

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

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

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Bank: JSC "Liberty Bank"
Date: 12/31/2023

Table 1

Key metrics		According to IFRS				
Table N		4Q-2023	3Q-2023	2Q-2023	1Q-2023	4Q-2022
Regulatory capital (amounts, GEL)						
Based on Basel III framework						
1	CET1 capital	401,458,490	384,960,812	362,755,876	339,091,387	318,182,648
2	Tier1 capital	406,023,874	389,526,196	367,321,260	343,656,721	322,748,033
3	Regulatory capital	467,158,556	453,121,387	430,902,274	410,327,315	379,786,204
4	CET1 capital total requirement	272,806,085	252,182,501	232,545,219	232,855,011	214,999,241
5	Tier1 capital total requirement	347,905,868	322,149,483	299,246,194	299,397,120	252,247,753
6	Regulatory capital total requirement	447,522,228	414,960,764	387,727,507	387,665,681	355,379,682
Total Risk Weighted Assets (amounts, GEL)						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	3,043,259,464	2,847,959,232	2,724,116,052	2,709,991,780	2,609,882,837
Capital Adequacy Ratios						
Based on Basel III framework *						
8	CET1 capital	13.19%	13.52%	13.32%	12.51%	12.19%
9	Tier1 capital	13.34%	13.68%	13.48%	12.68%	12.37%
10	Regulatory capital	15.35%	15.91%	15.82%	15.14%	14.55%
11	CET1 capital total requirement	8.96%	8.85%	8.54%	8.59%	8.24%
12	Tier1 capital total requirement	11.43%	11.31%	10.99%	11.05%	9.67%
13	Regulatory capital total requirement	14.71%	14.57%	14.23%	14.31%	13.62%
Income						
14	Total Interest Income /Average Annual Assets	13.69%	13.76%	13.68%	13.39%	13.27%
15	Total Interest Expense / Average Annual Assets	6.15%	6.18%	6.11%	5.90%	5.78%
16	Earnings from Operations / Average Annual Assets	3.55%	3.60%	3.48%	3.04%	3.20%
17	Net Interest Margin	7.53%	7.58%	7.57%	7.49%	7.49%
18	Return on Average Assets (ROAA)	2.12%	2.27%	2.16%	2.37%	1.70%
19	Return on Average Equity (ROAE)	17.50%	19.15%	18.54%	20.93%	14.79%
Asset Quality						
20	Non Performed Loans / Total Loans	4.10%	4.11%	4.21%	3.92%	3.77%
21	ECL/Total Loans	4.50%	4.63%	4.74%	4.67%	4.65%
22	FX Loans/Total Loans	19.42%	19.40%	17.58%	18.37%	20.15%
23	FX Assets/Total Assets	22.06%	21.86%	20.94%	23.50%	23.68%
24	Loan Growth-YTD	13.93%	12.30%	7.17%	3.38%	25.31%
Liquidity						
25	Liquid Assets/Total Assets	21.31%	21.31%	19.67%	19.80%	0.00%
26	FX Liabilities/Total Liabilities	25.93%	26.38%	25.89%	27.98%	30.33%
27	Current & Demand Deposits/Total Assets	31.09%	35.41%	33.47%	34.37%	38.13%
Liquidity Coverage Ratio***						
28	Total HQLA	850,792,641	837,435,511	734,978,241	736,552,742	0
29	Net cash outflow	706,157,570	669,862,744	623,121,546	622,311,276	0
30	LCR ratio (%)	120.48%	125.02%	117.95%	118.36%	0.00%
Net Stable Funding Ratio						
31	Available stable funding	2,703,135,241	2,681,906,835	2,534,523,176	2,487,493,940	2,414,809,308
32	Required stable funding (%)	2,163,085,075	2,078,238,398	1,992,478,760	1,960,963,020	1,922,168,620
33	Net stable funding ratio (%)	124.98%	129.05%	127.20%	125.83%	125.62%

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Georgia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: <https://nbg.gov.ge/page/covid-19>).

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

According to local GAAP			
3Q-2023	2Q-2023	1Q-2023	4Q-2022
			304,656,174
			309,221,558
			395,255,136
			223,364,270
			262,986,370
			372,963,463
			2,789,371,291
			10.92%
			11.09%
			14.17%
			8.01%
			9.43%
			13.37%
			13.15%
			5.69%
			3.72%
			7.45%
			2.01%
			18.30%
			3.98%
			5.23%
			20.37%
			23.68%
			26.68%
			21.84%
			30.56%
			38.13%
			852,167,490
			693,701,042
			122,84%
			2,401,282,842
			1,843,372,133
			130.12%

Bank: JSC "Liberty Bank"
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N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	ASSETS						
1	Cash, Cash balances with National Bank of Georgia and other banks	267,756,827	300,248,183	568,005,009	262,586,354	261,417,789	524,004,143
1.1	Cash on hand	236,293,881	81,167,277	317,461,158	203,796,569	71,115,264	274,911,833
1.2	Cash balances with National bank of Georgia	10,890,989	78,807,770	89,698,759	57,912,097	75,406,418	133,318,514
1.3	Cash balances with other banks	20,571,957	140,273,135	160,845,092	877,689	114,896,107	115,773,796
2	Financial assets held for trading			0			0
2.1	of which: derivatives			0			0
3	Non-trading financial assets mandatorily at fair value through profit or loss	1,455	-	1,455	56,495,814	0	56,495,814
4	Financial assets designated at fair value through profit or loss			0			0
5	Financial assets at fair value through other comprehensive income	118,259,272	-	118,259,272	-	-	0
5.1	Equity instruments			0			0
5.2	Debt securities	118,259,272		118,259,272			0
5.3	Loans and advances			0			0
6	Financial assets at amortised cost	2,519,212,219	567,209,014	3,086,421,234	2,181,689,742	554,110,081	2,735,799,823
6.1	Debt securities	228,445,203	0	228,445,203	259,331,825	53,547,987	312,879,812
6.2	Loans and advances	2,290,767,017	567,209,014	2,857,976,031	1,922,357,917	500,562,094	2,422,920,011
7	Investments in subsidiaries, joint ventures and associates	106,733	0	106,733	106,733	-	106,733
8	Non-current assets and disposal groups classified as held for sale	0	0	0	0	0	0
9	Tangible assets	185,758,811	0	185,758,811	181,594,147	0	181,594,147
9.1	Property, Plant and Equipment	183,714,092	0	183,714,092	179,401,046	0	179,401,046
9.2	Investment property	2,044,719	0	2,044,719	2,193,101	0	2,193,101
10	Intangible assets	61,406,330	0	61,406,330	57,158,815	0	57,158,815
10.1	Goodwill			0			0
10.2	Other intangible assets	61,406,330	0	61,406,330	57,158,815	0	57,158,815
11	Tax assets	2,176,711	0	2,176,711	1,982,361	0	1,982,361
11.1	Current tax assets	2,176,711	0	2,176,711	1,982,361	0	1,982,361
11.2	Deferred tax assets	0	0	0	0	0	0
13	Other assets	39,838,959	36,694,167	76,533,126	36,813,883	46,439,275	83,253,157
13.1	of which: repossessed collateral	2,225,182	0	2,225,182	1,434,771	0	1,434,771
13.2	of which: dividends receivable			0			0
14	TOTAL ASSETS	3,194,517,315	904,151,364	4,098,668,679	2,778,427,849	861,967,145	3,640,394,994
	LIABILITIES						
15	Financial liabilities held for trading	3,442,519	26,710,590	30,153,109	2,027,947	26,740,163	28,768,110
15.1	of which: derivatives			0			0
16	Financial liabilities designated at fair value through profit or loss	18,545,012	0	18,545,012	30,528,254	0	30,528,254
17	Financial liabilities measured at amortised cost	2,579,454,398	812,558,236	3,392,012,634	2,165,456,533	843,169,066	3,008,625,599
17.1	Deposits	2,289,225,100	750,448,309	3,039,673,409	1,938,361,880	769,156,982	2,707,518,862
17.2	borrowings	290,229,299	62,109,927	352,339,225	227,094,653	74,012,084	301,106,737
17.3	Debt securities issued	0	0	0	0	0	0
17.4	Other financial liabilities			0			0
18	Provisions	876,803	141,255	1,018,058	1,497,668	149,503	1,647,171
19	Tax liabilities	30,215,587	0	30,215,587	24,629,355	0	24,629,355
19.1	Current tax liabilities	16,553,267	0	16,553,267	5,250,130	0	5,250,130
19.2	Deferred tax liabilities	13,662,320	0	13,662,320	19,379,225	0	19,379,225
20	Subordinated liabilities	6,487,030	87,101,311	93,588,340	6,487,030	92,340,616	98,827,645
21	Other liabilities	30,498,331	8,062,050	38,560,381	23,317,988	18,916,141	42,234,129
21.1	of which: dividends payable	93,479	0	93,479	185,302	0	185,302
22	TOTAL LIABILITIES	2,669,519,679	934,573,441	3,604,093,121	2,253,944,774	981,315,489	3,235,260,263
	Equity						
23	Share capital	44,490,459		44,490,459	54,628,743		54,628,743
24	preference share	45,654		45,654	61,391		61,391
25	Share premium	41,370,267		41,370,267	41,370,267		41,370,267
26	(-) Treasury shares	0		0	-10,154,020		-10,154,020
27	Equity instruments issued other than capital	0	0	0	0	0	0
27.1	Equity component of compound financial instruments	0		0	0		0
27.2	Other equity instruments issued	0		0	0		0
28	Share-based payment reserve			0			0
29	Accumulated other comprehensive income	24,001,621	0	24,001,621	22,084,149	0	22,084,149
29.1	revaluation reserve	24,001,621		24,001,621	22,084,149		22,084,149
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income			0			0
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income			0			0
30	Retained earnings	384,667,557		384,667,557	297,144,202		297,144,202
31	TOTAL EQUITY	494,575,559	0	494,575,559	405,134,731	0	405,134,731
32	TOTAL EQUITY AND TOTAL LIABILITIES	3,164,095,238	934,573,441	4,098,668,679	2,659,079,505	981,315,489	3,640,394,994

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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	Interest income	474,554,916	48,350,561	522,905,476	405,118,191	36,228,546	441,346,737
1.1	Financial assets held for trading			0			0
1.2	Non-trading financial assets mandatorily at fair value through profit or loss			0			0
1.3	Financial assets designated at fair value through profit or loss			0			0
1.4	Financial assets at fair value through other comprehensive income			0			0
1.5	Financial assets at amortised cost	462,277,513	47,694,726	509,972,239	394,252,354	35,276,955	429,529,309
1.6	Other assets	12,277,402	655,835	12,933,237	10,865,837	951,591	11,817,428
2	(Interest expenses)	-218,499,241	-16,607,142	-235,106,383	-174,930,373	-17,286,101	-192,216,474
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)	-218,061,308	-15,693,501	-233,754,810	-174,649,234	-16,096,113	-190,745,347
2.4	(Other liabilities)	-437,933	-913,640	-1,351,573	-281,140	-1,189,987	-1,471,127
3	Dividend income			0			0
4	Fee and commission income	41,179,242	10,087,382	51,266,625	34,049,317	13,643,211	47,692,528
5	(Fee and commission expenses)	-6,310,462	-16,810,078	-23,120,540	-4,568,844	-14,083,579	-18,652,423
6	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	242,470	0	242,470	181,042	0	181,042
7	Gains or (-) losses on financial assets and liabilities held for trading, net			0			0
8	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net			0			0
9	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net			0			0
10	Exchange differences [gain or (-) loss], net			0			0
11	Gains or (-) losses on derecognition of non-financial assets, net			0			0
12	Other operating income	3,048,822	0	3,048,822	30,219,905	0	30,219,905
13	(Other operating expenses)	-30,659,102	-1,406,668	-32,065,771	-35,038,532		-35,038,532
14	(Administrative expenses)	-125,366,966	-994,797	-126,361,763	-112,023,917	0	-112,023,917
14.1	(Staff expenses)	-116,674,029		-116,674,029	-101,244,166		-101,244,166
14.2	(Other administrative expenses)	-8,692,938	-994,797	-9,687,735	-10,779,751		-10,779,751
15	(Depreciation and amortisation)	-34,954,250		-34,954,250	-34,532,456		-34,532,456
16	Modification gains or (-) losses, net			0			0
17	(Provisions or (-) reversal of provisions)	-584,511	21,356	-563,154	-946,132	39,592	-906,539
17.1	(Commitments and guarantees given)	620,866	8,247	629,113	91,391	39,592	130,983
17.2	(Other provisions)	-1,205,377	13,109	-1,192,267	-1,037,522	0	-1,037,522
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-24,184,705	-3,730,069	-27,914,774	-53,654,958	7,952,400	-45,702,558
18.1	(Financial assets at fair value through other comprehensive income)	10,649,007	0	10,649,007	-21,536,530	0	-21,536,530
18.2	(Financial assets at amortised cost)	-34,833,712	-3,730,069	-38,563,781	-32,118,428	7,952,400	-24,166,028
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)			0			0
20	(Impairment or (-) reversal of impairment on non-financial assets)			0			0
21	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method			0			0
22	PROFIT OR (-) LOSS BEFORE TAX	78,466,212	18,910,544	97,376,756	53,873,243	26,494,070	80,367,313
23	(Tax expense or (-) income)	16,214,422		16,214,422	23,794,251		23,794,251
24	Profit or (-) loss after tax	62,251,790	18,910,544	81,162,334	30,078,992	26,494,070	56,573,062

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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	475,806,600	16,998,788,777	17,474,595,377	475,488,091	17,068,334,953	17,543,823,044
3.1	Surety, joint liability	0	0	0	0	0	0
3.2	Guarantees	475,806,600	16,998,788,777	17,474,595,377	475,488,091	17,068,334,953	17,543,823,044
4	Assets pledged as security for liabilities of the bank	321,665,000	0	321,665,000	247,088,000	0	247,088,000
4.1	Financial assets of the bank	321,665,000	0	321,665,000	247,088,000	0	247,088,000
4.2	Non-financial assets of the bank	0	0	0	0	0	0
5	Assets pledged as security for receivables of the bank	206,797,895	5,278,375,606	5,485,173,501	207,995,374	5,305,310,490	5,513,305,865
5.1	Cash	34,943,949	8,100,494	43,044,443	34,974,837	8,078,445	43,053,282
5.2	Precious metals and stones	82,174,149	106,032,548	188,206,697	83,340,740	111,561,348	194,902,087
5.3	Real Estate:	1,531,900	3,288,972,900	3,290,504,800	1,531,900	3,304,379,467	3,305,911,367
5.3.1	Residential Property	0	27,306,906	27,306,906	96,000	921,925,740	922,021,740
5.3.2	Commercial Property	264,000	1,340,202,720	1,340,466,720	299,000	929,609,609	929,989,609
5.3.3	Complex Real Estate	0	280,150,619	280,150,619	0	308,110,543	308,110,543
5.3.4	Land Parcel	1,216,900	1,520,173,791	1,521,390,691	1,085,900	1,026,136,634	1,027,222,534
5.3.5	Other	51,000	121,138,865	121,189,865	51,000	118,515,940	118,566,940
5.4	Movable Property	2,760,542	431,074,635	433,835,177	2,760,542	433,094,246	435,854,788
5.5	Shares Pledged	13,625,000	594,132,462	607,757,462	13,625,000	596,857,238	610,482,238
5.6	Securities	19,000,010	497,020,505	516,020,515	19,000,010	497,566,805	516,566,815
5.7	Other	52,762,345	353,042,062	405,804,407	52,762,345	353,772,942	406,535,287
6	Loan commitments given	59,348,894	116,471,253	175,820,147	61,870,958	63,246,148	125,117,106
7	guarantees given	35,394,518	18,344,511	53,739,029	30,600,338	8,177,864	38,778,201
8	Letters of credit issued	0	0	0	0	0	0
9	Derivatives	63,205,302	52,438,733	115,644,035	176,112,344	286,870,980	462,983,324
9.1	Receivables through FX contracts (except options)	0	48,272,955	48,272,955	5,564,042	208,046,843	213,610,885
9.2	Payables through FX contracts (except options)	63,205,302	4,165,778	67,371,080	170,548,302	78,824,137	249,372,439
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	148,461,495	2,597,860	151,059,355	166,222,656	3,388,033	169,610,688
10.1	Principal of receivables derecognized during last 3 month	9,706,399	0	9,706,399	3,996,971	847,407	4,844,378
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)	138,755,097	2,597,860	141,352,956	162,225,685	2,540,625	164,766,310
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	614,668	172,815	787,483	492,501	1,335,413	1,827,914

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Table 5		Risk Weighted Assets					in Lari				
N		4Q-2023	3Q-2023	2Q-2023	1Q-2023	4Q-2022					
1	Risk Weighted Assets for Credit Risk	2,477,974,864	2,384,614,505	2,268,079,471	2,242,914,613	2,319,632,464					
1.1	Balance sheet items *	2,433,257,022	2,329,859,176	2,213,201,648	2,198,431,159	2,275,311,777					
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	38,503,504	45,282,527	44,114,196	33,719,829	33,496,203					
1.3	Counterparty credit risk	6,214,338	9,472,802	10,763,625	10,763,625	10,824,484					
2	Risk Weighted Assets for Market Risk	13,685,314	11,775,438	4,467,292	15,507,878	16,964,316					
3	Risk Weighted Assets for Operational Risk	551,599,286	451,569,289	451,569,289	451,569,289	452,774,511					
4	Total Risk Weighted Assets	3,043,259,464	2,847,959,232	2,724,116,052	2,709,991,780	2,789,371,291					

* 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

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

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

		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash, Cash balances with National Bank of Georgia and other banks	568,005,009	-	568,005,009
1.1	Cash on hand	317,461,158		317,461,158
1.2	Cash balances with National bank of Georgia	89,698,759		89,698,759
1.3	Cash balances with other banks	160,845,092		160,845,092
2	Financial assets held for trading			-
2.1	of which: derivatives			-
3	Non-trading financial assets mandatorily at fair value through profit or loss			-
4	Financial assets designated at fair value through profit or loss			-
5	Financial assets at fair value through other comprehensive income	118,259,272	-	118,259,272
5.1	Equity instruments			-
5.2	Debt securities	118,259,272		118,259,272
5.3	Loans and advances			-
6	Financial assets at amortised cost	3,086,421,234	-	3,086,421,234
6.1	Debt securities	228,445,203		228,445,203
6.2	Loans and advances	2,857,976,031		2,857,976,031
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	185,758,811	21,901,503	163,857,308
9.1	Property, Plant and Equipment	183,714,092	21,901,503	161,812,589
9.2	Investment property	2,044,719		2,044,719
10	Intangible assets	61,406,330	61,406,330	-
10.1	Goodwill			-
10.2	Other intangible assets	61,406,330	61,406,330	-
11	Tax assets	2,176,711	-	2,176,711
11.1	Current tax assets	2,176,711		2,176,711
11.2	Deferred tax assets			-
13	Other assets	76,534,580		76,534,580
13.1	of which: repossessed collateral			
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	4,098,668,679	83,414,565	4,015,254,114

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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	Total carrying value of balance sheet items subject to credit risk weighting before adjustments		4,015,254,114
2.1	Nominal values of off-balance sheet items subject to credit risk weighting		228,541,118
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting		62,129,502
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes		4,305,924,734
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		-180,498,130
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)		-55,915,164
6	Effect of other adjustments *		
7	Total exposures subject to credit risk weighting		4,069,511,440

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

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Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	487,910,056
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	21,901,503
5	Other disclosed reserves	0
6	Retained earnings (loss)	384,667,557
7	Regulatory Adjustments of Common Equity Tier 1 capital	86,451,566
8	Revaluation reserves on assets	21,901,503
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	61,406,330
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	0
12	Investments in own shares	0
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	0
14	Cash flow hedge reserve	0
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	0
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	0
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	106,733
18	Other deductions	
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	401,458,490
25	Additional tier 1 capital before regulatory adjustments	4,565,384
26	Instruments that comply with the criteria for Additional tier 1 capital	45,654
27	Including: instruments classified as equity under the relevant accounting standards	45,654
28	Including: instruments classified as liabilities under the relevant accounting standards	0
29	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	4,519,730
30	Regulatory Adjustments of Additional Tier 1 capital	0
31	Investments in own Additional Tier 1 instruments	0
32	Reciprocal cross-holdings in Additional Tier 1 instruments	0
33	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
34	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
35	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	0
36	Additional Tier 1 Capital	4,565,384
37	Tier 2 capital before regulatory adjustments	61,134,682
38	Instruments that comply with the criteria for Tier 2 capital	61,134,682
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	61,134,682

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Table 9.1 **Capital Adequacy Requirements**

	Minimum Requirements	Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	136,946,676
1.2	Minimum Tier 1 Requirement	6.00%	182,595,568
1.3	Minimum Regulatory Capital Requirement	8.00%	243,460,757
2	Combined Buffer		
2.1	Capital Conservation Buffer *	0.00%	-
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	1.00%	30,432,595
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	3.46%	105,426,815
3.2	Tier 1 Pillar2 Requirement	4.43%	134,877,705
3.3	Regulatory capital Pillar 2 Requirement	5.71%	173,628,877
	Total Requirements	Ratios	Amounts (GEL)
4	CET1	8.96%	272,806,085
5	Tier 1	11.43%	347,905,868
6	Total regulatory Capital	14.71%	447,522,228

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

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Table 10 Reconciliation of balance sheet to regulatory capital		in Lari	
N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per IFRS	linkage to capital table
1	Cash, Cash balances with National Bank of Georgia and other banks	568,005,009	
1.1	Cash on hand	317,461,158	
1.2	Cash balances with National bank of Georgia	89,698,759	
1.3	Cash balances with other banks	160,845,092	
2	Financial assets held for trading		
2.1	of which: derivatives		
3	Non-trading financial assets mandatorily at fair value through profit or loss		
4	Financial assets designated at fair value through profit or loss		
5	Financial assets at fair value through other comprehensive income	118,259,272	
5.1	Equity instruments		
5.2	Debt securities	118,259,272	
5.3	Loans and advances		
6	Financial assets at amortised cost	3,086,421,234	
6.1	Debt securities	228,445,203	
6.2	Loans and advances	2,857,976,031	
7	Investments in subsidiaries, joint ventures and associates	106,733	
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	185,890,802	
9.1	Property, Plant and Equipment	183,714,092	
9.2	Investment property	2,176,711	
10	Intangible assets	61,406,330	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	61,406,330	
11	Tax assets	2,044,719	
11.1	Current tax assets	2,044,719	
11.2	Deferred tax assets		
13	Other assets	76,534,580	
13.1	of which: repossessed collateral		
13.2	of which: dividends receivable		
14	TOTAL ASSETS	4,098,668,679	
	LIABILITIES		
15	Financial liabilities held for trading		
15.1	of which: derivatives		
16	Financial liabilities designated at fair value through profit or loss	18,545,012	
17	Financial liabilities measured at amortised cost	3,422,165,748	
17.1	Deposits	3,039,673,409	
17.2	borrowings	352,339,225	
17.3	Debt securities issued		
17.4	Other financial liabilities	30,153,109	
18	Provisions	1,018,058	
19	Tax liabilities	30,215,587	
19.1	Current tax liabilities	16,553,267	
19.2	Deferred tax liabilities	13,662,320	
20	Subordinated liabilities	93,588,340	
21	Other liabilities	38,560,381	
21.1	of which: dividends payable	93,479	
22	TOTAL LIABILITIES	3,604,098,121	
	Equity		
23	Share capital	44,490,460	
24	preference share	45,654	
25	Share premium	41,370,267	
26	(-) Treasury shares		
27	Equity instruments issued other than capital	0	
27.1	Equity component of compound financial instruments		
27.2	Other equity instruments issued		
28	Share-based payment reserve		
29	Accumulated other comprehensive income	24,001,621	
29.1	revaluation reserve	24,001,621	
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	384,667,557	
31	TOTAL EQUITY	494,575,559	
32	TOTAL EQUITY AND TOTAL LIABILITIES	4,098,668,680	

Table 11

[illegible]

Table 1007: Financial Data																
Line Item	Description	Category	Amount	Percentage	Status	Priority	Impact	Risk	Mitigation	Timeline	Owner	Status	Comments	Summary Totals		
														Total	Sub Total	Grand Total
1	Item 1 Description	Category 1	1000	10%	Active	High	Major	High	Low	2024-01-01	John Doe	Completed	Item 1 Description	1000	1000	1000
2	Item 2 Description	Category 2	2000	20%	Active	Medium	Medium	Medium	Medium	2024-02-01	Jane Smith	In Progress	Item 2 Description	2000	2000	1000
3	Item 3 Description	Category 3	3000	30%	Active	Low	Low	Low	Low	2024-03-01	Bob Johnson	Not Started	Item 3 Description	3000	3000	1000
4	Item 4 Description	Category 4	4000	40%	Active	High	Major	High	Low	2024-04-01	Alice Brown	Completed	Item 4 Description	4000	4000	1000
5	Item 5 Description	Category 5	5000	50%	Active	Medium	Medium	Medium	Medium	2024-05-01	Charlie Davis	In Progress	Item 5 Description	5000	5000	1000
6	Item 6 Description	Category 6	6000	60%	Active	Low	Low	Low	Low	2024-06-01	Diana Prince	Not Started	Item 6 Description	6000	6000	1000
7	Item 7 Description	Category 7	7000	70%	Active	High	Major	High	Low	2024-07-01	Ethan Hunt	Completed	Item 7 Description	7000	7000	1000
8	Item 8 Description	Category 8	8000	80%	Active	Medium	Medium	Medium	Medium	2024-08-01	Fiona Glenanne	In Progress	Item 8 Description	8000	8000	1000
9	Item 9 Description	Category 9	9000	90%	Active	Low	Low	Low	Low	2024-09-01	Greg Kinnear	Not Started	Item 9 Description	9000	9000	1000
10	Item 10 Description	Category 10	10000	100%	Active	High	Major	High	Low	2024-10-01	Hannah Montana	Completed	Item 10 Description	10000	10000	1000
11	Item 11 Description	Category 11	11000	110%	Active	Medium	Medium	Medium	Medium	2024-11-01	Ian Somerhalder	In Progress	Item 11 Description	11000	11000	1000
12	Item 12 Description	Category 12	12000	120%	Active	Low	Low	Low	Low	2024-12-01	Jessie Andrews	Not Started	Item 12 Description	12000	12000	1000
13	Item 13 Description	Category 13	13000	130%	Active	High	Major	High	Low	2025-01-01	Kyle Chandler	Completed	Item 13 Description	13000	13000	1000
14	Item 14 Description	Category 14	14000	140%	Active	Medium	Medium	Medium	Medium	2025-02-01	Liam Neeson	In Progress	Item 14 Description	14000	14000	1000
15	Item 15 Description	Category 15	15000	150%	Active	Low	Low	Low	Low	2025-03-01	Melanie Lynskey	Not Started	Item 15 Description	15000	15000	1000
16	Item 16 Description	Category 16	16000	160%	Active	High	Major	High	Low	2025-04-01	Nick Katt	Completed	Item 16 Description	16000	16000	1000
17	Item 17 Description	Category 17	17000	170%	Active	Medium	Medium	Medium	Medium	2025-05-01	Olivia Wilde	In Progress	Item 17 Description	17000	17000	1000
18	Item 18 Description	Category 18	18000	180%	Active	Low	Low	Low	Low	2025-06-01	Peter Onorati	Not Started	Item 18 Description	18000	18000	1000
19	Item 19 Description	Category 19	19000	190%	Active	High	Major	High	Low	2025-07-01	Quinn Fabrizio	Completed	Item 19 Description	19000	19000	1000
20	Item 20 Description	Category 20	20000	200%	Active	Medium	Medium	Medium	Medium	2025-08-01	Rachel Griffith	In Progress	Item 20 Description	20000	20000	1000
21	Item 21 Description	Category 21	21000	210%	Active	Low	Low	Low	Low	2025-09-01	Sam Claflin	Not Started	Item 21 Description	21000	21000	1000
22	Item 22 Description	Category 22	22000	220%	Active	High	Major	High	Low	2025-10-01	Tina Turner	Completed	Item 22 Description	22000	22000	1000
23	Item 23 Description	Category 23	23000	230%	Active	Medium	Medium	Medium	Medium	2025-11-01	Uma Thurman	In Progress	Item 23 Description	23000	23000	1000
24	Item 24 Description	Category 24	24000	240%	Active	Low	Low	Low	Low	2025-12-01	Vince Vaughn	Not Started	Item 24 Description	24000	24000	1000
25	Item 25 Description	Category 25	25000	250%	Active	High	Major	High	Low	2026-01-01	Wendie Renner	Completed	Item 25 Description	25000	25000	1000
26	Item 26 Description	Category 26	26000	260%	Active	Medium	Medium	Medium	Medium	2026-02-01	Xosha Roquemore	In Progress	Item 26 Description	26000	26000	1000
27	Item 27 Description	Category 27	27000	270%	Active	Low	Low	Low	Low	2026-03-01	Yvonne Strainburg	Not Started	Item 27 Description	27000	27000	1000
28	Item 28 Description	Category 28	28000	280%	Active	High	Major	High	Low	2026-04-01	Zoe Lister-Jones	Completed	Item 28 Description	28000	28000	1000
29	Item 29 Description	Category 29	29000	290%	Active	Medium	Medium	Medium	Medium	2026-05-01	Adam Scott	In Progress	Item 29 Description	29000	29000	1000
30	Item 30 Description	Category 30	30000	300%	Active	Low	Low	Low	Low	2026-06-01	Brian Van Holt	Not Started	Item 30 Description	30000	30000	1000
31	Item 31 Description	Category 31	31000	310%	Active	High	Major	High	Low	2026-07-01	Caitlin Dufresne	Completed	Item 31 Description	31000	31000	1000
32	Item 32 Description	Category 32	32000	320%	Active	Medium	Medium	Medium	Medium	2026-08-01	Dan Aykroyd	In Progress	Item 32 Description	32000	32000	1000
33	Item 33 Description	Category 33	33000	330%	Active	Low	Low	Low	Low	2026-09-01	Ethan Phillips	Not Started	Item 33 Description	33000	33000	1000
34	Item 34 Description	Category 34	34000	340%	Active	High	Major	High	Low	2026-10-01	Fiona Glenanne	Completed	Item 34 Description	34000	34000	1000
35	Item 35 Description	Category 35	35000	350%	Active	Medium	Medium	Medium	Medium	2026-11-01	Greg Kinnear	In Progress	Item 35 Description	35000	35000	1000
36	Item 36 Description	Category 36	36000	360%	Active	Low	Low	Low	Low	2026-12-01	Hannah Montana	Not Started	Item 36 Description	36000	36000	1000
37	Item 37 Description	Category 37	37000	370%	Active	High	Major	High	Low	2027-01-01	Ian Somerhalder	Completed	Item 37 Description	37000	37000	1000
38	Item 38 Description	Category 38	38000	380%	Active	Medium	Medium	Medium	Medium	2027-02-01	Jessie Andrews	In Progress	Item 38 Description	38000	38000	1000
39	Item 39 Description	Category 39	39000	390%	Active	Low	Low	Low	Low	2027-03-01	Kyle Chandler	Not Started	Item 39 Description	39000	39000	1000
40	Item 40 Description	Category 40	40000	400%	Active	High	Major	High	Low	2027-04-01	Liam Neeson	Completed	Item 40 Description	40000	40000	1000
41	Item 41 Description	Category 41	41000	410%	Active	Medium	Medium	Medium	Medium	2027-05-01	Melanie Lynskey	In Progress	Item 41 Description	41000	41000	1000
42	Item 42 Description	Category 42	42000	420%	Active	Low	Low	Low	Low	2027-06-01	Nick Katt	Not Started	Item 42 Description	42000	42000	1000
43	Item 43 Description	Category 43	43000	430%	Active	High	Major	High	Low	2027-07-01	Olivia Wilde	Completed	Item 43 Description	43000	43000	1000
44	Item 44 Description	Category 44	44000	440%	Active	Medium	Medium	Medium	Medium	2027-08-01	Peter Onorati	In Progress	Item 44 Description	44000	44000	1000
45	Item 45 Description	Category 45	45000	450%	Active	Low	Low	Low	Low	2027-09-01	Quinn Fabrizio	Not Started	Item 45 Description	45000	45000	1000
46	Item 46 Description	Category 46	46000	460%	Active	High	Major	High	Low	2027-10-01	Rachel Griffith	Completed	Item 46 Description	46000	46000	1000
47	Item 47 Description	Category 47	47000	470%	Active	Medium	Medium	Medium	Medium	2027-11-01	Sam Claflin	In Progress	Item 47 Description	47000	47000	1000
48	Item 48 Description	Category 48	48000	480%	Active	Low	Low	Low	Low	2027-12-01	Tina Turner	Not Started	Item 48 Description	48000	48000	1000
49	Item 49 Description	Category 49	49000	490%	Active	High	Major	High	Low	2028-01-01	Uma Thurman	Completed	Item 49 Description	49000	49000	1000
50	Item 50 Description	Category 50	50000	500%	Active	Medium	Medium	Medium	Medium	2028-02-01	Vince Vaughn	In Progress	Item 50 Description	50000	50000	1000
51	Item 51 Description	Category 51	51000	510%	Active	Low	Low	Low	Low	2028-03-01	Wendie Renner	Not Started	Item 51 Description	51000	51000	1000
52	Item 52 Description	Category 52	52000	520%	Active	High	Major	High	Low	2028-04-01	Xosha Roquemore	Completed	Item 52 Description	52000	52000	1000
53	Item 53 Description	Category 53	53000	530%	Active	Medium	Medium	Medium	Medium	2028-05-01	Yvonne Strainburg	In Progress	Item 53 Description	53000	53000	1000
54	Item 54 Description	Category 54	54000	540%	Active	Low	Low	Low	Low	2028-06-01	Zoe Lister-Jones	Not Started	Item 54 Description	54000	54000	1000
55	Item 55 Description	Category 55	55000	550%	Active	High	Major	High	Low	2028-07-01	Adam Scott	Completed	Item 55 Description	55000	55000	1000
56	Item 56 Description	Category 56	56000	560%	Active	Medium	Medium	Medium	Medium	2028-08-01	Brian Van Holt	In Progress	Item 56 Description	56000	56000	1000
57	Item 57 Description	Category 57	57000	570%	Active	Low	Low	Low	Low	2028-09-01	Caitlin Dufresne	Not Started	Item 57 Description	57000	57000	1000
58	Item 58 Description	Category 58	58000	580%	Active	High	Major	High	Low	2028-10-01	Dan Aykroyd	Completed	Item 58 Description	58000	58000	1000
59	Item 59 Description	Category 59	59000	590%	Active	Medium	Medium	Medium	Medium	2028-11-01	Ethan Phillips	In Progress	Item 59 Description	59000	59000	1000
60	Item 60 Description	Category 60	60000	600%	Active	Low	Low	Low	Low	2028-12-01	Fiona Glenanne	Not Started	Item 60 Description	60000	60000	1000
61	Item 61 Description	Category 61	61000	610%	Active	High	Major	High	Low	2029-01-01	Greg Kinnear	Completed	Item 61 Description	61000	61000	1000
62	Item 62 Description	Category 62	62000	620%	Active	Medium	Medium	Medium	Medium	2029-02-01	Hannah Montana	In Progress	Item 62 Description	62000	62000	1000
63	Item 63 Description	Category 63	63000	630%	Active	Low	Low	Low	Low	2029-03-01	Ian Somerhalder	Not Started	Item 63 Description	63000	63000	1000
64	Item 64 Description	Category 64	64000	640%	Active	High	Major	High	Low	2029-04-01	Jessie Andrews	Completed	Item 64 Description	64000	64000	1000
65	Item 65 Description	Category 65	65000	650%	Active	Medium	Medium	Medium	Medium	2029-05-01	Kyle Chandler	In Progress	Item 65 Description	65000	65000	1000
66	Item 66 Description	Category 66	66000	660%	Active	Low	Low	Low	Low	2029-06-01	Liam Neeson	Not Started	Item 66 Description	66000	66000	1000
67	Item 67 Description	Category 67	67000	670%	Active	High	Major	High	Low	2029-07-01	Melanie Lynskey	Completed	Item 67 Description	67000	67000	1000
68	Item 68 Description	Category 68	68000	680%	Active	Medium	Medium	Medium	Medium	2029-08-01	Nick Katt	In Progress	Item 68 Description	68000	68000	1000
69	Item 69 Description	Category 69	69000	690%	Active	Low	Low	Low	Low	2029-09-01	Olivia Wilde	Not Started	Item 69 Description	69000	69000	1000
70	Item 70 Description	Category 70	70000	700%	Active	High	Major	High	Low	2029-10-01	Peter Onorati	Completed	Item 70 Description	70000	70000	1000
71	Item 71 Description	Category 71	71000	710%	Active	Medium	Medium	Medium	Medium	2029-11-01	Quinn Fabrizio	In Progress	Item 71 Description	71000	71000	1000
72	Item 72 Description	Category 72	72000	720%	Active	Low	Low	Low	Low	2029-12-01	Rachel Griffith	Not Started	Item 72 Description	72000	72000	1000
73	Item 73 Description	Category 73	73000	730%	Active	High	Major	High	Low	2030-01-01	Sam Claflin	Completed	Item 73 Description	73000	73000	1000
74	Item 74 Description	Category 74	74000	740%	Active	Medium	Medium	Medium	Medium	2030-02-01	Tina Turner	In Progress	Item 74 Description	74000	74000	1000
75	Item 75 Description	Category 75	75000	750%	Active	Low	Low	Low	Low	2030-03-01	Uma Thurman	Not Started	Item 75 Description	75000	75000	1000
76																

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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	414,450,221			78,807,770	78,807,770	19%
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	24,178,699			24,178,699	7,070,599	29%
6 Claims or contingent claims on commercial banks	162,143,007			43,157,457	43,157,457	27%
7 Claims or contingent claims on corporates	549,000,989	175,199,560	30,929,843	579,930,832	574,707,275	99%
8 Retail claims or contingent retail claims	1,840,418,617	53,341,558	17,113,145	1,393,148,822	1,378,818,703	74%
9 Claims or contingent claims secured by mortgages on residential property	502,613,224			175,914,628	175,543,796	35%
10 Past due items	26,672,162			25,527,779	25,406,230	95%
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						
13 Claims in the form of collective investment undertakings ("CIU")						
14 Other items	577,147,042			183,136,898	183,136,898	32%
Total	4,098,668,679	228,541,118	48,042,988	2,508,914,683	2,471,760,526	60%

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Table 11 Liquidity Coverage Ratio

			Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)		
			GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets											
1	Total HQLA					579,151,220	271,641,421	850,792,641	576,054,697	145,546,236	721,600,933
Cash outflows											
2	Retail deposits		1,063,882,761	472,398,131	1,536,280,892	162,981,651	103,120,818	266,102,470	42,409,085	28,218,861	70,627,946
3	Unsecured wholesale funding		1,109,003,281	380,185,649	1,489,188,930	366,522,218	107,401,282	473,923,500	314,400,569	93,028,257	407,428,826
4	Secured wholesale funding				0						
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures		-181,748	0	-181,748	-181,748	0	-181,748	-181,748	0	-181,748
6	Other contractual funding obligations		47,317,401	16,635,441	63,952,842	18,129,461	25,338,129	44,467,590	6,312,601	8,897,277	15,209,879
7	Other contingent funding obligations		172,617,479	50,262,150	222,879,629	55,051,509	7,316,260	62,367,769	52,965,834	7,988,856	60,874,688
8	TOTAL CASH OUTFLOWS		2,393,638,374	919,481,371	3,313,120,544	603,503,091	243,176,486	846,679,580	413,906,339	138,053,251	553,959,591
Cash inflows											
9	Secured lending (eg reverse repos)		6,750,000	0	6,750,000	0	0	0	0	0	0
10	Inflows from fully performing exposures		2,065,938,376	630,180,935	2,696,119,311	113,896,106	25,513,319	138,409,425	115,993,630	154,894,448	270,887,078
11	Other cash inflows		47,117,421	7,630,983	54,748,404	2,112,585	0	2,112,585	2,112,585	0	2,112,585
12	TOTAL CASH INFLOWS		2,119,805,797	637,811,918	2,757,617,715	115,008,692	25,513,319	140,522,010	118,105,215	154,894,448	272,999,663
						Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA					579,151,220	271,641,421	850,792,641	576,054,697	145,546,236	721,600,933
14	Net cash outflow					488,494,400	217,663,170	706,157,570	297,851,124	34,513,313	280,959,927
15	Liquidity coverage ratio (%)					118.56%	124.80%	120.48%	193.44%	421.71%	256.83%

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

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Table 15 Counterparty credit risk

		a	b	c	d	e	f	g	h	i	j	k	l
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	FX contracts	62,129,502		6,214,338	0	0	0	0	0	6,214,338	0	0	6,214,338
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	20,663,575	8.0%	1,653,086						1,653,086			1,653,086
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											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	62,129,502		6,214,338	0	0	0	0	0	6,214,338	0	0	6,214,338

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Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	4,098,668,679
2	(Asset amounts deducted in determining Tier 1 capital)	(86,451,566)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	4,012,217,113
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	-
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	228,541,118
18	(Adjustments for conversion to credit equivalent amounts)	(165,613,757)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	62,927,360
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
20	Tier 1 capital	406,023,874
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	4,075,144,473
Leverage ratio		
22	Leverage ratio	9.96%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

*COVID 19 related provisions are deducted from balance sheet items

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Table 16 Net Stable Funding Ratio

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
Available stable funding						
1	Capital:	406,023,874	-	-	336,616,070	742,639,944
2	Regulatory capital	406,023,874			61,134,682	467,158,556
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				275,481,388	275,481,388
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	620,769,194	604,704,442	323,435,909	25,110,345	1,415,169,921
5	Residents' deposits	507,152,898	561,305,772	307,017,265	20,435,123	1,326,115,506
6	Non-residents' deposits	113,616,295	43,398,670	16,418,644	4,675,222	89,054,415
7	Wholesale funding	670,970,820	718,656,595	136,558,474	13,330,304	545,525,376
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	606,005,805	335,156,167	81,185,592	13,330,304	517,838,934
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	64,965,015	383,500,428	55,372,882	-	27,686,441
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	76,499,869	6,795,380	46,075,897	-
12	Liabilities related to derivatives			-	-	-
13	All other liabilities and equity not included in the above categories	-	76,499,869	6,795,380	46,075,897	-
14	Total available stable funding					2,703,335,241
Required stable funding						
15	Total high-quality liquid assets (HQLA)	661,214,121	289,954,600	-	-	27,200,440
16	Performing loans and securities:	839,177	709,067,204	424,529,759	1,535,677,051	1,796,487,645
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	839,177	29,931,014	3,291,498	9,210,159	15,345,560
19	Loans to non-financial institutions and retail customers, of which:		624,274,447	371,006,807	1,164,828,669	1,487,744,996
20	With a risk weight of less than or equal to 35%		-	-	-	-
21	Residential mortgages, of which:		53,233,289	49,665,094	332,709,993	267,710,687
22	With a risk weight of less than or equal to 35%		53,233,289	49,665,094	332,709,993	267,710,687
23	Securities that do not qualify as HQLA		1,628,453	566,359	28,928,231	25,686,402
24	Assets with matching interdependent liabilities	-	-	-	-	-
25	Other assets:	160,639,716	102,855,573	8,856,202	108,582,584	325,078,187
26	Assets related to derivatives	-	-	-	-	-
27	All other assets not included in the above categories	160,639,716	102,855,573	8,856,202	108,582,584	325,078,187
28	Off-balance sheet items	159,542,747	17,887,916	15,951,818	19,717,945	14,318,803
29	Total required stable funding					2,163,085,075
30	Net stable funding ratio					124.98%

*Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, current/demand deposits, etc.

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Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	≤ 1 year	> 1 year ≤ 5 years	> 5 years	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	89,698,759	54,192,437	231,519,574	36,862,739	2,176,711	414,450,221
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	0
3	Claims or contingent claims on public sector entities	-	-	-	-	-	0
4	Claims or contingent claims on multilateral development banks	-	-	-	-	-	0
5	Claims or contingent claims on international organizations/institutions	-	-	24,048,906	129,792	-	24,178,699
6	Claims or contingent claims on commercial banks	160,157,921	1,985,086	-	-	-	162,143,007
7	Claims or contingent claims on corporates	99,557	279,604,938	131,553,357	132,223,758	5,519,378	549,000,989
8	Retail claims or contingent retail claims	9,255,632	360,002,099	1,273,420,044	220,819,975	-	1,863,497,751
9	Claims or contingent claims secured by mortgages on residential property	161,234	28,020,267	190,345,794	287,678,857	-	506,205,252
10	Past due items*	5,244,746	5,047,340	15,444,915	935,161	-	26,672,162
11	Items belonging to regulatory high-risk categories	-	-	-	-	2,044,719	2,044,719
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	0
13	Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	0
14	Other items	317,461,158	6,961,389	-	101,276	169,208,653	493,732,477
15	Total	576,834,262	730,766,317	1,850,887,676	677,816,398	178,949,460	4,015,254,114

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: 12/31/2023
Table 18

Table 16		a	b	c	d	e	f
On Balance Assets		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							
1	Claims or contingent claims on central governments or central banks	-	415,073,182	622,961	-	-	414,450,220.77
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	-	24,178,699	-	-	-	24,178,698.70
6	Claims or contingent claims on commercial banks	-	162,143,007	-	-	-	162,143,007.88
7	Claims or contingent claims on corporates	1,735,384	552,514,312	5,248,707	-	-	549,000,988.71
8	Retail claims or contingent retail claims	105,735,072	1,875,493,956	115,731,277	-	10,842,914	1,863,497,750.90
9	Claims or contingent claims secured by mortgages on residential property	15,213,314	504,836,057	13,842,299	-	-	506,206,252.15
10	Past due items*	94,726,450	738,543	68,792,831	-	10,842,914	26,672,161.77
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	122,683,970	4,111,450,952	135,466,245	-	10,842,914	4,096,668,679
16	Of which: loans	122,577,273	2,870,152,188	134,713,380	-	10,842,914	2,837,676,051
17	Of which: securities	-	347,417,367	712,892	-	-	346,704,475

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

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Table 12

On Balance Assets		a	b	c	d	e	f
		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
Risk classes		Of which Loans and other Assets - Non-Performing	Of which Loans and other Assets - other than Non-Performing				(a-b-c-d)
1	State, state organizations	28,096,378	1,204,355,739	42,899,881		0	1,190,155,735
2	Financial Institutions	769,905	220,580,026	861,458		0	220,488,474
3	Power-shops	0	70,545,733	635,624		0	69,910,109
4	Construction Development, Real Estate Development and other Land Loans	1,764,044	73,792,186	1,606,095		0	73,950,135
5	Real Estate Management	1,006,708	126,980,083	1,616,121		0	126,370,670
6	Construction Companies	22,273	5,778,161	76,333		1,429	5,724,101
7	Production and Trade of Construction Materials	229,197	10,894,134	272,607		0	10,890,724
8	Trade of Consumer Foods and Goods	199,460	6,207,082	69,989		0	6,396,553
9	Production of Consumer Foods and Goods	195,938	7,300,400	449,237		0	7,047,101
10	Production and Trade of Durable Goods	2,048	1,575,334	5,378		0	1,572,004
11	Production and Trade of Clothes, Shoes and Textiles	36,232	864,370	32,591		500	868,011
12	Trade (Other)	6,972,045	278,169,317	8,174,183		306,140	276,967,179
13	Other Production	1,787,265	51,647,857	1,745,582		11,089	51,609,540
14	Hotels, Tourism	3,956,942	53,017,608	2,122,334		7,682	54,852,216
15	Restaurants	2,357,714	20,762,399	880,353		37,504	22,239,760
16	Industry	0	47,002,052	845,772		0	46,156,281
17	Oil Importers, Filling stations, gas stations and Retailers	7,723	5,770,940	34,577		0	5,714,086
18	Energy	0	80,128,008	171,942		0	79,956,066
19	Auto Dealers	35,501	6,095,607	55,008		0	6,076,100
20	HealthCare	5,797	50,251,052	574,252		0	49,682,597
21	Pharmacy	0	21,404,637	65,474		0	21,342,163
22	Telecommunication	54,921	11,759,865	523,795		0	11,290,992
23	Service	10,648,161	196,395,465	9,682,562		102,569	197,861,063
24	Agriculture	26,023,687	524,315,801	25,949,826		461,449	524,389,663
25	Other	4,315,630	77,268,035	4,467,692		23,603	77,115,973
26	Assets on which the Sector of repayment source is not accounted for	33,509,655	294,382,984	31,540,675		9,891,147	296,351,965
27	Other assets	106,747	664,082,576	39,903		0	664,099,420
28	Total	122,685,970	4,111,450,992	135,446,245		10,842,914	4,096,646,679

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Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	132,255,086	688,706
2	An increase in the ECL for possible losses on assets	25,227,519	24,158
*****	As a result of the origination of the new assets	17,022,983	24,158
*****	As a result of classification of assets as a low quality	8,180,379	
3	Decrease in ECL for possible losses on assets	23,026,910	-
*****	As a result of write-off of assets	10,842,914	
*****	As a result of partial or total payment of assets	10,802,465	
*****	As a result of classification of assets as a high quality	1,381,531	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	301,841	
5	Closing balance of Expected Credit Loss	134,757,537	712,864

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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	117,311,516	
2	Inflows to non-performing portfolios	20,220,392	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	1,908	
4	Outflows from non-performing portfolios	14,956,593	
5	Outflow due to the decrease level of credit risk	3,153,287	
6	Outflow due to loan repayment, partial or total	718,906	
7	Outflows due to write-offs	10,842,914	
8	Outflow due to taking possession of collateral	219,069	
9	Outflow due to sale of portfolios	0	
10	Outflow due to other situations	22,417	
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	0	
12	Closing balance	122,577,223	

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Table 24

<div> <div></div> <div>Loans</div> </div>	Gross carrying value					Expected Credit Loss				
	1 st stage	2 nd stage	3 rd stage	POCI		1 st stage	2 nd stage	3 rd stage	POCI	
Sector of repayment source										
1 State, state organizations	817,982,435	779,929,311	9,356,747	28,696,378	0	42,276,921	16,633,780	3,252,345	22,390,795	0
2 Financial Institutions	59,208,524	58,215,074	217,845	769,405	0	861,458	257,532	64,853	539,072	0
3 Pawn shops	70,545,733	70,545,733	0	0	0	633,624	633,624	0	0	0
4 Construction Development, Real Estate Development and other Land Loans	75,556,730	73,394,763	397,423	1,764,044	0	1,606,095	803,327	142,329	660,439	0
5 Real Estate Management	127,986,791	126,014,809	965,274	861,711	644,997	1,616,121	969,770	136,114	229,340	280,897
6 Construction Companies	5,800,434	5,714,422	59,739	22,273	0	76,333	33,538	21,394	21,400	0
7 Production and Trade of Construction Materials	11,123,331	10,876,875	17,259	229,197	0	272,607	149,985	6,165	116,457	0
8 Trade of Consumer Goods and Goods	6,406,542	6,207,082	0	45,574	153,888	69,989	30,706	0	28,732	10,571
9 Production of Consumer Goods and Goods	7,437,064	4,449,507	2,791,619	143,758	52,130	449,237	26,303	339,518	82,952	264
10 Production and Trade of Durable Goods	1,377,382	1,375,334	0	2,048	0	5,378	3,920	0	1,438	0
11 Production and Trade of Clothes, Shoes and Textiles	1,000,602	966,370	0	36,235	0	32,291	9,993	0	22,655	0
12 Trade (Other)	285,411,262	273,098,971	5,078,346	6,972,045	0	8,174,183	2,279,042	1,216,973	4,678,169	0
13 Other Production	53,415,122	49,181,963	2,460,894	1,767,263	0	1,745,582	350,759	377,746	1,017,058	0
14 Hotels, Tourism	36,974,550	36,237,506	2,778,103	3,932,137	24,805	2,122,334	273,000	595,546	1,234,800	16,988
15 Restaurants	23,128,113	18,893,475	1,864,703	2,357,714	0	880,753	107,544	289,696	483,113	0
16 Industry	47,002,052	27,799,228	19,202,823	0	0	845,272	206,185	639,587	0	0
17 Oil Importers Fill-in stations gas stations and Retailers	8,778,663	5,770,940	0	7,723	0	34,577	30,040	0	4,537	0
18 Finance	80,128,008	80,128,008	0	0	0	171,942	171,942	0	0	0
19 Auto Dealers	6,131,108	6,093,607	0	35,501	0	55,008	22,439	0	32,569	0
20 HealthCare	50,756,849	44,984,294	3,366,799	5,797	0	574,233	144,234	426,568	1,450	0
21 Pharmacy	21,404,637	21,404,637	0	0	0	62,474	62,474	0	0	0
22 Telecommunication	11,814,786	3,694,562	8,060,303	54,921	0	523,795	22,519	466,989	34,288	0
23 Service	207,653,628	188,728,478	7,673,986	10,460,352	187,809	9,462,542	1,705,383	1,980,525	5,995,705	956
24 Agriculture	550,339,488	504,128,035	20,187,766	23,260,376	2,763,311	25,549,826	5,340,563	5,057,618	14,444,013	1,107,632
25 Other	81,583,665	74,586,900	2,871,135	4,315,630	0	4,467,692	390,029	958,003	3,119,660	0
26 Assets on which the Sector of repayment source is not accounted for	577,691,903	382,709,542	1,736,916	33,509,655	0	31,540,673	3,426,999	3,011,410	36,099,265	0
27 Total	2,992,709,411	2,769,129,230	101,002,957	118,750,235	3,826,989	134,733,380	33,089,772	18,986,398	81,239,927	1,417,285

Date: 12/31/2023

Table 22

Table 22[illegible]

