

To the Attention of the Shareholders of JSC Liberty Bank

The Annual General Meeting of Shareholders of JSC Liberty Bank (the „Bank“) held on 25 February 2026, approved dividend pay-out to the owners of common shares issued by the Bank („Common Shares“)

Dividend pay-out on Common Shares will be made in accordance with the following terms and conditions:

- ***Provided that no-objection of the National Bank of Georgia is obtained*** and the requirements set forth under Article 181 of the Georgian Law on Entrepreneurs will be complied with, to approve dividend pay-out on Common Shares outstanding and fully paid-up as of the dividend record date and **determine total distributable dividend amount at GEL 128,500,000 (one hundred twenty-eight million and five hundred thousand)**. Moreover, the total distributable dividend amount may, based on the Bank's annual performance results, increase or decrease immaterially as per the recommendations of the Management Board with such dividend amount adjustment margin set at up to 10%.
- 12 March 2026 was determined as the **record date for Common Share dividends**.
- 27 March 2026 was determined the **pay-out date for Common Share dividends**.

Results of the voting conducted on the issues included in the agenda of the General Meeting of Shareholders:

1. Approval of dividend pay-out on Common Shares and determination of total distributable dividend amount.

*The Meeting **approved** the issue by the holders of 4,271,267,945 common shares and/or their representatives, representing 98.901% of the voting shareholders present and 98.001% of the Bank's voting shares as of the Record Date; **against** – 0%; **abstained** – by the holders of 47,482,966 common shares and/or their representatives, representing 1.099% of the shareholders present and 1.089% of the Bank's voting shares as of the Record Date.*

2. Determination of 12 March 2026 as Common Share dividend record date;

*The Meeting **approved** the issue by the holders of 4,271,267,945 common shares and/or their representatives, representing 98.901% of the voting shareholders present and 98.001% of the Bank's voting shares as of the Record Date; **against** – 0%; **abstained** – by the holders of 47,482,966 common shares and/or their representatives, representing 1.099% of the shareholders present and 1.089% of the Bank's voting shares as of the Record Date.*

3. Determination of 27 March 2026 as Common Share dividend pay-out date;

*The Meeting **approved** the issue by the holders of 4,271,239,501 common shares and/or their representatives, representing 98.900% of the voting shareholders present and 98.001% of the Bank's voting shares as of the Record Date; **against** – 0%; **abstained** – by the holders of 47,511,410 common shares and/or their representatives, representing 1.100% of the shareholders present and 1.090% of the Bank's voting shares as of the Record Date.*

4. **Extension of the term of office of the Bank's independent supervisory board member, Magda Magradze until the date of the general meeting of shareholders of the Bank immediately following the General Meeting;**

*The Meeting **approved** the issue by the holders of 4,270,959,641 common shares and/or their representatives, representing 98.893% of the voting shareholders present and 97.994% of the Bank's voting shares as of the Record Date; **against** – by the holders of 98,039 common shares and/or their representatives, representing 0.002% of the voting shareholders present and 0.002% of the Bank's voting shares as of the Record Date; **abstained** – by the holders of 47,693,231 common shares and/or their representatives, representing 1.104% of the shareholders present and 1.094% of the Bank's voting shares as of the Record Date.*

5. **Extension of the term of office of the Bank's senior independent supervisory board member, Mamuka Tsereteli until the date of the general meeting of shareholders of the Bank immediately following the General Meeting;**

*The Meeting **approved** the issue by the holders of 4,270,959,641 common shares and/or their representatives, representing 98.893% of the voting shareholders present and 97.994% of the Bank's voting shares as of the Record Date; **against** – by the holders of 98,039 common shares and/or their representatives, representing 0.002% of the voting shareholders present and 0.002% of the Bank's voting shares as of the Record Date; **abstained** – by the holders of 47,693,231 common shares and/or their representatives, representing 1.104% of the shareholders present and 1.094% of the Bank's voting shares as of the Record Date.*