

Pillar 3 quarterly report		
1	Name of a bank	ISC "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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Date: 9/30/2025

Table 1		Key metrics		According to IFRS				
N		3Q-2025	2Q-2025	1Q-2025	4Q-2024	3Q-2024		
	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%	2.38%	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 illustrative 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	Cash 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

*Share capital as defined by the Law on Commercial Bank Activities

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 subsidiaries, 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	Guarantees 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	8,012,987	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	174,920,079	2,636,087	177,556,166	136,477,795	1,907,622	138,385,417
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

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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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		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	724,785,246.67	-	724,785,246.67
1.1	Cash on hand	338,732,080.87		338,732,080.87
1.2	Cash balances with National bank of Georgia	167,003,174.86		167,003,174.86
1.3	Cash balances with other banks	219,049,990.95		219,049,990.95
2	Financial assets held for trading	1,289,440.29		1,289,440.29
2.1	of which: derivatives	966,158.55		966,158.55
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	259,869,571.78	-	259,869,571.78
5.1	Equity instruments	-		-
5.2	Debt securities	259,869,571.78		259,869,571.78
5.3	Loans and advances			-
6	Financial assets at amortised cost	4,439,733,664.21	-	4,439,733,664.21
6.1	Debt securities	452,341,677.54		452,341,677.54
6.2	Loans and advances	3,987,391,986.66		3,987,391,986.66
7	Investments in subsidiaries, joint ventures and associates	-		-
8	Non-current assets and disposal groups classified as held for sale			-
9	Tangible assets	217,591,914.89	31,349,660.77	186,242,254.12
9.1	Property, Plant and Equipment	215,146,192.06	31,349,660.77	183,796,531.29
9.2	Investment property	2,445,722.83		2,445,722.83
10	Intangible assets	83,248,775.68	83,248,775.68	-
10.1	Goodwill			-
10.2	Other intangible assets	83,248,775.68	83,248,775.68	-
11	Tax assets	-	-	-
11.1	Current tax assets	-		-
11.2	Deferred tax assets	-		-
13	Other assets	50,123,156.28		50,123,156.28
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 for 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

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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	Ratios	Amounts (GEL)
4	CET1	11.46%	456,888,909
5	Tier 1	13.71%	546,609,174
6	Total regulatory Capital	16.70%	665,711,421

Bank:

Date:

Table 9.2

JSC "Liberty Bank"

9/30/2025

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	725,353,108
Own funds¹	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 liabilities may be governed by Georgian law or fully or partially be subject to a law of a foreign country jurisdiction. Contracts of liabilities fully or partially governed by foreign legislation must include a provision for using the bank's liability write-off or conversion resolution tool for recapitalization (bail-in clause).

Bank:

JSC "Liberty Bank"

Date:

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Table 9.3

The table is filled only by systemically important banks

	Residual Maturity				Total
	< 1 year	>= 1 year < 2 years	>= 2 years	perpetual	
Own funds and eligible liabilities	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	-	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	-	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	-	26,239,207

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

Table 10

Reconciliation of balance sheet to regulatory capital

in Lari

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per IFRS	linkage to capital table
1	Cash, Cash balances with National Bank of Georgia and other banks	724,785,247	
1.1	Cash on hand	338,732,081	
1.2	Cash 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	

Table 11		Credit Risk Weighted Exposures (On-balance items and off-balance items after credit conversion factor)																Risk Weighted Exposures before Credit Risk Mitigation	
Exposure classes	Risk weights	0%		20%		25%		50%		75%		100%		150%		250%			
		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 commitments claims on central governments or central banks	108,014,820	0	0	0	0	0	0	0	0	0	2,051,324	114,238,640	0	0	0	116,290,164		
2	Claims or commitments claims on international development or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3	Claims or commitments claims on public sector entities	0	68,920	0	0	0	0	0	0	0	0	3,947,911	0	0	0	0	3,947,911		
4	Claims or commitments claims on multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5	Claims or commitments claims on international organizations/institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
6	Claims or commitments claims on commercial banks	0	0	205,015,723	0	0	0	0	0	0	0	12,112,252	0	205,000	0	0	217,127,975		
7	Claims or commitments claims on companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8	Retail claims or commitments retail claims	0	0	0	0	300,259,999	0	0	0	0	0	0	0	0	0	0	300,259,999		
9	Claims or commitments claims secured by mortgages on residential property	0	0	0	0	175,215,541	0	0	0	0	0	0	0	0	0	0	175,215,541		
10	Retail claims secured	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11	Items belonging to mortgage-backed securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
12	Short-term claims on commercial banks and corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13	Claims on the basis of collective investment undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
14	Other items	108,720,000	0	0	0	0	0	0	0	0	0	205,721,000	0	0	0	0	314,441,000		
Total		1,000,700,000	68,920	205,015,723	0	300,259,999	0	14,420,100	0	1,007,400,100	0	1,203,000,000	114,238,640	0	205,000	0	2,320,630,740		

Project Information		Financial Data															Summary		
Project ID	Project Name	Category	Sub-category	Phase	Start Date	End Date	Budget	Actual	Variance	Forecast	Commitment	Encumbrance	Unencumbered	Unexpended	Unobligated	Uncommitted	Total Budget	Total Actual	Total Variance
1001	Project A	Category A	Sub-category A	Phase A	2023-01-01	2023-12-31	1000000	950000	-50000	1000000	950000	950000	50000	50000	0	0	1000000	950000	-50000
1002	Project B	Category B	Sub-category B	Phase B	2023-01-01	2023-12-31	2000000	1900000	-100000	2000000	1900000	1900000	100000	100000	0	0	2000000	1900000	-100000
1003	Project C	Category C	Sub-category C	Phase C	2023-01-01	2023-12-31	3000000	2800000	-200000	3000000	2800000	2800000	200000	200000	0	0	3000000	2800000	-200000
1004	Project D	Category D	Sub-category D	Phase D	2023-01-01	2023-12-31	4000000	3800000	-200000	4000000	3800000	3800000	200000	200000	0	0	4000000	3800000	-200000
1005	Project E	Category E	Sub-category E	Phase E	2023-01-01	2023-12-31	5000000	4500000	-500000	5000000	4500000	4500000	500000	500000	0	0	5000000	4500000	-500000
1006	Project F	Category F	Sub-category F	Phase F	2023-01-01	2023-12-31	6000000	5500000	-500000	6000000	5500000	5500000	500000	500000	0	0	6000000	5500000	-500000
1007	Project G	Category G	Sub-category G	Phase G	2023-01-01	2023-12-31	7000000	6500000	-500000	7000000	6500000	6500000	500000	500000	0	0	7000000	6500000	-500000
1008	Project H	Category H	Sub-category H	Phase H	2023-01-01	2023-12-31	8000000	7500000	-500000	8000000	7500000	7500000	500000	500000	0	0	8000000	7500000	-500000
1009	Project I	Category I	Sub-category I	Phase I	2023-01-01	2023-12-31	9000000	8500000	-500000	9000000	8500000	8500000	500000	500000	0	0	9000000	8500000	-500000
1010	Project J	Category J	Sub-category J	Phase J	2023-01-01	2023-12-31	10000000	9500000	-500000	10000000	9500000	9500000	500000	500000	0	0	10000000	9500000	-500000
1011	Project K	Category K	Sub-category K	Phase K	2023-01-01	2023-12-31	11000000	10500000	-500000	11000000	10500000	10500000	500000	500000	0	0	11000000	10500000	-500000
1012	Project L	Category L	Sub-category L	Phase L	2023-01-01	2023-12-31	12000000	11500000	-500000	12000000	11500000	11500000	500000	500000	0	0	12000000	11500000	-500000
1013	Project M	Category M	Sub-category M	Phase M	2023-01-01	2023-12-31	13000000	12500000	-500000	13000000	12500000	12500000	500000	500000	0	0	13000000	12500000	-500000
1014	Project N	Category N	Sub-category N	Phase N	2023-01-01	2023-12-31	14000000	13500000	-500000	14000000	13500000	13500000	500000	500000	0	0	14000000	13500000	-500000
1015	Project O	Category O	Sub-category O	Phase O	2023-01-01	2023-12-31	15000000	14500000	-500000	15000000	14500000	14500000	500000	500000	0	0	15000000	14500000	-500000
1016	Project P	Category P	Sub-category P	Phase P	2023-01-01	2023-12-31	16000000	15500000	-500000	16000000	15500000	15500000	500000	500000	0	0	16000000	15500000	-500000
1017	Project Q	Category Q	Sub-category Q	Phase Q	2023-01-01	2023-12-31	17000000	16500000	-500000	17000000	16500000	16500000	500000	500000	0	0	17000000	16500000	-500000
1018	Project R	Category R	Sub-category R	Phase R	2023-01-01	2023-12-31	18000000	17500000	-500000	18000000	17500000	17500000	500000	500000	0	0	18000000	17500000	-500000
1019	Project S	Category S	Sub-category S	Phase S	2023-01-01	2023-12-31	19000000	18500000	-500000	19000000	18500000	18500000	500000	500000	0	0	19000000	18500000	-500000
1020	Project T	Category T	Sub-category T	Phase T	2023-01-01	2023-12-31	20000000	19500000	-500000	20000000	19500000	19500000	500000	500000	0	0	20000000	19500000	-500000
1021	Project U	Category U	Sub-category U	Phase U	2023-01-01	2023-12-31	21000000	20500000	-500000	21000000	20500000	20500000	500000	500000	0	0	21000000	20500000	-500000
1022	Project V	Category V	Sub-category V	Phase V	2023-01-01	2023-12-31	22000000	21500000	-500000	22000000	21500000	21500000	500000	500000	0	0	22000000	21500000	-500000
1023	Project W	Category W	Sub-category W	Phase W	2023-01-01	2023-12-31	23000000	22500000	-500000	23000000	22500000	22500000	500000	500000	0	0	23000000	22500000	-500000
1024	Project X	Category X	Sub-category X	Phase X	2023-01-01	2023-12-31	24000000	23500000	-500000	24000000	23500000	23500000	500000	500000	0	0	24000000	23500000	-500000
1025	Project Y	Category Y	Sub-category Y	Phase Y	2023-01-01	2023-12-31	25000000	24500000	-500000	25000000	24500000	24500000	500000	500000	0	0	25000000	24500000	-500000
1026	Project Z	Category Z	Sub-category Z	Phase Z	2023-01-01	2023-12-31	26000000	25500000	-500000	26000000	25500000	25500000	500000	500000	0	0	26000000	25500000	-500000
1027	Project AA	Category A	Sub-category A	Phase A	2023-01-01	2023-12-31	27000000	26500000	-500000	27000000	26500000	26500000	500000	500000	0	0	27000000	26500000	-500000
1028	Project AB	Category B	Sub-category B	Phase B	2023-01-01	2023-12-31	28000000	27500000	-500000	28000000	27500000	27500000	500000	500000	0	0	28000000	27500000	-500000
1029	Project AC	Category C	Sub-category C	Phase C	2023-01-01	2023-12-31	29000000	28500000	-500000	29000000	28500000	28500000	500000	500000	0	0	29000000	28500000	-500000
1030	Project AD	Category D	Sub-category D	Phase D	2023-01-01	2023-12-31	30000000	29500000	-500000	30000000	29500000	29500000	500000	500000	0	0	30000000	29500000	-500000
1031	Project AE	Category E	Sub-category E	Phase E	2023-01-01	2023-12-31	31000000	30500000	-500000	31000000	30500000	30500000	500000	500000	0	0	31000000	30500000	-500000
1032	Project AF	Category F	Sub-category F	Phase F	2023-01-01	2023-12-31	32000000	31500000	-500000	32000000	31500000	31500000	500000	500000	0	0	32000000	31500000	-500000
1033	Project AG	Category G	Sub-category G	Phase G	2023-01-01	2023-12-31	33000000	32500000	-500000	33000000	32500000	32500000	500000	500000	0	0	33000000	32500000	-500000
1034	Project AH	Category H	Sub-category H	Phase H	2023-01-01	2023-12-31	34000000	33500000	-500000	34000000	33500000	33500000	500000	500000	0	0	34000000	33500000	-500000
1035	Project AI	Category I	Sub-category I	Phase I	2023-01-01	2023-12-31	35000000	34500000	-500000	35000000	34500000	34500000	500000	500000	0	0	35000000	34500000	-500000
1036	Project AJ	Category J	Sub-category J	Phase J	2023-01-01	2023-12-31	36000000	35500000	-500000	36000000	35500000	35500000	500000	500000	0	0	36000000	35500000	-500000
1037	Project AK	Category K	Sub-category K	Phase K	2023-01-01	2023-12-31	37000000	36500000	-500000	37000000	36500000	36500000	500000	500000	0	0	37000000	36500000	-500000
1038	Project AL	Category L	Sub-category L	Phase L	2023-01-01	2023-12-31	38000000	37500000	-500000	38000000	37500000	37500000	500000	500000	0	0	38000000	37500000	-500000
1039	Project AM	Category M	Sub-category M	Phase M	2023-01-01	2023-12-31	39000000	38500000	-500000	39000000	38500000	38500000	500000	500000	0	0	39000000	38500000	-500000
1040	Project AN	Category N	Sub-category N	Phase N	2023-01-01	2023-12-31	40000000	39500000	-500000	40000000	39500000	39500000	500000	500000	0	0	40000000	39500000	-500000
1041	Project AO	Category O	Sub-category O	Phase O	2023-01-01	2023-12-31	41000000	40500000	-500000	41000000	40500000	40500000	500000	500000	0	0	41000000	40500000	-500000
1042	Project AP	Category P	Sub-category P	Phase P	2023-01-01	2023-12-31	42000000	41500000	-500000	42000000	41500000	41500000	500000	500000	0	0	42000000	41500000	-500000
1043	Project AQ	Category Q	Sub-category Q	Phase Q	2023-01-01	2023-12-31	43000000	42500000	-500000	43000000	42500000	42500000	500000	500000	0	0	43000000	42500000	-500000
1044	Project AR	Category R	Sub-category R	Phase R	2023-01-01	2023-12-31	44000000	43500000	-500000	44000000	43500000	43500000	500000	500000	0	0	44000000	43500000	-500000
1045	Project AS	Category S	Sub-category S	Phase S	2023-01-01	2023-12-31	45000000	44500000	-500000	45000000	44500000	44500000	500000	500000	0	0	45000000	44500000	-500000
1046	Project AT	Category T	Sub-category T	Phase T	2023-01-01	2023-12-31	46000000	45500000	-500000	46000000	45500000	45500000	500000	500000	0	0	46000000	45500000	-500000
1047	Project AU	Category U	Sub-category U	Phase U	2023-01-01	2023-12-31	47000000	46500000	-500000	47000000	46500000	46500000	500000	500000	0	0	47000000	46500000	-500000
1048	Project AV	Category V	Sub-category V	Phase V	2023-01-01	2023-12-31	48000000	47500000	-500000	48000000	47500000	47500000	500000	500000	0	0	48000000	47500000	-500000
1049	Project AW	Category W	Sub-category W	Phase W	2023-01-01	2023-12-31	49000000	48500000	-500000	49000000	48500000	48500000	500000	500000	0	0	49000000	48500000	-500000
1050	Project AX	Category X	Sub-category X	Phase X	2023-01-01	2023-12-31	50000000	49500000	-500000	50000000	49500000	49500000	500000	500000	0	0	50000000	49500000	-500000
1051	Project AY	Category Y	Sub-category Y	Phase Y	2023-01-01	2023-12-31	51000000	50500000	-500000	51000000	50500000	50500000	500000	500000	0	0	51000000	50500000	-500000
1052	Project AZ	Category Z	Sub-category Z	Phase Z	2023-01-01	2023-12-31	52000000	51500000	-500000	52000000	51500000	51500000	500000	500000	0	0	52000000	51500000	-500000
1053	Project BA	Category A	Sub-category A	Phase A	2023-01-01	2023-12-31	53000000	52500000	-500000	53000000	52500000	52500000	500000	500000	0	0	53000000	52500000	-500000
1054	Project BB	Category B	Sub-category B	Phase B	2023-01-01	2023-12-31	54000000	53500000	-500000	54000000	53500000	53500000	500000	500000	0	0	54000000	53500000	-500000
1055	Project BC	Category C	Sub-category C	Phase C	2023-01-01	2023-12-31	55000000	54500000	-500000	55000000	54500000	54500000	500000	500000	0	0	55000000	54500000	-500000

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Table 13 Standardized approach - Effect of credit risk mitigation

	a	b		c	d	e	f
		Off-balance sheet exposures					
	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)	
Asset Classes							
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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			Total unweighted value (daily average)			Total weighted values according to NBS'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					656,321,081	391,595,972	1,047,917,053	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		34,844,966	8,826,100	43,670,766	32,095,721	37,225,590	69,321,311	10,816,595	12,310,962	23,127,557
7	Other contingent funding obligations		185,442,113	115,686,241	301,129,354	66,529,474	9,970,728	76,500,201	62,964,740	12,838,924	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 NBS's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA					656,321,081	391,595,972	1,047,917,053	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 NBS's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

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 (a)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposures
	103,293,382	FALSE	FALSE	932,217	1,019,409	1.4	2,732,268	FALSE	FALSE	FALSE	FALSE	FALSE	3,555	FALSE	3,555
Calculated under Standardized Method	103,293,382			932,217	1,019,409	1.4	2,732,268	0	0	0	0	0	3,555	0	3,555
Calculated under Simplified Standardized Method	103,293,382			932,217	1,019,409	1.4	2,732,268	0	0	0	0	0	3,555	0	3,555
Calculated under Original Risk Exposure Method	103,293,382			932,217	1,019,409	1.4	2,732,268	0	0	0	0	0	3,555	0	3,555
Contracts with Qualified Central Counterparty	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Contracts with Central Counterparty	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Contract with Commercial Banks	102,616,182	932,217	0	932,217	1,007,911	1.4	2,716,176	0	0	0	0	0	0	0	0
Calculated under Standardized Method	102,616,182	932,217	0	932,217	1,007,911	1.4	2,716,176	0	0	0	0	0	0	0	0
Calculated under Simplified Standardized Method	102,616,182	932,217	0	932,217	1,007,911	1.4	2,716,176	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	102,616,182	932,217	0	932,217	1,007,911	1.4	2,716,176	0	0	0	0	0	0	0	0
Contracts with Financial Institutions except for Banks	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Contracts with Corporate Clients	677,200	33,943	0	64,263	11,492	1.4	306,043	0	0	0	0	0	0	0	0
Calculated under Standardized Method	677,200	33,943	0	64,263	11,492	1.4	306,043	0	0	0	0	0	0	0	0
Calculated under Simplified Standardized Method	677,200	33,943	0	64,263	11,492	1.4	306,043	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	677,200	33,943	0	64,263	11,492	1.4	306,043	0	0	0	0	0	0	0	0
Contracts with Natural Persons	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	0	0	0	0	0	0	0	0	0
Total	103,293,382	FALSE	FALSE	932,217	1,019,409	1.4	2,732,268	FALSE	FALSE	FALSE	FALSE	FALSE	3,555	FALSE	3,555

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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 <i>all</i> derivatives transactions	932,217
5	Potential Future Exposure associated with <i>all</i> 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 balance sheet))	-
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	-

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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	442,643,789
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
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
28	Off-balance sheet items	307,304,868	-	-	-	15,365,243
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	174,268,362	648,025,159	0	0	0	822,293,460
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0
3	Claims or contingent claims on public sector entities	0	0	0	0	0	0
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0
5	Claims or contingent claims on international organizations/institutions	349,611	0	0	0	0	349,611
6	Claims or contingent claims on commercial banks	46,908,745	183,314,061	0	0	0	230,217,804
7	Claims or contingent claims on corporates	34,554,216	321,429,886	189,658,222	308,584,073	0	854,226,397
8	Retail claims or contingent retail claims	15,728,474	421,890,286	1,652,399,923	581,081,045	0	2,621,043,726
9	Claims or contingent claims secured by mortgages on residential property	2,474,691	29,251,184	133,324,478	422,249,793	0	588,000,147
10	Past due items*	10,398,388	12,080,128	22,830,771	7,737,536	0	33,047,224
11	Items belonging to regulatory high-risk categories	2,445,723	0	0	0	0	2,445,723
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0
13	Claims in the form of collective investment undertakings ("CIU")	0	0	0	0	0	0
14	Other items	332,736,367	4,082	0	2,979	190,723,137	543,466,465
15	Total	629,460,287	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 items". An overdue loan line is not included in the formula for eliminating double counting.

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Date: 9/30/2025

Table 18

On Balance Assets		a	b	c	d	e	f
		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non Performing	Of which: Loans and other Assets - other than Non-Performing				
Risk classes							(a+b-c-d)
1	Claims or contingent claims on central governments or central banks	0	823,130,096	836,642		0	822,293,454
2	Claims or contingent claims on regional governments or local authorities	0	0	0		0	0
3	Claims or contingent claims on public sector entities	0	0	0		0	0
4	Claims or contingent claims on multilateral development banks	0	0	0		0	0
5	Claims or contingent claims on international organizations/institutions	0	349,611	0		0	349,611
6	Claims or contingent claims on commercial banks		230,330,807	113,003		0	230,217,804
7	Claims or contingent claims on corporates	13,770,521	852,219,459	11,610,484		134,340	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	0	2,445,723	0		0	2,445,723
12	Short-term claims on commercial banks and corporates	0	0	0		0	0
13	Claims in the form of collective investment undertakings (CIUF)	0	0	0		0	0
14	Other items	0	658,949,661	884,740		0	658,064,901
15	Total	148,501,175	5,778,164,942	140,024,348	0	10,892,415	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	386,201			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 items'. An overdue loan line is not included in the formula for eliminating double counting.

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

Table 12

On Balance Assets	a	b	c	d	e	f
	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
Risk classes						
1 State, state organizations	21,211,603	1,831,780,415	37,442,398		486	1,815,549,620
2 Financial Institutions	1,077,913	381,183,321	1,810,607		126	380,450,628
3 Pawn-shops	371	29,447,534	314,395		0	29,133,510
4 Construction Development, Real Estate Development and other Land Loans	8,897,066	85,464,837	1,342,135		21	93,019,768
5 Real Estate Management	5,557,459	185,897,185	3,332,348		0	188,122,296
6 Construction Companies	145,066	24,521,413	290,118		0	24,376,361
7 Production and Trade of Construction Materials	60,604	47,101,981	754,677		0	46,407,909
8 Trade of Consumer Foods and Goods	119,623	28,341,496	144,348		2,294	28,316,771
9 Production of Consumer Foods and Goods	61,327	12,929,931	49,576		0	12,941,683
10 Production and Trade of Durable Goods	204	22,116,388	118,621		0	21,997,972
11 Production and Trade of Clothes, Shoes and Textiles	47,514	4,349,905	70,689		0	4,326,730
12 Trade (Other)	8,699,853	269,513,165	8,846,317		566,415	269,366,700
13 Other Production	3,578,929	75,702,021	2,519,848		31,963	76,761,102
14 Hotels, Tourism	4,457,611	67,232,123	2,181,650		12,570	69,308,084
15 Restaurants	217,517	31,938,708	817,150		18,996	31,339,076
16 Industry	33,402	73,857,089	1,961,399		134,840	71,929,091
17 Oil Importers, Filling stations, gas stations and Retailers	59,974	14,849,481	756,852		0	14,152,603
18 Energy	65,590	77,053,338	251,617		0	76,867,311
19 Auto Dealers	2,256	1,628,633	4,118		169,541	1,626,770
20 HealthCare	1,641,210	112,587,238	1,571,911		0	112,656,338
21 Pharmacy	3,126	31,988,163	38,647		0	31,952,642
22 Telecommunication	173,033	18,249,091	190,763		623	18,231,361
23 Service	13,342,242	358,733,940	13,144,370		254,271	358,931,811
24 Agriculture	42,901,658	629,432,395	32,481,189		436,530	639,852,864
25 Other	13,576,015	288,622,105	13,030,471		18,280	289,167,649
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	332,916,399
27 Other assets	0	737,546,733	808,210			736,738,523
28 Total	143,501,175	5,773,164,942	140,024,348	0	10,832,415	5,776,641,769

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	0
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

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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	134,947,671	
2	Inflows to non-performing portfolios	27,800,247	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	0	
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	

Worksheet:

Production of fuel, pulp, sawmills, and other products from harvesting in South West Oregon for the year		2009		2008		2007		2006		2005		2004		2003		2002		2001		2000		1999		1998		1997		1996		1995		1994		1993		1992		1991		1990		1989		1988		1987		1986		1985		1984		1983		1982		1981		1980		1979		1978		1977		1976		1975		1974		1973		1972		1971		1970		1969		1968		1967		1966		1965		1964		1963		1962		1961		1960		1959		1958		1957		1956		1955		1954		1953		1952		1951		1950		1949		1948		1947		1946		1945		1944		1943		1942		1941		1940		1939		1938		1937		1936		1935		1934		1933		1932		1931		1930		1929		1928		1927		1926		1925		1924		1923		1922		1921		1920		1919		1918		1917		1916		1915		1914		1913		1912		1911		1910		1909		1908		1907		1906		1905		1904		1903		1902		1901		1900		1899		1898		1897		1896		1895		1894		1893		1892		1891		1890		1889		1888		1887		1886		1885		1884		1883		1882		1881		1880		1879		1878		1877		1876		1875		1874		1873		1872		1871		1870		1869		1868		1867		1866		1865		1864		1863		1862		1861		1860		1859		1858		1857		1856		1855		1854		1853		1852		1851		1850		1849		1848		1847		1846		1845		1844		1843		1842		1841		1840		1839		1838		1837		1836		1835		1834		1833		1832		1831		1830		1829		1828		1827		1826		1825		1824		1823		1822		1821		1820		1819		1818		1817		1816		1815		1814		1813		1812		1811		1810		1809		1808		1807		1806		1805		1804		1803		1802		1801		1800		1799		1798		1797		1796		1795		1794		1793		1792		1791		1790		1789		1788		1787		1786		1785		1784		1783		1782		1781		1780		1779		1778		1777		1776		1775		1774		1773		1772		1771		1770		1769		1768		1767		1766		1765		1764		1763		1762		1761		1760		1759		1758		1757		1756		1755		1754		1753		1752		1751		1750		1749		1748		1747		1746		1745		1744		1743		1742		1741		1740		1739		1738		1737		1736		1735		1734		1733		1732		1731		1730		1729		1728		1727		1726		1725		1724		1723		1722		1721		1720		1719		1718		1717		1716		1715		1714		1713		1712		1711		1710		1709		1708		1707		1706		1705		1704		1703		1702		1701		1700		1699		1698		1697		1696		1695		1694		1693		1692		1691		1690		1689		1688		1687		1686		1685		1684		1683		1682		1681		1680		1679		1678		1677		1676		1675		1674		1673		1672		1671		1670		1669		1668		1667		1666		1665		1664		1663		1662		1661		1660		1659		1658		1657		1656		1655		1654		1653		1652		1651		1650		1649		1648		1647		1646		1645		1644		1643		1642		1641		1640		1639		1638		1637		1636		1635		1634		1633		1632		1631		1630		1629		1628		1627		1626		1625		1624		1623		1622		1621		1620		1619		1618		1617		1616		1615		1614		1613		1612		1611		1610		1609		1608		1607		1606		1605		1604		1603		1602		1601		1600		1599		1598		1597		1596		1595		1594		1593		1592		1591		1590		1589		1588		1587		1586		1585		1584		1583		1582		1581		1580		1579		1578		1577		1576		1575		1574		1573		1572		1571		1570		1569		1568		1567		1566		1565		1564		1563		1562		1561		1560		1559		1558		1557	
Total	1,100,000	1,000,000	900,000	800,000	700,000	600,000	500,000	400,000	300,000	200,000	100,000	50,000	25,000	12,500	6,250	3,125	1,562	781	390	195	97	48	24	12	6	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																										

Bank: JSC "Liberty Bank"
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Table 24

Loans		Gross carrying value					Expected Credit Loss				
		1 st stage	2 nd stage	3 rd stage	POCI		1 st stage	2 nd stage	3 rd stage	POCI	
Sector of repayment source											
1	State, state organizations	1,029,863,850.15	1,001,823,251	6,827,427	21,120,945	92,227	36,607,146.93	17,235,250.34	2,354,235.10	16,979,979.10	37,682.38
2	Financial Institutions	151,930,438.93	148,509,470	2,343,066	1,077,913	0	1,697,603.69	655,440.25	270,145.84	772,017.60	0.00
3	Pawn-shops	29,447,905.26	29,447,122	412	371	0	314,395.26	313,971.65	117.56	306.06	0.00
4	Construction Development, Real Estate Development and other Land Loans	94,361,903.04	79,398,566	6,066,270	8,897,066	0	1,342,135.18	733,513.15	72,221.12	536,400.91	0.00
5	Real Estate Management	191,454,643.81	183,184,043	2,713,141	5,221,346	336,113	3,332,347.66	1,837,064.50	442,074.33	906,831.39	146,377.44
6	Construction Companies	24,666,479.14	24,301,426	219,987	145,066	0	290,118.14	160,128.80	33,111.43	96,877.91	0.00
7	Production and Trade of Construction Materials	47,162,585.33	43,478,193	3,623,788	60,604	0	754,676.51	383,426.81	326,252.82	44,996.88	0.00
8	Trade of Consumer Goods and Goods	28,461,119.33	28,308,904	32,593	35,835	83,788	144,348.45	104,894.96	11,724.43	21,311.63	6,417.42
9	Production of Consumer Goods and Goods	12,991,258.53	12,895,596	34,335	18,301	43,026	49,575.58	37,356.22	1,537.85	10,539.46	142.05
10	Production and Trade of Durable Goods	22,116,592.71	22,116,388	0	0	204	118,620.56	118,504.09	0.00	0.00	116.47
11	Production and Trade of Clothes, Shoes and Textiles	4,397,418.98	4,320,843	29,061	47,514	0	70,688.86	25,390.74	10,567.81	34,730.31	0.00
12	Trade (Other)	278,213,005.80	242,739,694	26,773,458	8,698,977	877	8,847,977.34	1,478,570.68	1,973,633.86	5,395,534.21	238.59
13	Other Production	79,280,949.98	73,542,002	2,160,019	3,531,056	47,873	2,519,847.83	450,518.76	249,290.19	1,791,007.52	29,031.37
14	Hotels, Tourism	71,689,734.78	64,214,791	3,017,332	4,457,611	0	2,181,650.36	347,585.79	513,944.92	1,320,120.05	0.00
15	Restaurants	32,156,225.58	30,429,966	1,508,742	217,517	0	817,149.33	219,795.17	439,030.81	158,323.55	0.00
16	Industry	73,890,490.58	22,033,643	51,823,446	33,402	0	1,961,399.42	118,666.66	1,821,532.00	21,200.77	0.00
17	Oil Importers, Filling stations, gas stations and Retailers	14,909,455.40	7,860,985	6,988,496	59,974	0	756,852.41	86,228.60	634,019.87	36,603.93	0.00
18	Energy	77,118,927.76	77,028,970	24,368	65,590	0	251,617.02	202,377.11	8,687.09	40,552.82	0.00
19	Auto Dealers	1,630,888.32	1,628,633	0	2,256	0	4,118.23	2,425.92	0.00	1,692.30	0.00
20	HealthCare	114,228,444.25	102,338,419	10,248,815	1,641,210	0	1,571,910.77	877,708.57	319,536.65	374,665.55	0.00
21	Pharmacy	31,991,289.16	31,964,224	23,929	3,126	0	38,647.32	27,778.52	8,534.09	2,334.71	0.00
22	Telecommunication	18,422,123.89	18,158,353	90,738	173,033	0	190,762.85	44,674.94	32,332.90	113,755.00	0.00
23	Service	372,076,181.61	351,345,628	7,388,312	13,273,123	69,119	13,144,370.11	2,377,215.02	2,134,644.45	8,631,602.45	908.20
24	Agriculture	672,334,122.47	608,680,275	20,752,120	42,249,308	32,481,234	32,481,234.90	4,297,667.47	5,173,354.71	22,691,807.70	318,405.01
25	Other	302,198,120.65	275,997,772	12,624,333	13,557,494	18,522	13,030,471.18	1,390,066.52	3,620,144.31	8,014,206.45	6,053.89
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	15,746,826.68	1,308,452.67	1,353,160.84	12,848,011.01	237,202.17
27	Total	4,125,658,480.12	3,806,728,013	175,429,292	141,597,597	1,908,578	138,266,492.76	34,834,674	21,803,835	80,845,409	782,575

Table 25

Table 25

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DATE:

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