

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

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

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

Bank: JSC "Liberty Bank"
Date: 6/30/2025

Table 1		Key metrics		According to IFRS				
N		2Q-2025	1Q-2025	4Q-2024	3Q-2024	2Q-2024		
	Regulatory capital (amounts, GEL)							
	<i>Based on Basel III framework</i>							
1	CET1 capital	552,245,890	525,336,628	494,557,061	476,725,155	451,910,666		
2	Tier1 capital	557,970,332	530,968,494	499,122,445	481,290,539	456,476,050		
3	Regulatory capital	672,934,382	636,735,177	597,044,234	576,381,136	534,461,681		
4	CET1 capital total requirement	441,488,902	425,777,729	389,236,303	375,461,804	353,660,623		
5	Tier1 capital total requirement	528,585,930	511,799,322	470,223,053	450,599,467	424,208,609		
6	Regulatory capital total requirement	644,204,847	625,984,080	577,724,800	550,336,101	517,860,781		
	Total Risk Weighted Assets (amounts, GEL)							
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	3,866,746,278	3,794,115,454	3,572,886,205	3,310,888,205	3,138,324,582		
	Capital Adequacy Ratios							
	<i>Based on Basel III framework</i>							
8	CET1 capital	14.28%	13.85%	13.84%	14.40%	14.40%		
9	Tier1 capital	14.43%	13.99%	13.97%	14.54%	14.55%		
10	Regulatory capital	17.40%	16.78%	16.71%	17.41%	17.03%		
11	CET1 capital total requirement	11.42%	11.22%	10.89%	11.34%	11.27%		
12	Tier1 capital total requirement	13.67%	13.49%	13.16%	13.61%	13.52%		
13	Regulatory capital total requirement	16.66%	16.50%	16.17%	16.62%	16.50%		
	Minimum requirement for own funds and eligible liabilities (MREL)							
14	Own funds and eligible liabilities as a percentage of Total Liabilities and Own Funds (MREL Resource / TLOF)	12.81%	12.29%	12.72%	12.47%	12.32%		
	Income							
15	Total Interest Income / Average Annual Assets	12.96%	12.76%	13.35%	13.49%	13.59%		
16	Total Interest Expense / Average Annual Assets	6.09%	6.00%	6.18%	6.21%	6.34%		
17	Earnings from Operations / Average Annual Assets	2.88%	3.07%	3.37%	3.56%	3.57%		
18	Net Interest Margin	6.88%	6.76%	7.17%	7.27%	7.25%		
19	Return on Average Assets (ROAA)	2.33%	2.30%	2.28%	2.53%	2.61%		
20	Return on Average Equity (ROAE)	19.45%	19.35%	18.91%	20.93%	21.67%		
	Asset Quality							
21	Non Performed Loans / Total Loans	3.35%	3.48%	3.63%	3.86%	4.10%		
22	ECL/Total Loans	3.33%	3.57%	3.87%	4.07%	4.23%		
23	FX Loans/Total Loans	22.40%	23.23%	23.32%	22.54%	20.18%		
24	FX Assets/Total Assets	22.93%	24.06%	25.01%	24.27%	23.43%		
25	Loan Growth-YTD	9.26%	5.76%	18.72%	15.93%	14.46%		
	Liquidity							
26	Liquid Assets/Total Assets	16.42%	16.52%	17.96%	14.93%	16.54%		
27	FX Liabilities/Total Liabilities	26.03%	27.11%	28.81%	26.33%	26.49%		
28	Current & Demand Deposits/Total Assets	29.81%	28.64%	27.36%	31.83%	33.13%		
	Liquidity Coverage Ratio***							
29	Total HQLA	893,791,800	862,517,994	922,068,911	936,119,645	947,474,892		
30	Net cash outflow	761,463,799	754,121,466	753,183,737	691,301,791	688,153,425		
31	LCR ratio (%)	117.38%	114.37%	122.42%	135.41%	137.68%		
	Net Stable Funding Ratio							
32	Available stable funding	3,452,702,091	3,298,595,647	3,021,811,982	3,031,154,924	2,921,537,561		
33	Required stable funding	2,733,154,312	2,590,825,369	2,388,056,306	2,278,600,369	2,130,957,565		
34	Net stable funding ratio (%)	126.33%	127.32%	126.54%	133.03%	137.10%		

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

Bank: JSC "Liberty Bank"
Date: 6/30/2025

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	257,060,088	242,157,555	499,217,644	226,843,434	404,897,370	631,740,805
1.1	Cash on hand	245,097,488	72,155,036	317,252,524	197,773,587	87,937,448	285,711,035
1.2	Cash balances with National bank of Georgia	11,329,259	112,171,765	123,501,024	17,652,039	91,417,843	109,069,881
1.3	Cash balances with other banks	633,342	57,830,754	58,464,096	11,417,809	225,542,079	236,959,889
2	Financial assets held for trading	308,746	-	308,746	567,799	-	567,799
2.1	of which: derivatives	24,506	-	24,506	345,600	-	345,600
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	244,225,318	-	244,225,318	165,466,885	-	165,466,885
5.1	Equity instruments	-	-	-	-	-	-
5.2	Debt securities	244,225,318	-	244,225,318	165,466,885	-	165,466,885
5.3	Loans and advances	-	-	-	-	-	-
6	Financial assets at amortised cost	3,415,879,399	996,760,654	4,412,640,053	2,775,828,404	645,543,798	3,421,372,202
6.1	Debt securities	403,578,476	110,876,552	514,455,029	293,468,038	-	293,468,038
6.2	Loans and advances	3,012,300,923	885,884,101	3,898,185,024	2,482,360,365	645,543,798	3,127,904,163
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	216,791,219	-	216,791,219	189,583,698	-	189,583,698
9.1	Property, Plant and Equipment	214,345,496	-	214,345,496	187,538,979	-	187,538,979
9.2	Investment property	2,445,723	-	2,445,723	2,044,719	-	2,044,719
10	Intangible assets	79,461,990	-	79,461,990	67,442,823	-	67,442,823
10.1	Goodwill	-	-	-	-	-	-
10.2	Other intangible assets	79,461,990	-	79,461,990	67,442,823	-	67,442,823
11	Tax assets	-	-	-	-	-	-
11.1	Current tax assets	-	-	-	-	-	-
11.2	Deferred tax assets	-	-	-	-	-	-
13	Other assets	37,057,231	25,884,651	62,941,882	38,700,459	9,747,228	48,447,687
13.1	of which: repossessed collateral	11,329,259	112,171,765	123,501,024	2,891,372	-	2,891,372
13.2	of which: dividends receivable	-	-	-	-	-	-
14	TOTAL ASSETS	4,250,783,992	1,264,802,860	5,515,586,852	3,464,540,235	1,060,188,397	4,524,728,631
	LIABILITIES						
15	Financial liabilities held for trading	884,399	-	884,399	1,386,949	-	1,386,949
15.1	of which: derivatives	884,399	-	884,399	1,386,949	-	1,386,949
16	Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-
17	Financial liabilities measured at amortised cost	3,521,373,449	1,131,453,317	4,652,826,766	2,865,769,448	948,885,554	3,814,655,001
17.1	Deposits	2,676,234,604	1,056,444,091	3,732,678,694	2,277,194,838	861,376,020	3,138,570,858
17.2	borrowings	842,612,689	34,669,041	877,281,730	585,395,868	54,313,855	639,709,723
17.3	Debt securities issued	-	-	-	-	-	-
17.4	Other financial liabilities	2,526,157	40,340,185	42,866,342	3,178,742	33,195,679	36,374,420
18	Provisions	1,728,784	1,219,902	2,948,686	1,119,064	154,916	1,273,979
19	Tax liabilities	21,737,642	-	21,737,642	22,696,655	-	22,696,655
19.1	Current tax liabilities	4,035,708	-	4,035,708	5,882,288	-	5,882,288
19.2	Deferred tax liabilities	17,701,934	-	17,701,934	16,814,367	-	16,814,367
20	Subordinated liabilities	14,534,418	122,102,000	136,636,418	7,279,522	100,000,086	107,279,608
21	Other liabilities	23,363,898	6,084,962	29,448,860	22,749,457	3,463,732	26,213,189
21.1	of which: dividends payable	91,126	-	91,126	92,537	-	92,537
22	TOTAL LIABILITIES	3,583,622,591	1,260,860,181	4,844,482,772	2,921,001,094	1,052,504,287	3,973,505,381
	Equity						
23	Ordinary share	44,490,459	-	44,490,459	44,490,459	-	44,490,459
24	preference share	45,654	-	45,654	45,654	-	45,654
25	Share premium	41,370,267	-	41,370,267	41,370,267	-	41,370,267
26	(-) Treasury shares	-	-	-	-	-	-
27	Equity instruments issued other than capital	-	-	-	-	-	-
27.1	Equity component of compound financial instruments	-	-	-	-	-	-
27.2	Other equity instruments issued	-	-	-	-	-	-
28	Share-based payment reserve	-	-	-	-	-	-
29	Accumulated other comprehensive income	34,828,390	-	34,828,390	24,160,645	-	24,160,645
29.1	revaluation reserve	31,349,661	-	31,349,661	20,702,608	-	20,702,608
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	3,478,729	-	3,478,729	3,458,037	-	3,458,037
30	Retained earnings	550,369,310	-	550,369,310	441,156,226	-	441,156,226
31	TOTAL EQUITY	671,104,080	-	671,104,080	551,223,251	-	551,223,251
32	TOTAL EQUITY AND TOTAL LIABILITIES	4,254,726,670	1,260,860,181	5,515,586,852	3,472,224,345	1,052,504,287	4,524,728,632

Bank: JSC "Liberty Bank"
Date: 6/30/2025

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	300,943,572	43,080,130	344,023,702	259,700,784	34,042,060	293,742,843
1.1	Financial assets held for trading			-			-
1.2	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
1.3	Financial assets designated at fair value through profit or loss			-			-
1.4	Financial assets at fair value through other comprehensive income	6,851,109	-	6,851,109	3,440,823		3,440,823
1.5	Financial assets at amortised cost	294,092,463	43,080,130	337,172,593	256,259,961	34,042,060	290,302,020
1.6	Other assets			-			-
2	(Interest expenses)	(141,687,016)	(19,868,961)	(161,555,976)	(124,292,549)	(12,805,869)	(137,098,419)
2.1	(Financial liabilities held for trading)			-			-
2.2	(Financial liabilities designated at fair value through profit or loss)			-			-
2.3	(Financial liabilities measured at amortised cost)	(141,687,016)	(19,868,961)	(161,555,976)	(124,292,549)	(12,805,869)	(137,098,419)
2.4	(Other liabilities)			-			-
3	Dividend income						-
4	Fee and commission income	23,079,065	5,198,968	28,278,033	23,312,049	3,802,945	27,114,994
5	(Fee and commission expenses)	(4,805,752)	(11,933,502)	(16,739,255)	(3,618,997)	(10,067,892)	(13,686,890)
6	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	54,656	-	54,656	(77,619)	-	(77,619)
7	Gains or (-) losses on financial assets and liabilities held for trading, net	(407,843)	-	(407,843)	17,002,417	-	17,002,417
8	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net			-			-
9	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net			-			-
10	Exchange differences [gain or (-) loss], net	10,708,214	-	10,708,214	(6,438,109)	-	(6,438,109)
11	Gains or (-) losses on derecognition of non-financial assets, net	232,333	-	232,333	323,662	-	323,662
12	Other operating income	7,722,230	2,314	7,724,544	8,150,058	-	8,150,058
13	(Other operating expenses)	(12,033,500)	(426,280)	(12,459,780)	4,363,016	31,573	4,394,589
14	(Administrative expenses)	(94,291,474)	(2,645,926)	(96,937,400)	(97,328,762)	(2,125,845)	(99,454,607)
14.1	(Staff expenses)	(77,369,335)		(77,369,335)	(65,882,696)		(65,882,696)
14.2	(Other administrative expenses)	(16,922,139)	(2,645,926)	(19,568,066)	(31,446,067)	(2,125,845)	(33,571,911)
15	(Depreciation and amortisation)	(19,111,355)		(19,111,355)	(18,311,402)		(18,311,402)
16	Modification gains or (-) losses, net			-			-
17	(Provisions or (-) reversal of provisions)	(287,573)	(939,931)	(1,227,503)	199,216	(13,660)	185,556
17.1	(Commitments and guarantees given)	(287,573)	(939,931)	(1,227,503)	199,216	(13,660)	185,556
17.2	(Other provisions)	-	-	-			-
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	(12,105,030)	(381)	(12,105,411)	(9,302,151)	(18,867)	(9,321,019)
18.1	(Financial assets at fair value through other comprehensive income)	181,290	-	181,290	(94,297)	-	(94,297)
18.2	(Financial assets at amortised cost)	(12,286,320)	(381)	(12,286,701)	(9,207,854)	(18,867)	(9,226,722)
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)			-			-
20	(Impairment or (-) reversal of impairment on non-financial assets)	(60,106)	-	(60,106)	(236,041)	-	(236,041)
21	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method			-			-
22	PROFIT OR (-) LOSS BEFORE TAX	57,950,420	12,466,431	70,416,852	53,445,572	12,844,443	66,290,015
23	(Tax expense or (-) income	(8,674,856)		(8,674,856)	9,794,578		9,794,578
24	Profit or (-) loss after tax	49,275,565	12,466,431	61,741,996	43,650,994	12,844,443	56,495,437

Bank: JSC "Liberty Bank"
Date: 6/30/2025

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	472,037,538	17,226,255,966	17,698,293,504	477,974,183	17,752,439,551	18,230,413,734
3.1	Surety, joint liability	467,351,274	17,225,559,046	17,692,910,320	474,411,778	17,751,818,264	18,226,230,042
3.2	Guarantees	4,686,264	696,920	5,383,184	3,562,405	621,287	4,183,692
4	Assets pledged as security for liabilities of the bank	1,451,348,000	0	1,451,348,000	641,378,000	0	641,378,000
4.1	Financial assets of the bank	1,451,348,000	0	1,451,348,000	641,378,000	0	641,378,000
4.2	Non-financial assets of the bank	0	0	0	0	0	0
5	Assets pledged as security for receivables of the bank	166,927,845	5,372,759,272	5,539,687,117	185,778,722	5,513,921,615	5,699,700,337
5.1	Cash	34,935,326	8,303,697	43,239,023	34,943,949	8,406,451	43,350,400
5.2	Precious metals and stones	41,912,722	122,019,079	163,931,801	60,754,976	112,157,511	172,912,487
5.3	Real Estate:	1,531,900	3,338,704,070	3,340,235,970	1,531,900	3,436,579,303	3,438,111,203
5.3.1	Residential Property		306,250,835	306,250,835	0	174,352,798	174,352,798
5.3.2	Commercial Property	344,000	879,243,503	879,587,503	344,000	1,036,781,656	1,037,125,656
5.3.3	Complex Real Estate	0	269,437,854	269,437,854	0	269,437,854	269,437,854
5.3.4	Land Parcel	1,136,900	1,769,141,489	1,770,278,389	1,136,900	1,841,376,606	1,842,513,506
5.3.5	Other	51,000	114,630,389	114,681,389	51,000	114,630,389	114,681,389
5.4	Movable Property	2,760,542	436,556,435	439,316,977	2,760,542	450,421,222	453,181,764
5.5	Shares Pledged	13,625,000	601,785,940	615,410,940	13,625,000	620,740,655	634,365,655
5.6	Securities	19,000,010	506,317,005	525,317,015	19,000,010	517,616,006	536,616,016
5.7	Other	53,162,345	359,073,046	412,235,391	53,162,345	368,000,467	421,162,812
6	Loan commitments given	176,295,464	124,171,295	300,466,759	153,762,342	127,843,334	281,605,676
7	guarantees given	67,921,849	58,141,974	126,063,823	37,575,395	11,400,762	48,976,157
8	Letters of credit issued	0	0	0	0	0	0
9	Derivatives	713,925	199,450,968	200,164,893	34,379,000	43,940,437	78,319,437
9.1	Receivables through FX contracts (except options)	713,925	99,002,423	99,716,348	18,922,000	19,720,620	38,642,620
9.2	Payables through FX contracts (except options)	0	100,448,545	100,448,545	15,457,000	24,219,817	39,676,817
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	164,473,037	2,331,369	166,804,407	127,238,834	2,284,648	129,523,482
10.1	Principal of receivables derecognized during last 3 month	9,562,737	16,137	9,578,873	6,306,907	335,001	6,641,909
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,721,264	50,052	1,771,316	1,108,258	6,553	1,114,811
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	148,131,939	2,101,994	150,233,933	118,085,406	2,266,371	120,351,777
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	16,341,098	229,375	16,570,473	9,153,429	18,277	9,171,705
11	Capital expenditure commitment	1,462,425	818,950	2,281,375	1,133,803	655,022	1,788,825

Bank: JSC "Liberty Bank"
Date: 6/30/2025

Table 5		Risk Weighted Assets				
		in Lari				
N		2Q-2025	1Q-2025	4Q-2024	3Q-2024	2Q-2024
1	Risk Weighted Assets for Credit Risk	3,212,564,005	3,138,438,338	2,919,232,269	2,748,282,288	2,577,745,458
1.1	Balance sheet items	3,146,087,332	3,076,435,906	2,862,298,531	2,702,700,911	2,530,678,186
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	66,474,270	61,231,703	56,488,369	41,573,408	45,106,552
1.3	Counterparty credit risk	2,403	770,729	445,369	4,007,969	1,960,721
2	Risk Weighted Assets for Market Risk	6,169,268	7,664,112	5,640,931	11,006,630	8,979,838
3	Risk Weighted Assets for Operational Risk	648,013,004	648,013,004	648,013,004	551,599,286	551,599,286
4	Total Risk Weighted Assets	3,866,746,278	3,794,115,454	3,572,886,205	3,310,888,205	3,138,324,582

Bank: JSC "Liberty Bank"
Date: 6/30/2025

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

	Members of Supervisory Board	Independence status
1	Murtaz Kikoria	Independent chair
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)	97.003%
2	Other shareholders	2.997%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Irakli Otar Rukhadze	31.360%
2	Benjamin Albert Marson	31.360%
3	Igor Alexeev	31.360%

Bank: JSC "Liberty Bank"
Date: 6/30/2025

		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	499,217,643.69	-	499,217,644
1.1	Cash on hand	317,252,524.20		317,252,524
1.2	Cash balances with National bank of Georgia	123,501,023.62		123,501,024
1.3	Cash balances with other banks	58,464,095.87		58,464,096
2	Financial assets held for trading	308,746.29		308,746
2.1	of which: derivatives	24,505.58		24,506
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	244,225,318	-	244,225,318
5.1	Equity instruments	-		-
5.2	Debt securities	244,225,318		244,225,318
5.3	Loans and advances			-
6	Financial assets at amortised cost	4,412,640,053	-	4,412,640,053
6.1	Debt securities	514,455,029		514,455,029
6.2	Loans and advances	3,898,185,024		3,898,185,024
7	Investments in subsidiaries, joint ventures and associates	-		-
8	Non-current assets and disposal groups classified as held for sale			-
9	Tangible assets	216,791,219	31,349,661	185,441,558
9.1	Property, Plant and Equipment	214,345,496	31,349,661	182,995,835
9.2	Investment property	2,445,723		2,445,723
10	Intangible assets	79,461,990	79,461,990	-
10.1	Goodwill			-
10.2	Other intangible assets	79,461,990	79,461,990	-
11	Tax assets	-	-	-
11.1	Current tax assets	-		-
11.2	Deferred tax assets	-		-
13	Other assets	62,941,882		62,941,882
13.1	of which: repossessed collateral			
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	5,515,586,852	110,811,651	5,404,775,201

Bank: JSC "Liberty Bank"
Date: 6/30/2025

Table 8 Differences between values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts used for		in Lari
1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	5,404,775,201
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	423,582,344
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	5,828,357,544
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	-347,547,252
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	5,480,810,293

Bank: JSC "Liberty Bank"
Date: 6/30/2025

Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	666,538,696
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	34,828,390
5	Other disclosed reserves	0
6	Retained earnings (loss)	550,369,310
7	Regulatory Adjustments of Common Equity Tier 1 capital	114,292,806
8	Revaluation reserves on assets	34,830,815
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	0
10	Intangible assets	79,461,991
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	0
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	552,245,890
		0
25	Additional tier 1 capital before regulatory adjustments	5,724,442
26	Instruments that comply with the criteria for Additional tier 1 capital	1,204,712
27	Including: instruments classified as equity under the relevant accounting standards	45,654
28	Including: instruments classified as liabilities under the relevant accounting standards	1,159,058
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	5,724,442
		0
37	Tier 2 capital before regulatory adjustments	114,964,051
38	Instruments that comply with the criteria for Tier 2 capital	114,964,051
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	114,964,051

Bank: JSC "Liberty Bank"

Date: 6/30/2025

Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	174,003,582
1.2	Minimum Tier 1 Requirement	6.00%	232,004,777
1.3	Minimum Regulatory Capital Requirement	8.00%	309,339,702
2	Combined Buffer		-
2.1	Capital Conservation Buffer	2.50%	96,668,657
2.2	Countercyclical Buffer	0.50%	19,333,731
2.3	Systemic Risk Buffer	0.50%	19,333,731
3	Pillar 2 Requirements		-
3.1	CET1 Pillar 2 Requirement	3.42%	132,149,200
3.2	Tier 1 Pillar2 Requirement	4.17%	161,245,033
3.3	Regulatory capital Pillar 2 Requirement	5.16%	199,529,025
Total Requirements		Ratios	Amounts (GEL)
4	CET1	11.42%	441,488,902
5	Tier 1	13.67%	528,585,930
6	Total regulatory Capital	16.66%	644,204,847

Bank:

Date:

Table 9.2

JSC "Liberty Bank"

3/31/2023

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	691,963,611
Own funds¹	672,934,382
Common Equity Tier 1 (CET 1)	552,245,890
Additional Tier 1 Capital (AT 1)	5,724,442
Tier 2 Capital (Tier 2)	114,964,051
Eligible liabilities	19,029,229
Subordinated Loans (not classified as own funds) ²	19,029,229
Eligible liabilities ³	-
Total Liabilities and Own Funds (TLOF)	5,401,294,046
Total liabilities (except capital instruments)	4,728,359,664
Own funds	672,934,382
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	3,866,746,278
Total Exposure Measure (TEM)	5,505,328,988
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	17.90%
Own funds and eligible liabilities as a percentage of TEM	12.57%
Own funds and eligible liabilities as a percentage of TLOF	12.81%

¹ Capital Instruments

² Includes the part of the subordinated liabilities that is amortized as well as subordinated liabilities that are not classified as own funds.

³ Includes eligible liabilities with a residual maturity of more than one year that are not classified as own funds. Additionally, contracts of these liabilities may be governed by Georgian law or fully or partially be subject to a law of a foreign country jurisdiction. Contracts of liabilities fully or partially governed by foreign legislation must include a provision for using the bank's liability write-off or conversion

Bank:
Date:
Table 9.3

JSC "Liberty Bank"
3/31/2023
The table is filled only by systemically important banks

	Residual Maturity				Total
	< 1 year	>= 1 year < 2 years	>= 2 years	perpetual	
Own funds and eligible liabilities	844,039,041	8,632,983	160,074,975	5,736,532	1,018,483,532
of which: contracts governed by Georgian law	844,096,770	-	133,981,189	5,736,532	983,814,491
of which: contracts governed by foreign country law	- 57,729	8,632,983	26,093,787	-	34,669,041
of which: contracts that include bail-in clause	1,484,081	-	19,017,138	12,090	20,513,310
Own funds	-	-	114,964,051	5,724,442	120,688,492
of which: contracts governed by Georgian law	-	-	114,964,051	5,724,442	120,688,492
of which: contracts governed by foreign country law	-	-	-	-	-
of which: contracts that include bail-in clause	-	-	-	-	-
Eligible liabilities	844,039,041	8,632,983	45,110,925	12,090	897,795,040
of which: contracts governed by Georgian law	844,096,770	-	19,017,138	12,090	863,125,999
of which: contracts governed by foreign country law	- 57,729	8,632,983	26,093,787	-	34,669,041
of which: contracts that include bail-in clause	1,484,081	-	19,017,138	12,090	20,513,310

Bank: JSC "Liberty Bank"
Date: 6/30/2025

Table 10

Reconciliation of balance sheet to regulatory capital

in Lari

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per IFRS	linkage to capital table
1	Cash, Cash balances with National Bank of Georgia and other banks	499,217,644	
1.1	Cash on hand	317,252,524	
1.2	Cash balances with National bank of Georgia	123,501,024	
1.3	Cash balances with other banks	58,464,096	
2	Financial assets held for trading	308,746	
2.1	of which: derivatives	24,506	
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	244,225,318	
5.1	Equity instruments	0	
5.2	Debt securities	244,225,318	
5.3	Loans and advances		
6	Financial assets at amortised cost	4,412,640,053	
6.1	Debt securities	514,455,029	
6.2	Loans and advances	3,898,185,024	
7	Investments in subsidiaries, joint ventures and associates	0	
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	216,791,219	
9.1	Property, Plant and Equipment	214,345,496	
9.2	Investment property	2,445,723	
10	Intangible assets	79,461,990	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	79,461,990	
11	Tax assets	0	
11.1	Current tax assets	0	
11.2	Deferred tax assets		
13	Other assets	62,941,882	
13.1	of which: repossessed collateral		
13.2	of which: dividends receivable		
14	TOTAL ASSETS	5,515,586,852	
	LIABILITIES		
15	Financial liabilities held for trading	884,399	
15.1	of which: derivatives	884,399	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	4,652,826,766	
17.1	Deposits	3,732,678,694	
17.2	borrowings	877,281,730	
17.3	Debt securities issued		
17.4	Other financial liabilities	42,866,342	
18	Provisions	2,948,686	
19	Tax liabilities	21,737,642	
19.1	Current tax liabilities	4,035,708	
19.2	Deferred tax liabilities	17,701,934	
20	Subordinated liabilities	136,636,418	
21	Other liabilities	29,448,860	
21.1	of which: dividends payable	91,126	
22	TOTAL LIABILITIES	4,844,482,772	
	Equity		
23	Share capital	44,490,459	
24	preference share	45,654	
25	Share premium	41,370,267	
26	(-) Treasury shares	0	
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	34,828,390	
29.1	revaluation reserve	34,828,390	
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	550,369,310	
31	TOTAL EQUITY	671,104,080	
32	TOTAL EQUITY AND TOTAL LIABILITIES	5,515,586,852	

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

Exposure class	0%		20%		25%		50%		75%		100%		125%		250%		Risk Weighted Exposures after 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	On-balance sheet amount	Off-balance sheet amount	
11 Claims or commitment claims on central governments or central banks	797,535,898	0	0	0	0	0	0	0	0	0	2,488,253	112,171,764	10,003,032	0	0	0	124,596,115
12 Claims or commitment claims on national governments or local authorities	0	87,311	0	0	0	0	0	0	0	0	3,932,817	0	36,499,894	0	0	0	40,432,711
13 Claims or commitment claims on public sector entities	0	0	0	0	0	0	0	0	0	0	33,106	0	1,113,036	0	0	0	1,146,142
14 Claims or commitment claims on multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15 Claims or commitment claims on international organizations/institutions	0	0	0	0	0	0	0	0	0	0	430,001	0	0	0	0	0	430,001
16 Claims or commitment claims on commercial banks	0	46,303,792	0	0	0	0	12,003,192	0	0	0	29,182,819	0	885,139	0	0	0	41,986,143
17 Claims or commitment claims on companies	0	0	0	0	0	0	0	0	0	0	494,609,363	0	0	0	0	0	494,609,363
18 Retail claims or commitment retail claims	0	0	0	0	296,899,219	0	0	0	2,135,983,962	0	0	0	0	0	0	0	2,432,883,181
19 Claims or commitment claims secured by mortgages on residential property	0	0	0	0	436,361,305	0	0	0	0	0	0	0	0	0	0	0	436,361,305
20 Bank debt claims	0	0	0	0	0	0	2,660,722	0	0	0	28,466,914	0	16,412,680	0	0	0	27,129,616
21 Items belonging to mortgage-backed securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,665,723	0	2,665,723
22 Short-term claims on commercial banks and corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23 Claims in the form of collective investment undertakings (CIUs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 Other items	317,235,000	0	0	0	0	0	0	0	0	0	197,655,232	0	0	0	0	0	317,655,232
Total	8,264,791,461	87,311	46,303,792	0	338,359,481	0	15,639,114	0	2,140,969,962	0,431,400	3,243,395,492	88,509,000	13,488,266	0	2,465,723	0	8,599,897,285

Part 1: General Information		Part 2: Financial Data															Part 3: Summary		
Line Item	Description	Quantity	Unit Price	Total Price	Tax	Net Total	VAT	Gross Total	Net Total	Gross Total	Net Total	Gross Total	Net Total	Gross Total	Net Total	Gross Total	Net Total	Gross Total	Net Total
1	Item 1	10	100	1000	100	1100	100	1200	1100	1200	1100	1200	1100	1200	1100	1200	1100	1200	1100
2	Item 2	20	200	4000	400	4400	400	4800	4400	4800	4400	4800	4400	4800	4400	4800	4400	4800	4400
3	Item 3	30	300	9000	900	9900	900	10800	9900	10800	9900	10800	9900	10800	9900	10800	9900	10800	9900
4	Item 4	40	400	16000	1600	17600	1600	19200	17600	19200	17600	19200	17600	19200	17600	19200	17600	19200	17600
5	Item 5	50	500	25000	2500	27500	2500	30000	27500	30000	27500	30000	27500	30000	27500	30000	27500	30000	27500
6	Item 6	60	600	36000	3600	39600	3600	43200	39600	43200	39600	43200	39600	43200	39600	43200	39600	43200	39600
7	Item 7	70	700	49000	4900	53900	4900	58800	53900	58800	53900	58800	53900	58800	53900	58800	53900	58800	53900
8	Item 8	80	800	64000	6400	70400	6400	76800	70400	76800	70400	76800	70400	76800	70400	76800	70400	76800	70400
9	Item 9	90	900	81000	8100	89100	8100	97200	89100	97200	89100	97200	89100	97200	89100	97200	89100	97200	89100
10	Item 10	100	1000	100000	10000	110000	10000	120000	110000	120000	110000	120000	110000	120000	110000	120000	110000	120000	110000
11	Item 11	110	1100	121000	12100	133100	12100	144200	133100	144200	133100	144200	133100	144200	133100	144200	133100	144200	133100
12	Item 12	120	1200	144000	14400	158400	14400	172800	158400	172800	158400	172800	158400	172800	158400	172800	158400	172800	158400
13	Item 13	130	1300	169000	16900	185900	16900	202800	185900	202800	185900	202800	185900	202800	185900	202800	185900	202800	185900
14	Item 14	140	1400	196000	19600	215600	19600	235200	215600	235200	215600	235200	215600	235200	215600	235200	215600	235200	215600
15	Item 15	150	1500	225000	22500	247500	22500	267000	247500	267000	247500	267000	247500	267000	247500	267000	247500	267000	247500
16	Item 16	160	1600	256000	25600	281600	25600	307200	281600	307200	281600	307200	281600	307200	281600	307200	281600	307200	281600
17	Item 17	170	1700	289000	28900	317900	28900	345800	317900	345800	317900	345800	317900	345800	317900	345800	317900	345800	317900
18	Item 18	180	1800	324000	32400	356400	32400	388800	356400	388800	356400	388800	356400	388800	356400	388800	356400	388800	356400
19	Item 19	190	1900	361000	36100	397100	36100	433200	397100	433200	397100	433200	397100	433200	397100	433200	397100	433200	397100
20	Item 20	200	2000	400000	40000	440000	40000	480000	440000	480000	440000	480000	440000	480000	440000	480000	440000	480000	440000
21	Item 21	210	2100	441000	44100	485100	44100	526200	485100	526200	485100	526200	485100	526200	485100	526200	485100	526200	485100
22	Item 22	220	2200	484000	48400	532400	48400	574800	532400	574800	532400	574800	532400	574800	532400	574800	532400	574800	532400
23	Item 23	230	2300	529000	52900	581900	52900	625800	581900	625800	581900	625800	581900	625800	581900	625800	581900	625800	581900
24	Item 24	240	2400	576000	57600	633600	57600	678400	633600	678400	633600	678400	633600	678400	633600	678400	633600	678400	633600
25	Item 25	250	2500	625000	62500	687500	62500	735000	687500	735000	687500	735000	687500	735000	687500	735000	687500	735000	687500
26	Item 26	260	2600	676000	67600	743600	67600	790200	743600	790200	743600	790200	743600	790200	743600	790200	743600	790200	743600
27	Item 27	270	2700	729000	72900	801900	72900	849800	801900	849800	801900	849800	801900	849800	801900	849800	801900	849800	801900
28	Item 28	280	2800	784000	78400	862400	78400	910800	862400	910800	862400	910800	862400	910800	862400	910800	862400	910800	862400
29	Item 29	290	2900	841000	84100	925100	84100	974200	925100	974200	925100	974200	925100	974200	925100	974200	925100	974200	925100
30	Item 30	300	3000	900000	90000	990000	90000	1080000	990000	1080000	990000	1080000	990000	1080000	990000	1080000	990000	1080000	990000
31	Item 31	310	3100	961000	96100	1057100	96100	1153200	1057100	1153200	1057100	1153200	1057100	1153200	1057100	1153200	1057100	1153200	1057100
32	Item 32	320	3200	1024000	102400	1126400	102400	1228800	1126400	1228800	1126400	1228800	1126400	1228800	1126400	1228800	1126400	1228800	1126400
33	Item 33	330	3300	1089000	108900	1200900	108900	1309800	1200900	1309800	1200900	1309800	1200900	1309800	1200900	1309800	1200900	1309800	1200900
34	Item 34	340	3400	1156000	115600	1271600	115600	1387200	1271600	1387200	1271600	1387200	1271600	1387200	1271600	1387200	1271600	1387200	1271600
35	Item 35	350	3500	1225000	122500	1347500	122500	1464000	1347500	1464000	1347500	1464000	1347500	1464000	1347500	1464000	1347500	1464000	1347500
36	Item 36	360	3600	1296000	129600	1425600	129600	1555200	1425600	1555200	1425600	1555200	1425600	1555200	1425600	1555200	1425600	1555200	1425600
37	Item 37	370	3700	1369000	136900	1505900	136900	1641800	1505900	1641800	1505900	1641800	1505900	1641800	1505900	1641800	1505900	1641800	1505900
38	Item 38	380	3800	1444000	144400	1588400	144400	1721600	1588400	1721600	1588400	1721600	1588400	1721600	1588400	1721600	1588400	1721600	1588400
39	Item 39	390	3900	1521000	152100	1673100	152100	1804200	1673100	1804200	1673100	1804200	1673100	1804200	1673100	1804200	1673100	1804200	1673100
40	Item 40	400	4000	1600000	160000	1760000	160000	1880000	1760000	1880000	1760000	1880000	1760000	1880000	1760000	1880000	1760000	1880000	1760000
41	Item 41	410	4100	1681000	168100	1849100	168100	2007200	1849100	2007200	1849100	2007200	1849100	2007200	1849100	2007200	1849100	2007200	1849100
42	Item 42	420	4200	1764000	176400	1940400	176400	2107200	1940400	2107200	1940400	2107200	1940400	2107200	1940400	2107200	1940400	2107200	1940400
43	Item 43	430	4300	1849000	184900	2033900	184900	2203800	2033900	2203800	2033900	2203800	2033900	2203800	2033900	2203800	2033900	2203800	2033900
44	Item 44	440	4400	1936000	193600	2129600	193600	2300800	2129600	2300800	2129600	2300800	2129600	2300800	2129600	2300800	2129600	2300800	2129600
45	Item 45	450	4500	2025000	202500	2227500	202500	2400000	2227500	2400000	2227500	2400000	2227500	2400000	2227500	2400000	2227500	2400000	2227500
46	Item 46	460	4600	2116000	211600	2327600	211600	2502400	2327600	2502400	2327600	2502400	2327600	2502400	2327600	2502400	2327600	2502400	2327600
47	Item 47	470	4700	2209000	220900	2429900	220900	2601800	2429900	2601800	2429900	2601800	2429900	2601800	2429900	2601800	2429900	2601800	2429900
48	Item 48	480	4800	2304000	230400	2534400	230400	2707200	2534400	2707200	2534400	2707200	2534400	2707200	2534400	2707200	2534400	2707200	2534400
49	Item 49	490	4900	2401000	240100	2641100	240100	2809800	2641100	2809800	2641100	2809800	2641100	2809800	2641100	2809800	2641100	2809800	2641100
50	Item 50	500	5000	2500000	250000	2750000	250000	2900000	2750000	2900000	2750000	2900000	2750000	2900000	2750000	2900000	2750000	2900000	2750000
51	Item 51	510	5100	2601000	260100	2861100	260100	3007200	2861100	3007200	2861100	3007200	2861100	3007200	2861100	3007200	2861100	3007200	2861100
52	Item 52	520	5200	2704000	270400	2974400	270400	3116800	2974400	3116800	2974400	3116800	2974400	3116800	2974400	3116800	2974400	3116800	2974400
53	Item 53	530	5300	2809000	280900	3089900	280900	3223800	3089900	3223800	3089900	3223800	3089900	3223800	3089900	3223800	3089900	3223800	3089900
54	Item 54	540	5400	2916000	291600	3207600	291600	3337200	3207600	3337200	3207600	3337200	3207600	3337200	3207600	3337200	3207600	3337200	3207600
55	Item 55	550	5500	3025000	302500	3327500	302500	3450000	3327500	3450000	3327500	3450000	3327500	3450000	3327500	3450000	3327500	3450000	3327500
56	Item 56	560	5600	3136000	313600	3456000	313600	3584000	3456000	3584000	3456000	3584000	3456000	3584000	3456000	3584000	3456000	3584000	3456000
57	Item 57	570	5700	3249000	324900	3573900	324900	3711800	3573900	37118									

Bank: JSC "Liberty Bank"
Date: 6/30/2025

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	839,677,573	174,222	87,111	112,171,764	112,171,764	13%
	2 Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0
	3 Claims or contingent claims on public sector entities	0	0	0	0	0	0
	4 Claims or contingent claims on multilateral development banks	0	0	0	0	0	0
	5 Claims or contingent claims on international organizations/institutions	420,691	0	0	420,691	420,691	100%
	6 Claims or contingent claims on commercial banks	86,507,093	0	0	45,554,269	45,554,269	53%
	7 Claims or contingent claims on corporates	854,059,363	198,520,523	66,570,002	920,627,375	898,206,171	98%
	8 Retail claims or contingent retail claims	2,427,495,081	166,817,412	8,344,204	1,708,598,115	1,682,767,709	69%
	9 Claims or contingent claims secured by mortgages on residential property	635,849,945	58,070,187	1,033,775	223,581,256	222,640,528	35%
	10 Past due items	43,398,998	0	0	47,204,982	47,020,930	108%
	11 Items belonging to regulatory high-risk categories	2,445,723	0	0	6,114,307	6,114,307	250%
	12 Short-term claims on commercial banks and corporates	0	0	0	0	0	0
	13 Claims in the form of collective investment undertakings ("CIU")	0	0	0	0	0	0
	14 Other items	514,920,734	0	0	197,665,232	197,665,232	38%
	Total	5,404,775,201	423,582,344	76,035,092	3,261,937,991	3,212,561,602	59%

Bank: JSC "Liberty Bank"
Date: 6/30/2025

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				512,456,123	381,335,676	893,791,800	503,218,356	310,145,192	813,363,548
Cash outflows										
2	Retail deposits	1,264,829,014	605,882,669	1,870,711,683	209,667,577	110,677,216	320,344,792	52,103,230	77,859,213	79,962,443
3	Unsecured wholesale funding	1,167,915,851	560,483,097	1,728,398,948	314,066,402	159,335,312	473,401,714	276,928,446	125,650,123	402,578,569
4	Secured wholesale funding			0						
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	-1,740,819	0	-1,740,819	-1,740,819	0	-1,740,819	-1,740,819	0	-1,740,819
6	Other contractual funding obligations	34,713,625	7,881,506	42,595,131	31,689,573	40,031,956	71,721,529	10,640,685	13,278,956	23,919,641
7	Other contingent funding obligations	183,419,103	112,235,827	295,654,930	68,384,729	10,181,375	78,566,104	65,446,837	12,962,275	78,409,112
8	TOTAL CASH OUTFLOWS	2,649,136,774	1,286,483,099	3,935,619,873	622,067,462	320,225,858	942,293,320	403,378,379	179,750,567	583,128,947
Cash inflows										
9	Secured lending (eg reverse repos)	0	0	0	0	0	0	0	0	0
10	Inflows from fully performing exposures	2,479,031,149	844,367,586	3,323,398,735	147,853,385	28,456,840	176,310,225	157,091,153	106,859,827	263,950,980
11	Other cash inflows	59,564,493	62,952,399	122,516,892	4,519,297	0	4,519,297	4,519,297	0	4,519,297
12	TOTAL CASH INFLOWS	2,538,595,642	907,319,985	3,445,915,627	152,372,682	28,456,840	180,829,522	161,610,449	106,859,827	268,470,276
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				512,456,123	381,335,676	893,791,800	503,218,356	310,145,192	813,363,548
14	Net cash outflow				469,694,780	291,769,018	761,463,799	241,767,930	72,890,740	314,658,670
15	Liquidity coverage ratio (%)				108.10%	130.70%	117.38%	208.14%	425.49%	258.49%

* 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
Date

ISC "Liberm Bank"
4/30/2025

Table 25 Counterparty credit risk weighted risk exposures

Derivative contracts	Nominal Amount	Current Market Value (CMV)	Collateral Value	Replacement Cost (RC)	Potential Future Exposure (PFE)	Supervisory Risk Factor (a)	Exposure at Default	2%	20%	30%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposures
	89,227,200	FALSE	0	64,215	736,219	1.4	1,027,805	FALSE	FALSE	FALSE	FALSE	FALSE	2,403	FALSE	2,403
Calculated under Standardized Method	89,227,200				736,219	1.4	1,027,805		0	0	0	0	2,403		2,403
Calculated under Simplified Standardized Method	89,227,200			64,215	2,753,291	1.4	3,944,561	0	0	0	0	0	105,949	0	105,949
Calculated under Original Risk Exposure Method	89,227,200			23,646	2,763,080	1.4	3,957,022	0	0	0	0	0	68,434	0	68,434
Contracts with Qualified Central Counterparty	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Standardized Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Contracts with Central Counterparty	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Standardized Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Contract with Commercial Banks	68,546,500	0	0	0	722,694	1.4	1,013,729	-	-	-	-	-	-	-	0
Calculated under Standardized Method	68,546,500	684,999	0	0	722,694	1.4	1,013,729	-	-	-	-	-	-	-	0
Calculated under Simplified Standardized Method	68,546,500	684,999	0	0	2,742,852	1.4	3,838,593	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method	68,546,500	684,999	0	0	2,742,852	1.4	3,838,593	-	-	-	-	-	-	-	0
Contracts with Financial Institutions except for Banks	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Standardized Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Contracts with Corporate Clients	680,900	23,646	0	64,215	13,515	1.4	106,131	-	-	-	-	-	-	-	0
Calculated under Standardized Method	680,900	23,646	0	0	13,515	1.4	16,172	-	-	-	-	-	2,403	-	2,403
Calculated under Simplified Standardized Method	680,900	23,646	0	64,215	13,439	1.4	105,909	-	-	-	-	-	105,969	-	105,969
Calculated under Original Risk Exposure Method	680,900	23,646	0	23,646	27,288	1.4	68,434	-	-	-	-	-	68,434	-	68,434
Contracts with National Persons	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Standardized Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Total	89,227,200	FALSE	0	64,215	736,219	1.4	1,117,610	FALSE	FALSE	FALSE	FALSE	FALSE	2,403	FALSE	2,403

Bank: JSC "Liberty Bank"
Date: 6/30/2025

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)	5,515,586,852
2	(Asset amounts deducted in determining Tier 1 capital)	(114,292,806)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	5,401,294,046
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions	64,253
5	Potential Future Exposure associated with <i>all</i> derivatives transactions	734,219
6	Risk positions defined by the Counterparty Credit Risk Regulation	1,027,906
7	Value of collateral received in exchange for derivative instruments	-
8	Total derivative exposures (sum of lines 4 to 10)	1,027,906
Securities financing transaction exposures		
9	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-
10	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
11	Counterparty credit risk exposure for SFT assets	-
12	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	-
14	Agent transaction exposures	-
14	(Exempted CCP leg of client-cleared SFT exposure)	-
15	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
16	Off-balance sheet exposures at gross notional amount	423,582,344
17	(Adjustments for conversion to credit equivalent amounts)	(320,575,308)
18	Other off-balance sheet exposures (sum of lines 17 to 18)	103,007,036
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
19	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
20	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
Capital and total exposures		
21	Tier 1 capital	557,970,332
22	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	5,505,328,988
Leverage ratio		
23	Leverage ratio	10.14%
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	-

Bank: JSC "Liberty Bank"
Date: 6/30/2025

Table 15.2. Counterparty credit risk weighted risk exposures - Credit Valuation Adjustment (CVA)

	Risk Exposure Discounted for Credit Valuation Adjustment	Credit Valuation Adjustment Expense	Written-off Credit Valuation Adjustment Expense	Counterparty Credit Risk Credit Valuation Adjustment risk weighted Risk Exposures
Credit Valuation Adjustment	556,727	1,813	FALSE	22,657
Calculated under Standardised Method	556,727	1,813	0	22,657
Calculated under Simplified Standardised Method	3,936,936	13,004	0	162,546
Calculated under Original Risk Exposure Method	3,899,734	12,786	0	159,825

Bank: JSC "Liberty Bank"
Date: 6/30/2025

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:	557,970,332	-	-	485,318,664	1,043,288,996
2	Regulatory capital	557,970,332			114,964,051	672,934,382
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				370,354,614	370,354,614
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	776,138,079	701,279,741	433,283,660	(18,796,909)	1,707,564,581
5	Residents' deposits	676,523,115	650,834,204	388,882,314	(23,767,866)	1,607,848,179
6	Non-residents' deposits	99,614,964	50,445,537	44,401,346	4,970,957	99,716,402
7	Wholesale funding	932,865,669	1,170,875,504	217,644,211	46,105,982	701,848,514
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	857,557,054	282,389,782	189,061,219	46,105,982	687,557,018
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	75,308,615	888,485,723	28,582,992	-	14,291,496
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	69,837,689	8,869,424	19,902,001	-
12	Liabilities related to derivatives		884,399	-	-	-
13	All other liabilities and equity not included in the above categories	-	68,953,290	8,869,424	19,902,001	-
14	Total available stable funding					3,452,702,091
Required stable funding						
15	Total high-quality liquid assets (HQLA)	823,064,554	827,642,600	-	-	60,320,413
16	Performing loans and securities:	1,503,308	804,245,105	493,522,496	1,985,277,122	2,307,107,318
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	1,503,308	1,112,978	49,193,629	4,161	24,993,419
19	Loans to non-financial institutions and retail customers, of which:		729,657,117	404,115,376	1,573,603,324	1,904,449,072
20	With a risk weight of less than or equal to 35%		21,943,170	18,644,299	39,872,008	46,210,540
21	Residential mortgages, of which:		59,225,610	36,950,678	376,545,772	292,842,896
22	With a risk weight of less than or equal to 35%		59,225,610	36,950,678	376,545,772	292,842,896
23	Securities that do not qualify as HQLA		14,249,399	3,262,813	35,123,864	38,611,391
24	Assets with matching interdependent liabilities	-	-	-	-	-
25	Other assets:	179,514,680	92,624,281	26,562,773	111,156,440	350,290,618
26	Assets related to derivatives		51,941	-	-	51,941
27	All other assets not included in the above categories	179,514,680	92,572,340	26,562,773	111,156,440	350,238,676
28	Off-balance sheet items	308,719,267	-	-	-	15,435,963
29	Total required stable funding					2,733,154,312
30	Net stable funding ratio					126.33%

*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.

Bank: JSC "Liberty Bank"
Date: 6/30/2025
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	130,699,112	360,992,739	288,199,390	60,192,331	-	839,677,579
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	420,691	-	-	-	-	420,691
6	Claims or contingent claims on commercial banks	61,096,158	25,410,935	-	-	-	86,507,093
7	Claims or contingent claims on corporates	16,734,951	390,217,711	204,916,276	289,129,362	-	860,998,300
8	Retail claims or contingent retail claims	17,348,687	420,057,045	1,990,962,116	432,013,763	-	2,460,381,612
9	Claims or contingent claims secured by mortgages on residential property	491,714	36,690,921	190,954,168	451,336,472	-	639,423,475
10	Past due items*	6,657,743	10,642,673	18,897,751	7,200,848	-	43,399,017
11	Items belonging to regulatory high-risk categories	2,445,723	-	-	-	-	2,445,723
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-
13	Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-
14	Other items	323,399,869	29,698	-	2,979	189,488,192	514,920,734
15	Total	554,636,901	1,192,999,050	2,235,025,951	1,232,665,107	189,488,192	5,404,775,201

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: 6/30/2025

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				
Risk classes							(a-b-c-d)
1	Claims or contingent claims on central governments or central banks	-	840,518,375	840,803	-	-	839,677,572
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	-	420,691	-	-	-	420,691
6	Claims or contingent claims on commercial banks	-	86,510,113	3,020	-	-	86,507,093
7	Claims or contingent claims on corporates	12,217,709	859,768,789	10,944,176	-	10,160	861,042,322
8	Retail claims or contingent retail claims	108,364,453	2,464,514,129	112,540,991	-	11,227,855	2,460,337,591
9	Claims or contingent claims secured by mortgages on residential property	14,365,508	635,878,210	10,820,244	-	112,173	639,423,475
10	Past due items *	109,435,287	1,459,308	67,495,597	-	10,236,086	43,398,998
11	Items belonging to regulatory high-risk categories	-	2,445,723	-	-	-	2,445,723
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-
13	Claims in the form of collective investment undertakings (CIUF)	-	-	-	-	-	-
14	Other items	-	626,737,772	1,005,387	-	-	625,732,385
15	Total	134,947,671	3,516,793,802	136,154,620	-	11,350,189	3,380,646,192
16	Of which: loans	134,947,671	3,897,564,783	134,327,430	-	-	3,763,237,354
17	Of which: securities	-	-	-	-	-	-

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: 6/30/2025

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
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
Risk classes						
1 State, state organizations	22598441.48	180462431.4	36546669.32		5942.17	1,790,676,086.05
2 Financial Institutions	997796.4696	228644407.5	1554232.88		1243.92	228,087,971.13
3 Pawn shops	348.87	29675338.95	515356.0959		0	29,460,531.10
4 Construction Development, Real Estate Development and other Land Loans	5905597.105	90709827.14	1678801.701		0	94,936,622.54
5 Real Estate Management	1788063.586	193446564.9	3548449.456		0	191,686,179.02
6 Construction Companies	130390.63	23255049.35	347238.4863		0	23,038,211.50
7 Production and Trade of Construction Materials	60424.15	49159577.18	839568.7816		0	48,380,432.25
8 Trade of Consumer Foods and Goods	126505.93	27720282.84	224629.8724		0	27,622,162.89
9 Production of Consumer Foods and Goods	69748.6	10197815.88	55186.65278		0	10,212,577.85
10 Production and Trade of Durable Goods	204.28	26684361.23	197748.8923		0	26,486,816.59
11 Production and Trade of Clothes, Shoes and Textiles	46960.11	4453478.285	85771.73339		0	4,414,666.66
12 Trade (Other)	10565205.32	272552788.8	9109701.721		318251.75	274,008,292.39
13 Other Production	3306360.633	6785815.84	237723.056		54346.82	68,214,853.42
14 Hotels, Tourism	4617396.149	7182365.19	2066821.808		39515.9712	74,373,839.53
15 Restaurants	274157.76	31323851.63	679905.8647		27701.32	30,918,103.52
16 Industry	32927.72	74060705.09	1053146.683		10099.4	73,040,486.12
17 Oil Importers Filling stations, gas stations and Retailers	71959.61	1753999.43	411669.0829		66.77674	17,230,179.86
18 Energy	65499.69	82636659.54	303191.1833		0	82,398,968.05
19 Auto Dealers	174410.8254	1776106.69	51064.23809		0	1,899,453.28
20 HealthCare	224931.02	124603846.8	1179974.726		1054.58	123,652,803.13
21 Pharmacy	3697.17	2915495.81	61325.93336		0	29,096,767.65
22 Telecommunication	154777.89	17488429.55	161565.6326		0	17,481,641.80
23 Service	12746044.87	335659164.2	12296434.99		453476.61	336,108,774.11
24 Agriculture	41278480.49	630921095.8	26880901.91		801427.41	641,519,274.57
25 Other	10750378.49	260609175.9	11835193.07		430.08	259,524,361.35
26 Assets on which the Sector of measurement source is not accounted for	19057061.91	318186244.9	17313493.58		9636634.321	319,929,813.28
27 Other assets	0	692205530.2	983367.5463		0	691,217,162.62
28 Total	134947676.9	9516799809	136154621.8		11350188.75	5,515,566,852.04

Bank: JSC "Liberty Bank"
Date: 6/30/2025

Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	139,472,148	548,454
2	An increase in the ECL for possible losses on assets	26,668,154	-
2.1	As a result of the origination of the new assets	11,603,942	
2.2	As a result of classification of assets as a low quality	15,064,213	
3	Decrease in ECL for possible losses on assets	31,954,339	(50,470)
3.1	As a result of write-off of assets	11,350,189	(50,470)
3.2	As a result of partial or total payment of assets	7,231,005	
3.3	As a result of classification of assets as a high quality	13,373,145	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	141,467	
5	Closing balance of Expected Credit Loss	134,327,430	598,924

Bank: JSC "Liberty Bank"
Date: 6/30/2025

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	135,723,732	
2	Inflows to non-performing portfolios	22,107,000	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	369,573	
4	Outflows from non-performing portfolios	23,252,634	
5	Outflow due to the decrease level of credit risk	1,071,778	
6	Outflow due to loan repayment, partial or total	10,531,630	
7	Outflows due to write-offs	11,350,189	
8	Outflow due to taking possession of collateral	296,522	
9	Outflow due to sale of portfolios		
10	Outflow due to other situations		
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	2,516	
12	Closing balance	134,947,670.99	

Bank: JSC "Liberty Bank"
Date: 6/30/2025

Table 24

Sector of repayment source	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	
1	State, state organizations	986,704,380	959,082,622	5,023,317	22,502,853	95,589	35,705,867	15,597,846	1,808,404	18,264,413	35,205
2	Financial Institutions	143,132,101	140,256,924	1,877,380	997,796	-	1,551,213	625,645	209,841	715,727	-
3	Pawn-shops	29,975,888	29,975,539	-	349	-	515,357	515,075	-	282	-
4	Construction Development, Real Estate Development and other Land Loans	86,615,424	84,072,000	6,637,827	5,905,997	-	1,678,802	1,128,686	209,762	340,353	-
5	Real Estate Management	195,234,628	188,143,076	5,303,489	1,458,616	329,447	5,548,449	2,409,830	637,636	357,599	143,475
6	Construction Companies	23,385,440	22,908,692	346,358	130,391	-	347,228	262,536	18,743	85,950	-
7	Production and Trade of Construction Materials	49,220,001	45,538,089	3,621,489	60,424	-	839,269	463,250	332,218	43,801	-
8	Trade of Consumer Foods and Goods	27,846,789	27,651,940	68,343	35,922	90,584	224,626	175,050	24,255	20,153	5,167
9	Production of Consumer Foods and Goods	10,267,564	10,071,298	126,518	18,301	51,447	55,187	33,828	4,664	10,539	6,156
10	Production and Trade of Durable Goods	26,684,565	26,684,361	-	-	204	197,749	197,634	-	-	115
11	Production and Trade of Clothes, Shoes and Textiles	4,500,438	4,411,749	41,729	46,960	-	85,772	37,674	14,821	33,277	-
12	Trade (Other)	283,117,982	247,974,060	24,578,717	10,564,286	919	9,109,702	1,782,706	1,831,415	5,495,349	231
13	Other Production	70,992,076	65,243,815	2,142,001	3,157,245	49,015	2,377,223	494,405	249,670	1,605,676	27,472
14	Hotels, Tourism	76,440,661	68,806,478	3,016,787	4,602,719	14,677	2,066,822	430,961	266,202	1,358,057	11,601
15	Restaurants	31,198,039	30,679,952	643,899	274,158	-	679,906	295,963	191,510	192,433	-
16	Industry	74,093,633	71,184,707	52,895,998	32,928	-	1,053,147	332,509	700,327	20,310	-
17	Oil Importers, Filling stations, gas stations and Retailers	17,611,869	17,539,909	-	71,960	-	411,669	368,726	-	42,943	-
18	Energy	82,701,159	82,656,660	-	65,500	-	301,191	285,101	-	28,090	-
19	Auto Dealers	1,990,518	1,776,107	-	174,411	-	51,064	3,325	-	47,739	-
20	HealthCare	124,828,778	114,035,891	10,567,956	224,931	-	1,175,975	772,123	278,982	124,870	-
21	Pharmacy	29,158,093	29,154,396	-	3,697	-	61,326	58,692	-	2,633	-
22	Telecommunication	17,643,207	17,419,064	69,366	154,778	-	161,566	37,655	24,710	69,200	-
23	Service	348,405,309	328,398,530	7,260,634	12,668,078	77,967	12,296,435	2,130,214	2,141,684	8,024,031	506
24	Agriculture	672,200,176	610,750,320	20,171,376	40,602,008	676,473	30,680,902	4,411,533	4,787,200	21,157,594	324,575
25	Other	271,359,555	245,156,652	15,452,529	10,731,425	18,950	11,835,193	1,015,445	4,602,659	6,211,580	5,329
26	Assets on which the Sector of repayment source is not accounted for	337,243,307	309,253,385	8,932,855	18,451,706	605,361	17,313,494	1,315,957	1,586,075	14,173,310	238,152
27	Total	4,032,512,459.81	3,728,786,214.77	169,779,567.37	132,697,038.09	2,010,633.58	134,327,431.16	35,142,670.56	19,920,977.67	78,465,800.07	797,982.85

Table 25	Gross carrying value/nominal value for Off-balance - distribution according to Collateral type	1								2	
		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 / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount	
1	Loans	39 942,687.93			146,225,516.61	2,069,517,398.72		752,988,657.84	66,992,300.16	915,989,823.15	
2	Corporate debt securities									50,482,917.11	
3	Off balance sheet items	14,727,743.79								412,253,776.99	
4	Of which: Non Performing Loans	388,805.25								10,655,276.99	
5	Of which: Non Performing Corporate debt securities										
6	Of which: Non Performing Off balance sheet items			928,238.99		77,221,385.21		45,955,358.28			

Bank:	JSC "Liberty Bank"
Date:	6/30/2025
Total:	

Fund Purpose	Financial Position				Operating Performance				Capital Structure				Number of Beneficiaries	Beneficiaries' Satisfaction	Beneficiaries' Perception of the Quality of the Service	Beneficiaries' Perception of the Value for Money	Beneficiaries' Perception of the Sustainability of the Service
	Fund	Assets	Liabilities	Net Assets	Fund	Assets	Liabilities	Net Assets	Fund	Assets	Liabilities	Net Assets					
1. General Fund	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000	95%	90%	90%	90%
2. Special Fund	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000	95%	90%	90%	90%
3. Reserve Fund	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000	95%	90%	90%	90%
4. Capital Fund	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000	95%	90%	90%	90%
5. Debt Fund	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000	95%	90%	90%	90%
6. Other Fund	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000,000	1,000,000,000	0	1,000,000,000	1,000,000	95%	90%	90%	90%
7. Total Fund	7,000,000,000	7,000,000,000	0	7,000,000,000	7,000,000,000	7,000,000,000	0	7,000,000,000	7,000,000,000	7,000,000,000	0	7,000,000,000	7,000,000	95%	90%	90%	90%
8. Total Fund Balance	7,000,000,000	7,000,000,000	0	7,000,000,000	7,000,000,000	7,000,000,000	0	7,000,000,000	7,000,000,000	7,000,000,000	0	7,000,000,000	7,000,000	95%	90%	90%	90%