,535,018
		223,364,270	214,071,353
		262,986,370	252,043,780
		372,963,463	357,498,213
		2,789,371,291	2,673,360,965
		10.92%	10.48%
		14.17%	13.97%
		8.01%	8.01%
		9.43%	9.43%
		13.37%	13.37%
		13.15%	13.06%
		5.69%	5.65%
		3.72%	3.71%
		7.43%	7.40%
		2.01%	2.63%
		18.30%	14.92%
		3.98%	4.76%
		5.23%	5.46%
		20.37%	20.67%
		23.60%	26.35%
		26.68%	30.77%
		21.84%	21.29%
		30.56%	31.45%
		38.59%	41.49%
		852,167,490	813,311,528
		693,701,042	672,577,687
		122,84%	120.52%
		2,401,282,842	2,386,018,630
		1,845,372,119	1,763,874,903
		130.12%	135.27%

Bank: JSC "Liberty Bank"
Date: 9/30/2023

N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	ASSETS						
1	Cash, Cash balances with National Bank of Georgia and other banks	278,445,916	269,363,098	547,809,014	249,157,756	433,728,302	682,886,058
1.1	Cash on hand	215,490,408	68,130,931	283,621,338	203,921,982	55,497,818	259,419,801
1.2	Cash balances with National bank of Georgia	62,391,059	72,472,289	134,863,348	43,359,244	71,474,395	114,833,639
1.3	Cash balances with other banks	564,450	128,759,879	129,324,329	1,876,530	306,756,088	308,632,619
2	Financial assets held for trading			0			0
2.1	of which: derivatives			0			0
3	Non-trading financial assets mandatorily at fair value through profit or loss	-	-	0	883,097	0	883,097
4	Financial assets designated at fair value through profit or loss			0			0
5	Financial assets at fair value through other comprehensive income	114,652,416	-	114,652,416	-	-	0
5.1	Equity instruments			0			0
5.2	Debt securities	114,652,416		114,652,416			0
5.3	Loans and advances			0			0
6	Financial assets at amortised cost	2,392,099,421	543,703,793	2,935,803,214	2,106,863,667	482,003,590	2,588,867,256
6.1	Debt securities	214,562,434	0	214,562,434	259,249,975	0	259,249,975
6.2	Loans and advances	2,177,536,987	543,703,793	2,721,240,779	1,847,613,691	482,003,590	2,329,617,281
7	Investments in subsidiaries, joint ventures and associates	106,733	0	106,733	106,733	-	106,733
8	Non-current assets and disposal groups classified as held for sale	0	0	0	0	0	0
9	Tangible assets	186,340,803	0	186,340,803	186,810,831	0	186,810,831
9.1	Property, Plant and Equipment	184,333,216	0	184,333,216	183,319,836	0	183,319,836
9.2	Investment property	2,007,587	0	2,007,587	3,490,995	0	3,490,995
10	Intangible assets	59,659,118	0	59,659,118	56,337,139	0	56,337,139
10.1	Goodwill			0			0
10.2	Other intangible assets	59,659,118	0	59,659,118	56,337,139	0	56,337,139
11	Tax assets	2,176,711	0	2,176,711	1,982,361	0	1,982,361
11.1	Current tax assets	2,176,711	0	2,176,711	1,982,361	0	1,982,361
11.2	Deferred tax assets	0	0	0	0	0	0
13	Other assets	34,113,447	45,337,699	79,451,146	21,794,952	29,605,943	51,400,896
13.1	of which: repossessed collateral	2,020,828	0	2,020,828	1,455,587	0	1,455,587
13.2	of which: dividends receivable			0			0
14	TOTAL ASSETS	3,067,594,565	858,404,590	3,925,999,155	2,623,936,536	945,337,835	3,569,274,371
	LIABILITIES						
15	Financial liabilities held for trading	3,673,623	27,887,443	31,561,066	2,290,233	29,894,808	32,185,041
15.1	of which: derivatives			0			0
16	Financial liabilities designated at fair value through profit or loss	31,574,378	0	31,574,378	22,169,166	130,414	22,299,580
17	Financial liabilities measured at amortised cost	2,444,395,631	790,095,143	3,234,490,774	2,117,249,876	840,989,163	2,958,239,039
17.1	Deposits	2,345,340,309	726,166,392	3,071,506,701	1,901,484,483	767,146,557	2,668,631,040
17.2	borrowings	99,055,322	63,928,751	162,984,073	215,765,393	73,842,606	289,607,999
17.3	Debt securities issued			0	0	0	0
17.4	Other financial liabilities			0			0
18	Provisions	1,235,604	113,658	1,349,262	1,233,175	84,337	1,317,511
19	Tax liabilities	25,468,255	0	25,468,255	4,949,801	0	4,949,801
19.1	Current tax liabilities	7,928,267	0	7,928,267	3,150,000	0	3,150,000
19.2	Deferred tax liabilities	17,539,988	0	17,539,988	1,799,801	0	1,799,801
20	Subordinated liabilities	6,486,298	86,656,823	93,143,120	6,486,298	96,723,728	103,210,026
21	Other liabilities	26,258,111	5,300,799	31,558,910	17,946,403	27,353,524	45,299,927
21.1	of which: dividends payable	101,560	0	101,560	187,951	0	187,951
22	TOTAL LIABILITIES	2,539,091,900	910,053,866	3,449,145,766	2,172,324,951	995,175,974	3,167,500,925
	Equity						
23	Share capital	44,490,460		44,490,460	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	(-) Treasury shares	-15,737		-15,737	-10,154,020		-10,154,020
27	Equity instruments issued other than capital	0	0	0	0	0	0
27.1	Equity component of compound financial instruments			0			0
27.2	Other equity instruments issued			0			0
28	Share-based payment reserve			0			0
29	Accumulated other comprehensive income	24,524,340	0	24,524,340	22,084,149	0	22,084,149
29.1	revaluation reserve	24,524,340		24,524,340	22,084,149		22,084,149
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	Retained earnings	366,422,668		366,422,668	293,782,917		293,782,917
31	TOTAL EQUITY	476,853,389	0	476,853,389	401,773,446	0	401,773,446
32	TOTAL EQUITY AND TOTAL LIABILITIES	3,015,945,289	910,053,866	3,925,999,155	2,574,098,397	995,175,974	3,569,274,371

Bank: JSC "Liberty Bank"
Date: 9/30/2023

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	350,052,422	34,391,675	384,444,098	297,404,865	25,548,604	322,953,469
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	341,290,332	33,959,733	375,250,065	289,431,354	24,867,349	314,298,703
1.6	Other assets	8,762,090	431,942	9,194,033	7,973,511	681,255	8,654,766
2	(Interest expenses)	-160,974,910	-11,680,427	-172,655,337	-126,876,009	-13,273,593	-140,149,602
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)	-160,640,759	-10,986,772	-171,627,530	-126,656,056	-12,344,211	-139,000,267
2.4	(Other liabilities)	-334,152	-693,655	-1,027,806	-219,953	-929,382	-1,149,335
3	Dividend income			0			0
4	Fee and commission income	30,125,342	8,273,810	38,399,152	23,485,777	8,690,304	32,176,081
5	(Fee and commission expenses)	-4,720,438	-12,637,629	-17,358,067	-2,975,414	-9,680,006	-12,655,420
6	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-54,768		-54,768	363,701		363,701
7	Gains or (-) losses on financial assets and liabilities held for trading, net			0			0
8	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net			0			0
9	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net			0			0
10	Exchange differences [gain or (-) loss], net			0			0
11	Gains or (-) losses on derecognition of non-financial assets, net			0			0
12	Other operating income	12,801,447		12,801,447	16,588,437		16,588,437
13	(Other operating expenses)	-22,232,139	-1,002,220	-23,234,359	-23,161,535		-23,161,535
14	(Administrative expenses)	-92,039,612	-613,724	-92,653,336	-82,502,905	0	-82,502,905
14.1	(Staff expenses)	-86,433,242		-86,433,242	-74,269,160		-74,269,160
14.2	(Other administrative expenses)	-5,606,370	-613,724	-6,220,094	-8,233,745		-8,233,745
15	(Depreciation and amortisation)	-26,230,449		-26,230,449	-25,904,152		-25,904,152
16	Modification gains or (-) losses, net			0			0
17	(Provisions or (-) reversal of provisions)	-527,537	33,814	-493,723	-844,142	104,758	-739,384
17.1	(Commitments and guarantees given)	262,064	35,845	297,909	355,884	104,758	460,642
17.2	(Other provisions)	-789,601	-2,031	-791,632	-1,200,026		-1,200,026
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-29,658,447	142,146	-29,516,301	-37,515,130	7,872,912	-29,642,218
18.1	(Financial assets at fair value through other comprehensive income)	-2,155,086		-2,155,086	-13,716,697		-13,716,697
18.2	(Financial assets at amortised cost)	-27,503,361	142,146	-27,361,215	-23,798,433	7,872,912	-15,925,521
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)			0			0
20	(Impairment or (-) reversal of impairment on non-financial assets)			0			0
21	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method			0			0
22	PROFIT OR (-) LOSS BEFORE TAX	56,540,911	16,907,446	73,448,357	38,063,493	19,262,979	57,326,472
23	(Tax expense or (-) income)	10,083,943		10,083,943	4,114,697		4,114,697
24	Profit or (-) loss after tax	46,456,968	16,907,446	63,364,414	33,948,796	19,262,979	53,211,775

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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	476,488,913	16,919,661,583	17,396,150,496	448,899,456	17,878,230,810	18,327,130,266
3.1	Surety, joint liability	0	0	0	0	0	0
3.2	Guarantees	476,488,913	16,919,661,583	17,396,150,496	448,899,456	17,878,230,810	18,327,130,266
4	Assets pledged as security for liabilities of the bank	105,966,000	0	105,966,000	234,254,000	0	234,254,000
4.1	Financial assets of the bank	105,966,000	0	105,966,000	234,254,000	0	234,254,000
4.2	Non-financial assets of the bank	0	0	0	0	0	0
5	Assets pledged as security for receivables of the bank	214,823,349	5,252,973,224	5,467,796,573	202,134,654	5,457,785,266	5,659,919,919
5.1	Cash	34,938,224	7,997,914	42,936,138	34,392,305	8,208,998	42,601,304
5.2	Precious metals and stones	90,205,328	105,235,568	195,440,896	79,219,160	117,701,346	196,920,506
5.3	Real Estate:	1,531,900	3,275,395,430	3,276,927,330	1,360,400	3,361,124,727	3,362,485,137
5.3.1	Residential Property	0	296,825,526	296,825,526	280,600	1,189,599,360	1,189,879,960
5.3.2	Commercial Property	264,000	1,196,510,845	1,196,774,845	183,000	843,102,077	843,285,077
5.3.3	Complex Real Estate	0	303,030,766	303,030,766	0	326,245,469	326,245,469
5.3.4	Land Parcel	1,216,900	1,349,892,179	1,351,109,079	845,800	929,048,091	929,893,891
5.3.5	Other	51,000	129,136,115	129,187,115	51,000	73,129,740	73,180,740
5.4	Movable Property	2,760,542	429,295,455	432,055,997	2,775,433	451,057,059	453,832,492
5.5	Shares Pledged	13,625,000	591,612,561	605,237,561	12,625,000	633,984,659	646,609,659
5.6	Securities	19,000,010	492,915,205	511,915,215	19,000,010	517,362,606	536,362,616
5.7	Other	52,762,345	350,521,090	403,283,435	52,762,345	368,345,861	421,108,206
6	Loan commitments given	79,360,901	93,165,414	172,526,316	80,030,732	90,245,894	170,276,626
7	guarantees given	33,821,030	10,842,552	44,663,581	39,062,898	6,299,151	45,362,049
8	Letters of credit issued	635,312	0	635,312	0	0	0
9	Derivatives	110,629,801	89,315,934	199,945,735	114,095,675	222,888,563	336,984,238
9.1	Receivables through FX contracts (except options)	7,501,300	75,851,388	83,352,688	10,951,774	143,446,682	154,398,456
9.2	Payables through FX contracts (except options)	103,128,501	13,464,546	116,593,047	103,143,901	79,441,881	182,585,782
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	175,296,244	2,741,367	178,037,611	165,748,691	1,693,218	167,441,909
10.1	Principal of receivables derecognized during last 3 month	6,123,631	9,212	6,132,842	6,607,587	0	6,607,587
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)	169,172,613	2,732,156	171,904,769	159,141,103	1,693,218	160,834,321
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	398,513	425,214	823,727	281,794	2,035,902	2,317,696

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N		3Q-2023	2Q-2023	1Q-2023	4Q-2022	3Q-2022
1	Risk Weighted Assets for Credit Risk	2,384,614,505	2,268,079,471	2,242,914,613	2,319,632,464	2,256,347,998
1.1	Balance sheet items *	2,329,859,176	2,213,201,648	2,198,431,159	2,275,311,777	2,189,681,516
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	45,282,527	44,114,198	33,719,829	33,496,203	55,902,857
1.3	Counterparty credit risk	9,472,802	10,763,625	10,763,625	10,824,484	10,763,625
2	Risk Weighted Assets for Market Risk	11,775,438	4,467,292	15,507,878	16,964,316	21,776,208
3	Risk Weighted Assets for Operational Risk	451,569,289	451,569,289	451,569,289	452,774,511	395,236,760
4	Total Risk Weighted Assets	2,847,959,232	2,724,116,052	2,709,991,780	2,789,371,291	2,673,360,966

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

Bank: JSC "Liberty Bank"
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Information about supervisory board, directorate, beneficiary owners and shareholders
Table 6

	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
3	Giorgi Gvazava	Risk Director
	List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	JSC "GALT & TAGGART" (Nominal owner)	96.24%
2	Other shareholders	3.76%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Irakli Otar Rukhadze	30.67%
2	Benjamin Albert Marson	30.67%
3	Igor Alexeev	30.67%

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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	Cash, Cash balances with National Bank of Georgia and other banks	547,809,014	-	547,809,014
1.1	Cash on hand	283,621,338		283,621,338
1.2	Cash balances with National bank of Georgia	134,863,348		134,863,348
1.3	Cash balances with other banks	129,324,329		129,324,329
2	Financial assets held for trading			-
2.1	of which: derivatives			-
3	Non-trading financial assets mandatorily at fair value through profit or loss			-
4	Financial assets designated at fair value through profit or loss			-
5	Financial assets at fair value through other comprehensive income	114,652,416	-	114,652,416
5.1	Equity instruments			-
5.2	Debt securities	114,652,416		114,652,416
5.3	Loans and advances			-
6	Financial assets at amortised cost	2,935,803,214	-	2,935,803,214
6.1	Debt securities	214,562,434		214,562,434
6.2	Loans and advances	2,721,240,779		2,721,240,779
7	Investments in subsidiaries, joint ventures and associates	106,733	106,733	-
8	Non-current assets and disposal groups classified as held for sale			-
9	Tangible assets	186,340,803	22,428,115	163,912,688
9.1	Property, Plant and Equipment	184,333,216	22,428,115	161,905,101
9.2	Investment property	2,007,587		2,007,587
10	Intangible assets	59,659,118	59,659,118	-
10.1	Goodwill			-
10.2	Other intangible assets	59,659,118	59,659,118	-
11	Tax assets	2,176,711	-	2,176,711
11.1	Current tax assets	2,176,711		2,176,711
11.2	Deferred tax assets			-
13	Other assets	79,451,146		79,451,146
13.1	of which: repossessed collateral			
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	3,925,999,155	82,193,967	3,843,805,189

Bank: JSC "Liberty Bank"
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Differences between values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts used for capital adequacy calculation purposes

in Lari

1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	3,843,805,189
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	216,255,304
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	102,860,301
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	4,162,920,794
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	-161,890,109
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-93,387,499
6	Effect of other adjustments *	
7	Total exposures subject to credit risk weighting	3,907,643,186

*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	Common Equity Tier 1 capital before regulatory adjustments	470,191,779
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	36,850,537
4	Accumulated other comprehensive income	22,428,115
5	Other disclosed reserves	0
6	Retained earnings (loss)	366,422,668
7	Regulatory Adjustments of Common Equity Tier 1 capital	85,230,967
8	Revaluation reserves on assets	22,428,115
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	59,659,118
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	Common Equity Tier 1	384,960,812
25	Additional tier 1 capital before regulatory adjustments	4,565,384
26	Instruments that comply with the criteria for Additional tier 1 capital	45,654
27	Including: instruments classified as equity under the relevant accounting standards	45,654
28	Including: instruments classified as liabilities under the relevant accounting standards	0
29	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	4,519,730
30	Regulatory Adjustments of Additional Tier 1 capital	0
31	Investments in own Additional Tier 1 instruments	0
32	Reciprocal cross-holdings in Additional Tier 1 instruments	0
33	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
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	Additional Tier 1 Capital	4,565,384
37	Tier 2 capital before regulatory adjustments	63,595,191
38	Instruments that comply with the criteria for Tier 2 capital	63,595,191
39	Stock surplus (share premium) that meet the criteria for Tier 2 capital	0
40	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	0
41	Regulatory Adjustments of Tier 2 Capital	0
42	Investments in own shares that meet the criteria for Tier 2 capital	0
43	Reciprocal cross-holdings in Tier 2 capital	0
44	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
45	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
46	Tier 2 Capital	63,595,191

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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%	128,158,165
1.2	Minimum Tier 1 Requirement	6.00%	170,877,554
1.3	Minimum Regulatory Capital Requirement	8.00%	227,836,739
2	Combined Buffer		
2.1	Capital Conservation Buffer *	0.00%	-
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	1.00%	28,479,592
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	3.35%	95,544,743
3.2	Tier 1 Pillar2 Requirement	4.31%	122,792,337
3.3	Regulatory capital Pillar 2 Requirement	5.57%	158,644,433
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	8.85%	252,182,501
5	Tier 1	11.31%	322,149,483
6	Total regulatory Capital	14.57%	414,960,764

* 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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N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per IFRS	linkage to capital table
1	Cash, Cash balances with National Bank of Georgia and other banks	547,809,014	
1.1	Cash on hand	283,621,338	
1.2	Cash balances with National bank of Georgia	134,863,348	
1.3	Cash balances with other banks	129,324,329	
2	Financial assets held for trading		
2.1	of which: derivatives		
3	Non-trading financial assets mandatorily at fair value through profit or loss		
4	Financial assets designated at fair value through profit or loss		
5	Financial assets at fair value through other comprehensive income	114,652,416	
5.1	Equity instruments		
5.2	Debt securities	114,652,416	
5.3	Loans and advances		
6	Financial assets at amortised cost	2,935,803,214	
6.1	Debt securities	214,562,434	
6.2	Loans and advances	2,721,240,779	
7	Investments in subsidiaries, joint ventures and associates	106,733	
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	186,340,803	
9.1	Property, Plant and Equipment	184,333,216	
9.2	Investment property	2,007,587	
10	Intangible assets	59,659,118	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	59,659,118	
11	Tax assets	2,176,711	
11.1	Current tax assets	2,176,711	
11.2	Deferred tax assets		
13	Other assets	79,451,146	
13.1	of which: repossessed collateral		
13.2	of which: dividends receivable		
14	TOTAL ASSETS	3,925,999,155	
	LIABILITIES		
15	Financial liabilities held for trading		
15.1	of which: derivatives		
16	Financial liabilities designated at fair value through profit or loss	31,574,378	
17	Financial liabilities measured at amortised cost	3,266,091,840	
17.1	Deposits	3,071,506,701	
17.2	borrowings	162,984,073	
17.3	Debt securities issued		
17.4	Other financial liabilities	31,561,066	
18	Provisions	1,349,262	
19	Tax liabilities	25,468,255	
19.1	Current tax liabilities	7,928,267	
19.2	Deferred tax liabilities	17,539,988	
20	Subordinated liabilities	93,143,120	
21	Other liabilities	31,558,910	
21.1	of which: dividends payable	101,560	
22	TOTAL LIABILITIES	3,449,145,766	
	Equity		
23	Share capital	44,490,460	
24	preference share	45,654	
25	Share premium	41,370,267	
26	(-) Treasury shares		
27	Equity instruments issued other than capital	0	
27.1	Equity component of compound financial instruments		
27.2	Other equity instruments issued		
28	Share-based payment reserve		
29	Accumulated other comprehensive income	24,524,340	
29.1	revaluation reserve	24,524,340	
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	Retained earnings	366,422,668	
31	TOTAL EQUITY	476,853,389	
32	TOTAL EQUITY AND TOTAL LIABILITIES	3,925,999,155	

Table 1

[illegible]

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000
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[illegible]

Bank: JSC "Liberty Bank"
Date: 9/30/2023

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=e/(a+c)	
		Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF				
	Asset Classes						
1	Claims or contingent claims on central governments or central banks	447,205,471		72,472,289	72,472,289	16%	
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	39,988,096		39,988,096	22,879,996	57%	
6	Claims or contingent claims on commercial banks	129,330,002		34,631,761	34,631,761	27%	
7	Claims or contingent claims on corporates	488,327,035	150,465,812	32,858,843	517,003,203	99%	
8	Retail claims or contingent retail claims	1,814,634,423	65,789,492	21,506,353	1,377,105,582	1,362,286,080	74%
9	Claims or contingent claims secured by mortgages on residential property	426,921,492		149,422,522	149,244,583	35%	
10	Past due items	27,789,122		27,628,522	27,627,182	99%	
11	Items belonging to regulatory high-risk categories	2,007,587		5,018,968	5,018,968	250%	
12	Short-term claims on commercial banks and corporates						
13	Claims in the form of collective investment undertakings ("CIU")						
14	Other items	549,795,926		183,977,643	183,977,643	33%	
	Total	3,925,999,154	216,255,304	54,365,196	2,411,431,261	2,375,141,704	60%

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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					593,370,804	244,064,707	837,435,511	589,423,982	149,148,722	738,572,705
Cash outflows											
2	Retail deposits		1,028,877,817	464,050,552	1,492,928,369	162,828,554	104,338,549	267,167,103	42,315,668	28,328,720	70,644,388
3	Unsecured wholesale funding		1,113,374,635	334,592,669	1,447,967,304	346,582,008	77,909,623	424,491,632	294,422,714	67,314,114	361,736,827
4	Secured wholesale funding				0						
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures		21,785	0	21,785	21,785	0	21,785	21,785	0	21,785
6	Other contractual funding obligations		46,571,031	13,122,637	59,693,668	20,499,593	26,040,461	46,540,055	6,873,034	9,028,399	15,901,433
7	Other contingent funding obligations		163,313,209	50,149,962	213,463,171	50,923,913	8,629,175	59,553,088	48,512,304	9,168,852	58,081,156
8	TOTAL CASH OUTFLOWS		2,352,158,478	861,915,820	3,214,074,297	580,855,853	216,917,809	797,773,662	393,145,504	113,840,085	506,985,589
Cash inflows											
9	Secured lending (eg reverse repos)		6,750,000	0	6,750,000						
10	Inflows from fully performing exposures		1,995,919,240	550,221,333	2,546,140,573	95,892,489	30,394,114	126,286,603	99,857,099	127,475,080	227,332,180
11	Other cash inflows		43,230,280	9,575,391	52,805,671	1,624,316	0	1,624,316	1,624,316	0	1,624,316
12	TOTAL CASH INFLOWS		2,045,899,519	559,796,725	2,605,696,244	97,516,804	30,394,114	127,910,918	101,481,415	127,475,080	228,956,495
						Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA					593,370,804	244,064,707	837,435,511	589,423,982	149,148,722	738,572,705
14	Net cash outflow					483,339,049	186,523,694	669,862,744	291,664,089	28,460,021	278,029,094
15	Liquidity coverage ratio (%)					122.76%	130.85%	125.02%	202.09%	524.06%	265.65%

* 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	l
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	102,860,301		9,472,802	0	0	0	0	0	9,472,802	0	0	9,472,802
1.1	Maturity less than 1 year	0	2.0%	0						0			0
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	61,394,376	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	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	102,860,301		9,472,802	0	0	0	0	0	9,472,802	0	0	9,472,802

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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) *	3,925,999,154
2	(Asset amounts deducted in determining Tier 1 capital)	(85,230,967)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	3,840,768,187
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	9,472,802
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)	9,472,802
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	216,255,304
18	(Adjustments for conversion to credit equivalent amounts)	(150,253,531)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	66,001,773
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	389,526,196
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	3,916,242,762
Leverage ratio		
22	Leverage ratio	9.95%
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:	389,526,196	-	-	345,231,640	734,757,836
2	Regulatory capital	389,526,196			63,595,191	453,121,387
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				281,636,450	281,636,450
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	650,892,436	499,921,819	344,540,032	23,337,844	1,361,282,915
5	Residents' deposits	531,082,965	460,616,912	324,379,661	21,557,906	1,270,755,572
6	Non-residents' deposits	119,809,471	39,304,906	20,160,371	1,779,938	90,527,343
7	Wholesale funding	762,976,315	481,930,805	176,149,061	13,328,528	585,866,083
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	680,945,998	301,308,579	70,080,741	13,328,528	532,831,923
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	82,030,317	180,622,227	106,068,320	-	53,034,160
10	Liabilities with matching interdependent assets					
11	Other liabilities:	867,587	52,827,000	16,488,409	59,842,707	-
12	Liabilities related to derivatives		21,532	-	-	-
13	All other liabilities and equity not included in the above categories	867,587	52,805,467	16,488,409	59,842,707	-
14	Total available stable funding					2,681,906,835
Required stable funding						
15	Total high-quality liquid assets (HQLA)	831,921,387	99,247,600	-	-	25,638,894
16	Performing loans and securities:	959,176	773,414,177	351,201,036	1,448,385,567	1,726,932,670
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	959,176	26,912,635	25,612,736	43,165	16,886,428
19	Loans to non-financial institutions and retail customers, of which:		695,875,376	290,454,031	1,138,328,988	1,460,744,343
20	With a risk weight of less than or equal to 35%		-	-	-	-
21	Residential mortgages, of which:		49,348,622	34,817,048	285,448,606	227,624,429
22	With a risk weight of less than or equal to 35%		49,348,622	34,817,048	285,448,606	227,624,429
23	Securities that do not qualify as HQLA		1,277,544	317,222	24,564,809	21,677,470
24	Assets with matching interdependent liabilities	-	-	-	-	-
25	Other assets:	160,744,763	37,562,288	7,664,671	129,143,922	312,505,001
26	Assets related to derivatives		5,674	-	-	5,674
27	All other assets not included in the above categories	160,744,763	37,556,615	7,664,671	129,143,922	312,499,327
28	Off-balance sheet items	156,456,516	17,055,255	11,668,094	16,444,480	13,161,833
29	Total required stable funding					2,078,238,398
30	Net stable funding ratio					129.047%

* 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	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	134,863,348	39,555,328	238,428,150	32,181,935	2,176,711	447,205,471
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	0
3	Claims or contingent claims on public sector entities	-	-	-	-	-	0
4	Claims or contingent claims on multilateral development banks	-	-	-	-	-	0
5	Claims or contingent claims on international organizations/institutions	-	-	39,988,096	-	-	39,988,096
6	Claims or contingent claims on commercial banks	125,852,921	3,477,080	-	-	-	129,330,002
7	Claims or contingent claims on corporates	226,848	242,952,564	77,907,186	167,240,436	-	488,327,035
8	Retail claims or contingent retail claims	10,830,426	338,690,030	1,257,175,785	230,838,180	-	1,857,534,422
9	Claims or contingent claims secured by mortgages on residential property	166,507	19,095,468	166,457,052	246,091,589	-	431,810,615
10	Past due items*	5,401,119	4,597,400	13,866,562	3,924,041	-	27,789,122
11	Items belonging to regulatory high-risk categories	-	-	-	-	2,007,587	2,007,587
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	0
13	Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	0
14	Other items	283,621,338	13,472,390	-	2,467,851	168,040,380	467,601,960
15	Total	555,561,589	657,242,860	1,779,956,270	678,819,992	172,224,677	3,843,805,188

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 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 - Non-Performing					(a+b-c-d)
Risk classes								
1 Claims or contingent claims on central governments or central banks			447,205,471		-			447,205,470.99
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			39,988,096		-			39,988,096.20
7 Claims or contingent claims on corporates			129,330,802		-			129,330,801.48
8 Retail claims or contingent retail claims			492,619,161		4,294,231			488,327,034.94
9 Claims or contingent claims secured by mortgages on residential property			106,013,473		1,849,657,837	1,033,285	6,132,843	1,837,534,422.37
10 Past due items*			11,127,968		430,506,619	9,923,968	-	431,810,615.30
11 Items belonging to regulatory high-risk categories			95,431,668		1,242,568	68,885,113	5,498,057	27,989,122.38
12 Short-term claims on commercial banks and corporates					-			-
13 Claims in the form of collective investment undertakings ("CIU")					-			-
14 Other items					-			-
15 Total								
16 Of which: loans			117,143,546		549,795,926	1,033,285	6,132,843	549,795,925.86
17 Of which: securities					329,214,854	-	-	329,214,854

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
Risk classes		Of which Loans and other Assets - Non-Performing	Of which Loans and other Assets - other than Non-Performing				
							(a-b-c-d)
1	State, state organizations	11,944,999	766,143,982	13,148,437		0	764,949,543
2	Financial Institutions	332,017	187,483,984	716,512		0	187,099,489
3	Power-shops	0	79,875,667	996,944		0	79,278,722
4	Construction Development, Real Estate Development and other Land Loans	30,765	65,286,824	999,461		0	64,318,128
5	Real Estate Management	942,097	110,072,788	1,312,765		0	109,702,119
6	Construction Companies	24,333	4,089,526	92,708		0	4,021,153
7	Production and Trade of Construction Materials	275,471	14,382,095	346,542		0	14,311,023
8	Trade of Consumer Foods and Goods	294,846	6,133,045	94,372		7,178	6,333,520
9	Production of Consumer Foods and Goods	194,794	13,994,296	215,544		45,984	13,973,546
10	Production and Trade of Durable Goods	7,048	1,581,626	5,114		0	1,578,560
11	Production and Trade of Clothes, Shoes and Textiles	36,938	1,032,434	45,111		0	1,024,260
12	Trade (Other)	6,521,590	237,924,453	7,274,013		112,517	237,172,031
13	Other Production	1,288,622	73,356,849	1,449,414		0	72,196,056
14	Hotels, Tourism	3,716,882	45,784,073	1,891,325		0	47,608,829
15	Restaurants	493,740	17,393,131	585,064		0	17,301,807
16	Industry	0	56,686,375	403,770		0	56,282,605
17	Oil Importers, Filling stations, gas stations and Retailers	0	3,885,927	22,727		0	3,863,200
18	Energy	0	34,287,606	142,208		0	34,145,398
19	Auto Dealers	28,119	1,750,988	29,886		0	1,749,221
20	HealthCare	5,757	44,795,410	1,056,095		0	43,745,162
21	Pharmacy	0	21,436,506	35,461		0	21,404,045
22	Telecommunication	55,043	10,806,862	428,937		0	10,432,968
23	Service	9,237,686	184,996,734	9,200,317		380,023	185,034,102
24	Agriculture	23,326,089	529,835,050	21,035,845		231,999	532,125,284
25	Other	3,724,488	62,822,045	3,779,593		32,782	62,766,941
26	Assets on which the Sector of repayment source is not accounted for	54,835,990	736,881,548	66,226,248		6,342,762	725,491,289
27	Other assets		628,222,902	0		0	628,222,901
28	Total	117,311,516	3,940,942,726	131,131,322	1,123,769	7,153,204	3,925,999,195

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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	129,203,305	
2	An increase in the ECL for possible losses on assets	19,063,223	0
*****	As a result of the origination of the new assets	13,070,766	
*****	As a result of classification of assets as a low quality	5,992,457	
3	Decrease in ECL for possible losses on assets	16,278,024	0
*****	As a result of write-off of assets	7,020,329	
*****	As a result of partial or total payment of assets	8,510,637	
*****	As a result of classification of assets as a high quality	747,059	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	266,583	
5	Closing balance of Expected Credit Loss	132,255,086	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
1	Opening balance	114,551,423	
2	Inflows to non-performing portfolios	17,199,379	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	2,517	
4	Outflows from non-performing portfolios	14,441,803	
5	Outflow due to the decrease level of credit risk	1,695,695	
6	Outflow due to loan repayment, partial or total	5,551,739	
7	Outflows due to write-offs	7,153,204	
8	Outflow due to taking possession of collateral	-147,157	
9	Outflow due to sale of portfolios	0	
10	Outflow due to other situations	169,907	
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	18,416	
12	Closing balance	117,311,516	

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Table 24

Loans	Gross carrying value					Expected Credit Loss				
	1 st stage	2 nd stage	3 rd stage	POCI		1 st stage	2 nd stage	3 rd stage	POCI	
Sector of repayment source										
1 State, state organizations	783,509,033	739,230,625	8,599,400	35,675,008	0	47,272,672	2,504,273	3,274,390	27,850,994	0
2 Financial Institutions	58,463,297	57,694,635	426,557	341,405	0	736,211	266,534	299,591	210,104	0
3 Pawn share	79,875,667	79,875,667	0	0	0	596,944	596,944	0	0	0
4 Construction Development, Real Estate Development and other Land Loans	65,317,590	62,944,162	2,342,663	30,765	0	999,462	568,658	409,451	21,353	0
5 Real Estate Management	111,013,745	109,129,814	927,652	312,333	643,966	1,313,353	769,875	122,159	140,851	280,448
6 Construction Companies	4,113,861	3,872,860	216,667	24,335	0	92,726	191,149	53,896	19,681	0
7 Production and Trade of Construction Materials	14,657,566	14,125,822	251,868	277,874	0	355,559	171,483	56,740	127,336	0
8 Trade of Consumer Goods and Goods	8,427,891	6,135,045	0	130,751	164,095	94,383	26,523	0	57,444	10,415
9 Production of Consumer Goods and Goods	14,141,136	13,645,283	279,734	161,011	55,108	215,083	115,454	10,725	89,151	253
10 Production and Trade of Durable Goods	1,583,674	1,581,626	0	2,048	0	5,114	3,684	0	1,429	0
11 Production and Trade of Clothes, Shoes and Textiles	1,068,863	998,712	33,233	36,538	0	45,101	9,923	13,343	21,836	0
12 Trade (Other)	244,399,395	232,702,357	3,918,909	7,738,130	0	7,318,215	1,565,025	1,014,239	4,738,951	0
13 Other Production	74,638,865	72,801,021	437,660	1,398,184	0	1,450,068	483,932	88,100	878,036	0
14 Hotels, Tourism	49,498,478	41,331,850	3,239,614	468,337	1,853,330	212,720	388,439	1,351,471	20,701	0
15 Restaurants	17,864,871	15,212,751	1,485,421	1,183,197	0	585,572	73,807	147,633	364,752	0
16 Industry	56,686,375	56,686,375	0	0	0	419,404	419,404	0	0	0
17 Oil Importers/Fill-in stations gas stations and Retailers	3,485,927	3,478,772	7,150	0	0	29,720	26,882	2,839	0	0
18 Energy	34,287,656	34,287,656	0	0	0	142,233	142,233	0	0	0
19 Auto Dealers	1,686,842	1,651,340	7,383	28,119	0	28,596	4,977	2,964	20,655	0
20 HealthCare	44,801,168	32,036,899	12,754,078	10,191	0	1,099,297	83,629	970,702	4,366	0
21 Pharmacy	21,436,506	21,436,506	0	0	0	32,475	32,475	0	0	0
22 Telecommunication	10,860,288	2,737,700	8,054,176	68,413	0	429,052	17,130	375,732	38,190	0
23 Service	194,119,229	174,560,320	4,160,595	11,182,717	313,368	9,198,134	1,487,158	1,553,114	4,139,232	13,650
24 Agriculture	552,814,139	515,088,760	10,756,562	23,494,099	3,474,778	21,103,052	5,005,738	3,044,262	12,546,779	706,273
25 Other	66,546,533	60,581,828	2,740,212	3,724,488	0	3,902,623	326,589	771,630	2,804,354	0
26 Assets on which the Sector of repayment source is not accounted for	259,819,900	294,402,152	23,984,836	22,032,011	0	31,812,822	16,136,002	1,523,506	22,816,119	0
27 Total	2,853,495,666	2,650,685,996	85,548,353	112,291,433	5,020,083	131,131,322	31,069,680	20,055,958	80,146,663	1,031,740

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Table 22

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