	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: 12/31/2025

Table 1

N	Key metrics	4Q-2025	3Q-2025	2Q-2025	1Q-2025	4Q-2024
			According to IFRS			
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	607,993,591	580,489,555	552,245,890	525,336,628	494,557,061
2	Tier1 capital	623,376,491	587,477,568	557,970,332	530,968,494	499,122,445
3	Regulatory capital	742,614,719	699,486,527	672,934,382	636,735,177	597,044,234
4	CET1 capital total requirement	493,810,528	456,888,909	441,488,902	425,777,729	389,236,303
5	Tier1 capital total requirement	590,291,173	546,609,174	528,585,930	511,799,322	470,223,053
6	Regulatory capital total requirement	718,363,904	665,711,421	644,204,847	625,984,080	577,724,800
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	4,273,149,151	3,987,212,648	3,866,746,278	3,794,115,454	3,572,886,205
	Capital Adequacy Ratios					
	Based on Basel III framework					
8	CET1 capital	14.23%	14.56%	14.28%	13.85%	13.84%
9	Tier1 capital	14.59%	14.73%	14.43%	13.99%	13.97%
10	Regulatory capital	17.38%	17.54%	17.40%	16.78%	16.71%
11	CET1 capital total requirement	11.56%	11.46%	11.42%	11.22%	10.89%
12	Tier1 capital total requirement	13.81%	13.71%	13.67%	13.49%	13.16%
13	Regulatory capital total requirement	16.81%	16.70%	16.66%	16.50%	16.17%
	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)	12.98%	12.82%	12.81%	12.29%	12.72%
	Income					
15	Total Interest Income /Average Annual Assets	13.08%	13.07%	12.96%	12.76%	13.35%
16	Total Interest Expense / Average Annual Assets	6.24%	6.17%	6.09%	6.00%	6.18%
17	Earnings from Operations / Average Annual Assets	3.13%	3.11%	2.88%	3.07%	3.37%
18	Net Interest Margin	6.84%	6.90%	6.88%	6.76%	7.17%
19	Return on Average Assets (ROAA)	2.28%	2.33%	2.33%	2.30%	2.28%
20	Return on Average Equity (ROAE)	18.85%	19.33%	19.45%	19.35%	18.91%
	Asset Quality					
21	Non Performed Loans / Total Loans	3.77%	3.48%	3.35%	3.48%	3.63%
22	ECL/Total Loans	3.26%	3.35%	3.33%	3.57%	3.87%
23	FX Loans/Total Loans	23.77%	22.11%	22.40%	23.23%	23.32%
24	FX Assets/Total Assets	25.15%	23.43%	22.93%	24.06%	25.01%
25	Loan Growth-YTD	17.43%	11.79%	9.26%	5.76%	18.72%
	Liquidity					
26	Liquid Assets/Total Assets	21.22%	18.59%	16.42%	16.52%	17.96%
27	FX Liabilities/Total Liabilities	25.81%	26.22%	26.03%	27.11%	28.81%
28	Current & Demand Deposits/Total Assets	27.64%	31.19%	29.81%	28.64%	27.36%
	Liquidity Coverage Ratio* **					
29	Total HQLA	1,264,638,276	1,047,917,055	893,791,800	862,517,994	922,068,911
30	Net cash outflow	889,401,470	868,194,227	761,463,799	754,121,466	753,183,737
31	LCR ratio (%)	142.19%	120.70%	117.38%	114.37%	122.42%
	Net Stable Funding Ratio					
32	Available stable funding	3,834,794,235	3,711,002,078	3,452,702,091	3,298,595,647	3,021,819,017
33	Required stable funding	2,914,780,090	2,790,988,701	2,733,154,312	2,590,825,369	2,388,056,306
34	Net stable funding ratio (%)	131.56%	132.96%	126.33%	127.32%	126.54%

*** 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: 12/31/2025

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**	324,188,070	303,753,543	627,941,612	257,391,989	293,655,388	551,047,377
1.1	Cash on hand	307,295,663	85,183,336	392,478,999	250,559,324	74,113,297	324,672,621
1.2	Casha balances with National bank of Georgia	16,302,297	116,555,302	132,857,600	6,269,645	110,578,665	116,848,311
1.3	Cash balances with other banks	590,109	102,014,904	102,605,013	563,020	108,963,425	109,526,446
2	**Financial assets held for trading**	382,662	-	382,662	330,648	-	330,648
2.1	of which:derivatives	15,548	-	15,548	102,264	-	102,264
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**	271,153,479	-	271,153,479	135,042,027	-	135,042,027
5.1	Equity instruments			-			-
5.2	Debt securities	271,153,479	-	271,153,479	135,042,027	-	135,042,027
5.3	Loans and advances			-			-
6	**Financial assets at amortised cost**	3,593,333,937	1,203,477,346	4,796,811,283	2,986,879,883	927,947,465	3,914,827,348
6.1	Debt securities	411,930,570	192,195,222	604,125,792	282,843,124	84,201,154	367,044,278
6.2	Loans and advances	3,181,403,367	1,011,282,124	4,192,685,491	2,704,036,759	843,746,311	3,547,783,070
7	**Investments in subsidiaries, joint ventures and associates**	-	-	-	-	-	-
8	**Non-current assets and disposal groups classified as held for sale**	-	-	-	-	-	-
9	**Tangible assets**	214,947,232	-	214,947,232	198,290,377	-	198,290,377
9.1	Property, Plant and Equipment	212,501,509	-	212,501,509	196,245,658	-	196,245,658
9.2	Investment property	2,445,723	-	2,445,723	2,044,719	-	2,044,719
10	**Intangible assets**	87,426,541	-	87,426,541	71,952,385	-	71,952,385
10.1	Goodwill			-			-
10.2	Other intangible assets	87,426,541	-	87,426,541	71,952,385	-	71,952,385
11	**Tax assets**	-	-	-	-	-	-
11.1	Current tax assets	-	-	-	-	-	-
11.2	Deferred tax assets	-	-	-	-	-	-
13	**Other assets**	39,464,515	14,917,813	54,382,328	33,581,176	6,617,499	40,198,676
13.1	of which: repossessed collateral	8,540,128	-	8,540,128	4,482,036	-	4,482,036
13.2	of which: dividends receivable	-	-	-	-	-	-
14	**TOTAL ASSETS**	4,530,896,434	1,522,148,701	6,053,045,136	3,683,468,485	1,228,220,353	4,911,688,837
	LIABILITIES						
15	**Financial liabilities held for trading**	286,724	-	286,724	449,376	-	449,376
15.1	of which:derivatives	286,724		286,724	449,376		449,376
16	**Financial liabilities designated at fair value through profit or loss**			-			-
17	**Financial liabilities measured at amortised cost**	3,879,521,003	1,227,179,509	5,106,700,512	3,014,767,252	1,099,090,391	4,113,857,642
17.1	Deposits	2,996,762,354	1,159,801,060	4,156,563,414	2,215,159,990	1,017,363,442	3,232,523,432
17.2	borrowings	880,859,603	27,824,134	908,683,736	796,961,436	44,452,891	841,414,327
17.3	Debt securities issued	-	-	-	-	-	-
17.4	Other financial liabilities	1,899,046	39,554,315	41,453,361	2,645,826	37,274,057	39,919,883
18	**Provisions**	1,795,743	1,651,681	3,447,424	1,441,211	279,972	1,721,183
19	**Tax liabilities**	18,118,269	-	18,118,269	16,424,495	-	16,424,495
19.1	Current tax liabilities	2,171,521	-	2,171,521	830,986	-	830,986
19.2	Deferred tax liabilities	15,946,748	-	15,946,748	15,593,509	-	15,593,509
20	**Subordinated liabilities**	17,829,317	139,969,084	157,798,401	10,123,192	119,779,424	129,902,616
21	**Other liabilities**	29,192,851	3,944,450	33,137,300	26,683,527	23,509,926	50,193,453
21.1	of which: dividends payable	90,006	-	90,006	91,125	-	91,125
22	**TOTAL LIABILITIES**	3,946,743,908	1,372,744,723	5,319,488,631	3,069,889,053	1,242,659,712	4,312,548,765
	Equity						
23	**Ordinary share**	44,490,459	-	44,490,459	44,490,459	-	44,490,459
24	**preference share**	45,654	-	45,654	45,654	-	45,654
25	**Share premium**	41,370,267	-	41,370,267	41,370,267	-	41,370,267
26	**(-) Treasury shares**	-	-	-	-	-	-
27	**Equity instruments issued other than capital**	-	-	-	-	-	-
27.1	Equity component of compound financial instruments	-	-	-	-	-	-
27.2	Other equity instruments issued	-		-	-		-
28	**Share-based payment reserve**			-			-
29	**Accumulated other comprehensive income**	33,570,985	-	33,570,985	24,921,510	-	24,921,510
29.1	revaluation reserve	31,125,125	-	31,125,125	21,463,473	-	21,463,473
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	2,445,860		2,445,860	3,458,037		3,458,037
30	**Retained earnings**	614,079,137		614,079,137	488,312,184		488,312,184
31	**TOTAL EQUITY***	733,556,503	-	733,556,503	599,140,074	-	599,140,074
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	4,680,300,411	1,372,744,723	6,053,045,134	3,669,029,127	1,242,659,712	4,911,688,839

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

Bank: JSC "Liberty Bank"
Date: 12/31/2025

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	**Interest income**	631,508,449	91,233,902	722,742,350	537,612,361	70,062,108	607,674,469
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	22,837,696	-	22,837,696	16,815,011		16,815,011
1.5	Financial assets at amortised cost	608,670,753	91,233,902	699,904,654	520,797,350	70,062,108	590,859,458
1.6	Other assets			-			-
2	**(Interest expenses)**	(300,680,158)	(44,090,356)	(344,770,514)	(252,058,372)	(29,251,364)	(281,309,736)
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)	(300,680,158)	(44,090,356)	(344,770,514)	(252,058,372)	(29,251,364)	(281,309,736)
2.4	(Other liabilities)			-			-
3	**Dividend income**			-			-
4	**Fee and commission income**	52,298,313	11,671,611	63,969,924	50,056,855	9,362,265	59,419,120
5	**(Fee and commission expenses)**	(9,981,520)	(24,360,927)	(34,342,447)	(8,190,309)	(21,804,662)	(29,994,971)
6	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	72,545	-	72,545	(107,662)	-	(107,662)
7	**Gains or (-) losses on financial assets and liabilities held for trading, net**	214,665	-	214,665	17,211,464	(0)	17,211,464
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**	21,202,120	-	21,202,120	5,254,242	-	5,254,242
11	**Gains or (-) losses on derecognition of non-financial assets, net**	685,889	-	685,889	386,029	-	386,029
12	**Other operating income**	15,869,445	31,950	15,901,396	16,572,900	13,996	16,586,895
13	**(Other operating expenses)**	(23,726,845)	(897,435)	(24,624,280)	(23,435,403)	(696,950)	(24,132,353)
14	**(Administrative expenses)**	(196,320,190)	(6,142,739)	(202,462,928)	(175,928,631)	(4,474,119)	(180,402,750)
14.1	(Staff expenses)	(159,513,922)		(159,513,922)	(138,530,659)		(138,530,659)
14.2	(Other administrative expenses)	(36,806,268)	(6,142,739)	(42,949,007)	(37,397,973)	(4,474,119)	(41,872,091)
15	**(Depreciation and amortisation)**	(37,956,696)		(37,956,696)	(37,321,084)		(37,321,084)
16	**Modification gains or (-) losses, net**			-			-
17	**(Provisions or (-) reversal of provisions)**	(354,532)	(1,371,708)	(1,726,240)	(122,931)	(138,717)	(261,648)
17.1	(Commitments and guarantees given)	(354,532)	(1,360,673)	(1,715,205)	(122,931)	(138,717)	(261,648)
17.2	(Other provisions)	-	(11,035)	(11,035)	-	-	-
18	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	(30,880,204)	(3,359,268)	(34,239,472)	(28,213,451)	(3,242,344)	(31,455,795)
18.1	(Financial assets at fair value through other comprehensive income)	180,464	-	180,464	(29,647)	-	(29,647)
18.2	(Financial assets at amortised cost)	(31,060,668)	(3,359,268)	(34,419,936)	(28,183,804)	(3,242,344)	(31,426,148)
19	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**			-			-
20	**(Impairment or (-) reversal of impairment on non-financial assets)**	(244,815)	-	(244,815)	(1,134,074)	-	(1,134,074)
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**	121,706,466	22,715,029	144,421,495	100,581,935	19,830,212	120,412,147
23	**(Tax expense or (-) income**	(18,419,669)		(18,419,669)	(16,424,572)		(16,424,572)
24	**Profit or (-) loss after tax**	103,286,796	22,715,029	126,001,826	84,157,362.53	19,830,212.25	103,987,575

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**	3,978,227,398	39,742,755,043	43,720,982,441	469,840,079	17,726,141,407	18,195,981,486
3.1	Surety, joint liability	3,974,616,885	39,742,061,293	43,716,678,178	467,462,286	17,725,490,896	18,192,953,182
3.2	Guarantees	3,610,513	693,750	4,304,263	2,377,793	650,511	3,028,304
4	**Assets pledged as security for liabilities of the bank**	1,529,610,000	0	1,529,610,000	1,366,840,000	0	1,366,840,000
4.1	Financial assets of the bank	1,529,610,000	0	1,529,610,000	1,366,840,000	0	1,366,840,000
4.2	Non-financial assets of the bank	0	0	0	0	0	0
5	**Assets pledged as security for receivables of the bank**	2,563,579,835	10,801,052,126	13,364,631,961	170,474,021	5,507,511,152	5,677,985,173
5.1	Cash	32,108,640	22,726,640	54,835,280	34,958,337	8,354,188	43,312,525
5.2	Precious metals and stones	35,611,744	132,342,097	167,953,841	45,435,887	114,087,516	159,523,403
5.3	Real Estate:	4,519,028	8,959,955,918	8,964,474,946	1,531,900	3,432,541,863	3,434,073,763
5.3.1	*Residential Property*	577,628	2,812,467,800	2,813,045,428	0	315,842,676	315,842,676
5.3.2	*Commercial Property*	905,000	3,386,043,377	3,386,948,377	344,000	891,254,338	891,598,338
5.3.3	*Complex Real Estate*	0	217,200,861	217,200,861	0	269,437,854	269,437,854
5.3.4	*Land Parcel*	2,985,400	2,431,511,234	2,434,496,634	1,136,900	1,841,376,606	1,842,513,506
5.3.5	*Other*	51,000	112,732,646	112,783,646	51,000	114,630,389	114,681,389
5.4	Movable Property	2,007,991	562,460,266	564,468,257	2,760,542	449,892,276	452,652,818
5.5	Shares Pledged	2,116,625,000	274,507,758	2,391,132,758	13,625,000	619,970,177	633,595,177
5.6	Securities	54,000,010	372,237,421	426,237,431	19,000,010	515,749,006	534,749,016
5.7	Other	318,707,422	476,822,026	795,529,448	53,162,345	366,916,126	420,078,471
6	**Loan commitments given**	185,453,416	132,821,503	318,274,919	166,542,456	160,418,216	326,960,672
7	**guarantees given**	87,470,281	57,198,053	144,668,334	48,553,905	37,542,411	86,096,316
8	**Letters of credit Issued**	0	892,018	892,018	0	0	0
9	**Derivatives**	144,567,772	156,160,062	300,727,834	44,402,341	113,308,878	157,711,219
9.1	Receivables through FX contracts (except options)	144,567,772	5,855,157	150,422,929	17,150,913	61,615,302	78,766,215
9.2	Payables through FX contracts (except options)	0	150,304,905	150,304,905	27,251,428	51,693,576	78,945,004
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**	160,199,843	2,776,794	162,976,637	141,676,829	2,259,245	143,936,074
10.1	Principal of receivables derecognized during last 3 month	8,314,478	434	8,314,912	9,618,124	212,816	9,830,940
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,880,611	295,966	2,176,577	1,922,741	155,084	2,077,824
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	140,341,563	2,094,686	142,436,249	129,014,755	2,085,716	131,100,471
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	19,858,280	682,107	20,540,387	12,662,074	173,529	12,835,603
11	**Capital expenditure commitment**	707,036	0	707,036	1,952,307	557,750	2,510,057

Bank: JSC "Liberty Bank"
Date: 12/31/2025

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

N		4Q-2025	3Q-2025	2Q-2025	1Q-2025	4Q-2024
1	Risk Weighted Assets for Credit Risk	3,527,263,334	3,336,068,023	3,212,564,005	3,138,438,338	2,919,232,269
1.1	Balance sheet items	3,446,402,601	3,268,193,311	3,146,087,332	3,076,435,906	2,862,298,531
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	80,651,414	67,871,156	66,474,270	61,231,703	56,488,369
1.3	Counterparty credit risk	209,319	3,555	2,403	770,729	445,369
2	Risk Weighted Assets for Market Risk	6,022,375	3,131,621	6,169,268	7,664,112	5,640,931
3	Risk Weighted Assets for Operational Risk	739,863,442	648,013,004	648,013,004	648,013,004	648,013,004
4	**Total Risk Weighted Assets**	4,273,149,151	3,987,212,648	3,866,746,278	3,794,115,454	3,572,886,205

Bank: JSC "Liberty Bank"
Date: 12/31/2025

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)	97.053%
2	Other shareholders	2.947%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Irakli Otar Rukhadze	31.307%
2	Benjamin Albert Marson	31.307%
3	Igor Alexeev	31.307%

Bank: JSC "Liberty Bank"
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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**	627,941,612.05	-	627,941,612
1.1	Cash on hand	392,478,999.18		392,478,999
1.2	Casha balances with National bank of Georgia	132,857,599.64		132,857,600
1.3	Cash balances with other banks	102,605,013.23		102,605,013
2	**Financial assets held for trading**	382,661.89		382,662
2.1	of which:derivatives	15,548.33		15,548
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**	271,153,478.59	-	271,153,479
5.1	Equity instruments	-		-
5.2	Debt securities	271,153,478.59		271,153,479
5.3	Loans and advances			-
6	**Financial assets at amortised cost**	4,796,811,282.88	-	4,796,811,283
6.1	Debt securities	604,125,792.33		604,125,792
6.2	Loans and advances	4,192,685,490.55		4,192,685,491
7	**Investments in subsidiaries, joint ventures and associates**	-		-
8	**Non-current assets and disposal groups classified as held for sale**			-
9	**Tangible assets**	214,947,231.65	31,125,125.24	183,822,106
9.1	Property, Plant and Equipment	212,501,508.82	31,125,125.24	181,376,384
9.2	Investment property	2,445,722.83		2,445,723
10	**Intangible assets**	87,426,540.86	87,426,540.86	-
10.1	Goodwill			-
10.2	Other intangible assets	87,426,540.86	87,426,540.86	-
11	**Tax assets**	-	-	-
11.1	Current tax assets	-		-
11.2	Deferred tax assets	-		-
13	**Other assets**	54,382,327.76		54,382,328
13.1	of which: repossessed collateral	8,540,128.21		
13.2	of which: dividends receivable	-		
	Total exposures subject to credit risk weighting before adjustments	**6,053,045,136**	**118,551,666**	**5,934,493,470**

Bank: JSC "Liberty Bank"
Date: 12/31/2025

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**	5,934,493,470
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	460,388,202
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	143,091,203
3	**Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes**	6,537,972,874
4	Effect of provisioning rules used for capital adequacy purposes	0
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-375,099,383
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-142,521,045
6	Effect of other adjustments	
7	**Total exposures subject to credit risk weighting**	6,020,352,446

Bank: JSC "Liberty Bank"
Date: 12/31/2025

Table 9

Regulatory capital

N		in Lari
1	**Common Equity Tier 1 capital before regulatory adjustments**	728,991,118
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	33,570,985
5	Other disclosed reserves	0
6	Retained earnings (loss)	614,079,137
7	**Regulatory Adjustments of Common Equity Tier 1 capital**	120,997,527
8	Revaluation reserves on assets	33,570,985
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	87,426,542
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**	607,993,591
		0
25	**Additional tier 1 capital before regulatory adjustments**	15,382,900
26	Instruments that comply with the criteria for Additional tier 1 capital	10,863,170
27	Including:instruments classified as equity under the relevant accounting standards	45,654
28	Including: instruments classified as liabilities under the relevant accounting standards	10,817,516
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**	15,382,900
		0
37	**Tier 2 capital before regulatory adjustments**	119,238,229
38	Instruments that comply with the criteria for Tier 2 capital	119,238,229
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**	119,238,229

Bank: JSC "Liberty Bank"
Date: 12/31/2025

Table 9.1 **Capital Adequacy Requirements**

	Minimum Requirements	Ratios	Amounts (GEL)
1	**Pillar 1 Requirements**		
1.1	Minimum CET1 Requirement	4.50%	192,291,712
1.2	Minimum Tier 1 Requirement	6.00%	256,388,949
1.3	Minimum Regulatory Capital Requirement	8.00%	341,851,932
2	**Combined Buffer**		
2.1	Capital Conservation Buffer	2.50%	106,828,729
2.2	Countercyclical Buffer	0.50%	21,365,746
2.3	Systemic Risk Buffer	0.50%	21,365,746
3	**Pillar 2 Requirements**		
3.1	CET1 Pillar 2 Requirement	3.56%	151,958,595
3.2	Tier 1 Pillar2 Requirement	4.31%	184,342,004
3.3	Regulatory capital Pillar 2 Requirement	5.31%	226,951,752
	Total Requirements	**Ratios**	**Amounts (GEL)**
4	CET1	11.56%	493,810,528
5	Tier 1	13.81%	590,291,173
6	Total regulatory Capital	16.81%	718,363,904

Bank:	0
Date:	3/31/2023
Table 9.2	*The table is filled only by systemically important banks*

	MREL Resource
Own funds and eligible liabilities	**769,731,379**
Own funds [1]	**742,614,719**
Common Equity Tier 1 (CET 1)	607,993,591
Additional Tier 1 Capital (AT 1)	15,382,900
Tier 2 Capital (Tier 2)	119,238,229
Eligible liabilities	**27,116,660**
Subordinated Loans (not classified as own funds)[2]	27,116,660
Eligible liabilities[3]	
Total Liabilities and Own Funds (TLOF)	**5,932,047,606**
Total liabilities (except capital instruments)	5,189,432,887
Own funds	742,614,719
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	4,273,149,151
Total Exposure Measure (TEM)	6,045,817,620
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	18.01%
Own funds and eligible liabilities as a percentage of TEM	12.73%
Own funds and eligible liabilities as a percentage of TLOF	**12.98%**

[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: 0

Date: 3/31/2023

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	**883,729,369**	**23,602,161**	**148,267,794**	**15,448,198**	**1,071,047,522**
of which: contracts governed by Georgian law	**881,485,600**	**7,589,402**	**138,700,189**	**15,448,198**	**1,043,223,388**
of which: contracts governed by foreign country law	**2,243,769**	**16,012,759**	**9,567,605**	**-**	**27,824,134**
of which: contracts that include bail-in clause	**625,997**	**6,071,521**	**20,979,840**	**65,298**	**27,742,657**
Own funds	**-**	**1,517,880**	**117,720,348**	**15,382,900**	**134,621,128**
of which: contracts governed by Georgian law	-	1,517,880	117,720,348	15,382,900	**134,621,128**
of which: contracts governed by foreign country law	-	-	-	-	**-**
of which: contracts that include bail-in clause	-	-	-	-	**-**
Eligible liabilities	**883,729,369**	**22,084,280**	**30,547,445**	**65,298**	**936,426,393**
of which: contracts governed by Georgian law	881,485,600	6,071,521	20,979,840	65,298	**908,602,260**
of which: contracts governed by foreign country law	2,243,769	16,012,759	9,567,605	-	**27,824,134**
of which: contracts that include bail-in clause	625,997	6,071,521	20,979,840	65,298	**27,742,657**

Bank: JSC "Liberty Bank"
Date: 12/31/2025

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**	627,941,612	
1.1	Cash on hand	392,478,999	
1.2	Casha balances with National bank of Georgia	132,857,600	
1.3	Cash balances with other banks	102,605,013	
2	**Financial assets held for trading**	382,662	
2.1	of which:derivatives	*15,548*	
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**	*271,153,479*	
5.1	Equity instruments	-	
5.2	Debt securities	271,153,479	
5.3	Loans and advances		
6	**Financial assets at amortised cost**	4,796,811,283	
6.1	Debt securities	*604,125,792*	
6.2	Loans and advances	*4,192,685,491*	
7	**Investments in subsidiaries, joint ventures and associates**	-	
8	**Non-current assets and disposal groups classified as held for sale**		
9	**Tangible assets**	214,947,232	
9.1	Property, Plant and Equipment	212,501,509	
9.2	Investment property	**2,445,723**	
10	**Intangible assets**	87,426,541	*Table 9 (Capital), N10*
10.1	Goodwill		
10.2	Other intangible assets	87,426,541	*Table 9 (Capital), N10*
11	**Tax assets**	-	
11.1	Current tax assets	-	
11.2	Deferred tax assets		
13	**Other assets**	54,382,328	
13.1	of which: repossessed collateral	8,540,128	
13.2	of which: dividends receivable	-	
14	**TOTAL ASSETS**	6,053,045,136	
	LIABILITIES		
15	**Financial liabilities held for trading**	**286,724**	
15.1	of which:derivatives	286,724	
16	**Financial liabilities designated at fair value through profit or loss**		
17	**Financial liabilities measured at amortised cost**	5,106,700,512	
17.1	Deposits	4,156,563,414	
17.2	borrowings	908,683,736	
17.3	Debt securities issued		
17.4	Other financial liabilities	41,453,361	
18	**Provisions**	**3,447,424**	
19	**Tax liabilities**	18,118,269	
19.1	Current tax liabilities	2,171,521	
19.2	Deferred tax liabilities	15,946,748	
20	**Subordinated liabilities**	157,798,401	
21	**Other liabilities**	33,137,300	
21.1	of which: dividends payable	90,006	
22	**TOTAL LIABILITIES**	5,319,488,631	
	Equity		
23	**Share capital**	44,490,459	*ცხრილი 9 (Capital), N2*
24	**preference share**	45,654	
25	**Share premium**	41,370,267	*ცხრილი 9 (Capital), N3 +ცხრილი 9 (Capital), N29*
26	**(-) Treasury shares**	-	
27	**Equity instruments issued other than capital**	-	
27.1	Equity component of compound financial instruments		
27.2	Other equity instruments issued		
28	**Share-based payment reserve**		
29	**Accumulated other comprehensive income**	33,570,985	*ცხრილი 9 (Capital), N4*
29.1	revaluation reserve	31,125,125	
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	2,445,860	
30	**Retained earnings**	614,079,137	*ცხრილი 9 (Capital), N6*
31	**TOTAL EQUITY**	733,556,503	
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	6,053,045,134	

Bank: JSC "Liberty Bank"
Date: 12/31/2025

Table 11

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

		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	756.512.409	0	0	0	0	0	0	0	0	2.167.711	116.555.292	7.421.581	0	0	0	0	125.602.656
2	Claims or contingent claims on regional governments or local authorities	0	68.932	0	0	0	0	0	0	0	4.374.275	0	68.216.231	0	0	0	0	71.496.937
3	Claims or contingent claims on public sector entities	0	0	0	0	0	0	0	0	0	21.604	0	3.018.485	0	0	0	0	3.034.688
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	5.407.264	0	0	0	0	0	5.407.264
6	Claims or contingent claims on commercial banks	0	0	95.609.836	0	0	0	6.318.257	0	0	0	11.496.715	0	628.757	0	0	0	34.720.947
7	Claims or contingent claims on corporates	0	0	0	0	0	0	0	0	0	0	976.464.403	0	0	0	0	0	976.464.403
8	Retail claims or contingent retail claims	0	0	0	0	307.389.751	0	0	0	2.345.046.144	0	0	0	0	0	0	0	1.866.371.020
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	662.649.962	0	0	0	0	0	0	0	0	0	0	0	231.927.487
10	Past due items	0	0	0	0	0	0	1.775.783	0	0	0	38.060.968	0	19.143.314	0	0	0	67.663.829
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	392.481.978	0	0	0	0	0	0	0	0	0	196.506.915	0	0	0	0	0	196.506.915
	Total	1,148,994,387	68,932	95,609,836	0	970,039,712	0	8,094,040	0	2,345,046,144	6,563,590	1,344,491,558	78,656,297	19,772,071	0	2,445,723	0	3,585,310,454

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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 exposures to corporates.	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 exposures	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	284,646	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	284,646	284,646
2	Claims or contingent claims on regional governments or local authorities	0	2,642,929	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,642,929	2,642,929
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		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		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		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		0
7	Claims or contingent claims on corporates	0	26,151,892	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26,151,892		26,151,892
8	Retail claims or contingent retail claims	0	27,499,765	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,499,765		27,499,765
9	Claims or contingent claims secured by mortgages on residential property	0	1,323,672	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,323,672		1,323,672
10	Past due items	0	353,535	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	353,535		353,535
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		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		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		0
14	Other items	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
	Total	0	58,256,439	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55,328,864	2,927,575	58,256,439

Bank: JSC "Liberty Bank"
Date: 12/31/2025

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	873,067,703	9,589,292	9,589,292	125,602,656	125,338,010	14%
2	Claims or contingent claims on regional governments or local authorities	0	145,318,875	72,659,438	71,496,937	68,834,008	95%
3	Claims or contingent claims on public sector entities	0	15,200,445	3,040,089	3,034,688	3,034,688	100%
4	Claims or contingent claims on multilateral development banks	0	290,279,589	0	0	0	0%
5	Claims or contingent claims on international organizations/institutions	5,407,264	0	0	5,407,264	5,407,264	100%
6	Claims or contingent claims on commercial banks	114,053,566	0	0	34,720,947	34,720,947	30%
7	Claims or contingent claims on corporates	976,464,403	0	0	976,464,403	950,312,511	97%
8	Retail claims or contingent retail claims	2,652,435,894	0	0	1,866,371,020	1,838,871,255	69%
9	Claims or contingent claims secured by mortgages on residential property	662,649,962	0	0	231,927,487	230,603,815	35%
10	Past due items	58,980,064	0	0	67,663,829	67,310,295	114%
11	Items belonging to regulatory high-risk categories	2,445,723	0	0	6,114,307	6,114,307	250%
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0%
13	Claims in the form of collective investment undertakings (‘CIU’)	0	0	0	0	0	0%
14	Other items	588,988,892	0	0	196,506,915	196,506,915	33%
	Total	5,934,493,471	460,388,202	85,288,819	3,585,310,454	3,527,054,015	59%

Bank: JSC "Liberty Bank"
Date: 12/31/2025

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				768,456,942	496,181,334	1,264,638,276	760,094,525	305,195,843	1,065,290,368
Cash outflows										
2	Retail deposits	1,359,319,932	620,381,302	1,979,701,234	219,132,903	107,275,136	326,408,039	55,667,475	26,705,411	82,372,886
3	Unsecured wholesale funding	1,515,104,080	630,410,046	2,145,514,126	407,849,399	179,574,576	587,423,975	336,924,788	153,622,824	490,547,612
4	Secured wholesale funding			0						
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	-913,943	0	-913,943	-913,943	0	-913,943	-913,943	0	-913,943
6	Other contractual funding obligations	39,279,909	10,024,477	49,304,386	34,502,583	36,379,129	70,881,712	11,603,853	11,940,423	23,544,276
7	Other contingent funding obligations	193,321,075	117,615,148	310,936,222	67,524,759	9,442,764	76,967,523	63,038,151	12,318,028	75,356,179
8	**TOTAL CASH OUTFLOWS**	3,106,111,052	1,378,430,973	4,484,542,025	728,095,702	332,671,604	1,060,767,306	466,320,325	204,586,686	670,907,011
Cash inflows										
9	Secured lending (eg reverse repos)	0	0	0	0	0	0	0	0	0
10	Inflows from fully performing exposures	2,614,478,176	1,003,264,169	3,617,742,345	139,684,366	27,914,186	167,598,552	148,047,044	220,323,666	368,370,710
11	Other cash inflows	66,033,898	12,609,430	78,643,328	3,772,627	-5,343	3,767,284	3,772,627	-5,343	3,767,284
12	**TOTAL CASH INFLOWS**	2,680,512,074	1,015,873,599	3,696,385,673	143,456,993	27,908,843	171,365,836	151,819,671	220,318,323	372,137,994
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				768,456,942	496,181,334	1,264,638,276	760,094,525	305,195,843	1,065,290,368
14	Net cash outflow				584,638,709	304,762,761	889,401,470	314,500,654	51,146,671	298,769,016
15	Liquidity coverage ratio (%)				131.44%	162.81%	142.19%	241.68%	596.71%	356.56%

* 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 12/31/2025

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
	143,091,203	FALSE	FALSE	14,408	407,255		570,157	FALSE	FALSE	FALSE	418,638	FALSE	FALSE	FALSE	209,319
Calculated under Standardised Method	143,091,203			0	407,255	1.4	570,157	0	0	0	418,638	0	0	0	209,319
Calculated under Simplified Standardised Method	143,091,203			0	1,781,698	1.4	2,494,377	0	0	0	2,494,377	0	0	0	1,247,188
Calculated under Original Risk Exposure Method	143,091,203			14,408	5,723,648	1.4	8,033,279	0	0	0	8,033,279	0	0	0	4,016,640
Contracts with Qualified Central Counterparty	0	0	0	0	0	1.4	-	0	0		0		0	0	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	0	0		0		0	0	0
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	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
Contracts with Central Counterparty	0	0	0	0	0	1.4	-	0	0		0		0	0	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	0	0		0		0	0	0
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	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
Contract with Commercial Banks	143,091,203	0	0	14,408	407,255	1.4	590,329	0	0		0		0	0	5,473,147
Calculated under Standardised Method	143,091,203	-256,128	0	0	407,255	1.4	570,157	0	0		418637.9187		0	0	209,319
Calculated under Simplified Standardised Method	143,091,203	-256,128	0	0	1,781,698	1.4	2,494,377	0	0		2494376.5		0	0	1,247,188
Calculated under Original Risk Exposure Method	143,091,203	-256,128	0	14,408	5,723,648	1.4	8,033,279	0	0		8033279.006		0	0	4,016,640
Contracts with Financial Institutions except for Banks	0	0	0	0	0	1.4	-	0	0		0		0	0	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	0	0		0		0	0	0
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	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
Contracts with Corporate Clients	0	0	0	0	0	1.4	-	0	0		0		0	0	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	0	0		0		0	0	0
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	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
Contracts with Natural Persons	0	0	0	0	0	1.4	-	0	0		0		0	0	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	0	0		0		0	0	0
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	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
Total	**143,091,203**	**FALSE**	**FALSE**	**14,408**	**407,255**	1.4	590,329	**FALSE**	**FALSE**	**FALSE**	**418,638**	**FALSE**	**FALSE**	**FALSE**	**209,319**

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)	6,053,045,137
2	(Asset amounts deducted in determining Tier 1 capital)	(120,997,527)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	5,932,047,610
Derivative exposures		
4	Replacement cost associated with *all* derivatives transactions	14,408
5	Potential Future Exposure associated with *all* derivatives transactions	407,255
6	Risk positions defined by the Counterparty Credit Risk Regulation	590,329
7	Value of collateral received in exchange for derivative instruments	FALSE
8	**Total derivative exposures (sum of lines 4 to 10)**	590,329
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	460,388,202
17	(Adjustments for conversion to credit equivalent amounts)	(347,188,349)
18	**Other off-balance sheet exposures (sum of lines 17 to 18)**	113,199,852
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**	623,376,491
22	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	6,045,817,620
Leverage ratio		
23	**Leverage ratio**	10.31%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

Bank: JSC "Liberty Bank"
Date: 12/31/2025

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

	Risk Exposure Discounted for Credit Valuation Adjustment	Credit Valuation Adjustment Expense	Written-off Credit Valuation Adjustment Expense	Counterparty Credit Risk Credit Valuation Adjustment risk weighted Risk Exposures
Credit Valuation Adjustment	418,042	932	FALSE	11,652
Calculated under Standardised Method	418,042	932	0	11,652
Calculated under Simplified Standardised Method	2,491,037	5,740	0	71,753
Calculated under Original Risk Exposure Method	8,020,488	18,864	0	235,801

Bank: JSC "Liberty Bank"
Date: 12/31/2025

Table 16 **Net Stable Funding Ratio**

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
	Available stable funding					
1	Capital:	623,376,491	-	-	617,391,286	1,240,767,776
2	*Regulatory capital*	623,376,491			119,238,229	742,614,719
3	*Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year*				498,153,057	498,153,057.07
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	782,502,432	737,902,721	468,145,659	18,624,236	1,811,450,032
5	*Residents' deposits*	675,921,552	667,000,768	436,144,081	16,183,617	1,705,487,517
6	*Non-residents' deposits*	106,580,880	70,901,953	32,001,578	2,440,620	105,962,515
7	Wholesale funding	940,041,312	1,379,899,646	251,850,690	15,127,072	782,576,426
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*	863,072,183	435,102,908	182,975,952	15,127,072	748,139,057
9	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions*	76,969,129	944,796,738	68,874,738	-	34,437,369
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	80,193,274	-	16,992,787	-
12	*Liabilities related to derivatives*		-	-	-	-
13	*All other liabilities and equity not included in the above categories*	-	80,193,274	-	16,992,787	-
14	**Total available stable funding**					**3,834,794,235**
	Required stable funding					
15	Total high-quality liquid assets (HQLA)	1,058,198,012	882,875,950	-	-	56,529,305
16	Performing loans and securities:	706,311	839,130,786	443,596,140	2,178,707,364	2,479,521,004
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*	706,311	30,542,279	10,413	4,724,569	9,417,064
19	*Loans to non-financial institutions and retail customers, of which:*		749,431,715	393,295,923	1,697,445,107	2,014,192,160
20	*With a risk weight of less than or equal to 35%*		28,802,125	26,573,788	80,013,748	79,696,893
21	*Residential mortgages, of which:*		50,075,645	47,012,966	417,827,223	320,132,000
22	*With a risk weight of less than or equal to 35%*		50,075,645	47,012,966	417,827,223	320,132,000
23	*Securities that do not qualify as HQLA*		9,081,147	3,276,838	58,710,464	56,082,887
24	Assets with matching interdependent liabilities	-	-	-	-	
25	Other assets:	178,930,523	55,638,569	2,446,430	154,434,719	362,407,741
26	*Assets related to derivatives*		-	-	-	-
27	*All other assets not included in the above categories*	178,930,523	55,638,569	2,446,430	154,434,719	362,407,740.61
28	Off-balance sheet items	326,440,807	-	-	-	16,322,040.33
29	**Total required stable funding**					**2,914,780,090**
30	**Net stable funding ratio**					**131.56%**

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

Bank: JSC "Liberty Bank"

Date: 12/31/2025

Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	140,981,199	732,086,504	-	-	-	873,067,703
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	5,407,264	-	-	-	-	5,407,264
6	Claims or contingent claims on commercial banks	36,391,584	77,661,982	-	-	-	114,053,566
7	Claims or contingent claims on corporates	35,402,354	390,164,388	215,097,157	353,297,168	-	993,961,067
8	Retail claims or contingent retail claims	20,146,815	429,559,277	1,687,366,963	546,851,415	-	2,683,924,470
9	Claims or contingent claims secured by mortgages on residential property	3,808,677	32,687,765	153,112,591	483,035,753	-	672,644,786
10	*Past due items**	15,355,499	9,107,789	27,362,460	7,154,315	-	58,980,064
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	398,997,589	71,813	-	2,979	189,916,512	588,988,892
15	**Total**	643,581,205	1,662,231,729	2,055,576,711	1,383,187,314	189,916,512	5,934,493,471

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: 12/31/2025

Table 18

		a	b	c	d	e	f
Risk classes	On Balance Assets	Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
1	Claims or contingent claims on central governments or central banks	-	874,214,002	1,146,290		-	873,067,712
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	-	5,407,264	-		-	5,407,264
6	Claims or contingent claims on commercial banks		114,281,334	227,768		-	114,053,566
7	Claims or contingent claims on corporates	35,805,784	974,680,324	16,525,051		227,057	993,961,057
8	Retail claims or contingent retail claims	110,750,011	2,689,522,849	116,348,390		9,974,844	2,683,924,470
9	Claims or contingent claims secured by mortgages on residential property	16,814,784	665,061,901	9,231,899		289,587	672,644,786
10	*Past due items**	127,455,966	592,025	69,067,927		10,491,488	58,980,064
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	-	708,424,808	884,250		-	707,540,558
15	**Total**	**163,370,579**	**6,034,038,206**	**144,363,649**	**-**	**10,491,488**	6,053,045,137
16	Of which: loans	163,370,579	4,170,579,558	141,264,646		10,491,488	4,192,685,491
17	Of which: securities		876,310,771	1,031,500			875,279,271

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: 12/31/2025
Table 19

		a	b	c	d	e	f
Assets	**On Balance**	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	20,881,363	1,920,677,976	36,811,776		64,657	1,904,747,562
2	Financial Institutions	1,107,389	255,623,755	1,778,342		5,179	254,952,801
3	Pawn-shops	382	29,208,506	430,462		-	28,778,426
4	Construction Development, Real Estate Development and other Land Loans	13,598,621	104,408,678	2,049,039		86,197	115,958,260
5	Real Estate Management	5,292,996	208,362,221	4,102,386		-	209,552,831
6	Construction Companies	1,177,793	25,552,570	430,223		-	26,300,140
7	Production and Trade of Construction Materials	60,699	42,890,437	668,478		-	42,282,657
8	Trade of Consumer Foods and Goods	101,095	27,672,923	208,457		-	27,565,561
9	Production of Consumer Foods and Goods	60,171	13,178,080	67,021		-	13,171,229
10	Production and Trade of Durable Goods	204	20,347,653	197,438		146	20,150,419
11	Production and Trade of Clothes, Shoes and Textiles	48,068	4,367,557	63,592		-	4,352,033
12	Trade (Other)	10,610,318	301,222,681	9,469,526		257,070	302,363,473
13	Other Production	3,082,105	83,319,971	2,646,585		53,689	83,755,490
14	Hotels, Tourism	2,562,478	77,453,638	1,330,801		79,553	78,685,314
15	Restaurants	4,263,249	36,007,131	1,262,605		-	39,007,775
16	Industry	33,874	73,660,860	1,986,448		208,664	71,708,287
17	Oil Importers,Filling stationas,gas stations and Retailers	5,987,830	9,508,220	852,853		-	14,643,197
18	Energy	70,942	88,949,732	687,393		-	88,333,280
19	Auto Dealers	-	4,635,222	17,764		-	4,617,458
20	HealthCare	1,849,071	117,664,868	1,831,905		1	117,682,035
21	Pharmacy	4,108	30,833,227	43,142		-	30,794,193
22	Telecommunication	165,891	18,447,966	243,735		-	18,370,122
23	Service	20,906,900	388,508,792	13,830,726		590,690	395,584,966
24	Agriculture	42,418,897	601,947,200	33,555,839		1,088,581	610,810,258
25	Other	12,587,886	323,748,889	13,300,530		91,431	323,036,245
26	Assets on which the Sector of repayment source is not accounted for	16,498,246	350,876,144	14,771,637		7,965,631	352,602,753
27	Other assets	-	874,963,312	1,724,944			873,238,368
28	**Total**	**163,370,579**	**6,034,038,206**	**144,363,649**	**-**	**10,491,488**	6,053,045,137

Bank: JSC "Liberty Bank"
Date: 12/31/2025
Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	**Opening balance of Expected Credit Loss**	138,266,493	177,620
2	**An increase in the ECL for possible losses on assets**	35,454,018	740,100
2.1	As a result of the origination of the new assets	15,282,871	740,100
2.2	As a result of classification of assets as a low quality	20,171,147	
3	**Decrease in ECL for possible losses on assets**	32,522,598	-
3.1	As a result of write-off of assets	10,491,488	
3.2	As a result of partial or total payment of assets	5,616,776	-
3.3	As a result of classification of assets as a high quality	16,414,333	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	66,733	
5	**Closing balance of Expected Credit Loss**	**141,264,646**	**917,720**

Bank: JSC "Liberty Bank"
Date: 12/31/2025
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**	143,501,175	
2	Inflows to non-performing portfolios	45,784,484	
3	Increase of non-performing portfolio, as e result of currency exchange rate changes	0	
4	Outflows from non-performing portfolios	25,915,079	
5	Outflow due to the decrease level of credit risk	3,288,518	
6	Outflow due to loan repayment, partial or total	10,778,035	
7	Outflows due to write-offs	10,491,488	
8	Outflow due to taking possession of collateral	1,355,285	
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	1,752	
12	**Closing balance**	**163,370,579**	

Bank: JSC "Liberty Bank"
Date: [illegible]
Table [illegible]

Distribution of loans, Debt securities and Off-balance-sheet items according to Credit Risk Stages and Past due days		Gross carrying value of loans and Debt securities, nominal value of Off-balance-sheet items																								
		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**	**[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 banks																									
1.2	General governments																									
1.3	Credit institutions																									
1.4	Other financial corporations	[illegible]	[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]	
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]																							
2.1	Central banks																									
2.2	General governments	[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]**	-	-	-	**[illegible]**	-	-	-	**[illegible]**	-	-	-	-	-	-	-	**[illegible]**	-	-	-	-	-	-	-
3.1	Central banks																									
3.2	General governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.3	Credit institutions	[illegible]	**[illegible]**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.4	Other financial corporations	[illegible]	**[illegible]**																							
3.5	Non-financial corporations	[illegible]	**[illegible]**	-	-	-	**[illegible]**	-	-	-	**[illegible]**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.6	Households	[illegible]	**[illegible]**	-	-	-	**[illegible]**	-	-	-	**[illegible]**	-	-	-	-	-	-	-	**[illegible]**	-	-	-	-	-	-	-

Bank: JSC "Liberty Bank"

Date: [illegible]

Table [illegible]

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**	**[illegible]**	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
############	Secured Loans	############ ##########	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]				[illegible]	[illegible]	
	Loans Secured by Immovable property	############ ##########	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]				[illegible]	[illegible]	
	LTV <70%	############ ##########	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]					[illegible]	[illegible]	
	LTV >70% <85%	############ ##########	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]									
	LTV >85% <100%	############ ##########	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]						
	LTV >100%	############ ##########	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]									
############	Expected Credit Loss of Loans	[illegible]	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]				[illegible]	[illegible]	
############	Value of Pledged collateral																									
	[illegible]	[illegible]	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]				[illegible]	[illegible]	
	Of which value above the cap	[illegible]	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]				[illegible]	[illegible]	
	Of which immovable property	[illegible]	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]				[illegible]	[illegible]	
#	Loans secured by the state and state institutions	[illegible]	[illegible]				[illegible]				[illegible]						[illegible]									
#	Loans secured by bank and /or financial institutions																									

Bank: JSC "Liberty Bank"
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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	1,067,345,337	1,040,505,754	5,955,917	20,794,370	89,296	35,667,581	16,880,731	2,097,555	16,651,959	37,336
2	Financial Institutions	142,449,810	139,117,662	2,224,759	1,107,389	-	1,550,574	548,708	227,556	774,310	-
3	Pawn-shops	29,208,888	29,208,119	387	382	-	430,462	430,014	127	321	-
4	Construction Development, Real Estate Development and other Land Loans	118,007,299	100,466,304	3,942,374	13,598,621	-	2,049,039	1,342,544	66,718	639,777	-
5	Real Estate Management	213,655,217	205,728,853	2,633,368	4,968,195	324,801	4,102,386	2,767,855	422,737	770,343	141,451
6	Construction Companies	26,730,363	25,522,988	29,581	1,177,793	-	430,223	261,201	10,604	158,418	-
7	Production and Trade of Construction Materials	42,951,136	39,179,750	3,710,687	60,699	-	668,478	286,380	336,030	46,068	-
8	Trade of Consumer Foods and Goods	27,774,018	27,642,628	30,295	35,612	65,484	208,457	171,754	11,102	20,639	4,962
9	Production of Consumer Foods and Goods	13,238,251	13,151,996	26,084	18,301	41,869	67,021	55,767	631	10,539	84
10	Production and Trade of Durable Goods	20,347,857	20,347,653	-	-	204	197,438	197,351	-	-	87
11	Production and Trade of Clothes, Shoes and Textiles	4,415,625	4,342,790	24,767	48,068	-	63,592	18,330	9,250	36,012	-
12	Trade (Other)	311,832,999	275,766,611	25,456,070	10,609,495	824	9,471,414	1,810,928	1,878,405	5,781,835	246
13	Other Production	86,402,075	81,555,807	1,764,164	3,030,908	51,196	2,646,585	567,828	363,190	1,688,212	27,355
14	Hotels, Tourism	80,016,115	74,914,555	2,539,083	2,562,478	-	1,330,801	359,827	189,857	781,117	-
15	Restaurants	40,270,380	34,381,244	1,625,887	4,263,249	-	1,262,605	290,937	482,744	488,924	-
16	Industry	73,694,735	22,904,237	50,756,624	33,874	-	1,986,448	207,753	1,756,680	22,015	-
17	Oil Importers,Filling stationas,gas stations and Retailers	15,496,050	8,437,181	1,071,039	5,987,830	-	852,853	105,443	31,882	715,528	-
18	Energy	89,020,674	88,901,480	48,252	70,942	-	687,393	625,543	17,297	44,553	-
19	Auto Dealers	4,635,222	4,635,222	-	-	-	17,764	17,764	-	-	-
20	HealthCare	119,513,939	112,195,470	5,469,398	1,849,071	-	1,831,905	1,296,188	56,791	478,925	-
21	Pharmacy	30,837,335	30,807,022	26,205	4,108	-	43,519	30,849	9,361	3,309	-
22	Telecommunication	18,613,857	18,220,831	227,134	165,891	-	243,735	37,288	81,445	125,002	-
23	Service	409,415,691	380,719,342	7,789,450	20,847,530	59,369	13,830,726	2,318,660	2,192,738	9,317,852	1,476
24	Agriculture	644,366,097	577,345,437	24,601,693	41,808,407	610,560	33,555,887	3,884,794	5,766,697	23,584,914	319,481
25	Other	336,336,775	309,159,999	14,588,883	12,570,307	17,586	13,300,534	1,327,971	4,418,797	7,547,325	6,441
26	Assets on which the Sector of repayment source is not accounted for	367,374,391	343,516,942	7,361,582	15,945,470	550,397	14,767,224	1,488,526	1,235,905	11,820,047	222,746
27	**Total**	**4,333,950,137**	**4,008,675,877**	**161,903,681**	**161,558,992**	**1,811,587**	**141,264,646**	**37,330,936**	**21,664,100**	**81,507,944**	**761,667**

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Table 25

	Gross carrying value(Nominal value for Offbalance) - distribution according to Collateral type / Loans, corporate debt securities and Off-balance-sheet items	ა Secured by deposit	ბ Secured by the state and state institutions	გ Secured by bank and /or financial institutions	დ Secured by gold / gold jewelry	ე Secured by Immovable property	ვ Secured by shares / stocks and other securities	ზ Secured by other collateral	თ Secured by another third party guarantee	ი Unsecured Amount
1	Loans	53,300,285	20,660,114	-	158,530,656	2,286,857,545	-	755,639,261	54,870,506	1,004,091,770
2	Corporate debt securities		-							144,429,668
3	Off-balance-sheet itmes	12,238,404								451,597,212
4	Of which: Non-Performing Loans	387,090			947,626	92,356,639	-	45,233,985		24,445,240
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	8.477	8.477	-	-	-	8.574	8.574	-	-	-	57	57	-	-	-	1	0.00%	0.00%	14.00%	13.03
#########	Consumer Loans	1,678,165,555	1,592,489,797	31,151,084	53,300,974	#########	1,692,683,928	1,600,285,635	31,673,139	60,370,083	355,070	77,996,389	22,529,317	10,907,357	44,453,301	106,414	375,787	21.85%	26.02%	20.91%	41.29
#########	Pay Day Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	0.00%	-
#########	Momental Installments	16.120.152	15.350.575	153.176	616.400	-	16.366.361	15.492.068	156.651	717.642	-	857.834	140.569	83.922	633.342	-	19.089	18.55%	20.54%	19.76%	16.79
#########	Overdrafts	4.196.024	3.642.112	112.073	441.839	-	4.264.853	3.690.116	115.401	459.337	-	426.031	21.445	38.818	365.769	-	11.603	1.89%	2.07%	15.94%	15.82
#########	Credit Cards	57,683,095	54,017,645	832,042	1,897,298	936,110	57,439,613	53,812,269	859,551	2,395,997	371,795	3,186,652	708,515	282,243	2,006,493	189,401	43,328	31.79%	32.29%	27.33%	285.96
#########	Mortgages	732,728,413	719,072,103	8,570,397	5,085,914	-	735,505,754	721,642,367	8,667,530	5,195,857	-	3,463,196	866,461	878,602	1,718,134	-	8,021	11.21%	12.56%	11.45%	131.68
#########	Mortgages - Purchase of completed real estate	633.238.231	620.972.400	7.596.790	4.669.040	-	635.560.919	623.107.738	7.685.913	4.767.268	-	3.107.167	749.705	779.098	1.578.363	-	5.750	10.92%	12.14%	11.30%	137.36
#########	Mortgages - Construction, the purchase of real estate under construction	21,354,985	21,354,985	-	-	-	21,444,250	21,444,250	-	-	-	25,090	25,090	-	-	-	283	12.76%	14.26%	12.49%	119.32
#########	Mortgages - For Real Estate Renovation	78,135,198	76,744,717	973,607	416,873	-	78,500,585	77,090,379	981,617	428,589	-	330,940	91,665	99,504	139,771	-	1,988	12.98%	15.23%	12.44%	88.98
#########	Retail Pawnshop loans	127.977.882	126.676.629	588.641	712.612	-	129.464.789	128.049.605	620.595	794.589	-	96.002	16.716	-	79.286	-	55.458	21.10%	26.35%	21.59%	0.65
#########	Student loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	0.00%	-
#########	**Total Retail Products**	2,616,879,598	2,511,257,337	41,407,413	62,055,037	#########	2,635,733,873	2,522,980,634	42,092,868	69,933,506	726,865	86,026,162	24,283,081	12,190,942	49,256,324	295,815	513,287	20.17%	23.85%	18.42%	69.81
#########	Between them: Loans issued on the basis of income from a pension or other state social disbursement	479,667,810	470,125,759	703,623	8,838,428	-	487,211,476	476,838,079	734,545	9,638,851	-	22,763,768	13,424,838	513,580	8,825,350	-	271,659	23.16%	25.76%	23.69%	33.09