

	Pillar 3 quarterly report	
1	Name of a bank	JSC "Liberty Bank"
2	Chairman of the Supervisory Board	Murtaz Kikoria
3	CEO of a bank	Beka Gogichaishvili
4	Bank's web page	<a href="http://www.libertybank.ge">www.libertybank.ge</a>

Senior management of the bank ensures fair presentation and accuracy of the information provided within Pillar 3 disclosure report. The report is prepared in accordance with internal review and control processes coordinated with the board. The report meets the requirements of the decree 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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Table 1

\* 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.org.ge/press/covid\\_19](https://nbg.org.ge/press/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 illustrative purposes.

Bank: JSC "Liberty Bank"  
Date: 3/31/2024

N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	<b>ASSETS</b>						
1	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>	<b>220,257,896</b>	<b>348,234,274</b>	<b>568,492,170</b>	<b>240,414,607</b>	<b>274,750,444</b>	<b>515,165,051</b>
1.1	Cash on hand	214,106,317	71,124,920	285,231,236	232,878,916	83,164,258	316,043,173
1.2	Cash balances with National bank of Georgia	5,565,156	87,520,465	93,085,622	6,732,864	74,691,112	81,423,977
1.3	Cash balances with other banks	586,423	189,588,888	190,175,312	802,827	116,895,075	117,697,902
2	<b>Financial assets held for trading</b>	<b>519</b>		<b>519</b>			<b>0</b>
2.1	of which: derivatives	519		519			0
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>		-	<b>0</b>	<b>85,501,371</b>		<b>85,501,371</b>
4	<b>Financial assets designated at fair value through profit or loss</b>			<b>0</b>			<b>0</b>
5	<b>Financial assets at fair value through other comprehensive income</b>	<b>160,634,251</b>	-	<b>160,634,251</b>	-	-	<b>0</b>
5.1	Equity instruments			<b>0</b>			<b>0</b>
5.2	Debt securities	160,634,251		160,634,251	-		0
5.3	Loans and advances			<b>0</b>			<b>0</b>
6	<b>Financial assets at amortised cost</b>	<b>2,678,603,988</b>	<b>569,994,902</b>	<b>3,248,598,889</b>	<b>2,250,652,746</b>	<b>524,339,931</b>	<b>2,774,992,677</b>
6.1	Debt securities	281,801,480	0	281,801,480	219,383,491	51,308,700	270,692,190
6.2	Loans and advances	2,396,802,507	569,994,902	2,966,797,409	2,031,269,255	473,031,231	2,504,300,487
7	<b>Investments in subsidiaries, joint ventures and associates</b>	<b>106,733</b>	<b>0</b>	<b>106,733</b>	<b>106,733</b>	-	<b>106,733</b>
8	<b>Non-current assets and disposal groups classified as held for sale</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
9	<b>Tangible assets</b>	<b>183,473,059</b>	<b>0</b>	<b>183,473,059</b>	<b>182,878,808</b>	<b>0</b>	<b>182,878,808</b>
9.1	Property, Plant and Equipment	181,428,340	0	181,428,340	180,685,706	0	180,685,706
9.2	Investment property	2,044,719	0	2,044,719	2,193,102	0	2,193,102
10	<b>Intangible assets</b>	<b>64,538,189</b>	<b>0</b>	<b>64,538,189</b>	<b>57,297,951</b>	<b>0</b>	<b>57,297,951</b>
10.1	Goodwill			<b>0</b>			<b>0</b>
10.2	Other intangible assets	64,538,189	0	64,538,189	57,297,951	0	57,297,951
11	<b>Tax assets</b>	<b>2,176,711</b>	<b>0</b>	<b>2,176,711</b>	<b>1,982,361</b>	<b>0</b>	<b>1,982,361</b>
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	<b>Other assets</b>	<b>35,861,541</b>	<b>26,882,931</b>	<b>62,744,473</b>	<b>27,173,502</b>	<b>75,308,753</b>	<b>102,482,255</b>
13.1	of which: repossessed collateral	2,554,293	0	2,554,293	1,507,138	0	1,507,138
13.2	of which: dividends receivable			<b>0</b>			<b>0</b>
14	<b>TOTAL ASSETS</b>	<b>3,345,652,887</b>	<b>945,112,107</b>	<b>4,290,764,994</b>	<b>2,846,008,080</b>	<b>874,399,129</b>	<b>3,720,407,208</b>
	<b>LIABILITIES</b>						
15	<b>Financial liabilities held for trading</b>	<b>11,750,056</b>	<b>0</b>	<b>11,750,056</b>	<b>4,042,788</b>	<b>26,810,187</b>	<b>30,852,976</b>
15.1	of which: derivatives	11,750,056		11,750,056			0
16	<b>Financial liabilities designated at fair value through profit or loss</b>			<b>0</b>	<b>31,843,820</b>	<b>0</b>	<b>31,843,820</b>
17	<b>Financial liabilities measured at amortised cost</b>	<b>2,747,303,701</b>	<b>859,945,764</b>	<b>3,607,249,465</b>	<b>2,284,140,171</b>	<b>808,513,898</b>	<b>3,092,654,068</b>
17.1	Deposits	2,378,677,494	776,939,612	3,155,617,106	2,032,974,977	740,548,709	2,773,523,686
17.2	borrowings	365,193,251	56,432,637	421,625,887	251,165,193	67,965,189	319,130,382
17.3	Debt securities issued	0	0	0	0	0	0
17.4	Other financial liabilities	3,432,956	26,573,516	30,006,472			0
18	<b>Provisions</b>	<b>1,017,537</b>	<b>111,154</b>	<b>1,128,690</b>	<b>1,065,801</b>	<b>105,426</b>	<b>1,171,227</b>
19	<b>Tax liabilities</b>	<b>21,970,751</b>	<b>0</b>	<b>21,970,751</b>	<b>23,047,710</b>	<b>0</b>	<b>23,047,710</b>
19.1	Current tax liabilities	5,100,000	0	5,100,000	5,403,397	0	5,403,397
19.2	Deferred tax liabilities	16,870,751	0	16,870,751	17,644,314	0	17,644,314
20	<b>Subordinated liabilities</b>	<b>5,462,746</b>	<b>89,351,608</b>	<b>94,814,354</b>	<b>6,487,030</b>	<b>82,980,975</b>	<b>89,468,005</b>
21	<b>Other liabilities</b>	<b>27,087,400</b>	<b>4,003,676</b>	<b>31,091,076</b>	<b>21,999,158</b>	<b>3,187,639</b>	<b>25,186,797</b>
21.1	of which: dividends payable	92,537	0	92,537	119,845	0	119,845
22	<b>TOTAL LIABILITIES</b>	<b>2,814,592,192</b>	<b>953,412,202</b>	<b>3,768,004,393</b>	<b>2,372,626,478</b>	<b>921,598,125</b>	<b>3,294,224,603</b>
	<b>Equity</b>						
23	<b>Share capital</b>	<b>44,490,459</b>	<b>0</b>	<b>44,490,459</b>	<b>54,628,743</b>		<b>54,628,743</b>
24	<b>preference share</b>	<b>45,654</b>	<b>0</b>	<b>45,654</b>	<b>61,391</b>		<b>61,391</b>
25	<b>Share premium</b>	<b>41,370,267</b>	<b>0</b>	<b>41,370,267</b>	<b>41,370,267</b>		<b>41,370,267</b>
26	<b>(-) Treasury shares</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-10,154,020</b>		<b>-10,154,020</b>
27	<b>Equity instruments issued other than capital</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
27.1	Equity component of compound financial instruments	0	0	0	0	0	0
27.2	Other equity instruments issued	0		0	0		0
28	<b>Share-based payment reserve</b>			<b>0</b>			<b>0</b>
29	<b>Accumulated other comprehensive income</b>	<b>27,488,104</b>	<b>0</b>	<b>27,488,104</b>	<b>22,084,149</b>	<b>0</b>	<b>22,084,149</b>
29.1	revaluation reserve	27,488,104	0	27,488,104	22,084,149		22,084,149
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income			<b>0</b>			<b>0</b>
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income			<b>0</b>			<b>0</b>
30	<b>Retained earnings</b>	<b>409,366,117</b>		<b>409,366,117</b>	<b>318,192,076</b>		<b>318,192,076</b>
31	<b>TOTAL EQUITY</b>	<b>522,760,601</b>	<b>0</b>	<b>522,760,601</b>	<b>426,182,605</b>	<b>0</b>	<b>426,182,605</b>
32	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>3,337,352,792</b>	<b>953,412,202</b>	<b>4,290,764,994</b>	<b>2,798,809,083</b>	<b>921,598,125</b>	<b>3,720,407,208</b>

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N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	<b>Interest income</b>	127,707,209	17,298,950	145,006,159	111,585,493	11,107,175	122,692,668
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	3,440,823		3,440,823	2,020,480	0	2,020,480
1.5	Financial assets at amortised cost	124,266,386	17298950.2	141,565,336	109,565,013	11,107,175	120,672,188
1.6	Other assets			0			0
2	<b>(Interest expenses)</b>	-62,176,637	-6,214,800	-68,391,437	-50,229,243	-3,852,512	-54,081,756
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)	-62,176,637	-6,214,800	-68,391,437	-50,229,243	-3,852,512	-54,081,756
2.4	(Other liabilities)			0			0
3	<b>Dividend income</b>			0			0
4	<b>Fee and commission income</b>	10,309,186	2,209,435	12,518,620	8,936,910	2,656,299	11,593,209
5	<b>(Fee and commission expenses)</b>	-1,431,453	-4,566,299	-5,997,752	-1,247,929	-4,058,800	-5,306,729
6	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	-79,281	0	-79,281	19,344	0	19,344
7	<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	6,603,696	0	6,603,696		0	0
8	<b>Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net</b>			0	-1,670,989		-1,670,989
9	<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</b>			0			0
10	<b>Exchange differences [gain or (-) loss], net</b>	-2,907,388	0	-2,907,388	5,087,072		5,087,072
11	<b>Gains or (-) losses on derecognition of non-financial assets, net</b>	44,884	0	44,884	12,485		12,485
12	<b>Other operating income</b>	4,054,085	0	4,054,085		0	0
13	<b>(Other operating expenses)</b>	4,363,016	31,573	4,394,589	-7,854,403	0	-7,854,403
14	<b>(Administrative expenses)</b>	-49,337,869	-970,682	-50,308,551	-30,104,204	0	-30,104,204
14.1	(Staff expenses)	-31,538,996		-31,538,996	-28,183,365		-28,183,365
14.2	(Other administrative expenses)	-17,798,872	-970,682	-18,769,555	-1,920,839	0	-1,920,839
15	<b>(Depreciation and amortisation)</b>	-8,958,716		-8,958,716	-8,676,456		-8,676,456
16	<b>Modification gains or (-) losses, net</b>			0			0
17	<b>(Provisions or (-) reversal of provisions)</b>	300,742	30,101	330,844	431,867	44,077	475,944
17.1	(Commitments and guarantees given)	300,742	30,101	330,844	431,867	44,077	475,944
17.2	(Other provisions)			0			0
18	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	-7,978,451	228,374	-7,750,077	-8,852,758	1,619,047	-7,233,711
18.1	(Financial assets at fair value through other comprehensive income)		0	0		0	0
18.2	(Financial assets at amortised cost)	-7,978,451	228,374	-7,750,077	-8,852,758	1,619,047	-7,233,711
19	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>			0			0
20	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>	-124,123	0	-124,123			0
21	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method</b>			0			0
22	<b>PROFIT OR (-) LOSS BEFORE TAX</b>	20,388,900	8,046,653	28,435,552	17,437,189	7,515,285	24,952,474
23	<b>(Tax expense or (-) income)</b>	3,684,918		3,684,918	3,194,091		3,194,091
24	<b>Profit or (-) loss after tax</b>	16,703,982	8,046,653	24,750,635	14,243,098	7,515,285	21,758,383

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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	475,966,845	17,028,798,226	17,504,765,072	469,436,443	16,177,777,695	16,647,214,138
3.1	Surety, joint liability	0	0	0	0	0	0
3.2	Guarantees	475,966,845	17,028,798,226	17,504,765,072	469,436,443	16,177,777,695	16,647,214,138
4	Assets pledged as security for liabilities of the bank	359,285,000	0	359,285,000	276,157,000	0	276,157,000
4.1	Financial assets of the bank	359,285,000	0	359,285,000	276,157,000	0	276,157,000
4.2	Non-financial assets of the bank	0	0	0	0	0	0
5	Assets pledged as security for receivables of the bank	199,862,237	5,283,405,376	5,483,267,613	211,757,666	5,027,990,580	5,239,748,246
5.1	Cash	34,943,949	8,075,040	43,018,989	34,938,224	7,685,398	42,623,622
5.2	Precious metals and stones	75,238,491	101,751,586	176,990,077	87,139,645	104,995,248	192,134,893
5.3	Real Estate:	1,531,900	3,296,186,464	3,297,718,364	1,531,900	3,131,212,642	3,132,744,542
5.3.1	Residential Property	0	211,597,386	211,597,386	0	726,593,732	726,593,732
5.3.2	Commercial Property	344,000	1,101,482,279	1,101,826,279	299,000	927,295,947	927,594,947
5.3.3	Complex Real Estate	0	279,470,118	279,470,118	0	297,810,851	297,810,851
5.3.4	Land Parcel	1,136,900	1,585,305,515	1,586,442,415	1,181,900	1,061,795,156	1,062,977,056
5.3.5	Other	51,000	118,331,166	118,382,166	51,000	117,716,956	117,767,956
5.4	Movable Property	2,760,542	432,020,326	434,780,868	2,760,542	410,397,671	413,158,213
5.5	Shares Pledged	13,625,000	595,393,530	609,018,530	13,625,000	565,608,248	579,233,248
5.6	Securities	19,000,010	496,826,905	515,826,915	19,000,010	472,391,805	491,391,815
5.7	Other	52,762,345	353,151,525	405,913,870	52,762,345	335,699,568	388,461,913
6	Loan commitments given	135,286,680	115,442,492	250,729,171	61,301,192	85,825,786	147,126,978
7	guarantees given	55,080,177	9,533,662	64,613,839	25,314,657	9,152,371	34,467,028
8	Letters of credit issued	0	0	0	0	0	0
9	Derivatives	50,089,527	96,516,083	146,605,610	110,399,951	107,065,043	217,464,994
9.1	Receivables through FX contracts (except options)	8,623,600	58,794,870	67,418,470	5,879,000	84,647,230	90,526,230
9.2	Payables through FX contracts (except options)	41,465,927	37,721,213	79,187,140	104,520,951	22,417,813	126,938,764
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	153,150,692	2,599,135	155,749,827	163,256,256	2,775,368	166,031,623
10.1	Principal of receivables derecognized during last 3 month	8,623,600	638	7,256,046	3,136,280	158,019	3,294,298
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)	145,895,283	2,598,497	148,493,781	160,119,976	2,617,349	162,737,325
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	1,787,577	324,555	2,112,132	2,182,273	1,407,093	3,589,366

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Table 5		Risk Weighted Assets					in Lari				
N		1Q-2024	4Q-2023	3Q-2023	2Q-2023	1Q-2023					
1	Risk Weighted Assets for Credit Risk	2,467,307,470	2,477,974,864	2,384,614,505	2,268,079,471	2,242,914,613					
1.1	Balance sheet items *	2,418,936,633	2,433,257,022	2,329,859,176	2,213,201,648	2,198,431,159					
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	43,809,586	38,503,504	45,282,527	44,114,198	33,719,829					
1.3	Counterparty credit risk	4,561,252	6,214,338	9,472,802	10,763,625	10,763,625					
2	Risk Weighted Assets for Market Risk	19,105,617	13,685,314	11,775,438	4,467,292	15,507,878					
3	Risk Weighted Assets for Operational Risk	551,599,286	551,599,286	451,569,289	451,569,289	451,569,289					
4	<b>Total Risk Weighted Assets</b>	<b>3,038,012,374</b>	<b>3,043,259,464</b>	<b>2,847,959,232</b>	<b>2,724,116,052</b>	<b>2,709,991,780</b>					

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

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

Table 6

	<b>Members of Supervisory Board</b>	<b>Independence status</b>
1	Murtaz Kikoria	Chairman
2	Irakli Otar Rukhadze	Non-independent member
3	Mamuka Tsereteli	Independent member
4	Magda Magradze	Independent member
5	Bruno Juan Balvanera	Independent member
	<b>Members of Board of Directors</b>	<b>Position/Subordinated business units</b>
1	Beka Gogichaishvili	CEO
2	Vakhtang Babunashvili	Chief Financial Officer
3	Giorgi Gvazava	Risk Director
	<b>List of Shareholders owning 1% and more of issued capital, indicating Shares</b>	
1	JSC "GALT & TAGGART" (Nominal owner)	96.28%
2	Other shareholders	3.72%
	<b>List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares</b>	
1	Irakli Otar Rukhadze	30.67%
2	Benjamin Albert Marson	30.67%
3	Igor Alexeev	30.67%

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		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>	568,492,170	-	568,492,170
1.1	Cash on hand	285,231,236		285,231,236
1.2	Cash balances with National bank of Georgia	93,085,622		93,085,622
1.3	Cash balances with other banks	190,175,312		190,175,312
2	<b>Financial assets held for trading</b>			-
2.1	of which: derivatives			-
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>			-
4	<b>Financial assets designated at fair value through profit or loss</b>			-
5	<b>Financial assets at fair value through other comprehensive income</b>	160,634,251	-	160,634,251
5.1	Equity instruments			-
5.2	Debt securities	160,634,251		160,634,251
5.3	Loans and advances			-
6	<b>Financial assets at amortised cost</b>	3,248,598,889	-	3,248,598,889
6.1	Debt securities	281,801,480		281,801,480
6.2	Loans and advances	2,966,797,409		2,966,797,409
7	<b>Investments in subsidiaries, joint ventures and associates</b>	106,733	106,733	-
8	<b>Non-current assets and disposal groups classified as held for sale</b>			-
9	<b>Tangible assets</b>	183,473,059	21,901,502	161,571,557
9.1	Property, Plant and Equipment	181,428,340	21,901,502	159,526,838
9.2	Investment property	2,044,719		2,044,719
10	<b>Intangible assets</b>	64,538,189	64,538,189	0
10.1	Goodwill			-
10.2	Other intangible assets	64,538,189	64,538,189	0
11	<b>Tax assets</b>	2,176,711	-	2,176,711
11.1	Current tax assets	2,176,711		2,176,711
11.2	Deferred tax assets			-
13	<b>Other assets</b>	62,744,992		62,744,992
13.1	of which: repossessed collateral			
13.2	of which: dividends receivable			
	<b>Total exposures subject to credit risk weighting before adjustments</b>	<b>4,290,764,994</b>	<b>86,546,424</b>	<b>4,204,218,570</b>



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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			<i>in Lari</i>
Table 8			
1	<b>Total carrying value of balance sheet items subject to credit risk weighting before adjustments</b>		4,204,218,570
2.1	Nominal values of off-balance sheet items subject to credit risk weighting		314,214,320
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting		41,465,927
3	<b>Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes</b>		4,559,898,816
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		-264,467,675
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)		-36,904,675
6	Effect of other adjustments *		
7	<b>Total exposures subject to credit risk weighting</b>		4,258,526,467

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

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Table 9 **Regulatory capital**

N		in Lari
1	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	512,608,615
2	Common shares that comply with the criteria for Common Equity Tier 1	44,490,459
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	36,850,537
4	Accumulated other comprehensive income	21,901,502
5	Other disclosed reserves	0
6	Retained earnings (loss)	409,366,117
7	<b>Regulatory Adjustments of Common Equity Tier 1 capital</b>	89,583,425
8	Revaluation reserves on assets	21,901,502
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	64,538,189
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	<b>Other deductions</b>	
19	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	0
20	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
22	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	0
23	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	0
24	<b>Common Equity Tier 1</b>	423,025,190
25	<b>Additional tier 1 capital before regulatory adjustments</b>	4,565,384
26	Instruments that comply with the criteria for Additional tier 1 capital	45,654
27	Including: instruments classified as equity under the relevant accounting standards	45,654
28	Including: instruments classified as liabilities under the relevant accounting standards	0
29	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	4,519,730
30	<b>Regulatory Adjustments of Additional Tier 1 capital</b>	0
31	Investments in own Additional Tier 1 instruments	0
32	Reciprocal cross-holdings in Additional Tier 1 instruments	0
33	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
34	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
35	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	0
36	<b>Additional Tier 1 Capital</b>	4,565,384
37	<b>Tier 2 capital before regulatory adjustments</b>	68,990,592
38	Instruments that comply with the criteria for Tier 2 capital	68,990,592
39	Stock surplus (share premium) that meet the criteria for Tier 2 capital	0
40	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	0
41	<b>Regulatory Adjustments of Tier 2 Capital</b>	0
42	Investments in own shares that meet the criteria for Tier 2 capital	0
43	Reciprocal cross-holdings in Tier 2 capital	0
44	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
45	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
46	<b>Tier 2 Capital</b>	68,990,592

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Table 9.1 Capital Adequacy Requirements

	Minimum Requirements	Ratios	Amounts (GEL)
<b>1</b>	<b>Pillar 1 Requirements</b>		
1.1	Minimum CET1 Requirement	4.50%	136,710,557
1.2	Minimum Tier 1 Requirement	6.00%	182,280,742
1.3	Minimum Regulatory Capital Requirement	8.00%	243,040,990
<b>2</b>	<b>Combined Buffer</b>		
2.1	Capital Conservation Buffer *	2.00%	60,760,247
2.2	Countercyclical Buffer	0.25%	7,595,031
2.3	Systemic Risk Buffer	1.00%	30,380,124
<b>3</b>	<b>Pillar 2 Requirements</b>		
3.1	CET1 Pillar 2 Requirement	2.88%	87,548,058
3.2	Tier 1 Pillar2 Requirement	3.62%	110,050,149
3.3	Regulatory capital Pillar 2 Requirement	4.60%	139,658,164
	<b>Total Requirements</b>	<b>კოეფიციენტი</b>	<b>თანხა (ლარი)</b>
<b>4</b>	CET1	10.63%	322,994,017
<b>5</b>	Tier 1	12.87%	391,066,294
<b>6</b>	Total regulatory Capital	15.85%	481,434,556

\* 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	<b>Cash, Cash balances with National Bank of Georgia and other banks</b>	<b>568,492,170</b>	
1.1	Cash on hand	285,231,236	
1.2	Cash balances with National bank of Georgia	93,085,622	
1.3	Cash balances with other banks	190,175,312	
2	<b>Financial assets held for trading</b>		
2.1	of which: derivatives		
3	<b>Non-trading financial assets mandatorily at fair value through profit or loss</b>		
4	<b>Financial assets designated at fair value through profit or loss</b>		
5	<b>Financial assets at fair value through other comprehensive income</b>	<b>160,634,251</b>	
5.1	Equity instruments		
5.2	Debt securities	160,634,251	
5.3	Loans and advances		
6	<b>Financial assets at amortised cost</b>	<b>3,248,598,889</b>	
6.1	Debt securities	281,801,480	
6.2	Loans and advances	2,966,797,409	
7	<b>Investments in subsidiaries, joint ventures and associates</b>	<b>106,733</b>	
8	<b>Non-current assets and disposal groups classified as held for sale</b>		
9	<b>Tangible assets</b>	<b>183,473,059</b>	
9.1	Property, Plant and Equipment	181,428,340	
9.2	Investment property	2,044,719	
10	<b>Intangible assets</b>	<b>64,538,189</b>	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	64,538,189	
11	<b>Tax assets</b>	<b>2,176,711</b>	
11.1	Current tax assets	2,176,711	
11.2	Deferred tax assets		
13	<b>Other assets</b>	<b>62,744,992</b>	
13.1	of which: repossessed collateral		
13.2	of which: dividends receivable		
14	<b>TOTAL ASSETS</b>	<b>4,290,764,994</b>	
	<b>LIABILITIES</b>		
15	<b>Financial liabilities held for trading</b>		
15.1	of which: derivatives		
16	<b>Financial liabilities designated at fair value through profit or loss</b>	<b>11,750,056</b>	
17	<b>Financial liabilities measured at amortised cost</b>	<b>3,607,249,465</b>	
17.1	Deposits	3,153,617,106	
17.2	borrowings	421,625,887	
17.3	Debt securities issued		
17.4	Other financial liabilities	30,006,472	
18	<b>Provisions</b>	<b>1,128,690</b>	
19	<b>Tax liabilities</b>	<b>21,970,751</b>	
19.1	Current tax liabilities	5,100,000	
19.2	Deferred tax liabilities	16,870,751	
20	<b>Subordinated liabilities</b>	<b>94,814,354</b>	
21	<b>Other liabilities</b>	<b>31,091,076</b>	
21.1	of which: dividends payable	92,537	
22	<b>TOTAL LIABILITIES</b>	<b>3,768,004,393</b>	
	<b>Equity</b>		
23	<b>Share capital</b>	<b>44,490,459</b>	
24	preference share	45,654	
25	<b>Share premium</b>	<b>41,370,267</b>	
26	<b>(-) Treasury shares</b>		
27	<b>Equity instruments issued other than capital</b>	<b>0</b>	
27.1	Equity component of compound financial instruments		
27.2	Other equity instruments issued		
28	<b>Share-based payment reserve</b>		
29	<b>Accumulated other comprehensive income</b>	<b>27,488,104</b>	
29.1	revaluation reserve	27,488,104	
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income		
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income		
30	<b>Retained earnings</b>	<b>409,366,117</b>	
31	<b>TOTAL EQUITY</b>	<b>522,760,601</b>	
32	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>4,290,764,994</b>	

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Table 11 (On-balance items and off-balance items after credit concentration factor)																	
Risk weights	Risk weights																
	0%		20%		25%		50%		75%		100%		125%		200%		Risk Weighted Exposure before Credit Risk Mitigation
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			
1	Exposure to credit-related claims on credit institutions in capital markets	100,000,000															100,000,000
2	Exposure to credit-related claims on credit institutions in local authorities																
3	Exposure to credit-related claims on credit institutions in other local authorities																
4	Exposure to credit-related claims on credit institutions in other local authorities																
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129	Exposure to credit-related claims on credit institutions in other local authorities																
130	Exposure to credit-related claims on credit institutions in other local authorities																

[illegible]

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Table 13 Standardized approach - Effect of credit risk mitigation						
	a	b	c	d	e	f
	On-balance sheet exposures	Off-balance sheet exposures		RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
Asset Classes		Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF			
1 Claims or contingent claims on central governments or central banks	510,753,967	83,459	41,729	87,520,465	87,520,465	17%
2 Claims or contingent claims on regional governments or local authorities	0			0		
3 Claims or contingent claims on public sector entities	0			0		
4 Claims or contingent claims on multilateral development banks	0			0		
5 Claims or contingent claims on international organizations/institutions	18,385,149			18,385,149	3,053,640	17%
6 Claims or contingent claims on commercial banks	197,447,315			66,680,040	66,680,040	34%
7 Claims or contingent claims on corporates	542,906,378	191,911,128	41,506,167	584,412,545	572,286,257	98%
8 Retail claims or contingent retail claims	1,931,090,202	122,219,733	8,198,749	1,345,661,565	1,331,536,993	69%
9 Claims or contingent claims secured by mortgages on residential property	517,936,313			181,277,710	181,095,459	35%
10 Past due items	28,854,245			39,966,619	39,726,995	138%
11 Items belonging to regulatory high-risk categories	2,044,719			5,111,798	5,111,798	250%
12 Short-term claims on commercial banks and corporates	0			0	0	
13 Claims in the form of collective investment undertakings ("CIU")	0			0	0	
14 Other items	541,346,706			175,734,571	175,734,571	32%
Total	4,290,764,994	314,214,320	49,746,645	2,504,750,461	2,462,746,218	57%

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Table 14 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				582,455,027	345,299,147	927,754,173	575,018,830	160,762,123	735,780,953
Cash outflows										
2	Retail deposits	1,157,085,844	416,438,615	1,573,524,459	177,303,240	74,019,778	251,123,018	45,247,179	26,272,412	71,519,591
3	Unsecured wholesale funding	1,136,036,643	405,680,801	1,541,717,444	361,089,450	124,221,790	485,311,241	313,230,682	104,397,155	417,627,837
4	Secured wholesale funding									
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	30,120	0	30,120	30,120	0	30,120	29,849	0	29,849
6	Other contractual funding obligations	35,123,427	13,770,813	48,894,241	15,898,870	26,589,444	42,488,314	5,268,958	9,501,499	14,770,457
7	Other contingent funding obligations	172,311,953	51,877,949	224,189,903	54,815,272	10,042,832	64,858,104	52,172,436	10,586,897	62,759,334
8	TOTAL CASH OUTFLOWS	2,500,587,987	887,768,175	3,388,356,166	608,936,953	234,873,844	843,810,797	415,949,104	150,757,963	566,707,067
Cash inflows										
9	Secured lending (eg reverse repos)	2,299,451	0	2,299,451	0	0	0	0	0	0
10	Inflows from fully performing exposures	2,144,101,307	690,542,647	2,834,643,954	127,766,963	28,425,065	156,192,019	133,133,708	214,140,207	347,273,915
11	Other cash inflows	55,737,580	18,538,377	74,275,957	3,242,583	0	3,242,583	3,229,403	0	3,229,403
12	TOTAL CASH INFLOWS	2,202,138,337	709,081,024	2,911,219,361	131,009,547	28,425,065	159,434,602	136,363,111	214,140,207	350,503,319
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				582,455,027	345,299,147	927,754,173	575,018,830	160,762,123	735,780,953
14	Net cash outflow				477,527,406	206,448,789	684,376,195	279,585,992	37,689,491	216,203,748
15	Liquidity coverage ratio (%)				121.87%	167.26%	135.56%	205.67%	426.54%	340.32%

\* 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"  
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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	41,465,927	4,561,252	0	0	0	0	0	4,561,252	0	0	4,561,252
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		8.0%	0								0
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			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	41,465,927	4,561,252	0	0	0	0	0	4,561,252	0	0	4,561,252

Bank: JSC "Liberty Bank"  
Date: 3/31/2024

Table 15.1 Leverage Ratio

<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	4,290,764,994
2	(Asset amounts deducted in determining Tier 1 capital)	(89,583,425)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	4,201,181,569
<b>Derivative exposures</b>		
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	4,561,252
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	4,561,252
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	-
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	314,214,320
18	(Adjustments for conversion to credit equivalent amounts)	(242,058,415)
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	72,155,904
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)</b>		
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))	
<b>Capital and total exposures</b>		
20	<b>Tier 1 capital</b>	427,590,574
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	4,277,898,725
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	10.00%
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

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

Bank: JSC "Liberty Bank"  
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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:	427,590,574	-	-	319,395,264	746,985,838
2	Regulatory capital	427,590,574			68,990,592	496,581,167
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				250,404,672	250,404,672
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	635,929,379	673,284,180	381,178,875	27,354,075	1,543,869,607
5	Residents' deposits	524,748,344	625,933,857	349,908,532	21,623,382	1,446,103,410
6	Non-residents' deposits	111,181,035	47,350,324	31,270,342	5,730,693	97,766,197
7	Wholesale funding	757,220,993	636,565,055	197,486,375	12,750,000	549,790,166
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	709,154,325	180,189,632	112,093,668	12,750,000	507,093,813
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	48,066,668	456,375,423	85,392,707	-	42,696,353
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	44,845,900	13,649,993	45,961,752	-
12	Liabilities related to derivatives		5,210	-	-	-
13	All other liabilities and equity not included in the above categories	-	44,840,690	13,649,993	45,961,752	-
14	Total available stable funding					2,840,645,611
Required stable funding						
15	Total high-quality liquid assets (HQLA)	742,844,733	320,516,800	-	-	34,242,009
16	Performing loans and securities:	1,602,818	611,465,066	452,762,037	1,378,821,893	1,784,173,412
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	1,602,818	35,682,957	20,030,643	6,460	15,374,225
19	Loans to non-financial institutions and retail customers, of which:		522,457,846	384,880,407	1,015,200,062	1,473,669,541
20	With a risk weight of less than or equal to 35%		48,317,765	45,698,089	169,342,209	157,080,362
21	Residential mortgages, of which:		52,528,922	47,448,777	322,655,219	259,714,742
22	With a risk weight of less than or equal to 35%		52,528,922	47,448,777	322,655,219	259,714,742
23	Securities that do not qualify as HQLA		795,340	402,210	40,960,152	35,414,904
24	Assets with matching interdependent liabilities	-	-	-	-	-
25	Other assets:	158,341,562	73,401,342	16,724,513	159,334,895	362,768,912
26	Assets related to derivatives	59,057	59,057	-	-	59,057
27	All other assets not included in the above categories	158,341,562	73,342,285	16,724,513	159,334,895	362,709,856
28	Off-balance sheet items	234,679,171	37,166,273	8,803,946	18,465,999	19,100,880
29	Total required stable funding					2,200,285,214
30	Net stable funding ratio					129.10%

\*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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Date: 3/31/2024

**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	93,085,622	58,119,414	257,184,700	100,187,521	2,176,711	<b>510,753,967</b>
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	<b>0</b>
3	Claims or contingent claims on public sector entities	-	-	-	-	-	<b>0</b>
4	Claims or contingent claims on multilateral development banks	-	-	-	-	-	<b>0</b>
5	Claims or contingent claims on international organizations/institutions	-	18,255,849	-	129,300	-	<b>18,385,149</b>
6	Claims or contingent claims on commercial banks	189,482,524	7,964,790	-	-	-	<b>197,447,315</b>
7	Claims or contingent claims on corporates	98,498	285,875,949	126,978,808	123,530,783	6,422,340	<b>542,906,378</b>
8	Retail claims or contingent retail claims	8,165,323	356,809,580	1,339,430,177	253,048,164	-	<b>1,957,453,244</b>
9	Claims or contingent claims secured by mortgages on residential property	77,385	29,558,873	183,277,914	307,513,344	-	<b>520,427,516</b>
10	Past due items*	4,805,044	5,680,385	15,651,091	2,717,225	-	<b>28,854,245</b>
11	Items belonging to regulatory high-risk categories	-	-	-	-	2,044,719	<b>2,044,719</b>
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	<b>0</b>
13	Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	<b>0</b>
14	Other items	285,231,236	2,239,068	-	-	167,329,977	<b>454,800,282</b>
15	<b>Total</b>	<b>576,140,589</b>	<b>756,823,525</b>	<b>1,906,871,597</b>	<b>784,409,111</b>	<b>177,973,747</b>	<b>4,204,218,570</b>

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

Bank: JSC "Liberty Bank"  
Date: 3/31/2024

Table 18

On Balance Assets		a	b	c	d	e	f
		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
		-	-	511,560,687	806,721	-	510,753,966.89
Risk classes	1 Claims or contingent claims on central governments or central banks	-	-	-	-	-	-
	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	-	18,385,149	-	-	-	18,385,149.18
	6 Claims or contingent claims on commercial banks	-	197,447,315	-	-	-	197,447,314.28
	7 Claims or contingent claims on corporates	2,204,101	546,140,052	5,437,775	-	-	542,906,377.97
	8 Retail claims or contingent retail claims	119,057,301	1,864,800,023	126,404,080	-	8,720,405	1,957,433,244.20
	9 Claims or contingent claims secured by mortgages on residential property	8,433,359	521,214,810	10,220,033	-	6	520,427,515.84
	10 Past due items*	102,568,361	1,024,960	743,939,676	-	7,888,496	28,854,245.15
	11 Items belonging to regulatory high-risk categories	-	2,044,719	-	-	-	2,044,719.04
	12 Short-term claims on commercial banks and corporates	-	-	-	-	-	-
	13 Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-
	14 Other items	-	-	-	-	-	-
	15 Total	130,694,742	4,502,539,461	142,869,209	-	8,720,411	541,346,706.42
	16 Of which: loans	130,694,742	4,502,539,461	142,869,209	-	8,720,411	541,346,706.42
	17 Of which: securities	-	443,333,060	897,329	-	-	442,435,731

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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Date: 3/31/2024

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	27,963,909	1,324,952,434	41,603,411		173,035	1,311,312,931
2	Financial Institutions	733,143	274,397,374	1,045,793		0	274,084,924
3	Power-shops	0	57,070,986	557,070		0	56,513,916
4	Construction Development, Real Estate Development and other Land Loans	2,234,867	94,536,835	1,943,667		0	94,828,035
5	Real Estate Management	1,014,912	114,639,472	1,536,258		16,555	114,118,125
6	Construction Companies	10,682	7,263,102	108,967		12,054	7,164,837
7	Production and Trade of Construction Materials	201,228	33,386,090	699,772		0	32,887,546
8	Trade of Consumer Foods and Goods	184,145	17,745,231	158,481		0	17,770,895
9	Production of Consumer Foods and Goods	193,448	5,404,485	126,336		0	5,471,597
10	Production and Trade of Durable Goods	2,048	6,191,519	15,914		0	6,177,653
11	Production and Trade of Clothes, Shoes and Textiles	36,234	1,636,927	49,109		0	1,624,053
12	Trade (Other)	6,758,478	231,027,332	7,763,661		845,465	230,022,148
13	Other Production	2,469,055	46,375,085	2,110,670		2,905	46,533,470
14	Hotels, Tourism	3,894,833	55,005,482	2,133,320		29,678	56,746,994
15	Restaurants	2,376,890	19,477,104	743,316		60,016	21,110,639
16	Industry	0	43,380,430	866,269		0	42,514,161
17	Oil Importers, Filling stations, gas stations and Retailers	8,081	8,688,661	41,679		0	8,655,063
18	Energy	0	78,193,586	91,460		0	78,102,127
19	Auto Dealers	176,174	5,303,694	67,917		28,119	5,411,951
20	HealthCare	12,228	51,112,478	624,187		0	50,501,419
21	Pharmacy	0	14,692,524	51,470		0	14,641,054
22	Telecommunication	54,904	11,873,647	496,403		0	11,432,148
23	Service	10,528,919	210,073,459	9,845,200		500,722	210,757,178
24	Agriculture	29,214,484	542,949,465	27,079,445		695,856	545,084,457
25	Other	5,171,396	93,241,826	5,571,096		1,393	92,842,126
26	Assets on which the Sector of repayment source is not accounted for	37,654,723	338,483,969	37,449,478		6,355,434	338,689,215
27	Other assets	0	615,836,164	69,862		0	615,766,303
28	<b>Total</b>	<b>130,694,742</b>	<b>4,302,299,461</b>	<b>142,869,209</b>		<b>8,720,411</b>	<b>4,290,764,994</b>

Bank: JSC "Liberty Bank"  
Date: 3/31/2024

Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	134,733,380	712863,7923
2	An increase in the ECL for possible losses on assets	33,358,683	184464,8257
*****	As a result of the origination of the new assets	18,390,119	184464,8257
*****	As a result of classification of assets as a low quality	14,968,564	
3	Decrease in ECL for possible losses on assets	26,051,783	0
*****	As a result of write-off of assets	8,720,411	0
*****	As a result of partial or total payment of assets	4,433,214	
*****	As a result of classification of assets as a high quality	12,898,158	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	-47,653	
5	Closing balance of Expected Credit Loss	141,992,627	897328,618

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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	122,577,223	
2	Inflows to non-performing portfolios	39,847,254	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	757	
4	Outflows from non-performing portfolios	31,730,492	
5	Outflow due to the decrease level of credit risk	939,797	
6	Outflow due to loan repayment, partial or total	21,659,608	
7	Outflows due to write-offs	8,720,411	
8	Outflow due to taking possession of collateral	180,227	
9	Outflow due to sale of portfolios	95,059	
10	Outflow due to other situations	53,825	
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	81,564	
12	Closing balance	130,694,742	







Bank: JSC "Liberty Bank"  
Date: 3/31/2024  
**Table 24**

<div> <div></div> <div>Loans</div> </div>	Gross carrying value					Expected Credit Loss				
		1 <sup>st</sup> stage	2 <sup>nd</sup> stage	3 <sup>rd</sup> stage	POCI		1 <sup>st</sup> stage	2 <sup>nd</sup> stage	3 <sup>rd</sup> stage	POCI
<b>Sector of repayment source</b>										
1 State, state organizations	841,355,656	804,932,869	8,458,878	27,963,909	0	40,796,691	15,341,170	3,126,017	22,329,504	0
2 Financial Institutions	77,683,402	76,624,621	325,637	733,143	0	1,045,793	386,697	119,820	539,324	0
3 Pawn shops	57,079,986	57,079,986	0	0	0	557,070	557,070	0	0	0
4 Construction Development, Real Estate Development and other Land Loans	96,771,702	94,284,939	251,896	2,234,867	0	1,943,667	1,016,792	91,513	835,363	0
5 Real Estate Management	115,654,384	113,603,299	1,036,232	970,231	644,682	1,536,298	892,342	175,686	187,472	280,799
6 Construction Companies	2,273,784	7,039,981	223,221	10,682	0	108,967	54,807	44,344	9,915	0
7 Production and Trade of Construction Materials	33,587,318	33,371,406	14,684	201,228	0	699,772	574,769	5,340	119,663	0
8 Trade of Consumer Goods and Goods	17,929,376	17,298,785	6,466	43,099	189,086	158,481	109,654	2,298	37,669	8,861
9 Production of Consumer Goods and Goods	5,542,318	5,123,204	225,665	144,520	48,628	125,865	31,648	10,348	838,19	248
10 Production and Trade of Durable Goods	6,193,567	6,191,519	0	2,048	0	15,914	14,359	0	1,555	0
11 Production and Trade of Consumer Goods	1,674,162	1,292,812	44,111	56,234	0	49,109	13,075	12,229	23,814	0
12 Trade (Other)	258,487,911	224,691,138	6,958,295	6,758,478	0	7,775,590	1,619,328	1,578,788	4,577,474	0
13 Other Production	48,644,140	42,849,317	4,325,768	2,269,055	0	2,110,670	264,295	538,641	1,317,734	0
14 Hotels, Tourism	38,900,315	31,968,028	3,037,454	2,872,437	22,296	2,133,329	312,121	614,366	1,210,676	16,157
15 Restaurants	21,853,955	19,097,712	279,392	2,376,850	0	743,316	110,253	97,819	555,244	0
16 Industry	43,380,430	21,818,797	21,561,632	0	0	866,269	148,117	718,152	0	0
17 Oil Importers Fillers stations gas stations and Retailers	34,696,741	6,680,051	8,610	8,081	0	41,879	33,568	3,126	4,984	0
18 Energy	77,571,485	77,571,485	0	0	0	100,274	100,274	0	0	0
19 Auto Dealers	5,479,868	5,303,694	0	176,174	0	67,917	18,727	0	49,191	0
20 HealthCare	51,124,606	46,021,501	5,090,877	12,238	0	628,187	177,581	438,364	7,342	0
21 Pharmacy	14,092,524	14,688,180	4,353	0	0	51,470	49,986	1,484	0	0
22 Telecommunication	11,928,551	3,666,907	8,206,740	54,904	0	496,403	20,647	440,057	35,699	0
23 Services	220,603,378	202,661,787	7,412,072	10,368,188	160,731	9,848,280	1,633,612	2,154,456	6,056,338	795
24 Agriculture	572,163,950	523,951,838	18,997,627	26,976,455	2,238,030	27,079,443	5,012,004	4,572,921	16,742,917	751,601
25 Other	98,413,222	88,696,588	4,545,238	5,171,396	0	5,571,896	429,359	1,449,967	3,691,770	0
26 Assets on which the Sector of repayment source is not accounted for	376,194,208	327,014,696	11,534,889	37,654,772	0	37,429,206	3,787,665	3,887,073	30,754,468	0
27 <b>Total</b>	<b>3,108,790,687</b>	<b>2,875,655,587</b>	<b>102,639,708</b>	<b>127,441,190</b>	<b>3,253,552</b>	<b>141,992,627</b>	<b>32,709,872</b>	<b>19,072,802</b>	<b>89,151,531</b>	<b>1,058,422</b>

Table 27

Table 27

Gross carrying value/Market value (in US\$ million) - breakdown according to Collateral type		%		%		%		%	
	Secured by deposit	Secured by the state and state institutions	Secured by bank and /or financial institutions	Secured by gold / gold jewelry	Secured by immovable property	Secured by shares / bonds and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
1 Loans	79,044,406	1,362,051	0	170,396,300	1,138,541,172	0	619,621,076	21,010,416	146,846,574
2 Government debt securities		0							14,474,000
3 Off-balance sheet items	16,171,385								
4 Of which: Non-Performing Loans	253,729								299,117,343
5 Of which: Non-Performing Government debt securities				1,126,116	36,860,000		18,969,720		75,612,075

Table 26

Book's Products	Description	Product's Weight (kg)				Product's Volume (m³)				Product's Density (kg/m³)				Number of Units	Weight of single unit (kg)	Volume of single unit (m³)	Weight of single unit (kg)	Volume of single unit (m³)	Weight of single unit (kg)	Volume of single unit (m³)
		F <sub>1</sub> (kg)	F <sub>2</sub> (kg)	F <sub>3</sub> (kg)	Unit	F <sub>1</sub> (m³)	F <sub>2</sub> (m³)	F <sub>3</sub> (m³)	Unit	F <sub>1</sub> (kg)	F <sub>2</sub> (kg)	F <sub>3</sub> (kg)	Unit							
Product 1	Product 1: A standard book with a weight of 1000 kg and a volume of 1.000000 m³.	1000	1000	1000	1	1.000000	1.000000	1.000000	1	1000.000	1000.000	1000.000	1	1000	1.000	1.000	1000	1.000	1000	
Product 2	Product 2: A standard book with a weight of 2000 kg and a volume of 2.000000 m³.	2000	2000	2000	2	2.000000	2.000000	2.000000	2	2000.000	2000.000	2000.000	2	2000	2.000	2.000	2000	2.000	2000	
Product 3	Product 3: A standard book with a weight of 3000 kg and a volume of 3.000000 m³.	3000	3000	3000	3	3.000000	3.000000	3.000000	3	3000.000	3000.000	3000.000	3	3000	3.000	3.000	3000	3.000	3000	
Product 4	Product 4: A standard book with a weight of 4000 kg and a volume of 4.000000 m³.	4000	4000	4000	4	4.000000	4.000000	4.000000	4	4000.000	4000.000	4000.000	4	4000	4.000	4.000	4000	4.000	4000	
Product 5	Product 5: A standard book with a weight of 5000 kg and a volume of 5.000000 m³.	5000	5000	5000	5	5.000000	5.000000	5.000000	5	5000.000	5000.000	5000.000	5	5000	5.000	5.000	5000	5.000	5000	
Product 6	Product 6: A standard book with a weight of 6000 kg and a volume of 6.000000 m³.	6000	6000	6000	6	6.000000	6.000000	6.000000	6	6000.000	6000.000	6000.000	6	6000	6.000	6.000	6000	6.000	6000	
Product 7	Product 7: A standard book with a weight of 7000 kg and a volume of 7.000000 m³.	7000	7000	7000	7	7.000000	7.000000	7.000000	7	7000.000	7000.000	7000.000	7	7000	7.000	7.000	7000	7.000	7000	
Product 8	Product 8: A standard book with a weight of 8000 kg and a volume of 8.000000 m³.	8000	8000	8000	8	8.000000	8.000000	8.000000	8	8000.000	8000.000	8000.000	8	8000	8.000	8.000	8000	8.000	8000	
Product 9	Product 9: A standard book with a weight of 9000 kg and a volume of 9.000000 m³.	9000	9000	9000	9	9.000000	9.000000	9.000000	9	9000.000	9000.000	9000.000	9	9000	9.000	9.000	9000	9.000	9000	
Product 10	Product 10: A standard book with a weight of 10000 kg and a volume of 10.000000 m³.	10000	10000	10000	10	10.000000	10.000000	10.000000	10	10000.000	10000.000	10000.000	10	10000	10.000	10.000	10000	10.000	10000	
Product 11	Product 11: A standard book with a weight of 11000 kg and a volume of 11.000000 m³.	11000	11000	11000	11	11.000000	11.000000	11.000000	11	11000.000	11000.000	11000.000	11	11000	11.000	11.000	11000	11.000	11000	
Product 12	Product 12: A standard book with a weight of 12000 kg and a volume of 12.000000 m³.	12000	12000	12000	12	12.000000	12.000000	12.000000	12	12000.000	12000.000	12000.000	12	12000	12.000	12.000	12000	12.000	12000	
Product 13	Product 13: A standard book with a weight of 13000 kg and a volume of 13.000000 m³.	13000	13000	13000	13	13.000000	13.000000	13.000000	13	13000.000	13000.000	13000.000	13	13000	13.000	13.000	13000	13.000	13000	
Product 14	Product 14: A standard book with a weight of 14000 kg and a volume of 14.000000 m³.	14000	14000	14000	14	14.000000	14.000000	14.000000	14	14000.000	14000.000	14000.000	14	14000	14.000	14.000	14000	14.000	14000	
Product 15	Product 15: A standard book with a weight of 15000 kg and a volume of 15.000000 m³.	15000	15000	15000	15	15.000000	15.000000	15.000000	15	15000.000	15000.000	15000.000	15	15000	15.000	15.000	15000	15.000	15000	
Product 16	Product 16: A standard book with a weight of 16000 kg and a volume of 16.000000 m³.	16000	16000	16000	16	16.000000	16.000000	16.000000	16	16000.000	16000.000	16000.000	16	16000	16.000	16.000	16000	16.000	16000	
Product 17	Product 17: A standard book with a weight of 17000 kg and a volume of 17.000000 m³.	17000	17000	17000	17	17.000000	17.000000	17.000000	17	17000.000	17000.000	17000.000	17	17000	17.000	17.000	17000	17.000	17000	
Product 18	Product 18: A standard book with a weight of 18000 kg and a volume of 18.000000 m³.	18000	18000	18000	18	18.000000	18.000000	18.000000	18	18000.000	18000.000	18000.000	18	18000	18.000	18.000	18000	18.000	18000	
Product 19	Product 19: A standard book with a weight of 19000 kg and a volume of 19.000000 m³.	19000	19000	19000	19	19.000000	19.000000	19.000000	19	19000.000	19000.000	19000.000	19	19000	19.000	19.000	19000	19.000	19000	
Product 20	Product 20: A standard book with a weight of 20000 kg and a volume of 20.000000 m³.	20000	20000	20000	20	20.000000	20.000000	20.000000	20	20000.000	20000.000	20000.000	20	20000	20.000	20.000	20000	20.000	20000	
Product 21	Product 21: A standard book with a weight of 21000 kg and a volume of 21.000000 m³.	21000	21000	21000	21	21.000000	21.000000	21.000000	21	21000.000	21000.000	21000.000	21	21000	21.000	21.000	21000	21.000	21000	
Product 22	Product 22: A standard book with a weight of 22000 kg and a volume of 22.000000 m³.	22000	22000	22000	22	22.000000	22.000000	22.000000	22	22000.000	22000.000	22000.000	22	22000	22.000	22.000	22000	22.000	22000	
Product 23	Product 23: A standard book with a weight of 23000 kg and a volume of 23.000000 m³.	23000	23000	23000	23	23.000000	23.000000	23.000000	23	23000.000	23000.000	23000.000	23	23000	23.000	23.000	23000	23.000	23000	
Product 24	Product 24: A standard book with a weight of 24000 kg and a volume of 24.000000 m³.	24000	24000	24000	24	24.000000	24.000000	24.000000	24	24000.000	24000.000	24000.000	24	24000	24.000	24.000	24000	24.000	24000	
Product 25	Product 25: A standard book with a weight of 25000 kg and a volume of 25.000000 m³.	25000	25000	25000	25	25.000000	25.000000	25.000000	25	25000.000	25000.000	25000.000	25	25000	25.000	25.000	25000	25.000	25000	
Product 26	Product 26: A standard book with a weight of 26000 kg and a volume of 26.000000 m³.	26000	26000	26000	26	26.000000	26.000000	26.000000	26	26000.000	26000.000	26000.000	26	26000	26.000	26.000	26000	26.000	26000	
Product 27	Product 27: A standard book with a weight of 27000 kg and a volume of 27.000000 m³.	27000	27000	27000	27	27.000000	27.000000	27.000000	27	27000.000	27000.000	27000.000	27	27000	27.000	27.000	27000	27.000	27000	
Product 28	Product 28: A standard book with a weight of 28000 kg and a volume of 28.000000 m³.	28000	28000	28000	28	28.000000	28.000000	28.000000	28	28000.000	28000.000	28000.000	28	28000	28.000	28.000	28000	28.000	28000	
Product 29	Product 29: A standard book with a weight of 29000 kg and a volume of 29.000000 m³.	29000	29000	29000	29	29.000000	29.000000	29.000000	29	29000.000	29000.000	29000.000	29	29000	29.000	29.000	29000	29.000	29000	
Product 30	Product 30: A standard book with a weight of 30000 kg and a volume of 30.000000 m³.	30000	30000	30000	30	30.000000	30.000000	30.000000	30	30000.000	30000.000	30000.000	30	30000	30.000	30.000	30000	30.000	30000	
Product 31	Product 31: A standard book with a weight of 31000 kg and a volume of 31.000000 m³.	31000	31000	31000	31	31.000000	31.000000	31.000000	31	31000.000	31000.000	31000.000	31	31000	31.000	31.000	31000	31.000	31000	
Product 32	Product 32: A standard book with a weight of 32000 kg and a volume of 32.000000 m³.	32000	32000	32000	32	32.000000	32.000000	32.000000	32	32000.000	32000.000	32000.000	32	32000	32.000	32.000	32000	32.000	32000	
Product 33	Product 33: A standard book with a weight of 33000 kg and a volume of 33.000000 m³.	33000	33000	33000	33	33.000000	33.000000	33.000000	33	33000.000	33000.000	33000.000	33	33000	33.000	33.000	33000	33.000	33000	
Product 34	Product 34: A standard book with a weight of 34000 kg and a volume of 34.000000 m³.	34000	34000	34000	34	34.000000	34.000000	34.000000	34	34000.000	34000.000	34000.000	34	34000	34.000	34.000	34000	34.000	34000	
Product 35	Product 35: A standard book with a weight of 35000 kg and a volume of 35.000000 m³.	35000	35000	35000	35	35.000000	35.000000	35.000000	35	35000.000	35000.000	35000.000	35	35000	35.000	35.000	35000	35.000	35000	
Product 36	Product 36: A standard book with a weight of 36000 kg and a volume of 36.000000 m³.	36000	36000	36000	36	36.000000	36.000000	36.000000	36	36000.000	36000.000	36000.000	36	36000	36.000	36.000	36000	36.000	36000	
Product 37	Product 37: A standard book with a weight of 37000 kg and a volume of 37.000000 m³.	37000	37000	37000	37	37.000000	37.000000	37.000000	37	37000.000	37000.000	37000.000	37	37000	37.000	37.000	37000	37.000	37000	
Product 38	Product 38: A standard book with a weight of 38000 kg and a volume of 38.000000 m³.	38000	38000	38000	38	38.000000	38.000000	38.000000	38	38000.000	38000.000	38000.000	38	38000	38.000	38.000	38000	38.000	38000	
Product 39	Product 39: A standard book with a weight of 39000 kg and a volume of 39.000000 m³.	39000	39000	39000	39	39.000000	39.000000	39.000000	39	39000.000	39000.000	39000.000	39	39000	39.000	39.000	39000	39.000	39000	
Product 40	Product 40: A standard book with a weight of 40000 kg and a volume of 40.000000 m³.	40000	40000	40000	40	40.000000	40.000000	40.000000	40	40000.000	40000.000	40000.000	40	40000	40.000	40.000	40000	40.000	40000	
Product 41	Product 41: A standard book with a weight of 41000 kg and a volume of 41.000000 m³.	41000	41000	41000	41	41.000000	41.000000	41.000000	41	41000.000	41000.000	41000.000	41	41000	41.000	41.000	41000	41.000	41000	
Product 42	Product 42: A standard book with a weight of 42000 kg and a volume of 42.000000 m³.	42000	42000	42000	42	42.000000	42.000000	42.000000	42	42000.000	42000.000	42000.000	42	42000	42.000	42.000	42000	42.000	42000	
Product 43	Product 43: A standard book with a weight of 43000 kg and a volume of 43.000000 m³.	43000	43000	43000	43	43.000000	43.000000	43.000000	43	43000.000	43000.000	43000.000	43	43000	43.000	43.000	43000	43.000	43000	
Product 44	Product 44: A standard book with a weight of 44000 kg and a volume of 44.000000 m³.	44000	44000	44000	44	44.000000	44.000000	44.000000	44	44000.000	44000.000	44000.000	44	44000	44.000	44.000	44000	44.000	44000	
Product 45	Product 45: A standard book with a weight of 45000 kg and a volume of 45.000000 m³.	45000	45000	45000	45	45.000000	45.000000	45.000000	45	45000.000	45000.000	45000.000	45	45000	45.000	45.000	45000	45.000	45000	
Product 46	Product 46: A standard book with a weight of 46000 kg and a volume of 46.000000 m³.	46000	46000	46000	46	46.000000	46.000000	46.000000	46	46000.000	46000.000	46000.000	46	46000	46.000	46.000	46000	46.000	46000	
Product 47	Product 47: A standard book with a weight of 47000 kg and a volume of 47.000000 m³.	47000	47000	47000	47	47.000000	47.000000	47.000000	47	47000.000	47000.000	47000.000	47	47000	47.000	47.000	47000	47.000	47000	
Product 48	Product 48: A standard book with a weight of 48000 kg and a volume of 48.000000 m³.	48000	48000	48000	48	48.000000	48.000000	48.000000	48	48000.000	48000.000	48000.000	48	48000	48.000	48.000	48000	48.000	48000	
Product 49	Product 49: A standard book with a weight of 49000 kg and a volume of 49.000000 m³.	49000	49000	49000	49	49.000000	49.000000	49.000000</												