	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.

Bank: JSC "Liberty Bank"
Date: 9/30/2025

Table 1

N	Key metrics	3Q-2025	2Q-2025	1Q-2025	4Q-2024	3Q-2024
			According to IFRS			
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	580,489,555	552,245,890	525,336,628	494,557,061	476,725,155
2	Tier1 capital	587,477,568	557,970,332	530,968,494	499,122,445	481,290,539
3	Regulatory capital	699,486,527	672,934,382	636,735,177	597,044,234	576,381,136
4	CET1 capital total requirement	456,888,909	441,488,902	425,777,729	389,236,303	375,461,804
5	Tier1 capital total requirement	546,609,174	528,585,930	511,799,322	470,223,053	450,599,467
6	Regulatory capital total requirement	665,711,421	644,204,847	625,984,080	577,724,800	550,336,101
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	3,987,212,648	3,866,746,278	3,794,115,454	3,572,886,205	3,310,888,205
	Capital Adequacy Ratios					
	Based on Basel III framework					
8	CET1 capital	14.56%	14.28%	13.85%	13.84%	14.40%
9	Tier1 capital	14.73%	14.43%	13.99%	13.97%	14.54%
10	Regulatory capital	17.54%	17.40%	16.78%	16.71%	17.41%
11	CET1 capital total requirement	11.46%	11.42%	11.22%	10.89%	11.34%
12	Tier1 capital total requirement	13.71%	13.67%	13.49%	13.16%	13.61%
13	Regulatory capital total requirement	16.70%	16.66%	16.50%	16.17%	16.62%
	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)	12.82%	12.81%	12.29%	12.72%	12.47%
	Income					
15	Total Interest Income /Average Annual Assets	13.07%	12.96%	12.76%	13.35%	13.49%
16	Total Interest Expense / Average Annual Assets	6.17%	6.09%	6.00%	6.18%	6.21%
17	Earnings from Operations / Average Annual Assets	3.11%	2.88%	3.07%	3.37%	3.56%
18	Net Interest Margin	6.90%	6.88%	6.76%	7.17%	7.27%
19	Return on Average Assets (ROAA)	2.33%	2.33%	2.30%	2.28%	2.53%
20	Return on Average Equity (ROAE)	19.33%	19.45%	19.35%	18.91%	20.93%
	Asset Quality					
21	Non Performed Loans / Total Loans	3.48%	3.35%	3.48%	3.63%	3.86%
22	ECL/Total Loans	3.35%	3.33%	3.57%	3.87%	4.07%
23	FX Loans/Total Loans	22.11%	22.40%	23.23%	23.32%	22.54%
24	FX Assets/Total Assets	23.43%	22.93%	24.06%	25.01%	24.27%
25	Loan Growth-YTD	11.79%	9.26%	5.76%	18.72%	15.93%
	Liquidity					
26	Liquid Assets/Total Assets	18.59%	16.42%	16.52%	17.96%	14.93%
27	FX Liabilities/Total Liabilities	26.22%	26.03%	27.11%	28.81%	26.33%
28	Current & Demand Deposits/Total Assets	31.19%	29.81%	28.64%	27.36%	31.83%
	Liquidity Coverage Ratio* **					
29	Total HQLA	1,047,917,055	893,791,800	862,517,994	922,068,911	936,119,645
30	Net cash outflow	868,194,227	761,463,799	754,121,466	753,183,737	691,301,791
31	LCR ratio (%)	120.70%	117.38%	114.37%	122.42%	135.41%
	Net Stable Funding Ratio					
32	Available stable funding	3,711,002,078	3,452,702,091	3,298,595,647	3,021,811,982	3,031,154,924
33	Required stable funding	2,790,988,701	2,733,154,312	2,590,825,369	2,388,056,306	2,278,600,369
34	Net stable funding ratio (%)	132.96%	126.33%	127.32%	126.54%	133.03%

*** 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: 9/30/2025

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**	364,777,204	360,008,042	724,785,247	245,350,758	391,650,709	637,001,468
1.1	Cash on hand	251,453,966	87,278,115	338,732,081	237,036,058	68,459,800	305,495,858
1.2	Casha balances with National bank of Georgia	52,764,540	114,238,635	167,003,175	7,715,599	99,113,768	106,829,367
1.3	Cash balances with other banks	60,558,698	158,491,293	219,049,991	599,102	224,077,141	224,676,243
2	**Financial assets held for trading**	1,289,440	-	1,289,440	245,403	0	245,403
2.1	of which:derivatives	966,159	-	966,159	163	0	163
3	**Non-trading financial assets mandatorily at fair value through profit or loss**			-			0
4	**Financial assets designated at fair value through profit or loss**			-			0
5	**Financial assets at fair value through other comprehensive income**	259,869,572	-	259,869,572	221,894,418	-	221,894,418
5.1	Equity instruments			-			0
5.2	Debt securities	259,869,572	-	259,869,572	221,894,418	0	221,894,418
5.3	Loans and advances			-			0
6	**Financial assets at amortised cost**	3,461,249,838	978,483,826	4,439,733,664	2,882,728,273	767,559,868	3,650,288,141
6.1	Debt securities	368,572,293	83,769,384	452,341,678	321,943,878	0	321,943,878
6.2	Loans and advances	3,092,677,545	894,714,442	3,987,391,987	2,560,784,394	767,559,868	3,328,344,262
7	**Investments in subsidiaries, joint ventures and associates**	-	-	-	106,733	0	106,733
8	**Non-current assets and disposal groups classified as held for sale**	-	-	-	0	0	0
9	**Tangible assets**	217,591,915	-	217,591,915	192,166,162	0	192,166,162
9.1	Property, Plant and Equipment	215,146,192	-	215,146,192	190,121,443	0	190,121,443
9.2	Investment property	2,445,723	-	2,445,723	2,044,719	0	2,044,719
10	**Intangible assets**	83,248,776	-	83,248,776	69,516,859	0	69,516,859
10.1	Goodwill			-			0
10.2	Other intangible assets	83,248,776	-	83,248,776	69,516,859	0	69,516,859
11	**Tax assets**	-	-	-	**0**	**0**	**0**
11.1	Current tax assets	-	-	-	0	0	0
11.2	Deferred tax assets	-	-	-	0	0	0
13	**Other assets**	35,066,684	15,056,472	50,123,156	34,041,180	9,114,935	43,156,115
13.1	of which: repossessed collateral	52,764,540	114,238,635	167,003,175	3,137,240	0	3,137,240
13.2	of which: dividends receivable	-	-	-	0	0	0
14	**TOTAL ASSETS**	**4,423,093,430**	**1,353,548,340**	**5,776,641,770**	**3,646,049,786**	**1,168,325,512**	**4,814,375,298**
	LIABILITIES						
15	**Financial liabilities held for trading**	-	-	-	2,548,046	0	2,548,046
15.1	of which:derivatives	-		-	2,548,046		2,548,046
16	**Financial liabilities designated at fair value through profit or loss**			-			0
17	**Financial liabilities measured at amortised cost**	3,679,290,428	1,202,374,365	4,881,664,793	3,066,529,859	997,831,273	4,064,361,132
17.1	Deposits	2,966,289,182	1,130,105,633	4,096,394,816	2,307,875,563	914,077,478	3,221,953,041
17.2	borrowings	710,784,178	30,882,170	741,666,348	755,745,876	49,675,229	805,421,105
17.3	Debt securities issued	-	-	-	0	0	0
17.4	Other financial liabilities	2,217,068	41,386,562	43,603,630	2,908,420	34,078,566	36,986,986
18	**Provisions**	1,565,851	916,781	2,482,631	1,308,454	174,042	1,482,496
19	**Tax liabilities**	17,891,693	-	17,891,693	**18,101,169**	**0**	**18,101,169**
19.1	Current tax liabilities	626,250	-	626,250	2,380,852	0	2,380,852
19.2	Deferred tax liabilities	17,265,442	-	17,265,442	15,720,317	0	15,720,317
20	**Subordinated liabilities**	15,794,839	124,875,955	140,670,794	10,121,339	114,174,348	124,295,687
21	**Other liabilities**	29,362,283	2,206,150	31,568,433	21,471,225	2,950,122	24,421,347
21.1	of which: dividends payable	90,006	-	90,006	91,670	0	91,670
22	TOTAL LIABILITIES	**3,743,905,094**	**1,330,373,251**	**5,074,278,345**	**3,120,080,092**	**1,115,129,785**	**4,235,209,877**
	Equity						
23	**Ordinary share**	44,490,459	-	44,490,459	44,490,459	0	44,490,459
24	**preference share**	45,654	-	45,654	45,654	0	45,654
25	**Share premium**	41,370,267	-	41,370,267	41,370,267	0	41,370,267
26	**(-) Treasury shares**	-	-	-	0	0	0
27	**Equity instruments issued other than capital**	-	-	-	**0**	**0**	**0**
27.1	Equity component of compound financial instruments	-	-	-	0	0	0
27.2	Other equity instruments issued	-		-	0		0
28	**Share-based payment reserve**			-			0
29	**Accumulated other comprehensive income**	34,059,711	-	34,059,711	25,214,288	0	25,214,288
29.1	revaluation reserve	31,349,661	-	31,349,661	21,901,503	0	21,901,503
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income			-			0
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income	2,710,050		2,710,050	3,312,785		3,312,785
30	**Retained earnings**	582,397,334		582,397,334	468,044,753		468,044,753
31	TOTAL EQUITY	702,363,425	-	702,363,425	579,165,422	0	579,165,422
32	TOTAL EQUITY AND TOTAL LIABILITIES	**4,446,268,519**	**1,330,373,251**	**5,776,641,770**	**3,699,245,513**	**1,115,129,785**	**4,814,375,299**

Bank: JSC "Liberty Bank"
Date: 9/30/2025

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	**Interest income**	464,267,072	66,018,628	530,285,700	396,259,309	51,989,578	448,248,888
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	17,268,648	-	17,268,648	11,590,226		11,590,226
1.5	Financial assets at amortised cost	446,998,424	66,018,628	513,017,052	384,669,083	51,989,578	436,658,662
1.6	Other assets			-			-
2	**(Interest expenses)**	(219,400,835)	(30,993,788)	(250,394,624)	-186,130,014	-20,385,996	(206,516,010)
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)	(219,400,835)	(30,993,788)	(250,394,624)	-186,130,014	-20,385,996	(206,516,010)
2.4	(Other liabilities)			-			-
3	**Dividend income**			-			-
4	**Fee and commission income**	36,605,641	7,598,779	44,204,420	35,659,042	6,868,176	42,527,217
5	**(Fee and commission expenses)**	(6,876,664)	(18,262,824)	(25,139,488)	-5,437,613	-15,381,296	(20,818,908)
6	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	47,894	-	47,894	-77,619	0	(77,619)
7	**Gains or (-) losses on financial assets and liabilities held for trading, net**	1,394,556	-	1,394,556	15,274,216	0	15,274,216
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**	15,135,074	-	15,135,074	1,079,660	0	1,079,660
11	**Gains or (-) losses on derecognition of non-financial assets, net**	417,785	-	417,785	333,172	0	333,172
12	**Other operating income**	11,609,221	2,314	11,611,536	11,823,366	0	11,823,366
13	**(Other operating expenses)**	(16,675,758)	(627,922)	(17,303,680)	-15,659,604	-425,339	(16,084,943)
14	**(Administrative expenses)**	(144,067,569)	(4,072,916)	(148,140,485)	-126,670,883	-3,053,763	(129,724,647)
14.1	(Staff expenses)	(118,043,418)		(118,043,418)	-101,398,627		(101,398,627)
14.2	(Other administrative expenses)	(26,024,151)	(4,072,916)	(30,097,067)	-25,272,257	-3,053,763	(28,326,020)
15	**(Depreciation and amortisation)**	(28,614,431)		(28,614,431)	-27,776,355		(27,776,355)
16	**Modification gains or (-) losses, net**			-			-
17	**(Provisions or (-) reversal of provisions)**	(124,639)	(636,809)	(761,447)	9,826	-32,787	(22,961)
17.1	(Commitments and guarantees given)	(124,639)	(636,809)	(761,447)	9,826	-32,787	(22,961)
17.2	(Other provisions)	-	-	-			-
18	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	(23,304,226)	(1,028,811)	(24,333,037)	-19,087,532	-843,875	(19,931,406)
18.1	(Financial assets at fair value through other comprehensive income)	201,956	-	201,956	-204,738	0	(204,738)
18.2	(Financial assets at amortised cost)	(23,506,182)	(1,028,811)	(24,534,993)	-18,882,794	-843,875	(19,726,668)
19	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**			-			-
20	**(Impairment or (-) reversal of impairment on non-financial assets)**	(126,854)	-	(126,854)	-375,026	0	(375,026)
21	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method**			-			-
22	**PROFIT OR (-) LOSS BEFORE TAX**	90,286,267	17,996,651	108,282,918	79,223,945	18,734,698	97,958,643
23	**(Tax expense or (-) income**	(13,738,364)		(13,738,364)	13,800,529		13,800,529
24	**Profit or (-) loss after tax**	76,547,903	17,996,651	94,544,554	65,423,417	18,734,698	84,158,115

Bank: JSC "Liberty Bank"
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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	**Guaratees received as security for receivables of the bank**	471,305,761	17,132,096,096	17,603,401,857	471,468,331	17,254,357,600	17,725,825,931
3.1	Surety, joint liability	467,070,359	17,131,318,511	17,598,388,870	468,574,549	17,253,235,369	17,721,809,918
3.2	Guarantees	4,235,402	777,585	5,012,987	2,893,782	1,122,231	4,016,013
4	**Assets pledged as security for liabilities of the bank**	1,327,477,000	0	1,327,477,000	1,317,802,000	0	1,317,802,000
4.1	Financial assets of the bank	1,327,477,000	0	1,327,477,000	1,317,802,000	0	1,317,802,000
4.2	Non-financial assets of the bank	0	0	0	0	0	0
5	**Assets pledged as security for receivables of the bank**	161,788,976	5,347,909,794	5,509,698,770	176,208,334	5,355,812,501	5,532,020,835
5.1	Cash	34,923,119	8,260,306	43,183,425	34,981,298	8,237,969	43,219,267
5.2	Precious metals and stones	36,786,060	125,620,491	162,406,551	51,147,239	105,205,097	156,352,336
5.3	Real Estate:	1,531,900	3,320,561,675	3,322,093,575	1,531,900	3,338,258,015	3,339,789,915
5.3.1	*Residential Property*	0	308,826,244	308,826,244	0	221,558,828	221,558,828
5.3.2	*Commercial Property*	344,000	858,525,699	858,869,699	344,000	891,254,338	891,598,338
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	434,184,195	436,944,737	2,760,542	437,534,183	440,294,725
5.5	Shares Pledged	13,625,000	598,517,540	612,142,540	13,625,000	603,051,153	616,676,153
5.6	Securities	19,000,010	503,617,105	522,617,115	19,000,010	504,946,206	523,946,216
5.7	Other	53,162,345	357,148,482	410,310,827	53,162,345	358,579,878	411,742,223
6	**Loan commitments given**	187,801,557	111,295,647	299,097,204	159,302,055	143,498,949	302,801,004
7	**guarantees given**	66,230,505	58,463,192	124,693,697	50,917,758	14,396,938	65,314,696
8	**Letters of credit Issued**	0	0	0	0	0	0
9	**Derivatives**	33,080,016	185,093,578	218,173,594	77,293,790	224,889,689	302,183,479
9.1	Receivables through FX contracts (except options)	29,946,366	79,677,678	109,624,044	61,836,790	88,342,067	150,178,857
9.2	Payables through FX contracts (except options)	3,133,650	105,415,900	108,549,550	15,457,000	136,547,622	152,004,622
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**	0	0	0	125,738,462	1,889,176	127,627,639
10.1	Principal of receivables derecognized during last 3 month	8,891,126	147,951	9,039,077	8,051,283	7,424	8,058,708
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,636,571	156,767	1,793,337	1,585,904	169	1,586,073
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	156,942,410	2,249,945	159,192,356	125,738,462	1,889,176	127,627,639
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	17,977,669	386,142	18,363,811	10,739,333	18,445	10,757,779
11	**Capital expenditure commitment**	444,401	159,150	603,551	1,913,584	524,894	2,438,478

Bank: JSC "Liberty Bank"
Date: 9/30/2025

Table 5 **Risk Weighted Assets** *in Lari*

N		3Q-2025	2Q-2025	1Q-2025	4Q-2024	3Q-2024
1	Risk Weighted Assets for Credit Risk	3,336,068,023	3,212,564,005	3,138,438,338	2,919,232,269	2,748,282,288
1.1	Balance sheet items	3,268,193,311	3,146,087,332	3,076,435,906	2,862,298,531	2,702,700,911
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	67,871,156	66,474,270	61,231,703	56,488,369	41,573,408
1.3	Counterparty credit risk	3,555	2,403	770,729	445,369	4,007,969
2	Risk Weighted Assets for Market Risk	3,131,621	6,169,268	7,664,112	5,640,931	11,006,630
3	Risk Weighted Assets for Operational Risk	648,013,004	648,013,004	648,013,004	648,013,004	551,599,286
4	**Total Risk Weighted Assets**	3,987,212,648	3,866,746,278	3,794,115,454	3,572,886,205	3,310,888,205

Bank: JSC "Liberty Bank"
Date: 9/30/2025

Table 6

Information about supervisory board, directorate, beneficiary owners and shareholders

	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)	97.05%
2	Other shareholders	2.95%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Irakli Otar Rukhadze	31.31%
2	Benjamin Albert Marson	31.31%
3	Igor Alexeev	31.31%

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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 standardazed 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**	724,785,246.67	-	724,785,247
1.1	Cash on hand	338,732,080.87		338,732,081
1.2	Casha balances with National bank of Georgia	167,003,174.86		167,003,175
1.3	Cash balances with other banks	219,049,990.95		219,049,991
2	**Financial assets held for trading**	1,289,440.29		1,289,440
2.1	of which:derivatives	966,158.55		966,159
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**	259,869,572	-	259,869,572
5.1	Equity instruments	-		-
5.2	Debt securities	259,869,572		259,869,572
5.3	Loans and advances			-
6	**Financial assets at amortised cost**	4,439,733,664	-	4,439,733,664
6.1	Debt securities	452,341,678		452,341,678
6.2	Loans and advances	3,987,391,987		3,987,391,987
7	**Investments in subsidiaries, joint ventures and associates**	-		-
8	**Non-current assets and disposal groups classified as held for sale**			-
9	**Tangible assets**	217,591,915	31,349,661	186,242,254
9.1	Property, Plant and Equipment	215,146,192	31,349,661	183,796,531
9.2	Investment property	2,445,723		2,445,723
10	**Intangible assets**	83,248,776	83,248,776	-
10.1	Goodwill			-
10.2	Other intangible assets	83,248,776	83,248,776	-
11	**Tax assets**	-	-	-
11.1	Current tax assets	-		-
11.2	Deferred tax assets	-		-
13	**Other assets**	50,123,156		50,123,156
13.1	of which: repossessed collateral			
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	**5,776,641,770**	**114,598,436**	**5,662,043,333**

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

1	**Total carrying value of balance sheet items subject to credit risk weighting before adjustments**	5,662,043,333
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	421,308,545
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**	6,083,351,878
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	-348,090,343
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**	5,735,261,535

Bank: JSC "Liberty Bank"
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Table 9

Regulatory capital

N		in Lari
1	**Common Equity Tier 1 capital before regulatory adjustments**	697,798,041
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	34,059,711
5	Other disclosed reserves	0
6	Retained earnings (loss)	582,397,334
7	**Regulatory Adjustments of Common Equity Tier 1 capital**	117,308,486
8	Revaluation reserves on assets	34,059,711
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	83,248,775
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**	580,489,555
		0
25	**Additional tier 1 capital before regulatory adjustments**	6,988,013
26	Instruments that comply with the criteria for Additional tier 1 capital	2,468,283
27	Including:instruments classified as equity under the relevant accounting standards	45,654
28	Including: instruments classified as liabilities under the relevant accounting standards	2,422,629
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**	6,988,013
		0
37	**Tier 2 capital before regulatory adjustments**	112,008,959
38	Instruments that comply with the criteria for Tier 2 capital	112,008,959
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**	112,008,959

Bank: JSC "Liberty Bank"
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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%	179,424,569
1.2	Minimum Tier 1 Requirement	6.00%	239,232,759
1.3	Minimum Regulatory Capital Requirement	8.00%	318,977,012
2	**Combined Buffer**		-
2.1	Capital Conservation Buffer	2.50%	99,680,316
2.2	Countercyclical Buffer	0.50%	19,936,063
2.3	Systemic Risk Buffer	0.50%	19,936,063
3	**Pillar 2 Requirements**		-
3.1	CET1 Pillar 2 Requirement	3.46%	137,911,897
3.2	Tier 1 Pillar2 Requirement	4.21%	167,823,973
3.3	Regulatory capital Pillar 2 Requirement	5.20%	207,181,966
	Total Requirements	**კოეფიციენტი**	**თანხა (ლარი)**
4	CET1	11.46%	456,888,909
5	Tier 1	13.71%	546,609,174
6	Total regulatory Capital	16.70%	665,711,421

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Table 9.2

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	**725,353,108**
Own funds [1]	**699,486,527**
Common Equity Tier 1 (CET 1)	580,489,555
Additional Tier 1 Capital (AT 1)	6,988,013
Tier 2 Capital (Tier 2)	112,008,959
Eligible liabilities	**25,866,581**
Subordinated Loans (not classified as own funds)[2]	25,866,581
Eligible liabilities[3]	-
Total Liabilities and Own Funds (TLOF)	**5,659,333,284**
Total liabilities (except capital instruments)	4,959,846,757
Own funds	699,486,527
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	3,987,212,648
Total Exposure Measure (TEM)	5,761,835,034
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	18.19%
Own funds and eligible liabilities as a percentage of TEM	12.59%
Own funds and eligible liabilities as a percentage of TLOF	**12.82%**

[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 liabilitied 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: JSC "Liberty Bank"
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Table 9.3 *The table is filled only by systemically important banks*

	Residual Maturity				Total
	< 1 year	>= 1 year და <2 years	>= 2 years	perpetual	
Own funds and eligible liabilities	**711,108,944**	**25,073,957**	**146,154,256**	**4,565,384**	**886,902,541**
of which: contracts governed by Georgian law	**711,156,804**	**4,361,168**	**135,937,001**	**4,565,384**	**856,020,357**
of which: contracts governed by foreign country law	**-47,860**	**20,712,789**	**10,217,255**	**-**	**30,882,184**
of which: contracts that include bail-in clause	**372,626**	**3,488,934**	**24,800,276**	**-2,422,629**	**26,239,207**
Own funds	**-**	**872,234**	**111,136,725**	**6,988,013**	**118,996,972**
of which: contracts governed by Georgian law	-	872,234	111,136,725	6,988,013	**118,996,972**
of which: contracts governed by foreign country law	-	-	-	-	**-**
of which: contracts that include bail-in clause	-	-	-	-	**-**
Eligible liabilities	**711,108,944**	**24,201,723**	**35,017,531**	**-2,422,629**	**767,905,569**
of which: contracts governed by Georgian law	711,156,804	3,488,934	24,800,276	-2,422,629	**737,023,385**
of which: contracts governed by foreign country law	-47,860	20,712,789	10,217,255	-	**30,882,184**
of which: contracts that include bail-in clause	372,626	3,488,934	24,800,276	-2,422,629	**26,239,207**

Bank: JSC "Liberty Bank"
Date: 9/30/2025

Table 10 **Reconcilation 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**	**724,785,247**	
1.1	Cash on hand	338,732,081	
1.2	Casha balances with National bank of Georgia	167,003,175	
1.3	Cash balances with other banks	219,049,991	
2	**Financial assets held for trading**	**1,289,440**	
2.1	of which:derivatives	*966,159*	
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**	***259,869,572***	
5.1	Equity instruments	0	
5.2	Debt securities	259,869,572	
5.3	Loans and advances		
6	**Financial assets at amortised cost**	**4,439,733,664**	
6.1	Debt securities	*452,341,678*	
6.2	Loans and advances	*3,987,391,987*	
7	**Investments in subsidiaries, joint ventures and associates**	***0***	
8	**Non-current assets and disposal groups classified as held for sale**		
9	**Tangible assets**	**217,591,915**	
9.1	Property, Plant and Equipment	215,146,192	
9.2	Investment property	2,445,723	
10	**Intangible assets**	**83,248,776**	*Table 9 (Capital), N10*
10.1	Goodwill		
10.2	Other intangible assets	83,248,776	
11	**Tax assets**	**0**	
11.1	Current tax assets	0	
11.2	Deferred tax assets		
13	**Other assets**	**50,123,156**	
13.1	of which: repossessed collateral		
13.2	of which: dividends receivable		
14	**TOTAL ASSETS**	**5,776,641,770**	
	LIABILITIES		
15	**Financial liabilities held for trading**	**0**	
15.1	of which:derivatives	0	
16	**Financial liabilities designated at fair value through profit or loss**		
17	**Financial liabilities measured at amortised cost**	**4,881,664,793**	
17.1	Deposits	4,096,394,816	
17.2	borrowings	741,666,348	
17.3	Debt securities issued		
17.4	Other financial liabilities	43,603,630	
18	**Provisions**	**2,482,631**	
19	**Tax liabilities**	**17,891,693**	
19.1	Current tax liabilities	626,250	
19.2	Deferred tax liabilities	17,265,442	
20	**Subordinated liabilities**	**140,670,794**	
21	**Other liabilities**	**31,568,433**	
21.1	of which: dividends payable	90,006	
22	**TOTAL LIABILITIES**	**5,074,278,345**	
	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**	**34,059,711**	
29.1	revaluation reserve	34,059,711	
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**	**582,397,334**	
31	**TOTAL EQUITY**	**702,363,425**	
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	**5,776,641,770**	

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

Table 11

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Risk weights / Exposure classes	0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	
1	Claims or contingent claims on central governments or central banks	708,054,820	0	0	0	0	0	0	0	0	2,041,324	114,238,640	9,263,570	0	0	0	0	125,033,202
2	Claims or contingent claims on regional governments or local authorities	0	68,932	0	0	0	0	0	0	0	3,917,911	0	54,650,280	0	0	0	0	57,588,713
3	Claims or contingent claims on public sector entities	0	0	0	0	0	0	0	0	0	25,583	0	3,250,603	0	0	0	0	3,269,790
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	0	0	0	0	0	349,611	0	0	0	0	0	349,611
6	Claims or contingent claims on commercial banks	0	0	208,411,731	0	0	0	9,384,712	0	0	0	12,132,352	0	289,009	0	0	0	58,940,568
7	Claims or contingent claims on corporates	0	0	0	0	0	0	0	0	0	0	841,316,870	0	0	0	0	0	841,316,870
8	Retail claims or contingent retail claims	0	0	0	0	303,259,498	0	0	0	2,287,432,531	0	0	0	0	0	0	0	1,821,715,223
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	578,214,147	0	0	0	0	0	0	0	0	0	0	0	202,374,951
10	Past due items	0	0	0	0	0	0	2,085,448	0	0	0	36,084,013	0	14,877,763	0	0	0	59,443,382
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,445,723	0	6,114,307
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
13	Claims in the form of collective investment undertakings ('CIU')	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
14	Other items	338,735,059	0	0	0	0	0	0	0	0	0	204,731,405	0	0	0	0	0	204,731,405
	Total	1,046,789,880	68,932	208,411,731	0	881,473,645	0	11,470,159	0	2,287,432,531	5,984,817	1,208,852,891	67,164,453	15,166,772	0	2,445,723	0	3,380,878,023

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Table 12 **Credit Risk Mitigation** *in Lari*

		Funded Credit Protection										Unfunded Credit Protection									
		On-balance sheet netting	Cash on deposit with, or cash assimilated instruments	Debt securities issued by central governments or central banks, regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by other entities, which securities have a credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of	Debt securities with a short-term credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of short term	Equities or convertible bonds that are included in a main index	Standard gold bullion or equivalent	Debt securities without credit rating issued by commercial banks	Units in collective investment undertakings	Central governments or central banks	Regional governments or local authorities	Multilateral development banks	International organizations / institutions	Public sector entities	Commercial banks	Other corporate entities that have a credit assessment, which has been determined by NBG to be associated with credit quality step 2 or above under the rules for the risk weighting of exposures to corporates	**Total Credit Risk Mitigation - On-balance sheet**	**Total Credit Risk Mitigation - Off-balance sheet**	**Total Credit Risk Mitigation**
1	Claims or contingent claims on central governments or central banks	0	277 500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			277 500
2	Claims or contingent claims on regional governments or local authorities	0	3 504 410	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			3 504 410
3	Claims or contingent claims on public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
6	Claims or contingent claims on commercial banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
7	Claims or contingent claims on corporates	0	14 913 424	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			14 913 424
8	Retail claims or contingent retail claims	0	25 611 341	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			25 611 341
9	Claims or contingent claims secured by mortgages on residential property	0	326 787	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			326 787
10	Past due items	0	180 094	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			180 094
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
13	Claims in the form of collective investment undertakings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
14	Other items	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
	Total																				44 813 555

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Table 13 **Standardized approach - Effect of credit risk mitigation**

		a	b	c	d	e	f
			Off-balance sheet exposures				
	Asset Classes	On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
1	Claims or contingent claims on central governments or central banks	822,293,460	11,304,893	11,304,893	125,033,197	124,755,697	15%
2	Claims or contingent claims on regional governments or local authorities	0	117,274,245	58,637,123	57,588,713	54,084,303	92%
3	Claims or contingent claims on public sector entities	0	16,380,930	3,276,186	3,269,790	3,269,790	100%
4	Claims or contingent claims on multilateral development banks	0	276,348,477	0	0	0	
5	Claims or contingent claims on international organizations/institutions	349,611	0	0	349,611	349,611	100%
6	Claims or contingent claims on commercial banks	230,217,804	0	0	58,940,568	58,940,568	26%
7	Claims or contingent claims on corporates	841,316,870	0	0	841,316,870	826,403,446	98%
8	Retail claims or contingent retail claims	2,590,692,029	0	0	1,821,715,228	1,796,103,887	69%
9	Claims or contingent claims secured by mortgages on residential property	578,214,147	0	0	202,374,951	202,048,165	35%
10	Past due items	53,047,224	0	0	59,443,382	59,263,288	112%
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	
13	Claims in the form of collective investment undertakings ('CIU')	0	0	0	0	0	
14	Other items	543,466,465	0	0	204,731,405	204,731,405	38%
	Total	5,662,043,332	421,308,545	73,218,202	3,380,878,023	3,336,064,468	58%

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Date: 9/30/2025

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				656,321,083	391,595,972	1,047,917,055	639,547,642	300,370,820	939,918,462
Cash outflows										
2	Retail deposits	1,309,400,505	607,506,800	1,916,907,305	218,123,645	109,196,701	327,320,346	54,317,997	27,264,344	81,582,341
3	Unsecured wholesale funding	1,386,600,081	555,631,661	1,942,231,743	390,251,768	173,078,501	563,330,269	318,201,672	146,033,694	464,235,366
4	Secured wholesale funding			0						
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	-2,057,502	0	-2,057,502	-2,057,502	0	-2,057,502	-2,057,502	0	-2,057,502
6	Other contractual funding obligations	34,844,666	8,826,100	43,670,766	32,099,721	37,229,590	69,329,311	10,816,595	12,310,962	23,127,557
7	Other contingent funding obligations	185,443,113	115,686,241	301,129,354	66,529,474	9,979,728	76,509,201	62,964,240	12,828,924	75,793,163
8	**TOTAL CASH OUTFLOWS**	2,914,230,863	1,287,650,803	4,201,881,666	704,947,106	329,484,520	1,034,431,625	444,243,002	198,437,924	642,680,926
Cash inflows										
9	Secured lending (eg reverse repos)	0	0	0	0	0	0	0	0	0
10	Inflows from fully performing exposures	2,610,723,997	866,589,570	3,477,313,566	137,458,959	22,986,415	160,445,373	154,232,400	121,304,162	275,536,562
11	Other cash inflows	51,708,801	9,067,698	60,776,499	5,792,025	0	5,792,025	5,792,025	0	5,792,025
12	**TOTAL CASH INFLOWS**									
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				656,321,083	391,595,972	1,047,917,055	639,547,642	300,370,820	939,918,462
14	Net cash outflow				561,696,122	306,498,105	868,194,227	284,218,577	77,133,762	361,352,339
15	Liquidity coverage ratio (%)				116.85%	127.76%	120.70%	225.02%	389.42%	260.11%

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

Bank JSC "Liberty Bank"
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Table 15 Counterparty credit risk weighted risk exposures

Derivative contracts	Nominal Amount	Current Market Value (CMV)	Collateral Value	Replacement Cost (RC)	Potential Future Exposure (PFE)	Supervisory Alfa Factor (α)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposures
Calculated under Standardised Method	103,293,382			932,217	1,019,403	1.4	2,732,268	0	0	0	0	0	3,555	0	3,555
Calculated under Simplified Standardised Method	103,293,382			996,469	4,116,024	1.4	7,157,491	0	0	0	0	0	105,882	0	105,882
Calculated under Original Risk Exposure Method	103,293,382			966,159	4,131,735	1.4	7,137,051	0	0	0	0	0	85,442	0	85,442
Contracts with Qualified Central Counterparty	0	0	0	0	0	1.4	-	-	-		-		-	-	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	-	-		-		-	-	0
Calculated under Simplified Standardised 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 Standardised Method	0	0	0	0	0	1.4	-	-	-		-		-	-	0
Calculated under Simplified Standardised 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	102,616,182	932,217	0	932,217	1,007,911	1.4	2,716,178	-	-		-		-	-	0
Calculated under Standardised Method	102,616,182	932,217	0	932,217	1,007,911	1.4	2,716,178	-	-		-		-	-	0
Calculated under Simplified Standardised Method	102,616,182	932,217	0	932,217	4,104,647	1.4	7,051,609	-	-		-		-	-	0
Calculated under Original Risk Exposure Method	102,616,182	932,217	0	932,217	4,104,647	1.4	7,051,609	-	-		-		-	-	0
Contracts with Financial Institutions except for Banks	0	0	0	0	0	1.4	-	-	-		-		-	-	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	-	-		-		-	-	0
Calculated under Simplified Standardised 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	677,200	33,942	0	64,253	11,492	1.4	106,043	-	-		-		-	-	0
Calculated under Standardised Method	677,200	33,942	0	0	11,492	1.4	16,089	-	-		-		3,555	-	3,555
Calculated under Simplified Standardised Method	677,200	33,942	0	64,253	11,377	1.4	105,882	-	-		-		105,882	-	105,882
Calculated under Original Risk Exposure Method	677,200	33,942	0	33,942	27,088	1.4	85,442	-	-		-		85,442	-	85,442
Contracts with Natural Persons	0	0	0	0	0	1.4	-	-	-		-		-	-	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	-	-		-		-	-	0
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	-	-		-		-	-	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	-	-		-		-	-	0
Total	**103,293,382**	**FALSE**	**0**	**932,217**	**1,019,403**	1.4	2,732,268	**FALSE**	**FALSE**	**FALSE**	**FALSE**	**FALSE**	**3,555**	**FALSE**	**3,555**

Bank: JSC "Liberty Bank"
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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)	5,776,641,769
2	(Asset amounts deducted in determining Tier 1 capital)	(117,308,486)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	5,659,333,283
Derivative exposures		-
4	Replacement cost associated with *all* derivatives transactions	932,217
5	Potential Future Exposure associated with *all* derivatives transactions	1,019,403
6	Risk positions defined by the Counterparty Credit Risk Regulation	2,732,268
7	Value of collateral received in exchange for derivative instruments	-
8	**Total derivative exposures (sum of lines 4 to 10)**	2,732,268
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	421,308,545
17	(Adjustments for conversion to credit equivalent amounts)	(321,539,061)
18	**Other off-balance sheet exposures (sum of lines 17 to 18)**	99,769,484
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 b	-
Capital and total exposures		-
21	**Tier 1 capital**	587,477,568
22	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	5,761,835,034
Leverage ratio		-
23	**Leverage ratio**	10.20%
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"
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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	2,715,740	5,880	FALSE	73,506
Calculated under Standardised Method	2,715,740	5,880	0	73,506
Calculated under Simplified Standardised Method	7,146,946	15,663	0	195,783
Calculated under Original Risk Exposure Method	7,126,553	15,634	0	195,419

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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:	587,477,568	-	-	554,652,747	1,142,130,316
2	*Regulatory capital*	587,477,568			112,008,959	699,486,527
3	*Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year*				442,643,789	442,643,788.52
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	808,284,896	708,530,789	427,110,389	(23,471,110)	1,734,181,960
5	*Residents' deposits*	710,493,883	644,028,582	394,690,959	(29,314,583)	1,633,903,899
6	*Non-residents' deposits*	97,791,013	64,502,207	32,419,431	5,843,473	100,278,062
7	Wholesale funding	1,027,101,364	1,244,288,531	177,541,277	49,558,939	834,689,802
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*	969,591,508	472,687,881	131,982,559	49,558,939	811,910,443
9	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions*	57,509,855	771,600,650	45,558,718	-	22,779,359
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	66,222,972	12,909,721	19,125,201	-
12	*Liabilities related to derivatives*		18,530	-	-	-
13	*All other liabilities and equity not included in the above categories*	-	66,204,442	12,909,721	19,125,201	-
14	**Total available stable funding**					**3,711,002,078**
	Required stable funding					
15	Total high-quality liquid assets (HQLA)	1,112,699,890	712,493,850			51,803,450
16	Performing loans and securities:	707,203	862,844,293	402,266,163	2,051,697,160	2,354,732,136
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*	707,203	22,383,089	26,961,036	727,425	17,671,487
19	*Loans to non-financial institutions and retail customers, of which:*		774,411,113	341,087,744	1,627,320,012	1,940,971,438
20	*With a risk weight of less than or equal to 35%*		28,165,665	25,741,492	74,570,119	75,424,156
21	*Residential mortgages, of which:*		51,048,492	34,190,152	392,207,651	286,424,879
22	*With a risk weight of less than or equal to 35%*		51,048,492	34,190,152	392,207,651	297,554,295
23	*Securities that do not qualify as HQLA*		15,001,598	27,231	31,442,073	34,240,176
24	Assets with matching interdependent liabilities	-	-	-	-	
25	Other assets:	181,086,482	71,529,703	17,198,676	143,634,741	369,087,871
26	*Assets related to derivatives*		4,917	-	-	4,917.43
27	*All other assets not included in the above categories*	181,086,482	71,524,786	17,198,676	143,634,741	369,082,954.02
28	Off-balance sheet items	307,304,868	-	-	-	15,365,243.38
29	**Total required stable funding**					**2,790,988,701**
30	**Net stable funding ratio**					**132.96%**

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

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Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	174,268,262	648,025,198	-	-	-	822,293,460
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	349,611	-	-	-	-	349,611
6	Claims or contingent claims on commercial banks	46,903,743	183,314,061	-	-	-	230,217,804
7	Claims or contingent claims on corporates	34,554,216	321,429,886	189,658,222	308,584,073	-	854,226,397
8	Retail claims or contingent retail claims	15,728,474	421,890,284	1,652,393,923	531,031,045	-	2,621,043,726
9	Claims or contingent claims secured by mortgages on residential property	2,474,691	29,251,184	133,524,478	422,749,793	-	588,000,147
10	*Past due items**	10,398,388	12,080,128	22,830,771	7,737,936	-	53,047,224
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	352,736,267	4,082	-	2,979	190,723,137	543,466,465
15	**Total**	629,460,987	1,603,914,696	1,975,576,624	1,262,367,889	190,723,137	5,662,043,332

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 tems". An overdue loan line is not included in the formula for eliminating double counting

Bank: JSC "Liberty Bank"
Date: 9/30/2025
Table 18

		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
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	Claims or contingent claims on central governments or central banks	-	823,130,096	836,642		-	822,293,454
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	-	349,611	-		-	349,611
6	Claims or contingent claims on commercial banks		230,330,807	113,003		-	230,217,804
7	Claims or contingent claims on corporates	13,770,521	852,219,459	11,610,484		134,840	854,379,496
8	Retail claims or contingent retail claims	111,207,689	2,626,199,916	116,516,973		10,688,704	2,620,890,632
9	Claims or contingent claims secured by mortgages on residential property	18,522,965	579,539,668	10,062,486		8,871	588,000,147
10	*Past due items**	115,852,867	6,358,436	69,164,079		10,832,415	53,047,224
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	-	658,949,661	884,760		-	658,064,901
15	**Total**	**143,501,175**	**5,773,164,942**	**140,024,348**		**10,832,415**	**5,776,641,769**
16	Of which: loans	143,501,175	3,982,157,305	138,266,493		10,832,415	3,987,391,987
17	Of which: securities		712,538,548	386,202			712,152,346

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 tems". An overdue loan line is not included in the formula for eliminating double counting.

Bank: JSC "Liberty Bank"
Date: 9/30/2025

Table 19

	Risk classes / 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)
1	State, state organizations	21,211,603	1,831,780,415	37,442,398		486	1,815,549,620.39
2	Financial Institutions	1,077,913	381,183,321	1,810,607		126	380,450,627.51
3	Pawn-shops	371	29,447,534	314,395		-	29,133,510.00
4	Construction Development, Real Estate Development and other Land Loans	8,897,066	85,464,837	1,342,135		21	93,019,767.86
5	Real Estate Management	5,557,459	185,897,185	3,332,348		-	188,122,296.16
6	Construction Companies	145,066	24,521,413	290,118		-	24,376,361.00
7	Production and Trade of Construction Materials	60,604	47,101,981	754,677		-	46,407,908.82
8	Trade of Consumer Foods and Goods	119,623	28,341,496	144,348		2,294	28,316,770.88
9	Production of Consumer Foods and Goods	61,327	12,929,931	49,576		-	12,941,682.94
10	Production and Trade of Durable Goods	204	22,116,388	118,621		-	21,997,972.15
11	Production and Trade of Clothes, Shoes and Textiles	47,514	4,349,905	70,689		-	4,326,730.12
12	Trade (Other)	8,699,853	269,513,165	8,846,317		566,415	269,366,700.37
13	Other Production	3,578,929	75,702,021	2,519,848		31,963	76,761,102.15
14	Hotels, Tourism	4,457,611	67,232,123	2,181,650		12,570	69,508,084.42
15	Restaurants	217,517	31,938,708	817,150		18,996	31,339,076.05
16	Industry	33,402	73,857,089	1,961,399		134,840	71,929,091.15
17	Oil Importers,Filling stationas,gas stations and Retailers	59,974	14,849,481	756,852		-	14,152,603.00
18	Energy	65,590	77,053,338	251,617		-	76,867,310.74
19	Auto Dealers	2,256	1,628,633	4,118		169,541	1,626,770.09
20	HealthCare	1,641,210	112,587,235	1,571,911		-	112,656,533.49
21	Pharmacy	3,126	31,988,163	38,647		-	31,952,641.83
22	Telecommunication	173,033	18,249,091	190,763		623	18,231,361.04
23	Service	13,342,242	358,733,940	13,144,370		254,271	358,931,811.50
24	Agriculture	42,901,658	629,432,395	32,481,189		436,530	639,852,864.30
25	Other	13,576,015	288,622,105	13,030,471		18,280	289,167,648.78
26	Assets on which the Sector of repayment source is not accounted for	17,570,007	331,096,315	15,749,924		9,185,461	332,916,398.57
27	Other assets	-	737,546,733	808,210			736,738,523.31
28	**Total**	**143,501,175**	**5,773,164,942**	**140,024,348**		**10,832,415**	5,776,641,768.61

Bank: JSC "Liberty Bank"
Date: 9/30/2025
Table 20

	Changes in Expected Credit Loss for loans and Corporate debt securities	Loans	Corporate debt securities
1	**Opening balance of Expected Credit Loss**	134,327,430	598,924
2	**An increase in the ECL for possible losses on assets**	34,307,463	-
2.1	As a result of the origination of the new assets	13,205,823	
2.2	As a result of classification of assets as a low quality	21,101,640	
3	**Decrease in ECL for possible losses on assets**	30,455,717	212,722
3.1	As a result of write-off of assets	10,832,415	212,722
3.2	As a result of partial or total payment of assets	5,242,281	
3.3	As a result of classification of assets as a high quality	14,381,021	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	87,316	
5	**Closing balance of Expected Credit Loss**	**138,266,492**	**386,202**

Bank: JSC "Liberty Bank"
Date: 9/30/2025
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**	134,947,671	
2	Inflows to non-performing portfolios	27,800,247	
3	Increase of non-performing portfolio, as e result of currency exchange rate changes	-	
4	Outflows from non-performing portfolios	19,246,743	
5	Outflow due to the decrease level of credit risk	921,063	
6	Outflow due to loan repayment, partial or total	7,380,825	
7	Outflows due to write-offs	10,832,415	
8	Outflow due to taking possession of collateral	111,086	
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	1,354	
12	**Closing balance**	**143,501,175**	

Bank: JSC "Liberty Bank"

Date: 6/30/2025

Table [illegible]

Distribution of loans, Debt securities and Off-balance-sheet items according to Credit Risk Stages and Past due days		Total	Gross carrying value of loans and Debt securities, nominal value of Off-balance-sheet items																							
			1st stage				2nd stage				3rd stage								POCI							
				Past due < 30 days	Past due > 30 days < 90 days	Past due > 90 days		Past due < 30 days	Past due > 30 days < 90 days	Past due > 90 days		Past due < 30 days	Past due > 30 days < 90 days	Past due > 90 days < 180 days	Past due > 180 days < 1 Year	Past due > 1 Year < 2 Year	Past due > 2 Year < 5 Year	Past due >5 Years		Past due < 30 days	Past due > 30 days < 90 days	Past due > 90 days < 180 days	Past due > 180 days < 1 Year	Past due > 1 Year < 2 Year	Past due > 2 Year < 5 Year	Past due >5 Years
1	**Loans**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	-	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	**[illegible]**	
1.1	Central bank																									
1.2	General government																									
1.3	Credit institutions																									
1.4	Other financial corporations	[illegible]	[illegible]		[illegible]		[illegible]				[illegible]															
1.5	Non-financial corporations	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]						[illegible]	
1.6	Households	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
2	**Debt Securities**	**[illegible]**	**[illegible]**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2.1	Central bank																									
2.2	General government	[illegible]	[illegible]																							
2.3	Credit institutions																									
2.4	Other financial corporations	[illegible]	[illegible]																							
2.5	Non-financial corporations	[illegible]	[illegible]																							
2.6	Households																									
3	**Off-balance-sheet items**	**[illegible]**	**[illegible]**	**0**	**0**	**0**	**[illegible]**	**0**	**0**	**0**	**[illegible]**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**[illegible]**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
3.1	Central bank																									
3.2	General government																									
3.3	Credit institutions	**[illegible]**	**[illegible]**																							
3.4	Other financial corporations	**[illegible]**	**[illegible]**																							
3.5	Non-financial corporations	**########**	**[illegible]**				**[illegible]**				**[illegible]**															
3.6	Households	**########**	**[illegible]**				**[illegible]**				**[illegible]**								**[illegible]**							

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Table 23

Loans Distributed according to LTV ratio, Expected Credit Loss, Value of collateral for loans and loans secured by guarantees according to Credit Risk stages and past due days		Gross carrying value of loans																								
		Total	1st stage				2nd stage				3rd stage								POCI							
				Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years		Past due ≤ 30 days	Past due > 30 days ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 Year	Past due > 1 Year ≤ 2 Year	Past due > 2 Year ≤ 5 Year	Past due >5 Years
1	**Loans**	4.125.458.470	3.808.728.013	30.846.296	7.271.861	587.743	173.479.282	12.043.516	16.868.241	3.670.137	141.593.597	4.708.216	5.787.245	21.621.027	28.244.720	29.314.290	33.401.009		1.008.577	26.246	1.891	1.213	38.436	438.151	1.045.895	
############	Secured Loans	2.633.218.748	2.414.721.729	21.048.635	7.270.762	-	148.901.244	8.349.505	11.639.396	3.670.137	68.786.545	2.972.260	2.171.467	13.954.395	16.213.140	9.515.075	9.733.549	-	809.230	10.803	-	-	20.899	-	491.856	-
	Loans Secured by Immovable property	2.242.507.950	2.043.419.800	10.833.180	7.270.762		141.411.388	6.505.554	9.478.840	3.670.137	56.867.433	2.874.277	2.087.634	11.461.019	13.373.190	6.186.809	6.818.011		809.230	10.803			20.899		491.856	
	LTV <70%	1.401.792.768	1.296.221.621	4.769.726	717.428	-	73.363.934	5.959.141	7.852.026	3.670.137	31.397.983	653.211	1.706.929	5.711.390	8.263.340	1.387.014	4.132.250	-	809.230	10.803	-	-	20.899	-	491.856	-
	LTV >70% <85%	422.906.833	406.005.071	1.741.805			11.135.578	283.338	1.081.835		5.765.774	1.348.641	45.201	966.033	1.131.890	737.553	178.189									
	LTV >85% <100%	195.180.073	185.328.241	503.570			1.182.966	156.638	208.143		8.669.766	717.860	145.916	3.758.898	521.538	818.087	353.138									
	LTV >100%	222.627.387	155.864.068	3.808.979	6.553.333	-	55.728.919	96.438	336.737	-	11.034.400	154.565	199.589	1.124.608	3.456.432	3.244.145	2.355.334	-	-	-	-	-	-	-	-	-
############	Expected Credit Loss of Loans	2.633.218.748	2.414.721.729	21.048.635	7.270.762		148.901.244	8.349.505	11.639.396	3.670.137	68.786.545	2.972.260	2.171.467	13.954.395	16.213.140	9.515.075	2.972.260		809.230	10.803			20.899		491.856	
############	Value of Pledged collateral																									
	Of which value capped to the Loan value	2.504.153.262	2.379.675.915	20.752.776	7.270.762	-	148.131.918	8.311.306	11.444.258	-	65.535.199	2.955.812	2.096.096	13.666.330	15.692.594	8.245.499	8.807.349	-	809.230	10.803	-	-	20.899	-	491.856	-
	Of which immovable property	2.158.608.113	1.999.784.773	9.001.737	5.133.245		104.266.832	6.467.355	9.375.060		53.837.229	2.840.330	2.033.264	11.263.958	12.885.307	5.087.168	5.818.011		809.230	10.803			20.899		491.856	
	Of which value above the cap	3.643.043.386	3.318.936.576	16.746.740	8.425.962	-	253.416.561	39.655.076	11.432.496	-	68.541.070	3.216.020	1.829.635	24.825.320	8.817.781	5.242.412	5.387.617	-	2.149.179	140.890	-	-	151.587	-	664.175	-
	Of which immovable property	3.031.663.900	2.825.071.580	8.344.244	710.109		146.335.157	10.132.533	10.132.533		58.473.058	3.004.762	1.658.396	23.286.957	6.983.758	2.095.267	3.070.634		1.784.994	140.890			24.803		436.776	
#	Loans secured by the state and state institutions	17.773.119	17.607.960	-	-	-	25.304	-	-	-	139.854	-	-	-	20.755	1.377	117.723	-	-	-	-	-	-	-	-	-
#	Loans secured by bank and /or financial institutions																									

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Table 24

	Loans / Sector of repayment source	Gross carrying value					Expected Credit Loss				
			1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI
1	State, state organizations	1,029,863,850.15	1,001,823,251	6,827,427	21,120,945	92,227	36,607,147	17,235,250	2,354,235	16,979,979	37,682
2	Financial Institutions	151,930,438.93	148,509,470	2,343,056	1,077,913	-	1,697,604	655,440	270,146	772,018	-
3	Pawn-shops	29,447,905.26	29,447,122	412	371	-	314,395	313,972	118	306	-
4	Construction Development, Real Estate Development and other Land Loans	94,361,903.04	79,398,566	6,066,270	8,897,066	-	1,342,135	733,513	72,221	536,401	-
5	Real Estate Management	191,454,643.81	183,184,043	2,713,141	5,221,346	336,113	3,332,348	1,837,065	442,074	906,831	146,377
6	Construction Companies	24,666,479.14	24,301,426	219,987	145,066	-	290,118	160,129	33,111	96,878	-
7	Production and Trade of Construction Materials	47,162,585.33	43,478,193	3,623,788	60,604	-	754,677	383,427	326,253	44,997	-
8	Trade of Consumer Foods and Goods	28,461,119.33	28,308,904	32,593	35,835	83,788	144,348	104,895	11,724	21,312	6,417
9	Production of Consumer Foods and Goods	12,991,258.53	12,895,596	34,335	18,301	43,026	49,576	37,356	1,538	10,539	142
10	Production and Trade of Durable Goods	22,116,592.71	22,116,388	-	-	204	118,621	118,504	-	-	116
11	Production and Trade of Clothes, Shoes and Textiles	4,397,418.98	4,320,843	29,061	47,514	-	70,689	25,391	10,568	34,730	-
12	Trade (Other)	278,213,005.80	242,739,694	26,773,458	8,698,977	877	8,847,977	1,478,571	1,973,634	5,395,534	239
13	Other Production	79,280,949.98	73,542,002	2,160,019	3,531,056	47,873	2,519,848	450,519	249,290	1,791,008	29,031
14	Hotels, Tourism	71,689,734.78	64,214,791	3,017,332	4,457,611	-	2,181,650	347,586	513,945	1,320,120	-
15	Restaurants	32,156,225.58	30,429,966	1,508,742	217,517	-	817,150	219,795	439,031	158,324	-
16	Industry	73,890,490.58	22,033,643	51,823,446	33,402	-	1,961,399	118,667	1,821,532	21,201	-
17	Oil Importers,Filling stationas,gas stations and Retailers	14,909,455.40	7,860,985	6,988,496	59,974	-	756,852	86,229	634,020	36,604	-
18	Energy	77,118,927.76	77,028,970	24,368	65,590	-	251,617	202,377	8,687	40,553	-
19	Auto Dealers	1,630,888.32	1,628,633	-	2,256	-	4,118	2,426	-	1,692	-
20	HealthCare	114,228,444.25	102,338,419	10,248,815	1,641,210	-	1,571,911	877,709	319,537	374,666	-
21	Pharmacy	31,991,289.16	31,964,224	23,939	3,126	-	38,647	27,779	8,534	2,335	-
22	Telecommunication	18,422,123.89	18,158,353	90,738	173,033	-	190,763	44,675	32,333	113,755	-
23	Service	372,076,181.61	351,345,628	7,388,312	13,273,123	69,119	13,144,370	2,377,215	2,134,644	8,631,602	908
24	Agriculture	672,334,122.47	608,680,275	20,752,120	42,249,308	652,419	32,481,235	4,297,667	5,173,355	22,691,808	318,405
25	Other	302,198,120.65	275,997,772	12,624,333	13,557,494	18,522	13,030,471	1,390,067	3,620,144	8,014,206	6,054
26	Assets on which the Sector of repayment source is not accounted for	348,664,324.68	322,980,854	8,115,102	17,003,959	564,410	15,746,827	1,308,453	1,353,161	12,848,011	237,202
27	**Total**	**4,125,658,480.12**	**3,808,728,012.53**	**173,429,292.13**	**141,592,597.35**	**1,908,578.11**	**138,266,492.76**	**34,834,673.90**	**21,803,834.59**	**80,845,409.28**	**782,574.99**

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Table 25

		ა	ბ	გ	დ	ე	ვ	ზ	თ	ი
	Gross carrying value(Nominal value for Offbalance) - distribution according to Collateral type	Secured by deposit	Secured by the state and state institutions	Secured by bank and /or financial institutions	Secured by gold / gold jewelry	Secured by Immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
1	Loans	36,902,827.11	17,773,118.73	-	149,454,860.99	2,140,930,282.69	-	738,792,222.59	67,186,482.43	974,618,685.58
2	Corporate debt securities		-							64,707,902.09
3	Off-balance-sheet itmes	15,580,318.09								408,210,848.23
4	Of which: Non-Performing Loans	305,037.60			927,043.30	90,707,807.14	-	42,467,537.18		9,093,749.55
5	Of which: Non-Performing Corporate debt securities									
6	Of which: Non-Performing Off-balance-sheet itmes									

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Table 26

	Retail Products	Contractual Principal Amount					Gross carrying value of Loans					Expected Credit Loss					Number of Loans	Weighted average nominal interest rate on quarterly disbursed loans	Weighted average effective interest rate on quarterly disbursed loans	Weighted average nominal interest rate (on Residual Contractual value of Loans)	Weighted average remaining maturity (months) according to the Residual Contractual value of Loans
			1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI					
##########	Auto loans	10,122.09	10,122.09	-	-	-	10,234.68	10,234.68	-	-	-	125.07	125.07	-	-	-	4.00	0.00%	0.00%	14.00%	16.06
##########	Consumer Loans	1,601,001,340.19	1,516,044,867.33	29,938,400.99	53,711,116.28	1,306,955.58	1,615,166,093.97	1,523,223,980.89	30,545,779.91	61,052,912.76	343,420.41	78,919,213.68	23,282,714.94	10,393,207.71	45,118,143.40	125,147.62	379,995.00	22.07%	26.31%	21.09%	40.72
##########	Pay Day Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	0.00%	-
##########	Momental Installments	13,452,386.46	12,700,271.20	148,428.76	603,686.50	-	13,677,761.00	12,819,537.75	151,924.84	706,298.41	-	834,977.49	131,619.36	81,708.74	621,649.39	-	17,845.00	19.09%	21.15%	20.37%	15.64
##########	Overdrafts	4,027,844.69	3,480,362.99	121,569.51	425,912.19	-	4,107,841.52	3,537,574.50	125,016.57	445,250.45	-	427,195.78	41,809.02	41,781.54	343,605.23	-	10,568.00	1.77%	1.96%	16.51%	16.86
##########	Credit Cards	53,404,409.86	49,567,629.24	930,144.38	1,909,660.01	996,976.23	53,290,565.99	49,512,630.99	965,138.48	2,418,024.02	394,772.50	3,197,745.19	696,859.27	275,441.84	2,039,040.47	186,403.61	43,340.00	30.03%	31.61%	25.92%	269.17
##########	Mortgages	669,974,312.27	656,556,493.78	7,952,899.07	5,464,919.41	-	672,695,781.76	659,077,295.00	8,043,874.55	5,574,612.21	-	3,700,851.33	952,649.70	797,268.63	1,950,933.01	-	7,533.00	12.09%	13.60%	11.51%	131.01
##########	Mortgages - Purchase of completed real estate	576,208,311.92	564,292,834.93	7,130,465.16	4,785,011.82	-	578,402,921.45	566,307,822.95	7,213,943.13	4,881,155.37	-	3,243,690.69	827,696.69	715,009.97	1,700,984.03	-	5,445.00	11.85%	13.22%	11.38%	136.69
##########	Mortgages - Construction, the purchase of real estate under construction	20,569,657.86	20,547,665.57	21,992.29	-	-	20,659,809.44	20,637,777.69	22,031.75	-	-	30,927.75	28,744.07	2,183.68	-	-	274.00	12.77%	14.65%	12.38%	118.98
##########	Mortgages - For Real Estate Renovation	73,196,342.50	71,715,993.28	800,441.62	679,907.59	-	73,633,050.87	72,131,694.36	807,899.67	693,456.84	-	426,232.89	96,208.93	80,074.98	249,948.98	-	1,814.00	13.55%	15.91%	12.33%	89.68
##########	Retail Pawnshop loans	118,844,732.13	117,579,101.18	743,827.97	521,802.97	-	120,162,018.30	118,794,596.61	785,637.06	581,784.63	-	72,401.44	23,802.08	-	48,599.36	-	56,708.00	21.21%	26.48%	21.69%	0.68
##########	Student loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	0.00%	-
##########	**Total Retail Products**	2,460,715,147.69	2,355,938,847.82	39,835,270.69	62,637,097.37	2,303,931.81	2,479,110,297.24	2,366,975,850.43	40,617,371.41	70,778,882.48	738,192.91	87,152,509.98	25,129,579.43	11,589,408.45	50,121,970.86	311,551.23	515,993.00	20.47%	24.27%	18.61%	68.15
##########	Between them: Loans issued on the basis of income from a pension or other state social disbursement	464,844,909.63	455,255,595.56	832,042.85	8,757,271.22	-	471,990,463.62	461,526,516.04	869,862.67	9,594,084.91	-	22,294,464.99	12,943,364.30	603,332.56	8,747,768.13	-	276,047.00	23.25%	25.87%	23.85%	32.71